

# Introduction

The **RentWise Renter's Workbook/Organizer** teaches you how to be a successful renter. It is a unique and practical resource for experienced and new renters alike.

The **RentWise Workbook** includes eight sections with basic, easy-to-understand information:

- *Communication and Conflict Resolution*
- *Managing Your Money*
- *Finding a Place to Call Home*
- *Getting Through the Rental Process*
- *Your Credit Report*
- *Moving In*
- *Taking Care of a Home*
- *When You Move Out*

The **RentWise Organizer** provides a place for you to store important rental records such as rent receipts, leases, letters to and from your landlord, and other important papers. The checklist on the back pocket tells you which items are useful to keep. Good record keeping makes it easier for you to look up information in case of a problem or an emergency. The Organizer includes six worksheets in the front pocket. The worksheets help you develop a plan to manage your money; figure out your housing needs; record the move-in condition of your rental unit, and pull together your rental history. The worksheets are:

- *Estimating Monthly Income*
- *Estimating Monthly Expenses*
- *Determine Your Housing Needs*
- *Rental Survey*
- *Sample Rental Application*
- *Rental Condition Checklist*

Topics in this publication are taught more extensively in a nine-hour *RentWise* course as part of the *RentWise Tenant Certificate Education Program* of the University of Minnesota Extension Service. Renters who complete this program earn a certificate to show potential landlords their desire to be good tenants. For information on *RentWise* training programs in your community, contact your landlord, the local housing authority, or your Regional Extension Center.

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# Communication and Conflict Resolution

*Without good communication skills it is difficult to maintain a positive working relationship with your landlord and your neighbors. Maintaining positive relationships is important because it makes renting and living close to each other more enjoyable. You need to get along with your landlord because you need good references to rent another apartment. The following information can help you know who to talk to about a problem, how to get your point across, how to be a good listener, and how to settle conflicts.*

## Landlord or Neighbor: Who Should I Talk to about the Problem?

When problems come up, it may be hard to know who to talk to. Some problems, such as a leaky sink or a broken security door should be reported to your landlord. Problems such as noise, tenants parking in the wrong parking space, or kids running in the hallway should be discussed with your neighbor. Tenants should try to resolve neighbor problems between themselves. Involve the landlord as a last resort. Landlords do not appreciate being asked to get involved in neighbor problems.

## Active Listening

In high stress situations we are often so busy being upset that we don't listen to what is being said to us. In many cases we assume we know what the person is going to say and are busy thinking about our response rather than what is actually being said. Use active listening skills to avoid conflicts:

- Face the person who is speaking and focus your attention on what she is saying.
- Don't interrupt except to ask questions to clear up things you do not understand.
- When the person finishes, restate in your own words what you heard her say.
- Ask the person if she thinks you heard what she said correctly.
- Respond to what the person said.

## Positive Messages

Positive messages go a long way toward solving communication problems. Just as our emotions can get in the way of listening, they can get in the way of clearly expressing ourselves. We do so much accusing or blaming that we don't communicate what we really want from the other person.

- **RULE 1:** Own the message. Use **"I"**, not "you" or "they" or "we."  
Example: *"I want you to move your car out of my parking spot"* instead of *"you always park in my spot."*
- **RULE 2:** Discuss one issue at a time. Don't use the "laundry list" approach.
- **RULE 3:** Describe the facts of the situation:  
*What needs to be repaired or changed*  
*What you have already done to fix it*  
*How it is affecting you and your family*
- **RULE 4:** Don't call the other person names or tell him what he has done:  
*You will put him on the defensive.*  
*He may meet your negative expectation.*  
*All you really know is what has happened to you.*
- **RULE 5:** Start a conversation in a conflict situation only when you are calm and can stay calm.

## Communicating with Your Landlord

- STEP 1: Before you call, document the situation:
  - What happened?*
  - When did you notice it?*
  - What have you already done about it?*
  - What do you want done?*
- STEP 2: Call the landlord and give him the information about the situation.
- STEP 3: After the landlord responds, restate in your own words what you heard him say.
- STEP 4: Ask him if he thinks you heard what he said correctly.
- STEP 5: Respond to what he said.

## Steps in Settling a Conflict

Many of us try to avoid conflicts. However, that is not always possible or even a good idea. Some conflict is inevitable. It is usually best to find a solution rather than to ignore the issue and hope that it will go away. Use active listening and positive messages to settle many conflicts. The following guidelines below are helpful:

- STEP 1: Set a time to meet when you are both calm and not busy.
- STEP 2: Begin by giving the other person a “positive message” about what is bothering you.
- STEP 3: Listen carefully to the other person’s point of view.
- STEP 4: Decrease areas of disagreement by finding areas where you agree.
- STEP 5: Offer solutions where you both give a little and get a lot.
- STEP 6: Don’t force a solution.
- STEP 7: If you cannot resolve the conflict, suggest a mediator whom you both respect.

## Landlord or Tenant: Who Should Make Repairs?

If something goes wrong in your rental unit such as lack of hot water or a broken window, figure out if it is something you should fix yourself. Landlords do not like late night calls to fix a problem easily solved by the tenant. Unplugging a toilet or sink, changing light bulbs or replacing batteries in a smoke detector are things tenants can easily fix themselves. Likewise landlords want to know in a timely fashion about serious problems, especially problems that damage the building such as a water leak.

## Key Resources to Determine Responsibility

- Lease agreement
- Your completed **Rental Condition Checklist**
- Government regulations
- Common sense

# Repairs and Government Regulations

## **Landlord Responsibilities**

- Corrects building or housing code violations affecting the unit or common areas.\*
- Provides hot and cold water and operational sewage drains.\*
- Maintains heating equipment so that it is safe and capable of keeping temperatures at 67 degrees or warmer.\*
- Keeps electrical system in safe operating condition.\*
- Corrects other defects that could cause a substantial safety risk to tenants.
- Notifies applicant in writing of deductions made from the previous tenant's security deposit for damage or defects, if requested by applicant.
- Makes repairs required by normal wear and tear.
- Maintains common areas in reasonable condition.
- Maintains equipment, such as heating systems, water heater, elevators, and air conditioning, that serve the unit and common spaces.

## **Tenant Responsibilities**

- Makes repairs required because of tenant's negligence or improper use. (Landlords may choose to make such repairs at tenant's expense.)
- Does maintenance required to keep plumbing, electrical wiring, and other equipment in working order if repairs can be made at a relatively low cost.
- Reports problems to landlord as soon as they are noticed.

\* If any of these conditions are not met in the home to be rented or in the common areas of the building, the landlord must disclose the problem before renting.

## Sample Letter Requesting a Repair

The sample letter below is made up. It uses made-up names, addresses and other information. When you write your letter use the current date and real names, addresses, and phone numbers. Give the full name and address of the person to whom you are supposed to request repairs as stated in your lease agreement. Change the sample letter so that it has information about your situation and the people you have been dealing with.

Do not make threats unless you know that you can legally carry them out and have specific actions in mind. For example, do not threaten to withhold rent, unless an attorney or a rental counselor advises this. Be specific about the repair, when you first noticed the problem, what you have done to fix it, and prior contacts requesting repairs.

*January 7, 2004* (current date)

*Jane Smith* (landlord's name)  
*Sunrise Apartment* (landlord's address)  
*1434 Main Street*  
*Happytown, MN 55555*

*Dear Ms. Smith:*

*We first contacted your secretary, Jim Jones, on January 4, 2004 about the lack of hot water in our apartment. We first noticed the problem that morning when we were showering. Mr. Jones said he would have someone look into it on that day, January 4. We called again on January 5 and Mr. Jones said the maintenance person had been busy, but he was sure that he would be there that day. We still do not have any hot water. I am not able to clean the apartment effectively without hot water and my kids are complaining about having to take showers in cold water. Please call me with a date you expect to have the repair made. If I do not hear from you by January 14, I will contact the building inspections department.*

*Sincerely,*

*Signature here*

*Nancy Olson* (your name)

*Sunrise Circle* (your address)

*Apartment 201*

*Somewhere, MN*

*Phone: (111) 234-5678* (your phone number)



# Managing Your Money

Serious problems are created when you rent an apartment you can't afford. You may not be able to make the rent payments or may pay rent late so often that the landlord asks you to leave. In order to know how much you can afford for rent you need to know how much money you have and what you spend. To make good spending decisions you need to know the difference between things you need to buy and things you want to buy. It is also helpful to find ways to save money.

## Income and Expenses

In order to manage your money you need to know:

- how much money you have (income)
- how much money you spend (expenses)

Use the **Estimating Monthly Income** and **Estimating Monthly Expenses Worksheets** in the workbook pocket to determine this information.

## Buying on Credit

Sometimes you want to buy something that you do not have enough money to pay for. You may decide to buy it on credit. You might use a credit card or get credit through a store. Buying on credit and paying it back a little every month costs you more.

When you buy things on credit:

- you are actually borrowing money from the credit card company or store. They charge you a fee, called **interest**, to borrow money.
- you pay back the cost of the item you bought PLUS the interest you are charged to borrow the money.
- when you pay a little every month, you are borrowing the money for a longer time so there is more interest to pay.
- items you buy on credit cost you a lot more in the long run *unless* you pay the bill off right away.

## Ways to Track Spending

Keep track of your spending so you become aware of your spending habits. This can help you make better financial decisions.

- **Receipts** – Keep all sales receipts, cash register tapes, copies of money orders, and credit card slips in a folder or box.
- **Checkbook Register** – Use checks to pay for most expenses and describe all transactions in the checkbook. The check register helps you keep track of how much money is in a checking account. One of the most important things to do is to record every transaction (check, deposit, withdrawal, service charge, debit card) in the check register. This method only works if every expense and its description are recorded.
- **Notebook or Ledger** – Use a notebook to track all expenses by date or use a ledger form to note expenses by category.
- **Calendar Method** – Make notes of income and expenses on a calendar.
- **Envelope Method** – On each payday divide money into envelopes for various categories of expenses.

## Reducing Expenses

### **General**

- Know the difference between **things you need** and **things you want**.
- Reduce monthly bills such as cable or telephone by eliminating special services, reducing long distance calls and using phone cards.
- Use an allowance system with children, rather than handing over money when asked.
- Hold family meetings to set saving or spending goals and to check progress toward goals.
- Avoid buying things on credit cards or credit plans. Items cost much more when paying interest on a credit card loan.

### **Housing**

- Live with parents or other relatives.
- Share an apartment with a friend.
- Rent a small apartment and share a bedroom with your child.

### **Food**

- Use food stamps/EBT card and limit other food purchases.
- Limit eating out and snack purchases.
- Use food pantries, commodities, FARESHARE program and cheaper food products.
- Enroll children in school breakfast and lunch programs.
- Make a list before grocery shopping and only buy what is on the list.

### **Child Care**

- Ask relatives to help with childcare
- Check if you are eligible for childcare subsidies.
- If you are a two-parent family, work opposite shifts.
- Trade childcare with friends when possible.

### **Clothing**

- Buy at used clothing stores and garage sales.
- Buy store brands.

### **Transportation**

- Find an apartment close to your workplace so you can walk to work.
- Use the bus for most trips.

## Money Management Resources from the University of Minnesota Extension Service

**dollar  
works**

Contact a local Extension office  
for more information  
or visit [www.extension.umn.edu](http://www.extension.umn.edu)

# Finding a Place to Call Home

*Finding an affordable, appropriate and safe place to live can be a challenge. In many urban areas there isn't enough affordable housing to meet the demand. In many rural areas landlords hesitate to rent to people they do not know. It takes hard work and creativity to find a good place to live. Many renters make the decision to rent without thinking through what they want, what they need, and what they can afford. Often the housing search is difficult because of limited time and transportation issues as well as few affordable housing options.*

## Determine Your Housing Needs

Use the ***Determine Your Housing Needs*** Worksheet in the workbook pocket to prepare for an efficient, successful search for rental housing.

## Where to Look for Information

- Family or friends
- Newspapers
- Yellow Pages
- Rental magazines
- Grocery store bulletin board
- For Rent signs
- Non-profit housing agencies
- Housing and Redevelopment Authority
- Place of worship
- Moving sales

## Steps to Finding a Place to Live

- Identify needs and wants
- Identify resources
- Develop a system to compare units
- **Review *Determine Your Housing Needs* Worksheet**

## Checking Out the Unit and the Landlord

### ***Inspect the unit***

- Is it clean and in good repair?
- Does the landlord agree to make repairs? Does the landlord sound sincere?
- Does the landlord listen to you?
- Does the landlord speak respectfully to other tenants and neighbors?
- Does the landlord try to rush you to decide?

### ***Ask about policies***

- Do they sound reasonable?
- How are they enforced?

### ***Ask about the neighborhood***

- Does the landlord know the neighborhood?
- Does the landlord mention membership in neighborhood groups, such as crime watch?

### ***Visit the area around the building at different times of day***

- When is it noisy?
- Do you feel safe walking after dark?
- Would you feel your children were safe outside during the day?
- Is parking a problem?

### ***Visit with other tenants and neighbors***

- Has the landlord kept promises?
- Has the landlord maintained common areas?
- Has the landlord made promised repairs?
- Are there problems with crime, noise, or unsupervised children?

Use the ***Rental Survey Worksheet*** in the workbook pocket to compare units you look at.

# Getting Through the Rental Process

After deciding what is affordable and searching for suitable housing, you will need to complete a rental application, go through the landlord's rental screening process, inspect the unit, sign a lease agreement, and move in.

## Rental Application

Providing a neat, accurate, complete application will help convince the landlord you are the tenant he wants in his unit. Incomplete and inaccurate rental applications give landlords a reason to deny your rental application.

**Landlords can legally refuse an application that is incomplete.** Inaccurate information on an application is grounds for eviction. Use your complete name, including your full middle name to insure that the rental screening report belongs to you, not to a person with a similar name.

- Treat the rental application with the same importance as a job application
- Be honest; be complete; be neat
- **Use the *Sample Rental Application* in the workbook pocket to organize your information**
- Before paying an application fee, ask about criteria such as income, rental history, etc.

The most common reasons that rental applications are denied:

- missing or inaccurate information
- poor credit history
- poor references
- inadequate or unstable income

## Giving Information to Landlords

### ***Information Landlords may ask you for:***

- **Social security number** to run credit and criminal histories
- **Names of *all* people who will be living in the unit** – Landlords often restrict the number of people in a unit. Each adult may have to complete an application and be responsible for the full rent.
- **References** from places you have lived in for the last three years – Be prepared to provide addresses.
- **Income and employment information** to determine you have the ability to pay the rent.

### ***Information landlords should not ask for:***

- Age, marital status, gender, or participation in public assistance programs
- Account numbers or other detailed financial information

## Fair Housing

**Fair Housing laws apply to landlords, neighbors, real estate brokers, and lenders. Under these laws:**

- There must be equal treatment for all inquiries and applications.
- There must be equal treatment for making repairs.
- There must be equal treatment regarding consequences for lease violations.

**It is against state and federal laws to be denied housing because of:**

- Race of tenant, tenant's family or tenant's friends; national origin; sex; color; religion; family status; public assistance status; disability; marital status; sexual preference; and/or creed.
- In St. Paul it is also illegal to discriminate based on age.

**If you suspect you have been treated unfairly call:**

Housing and Urban Development, 77 West Jackson Blvd., Chicago, IL 60604-3507  
1 (800) 424-8590

Minnesota Department of Human Rights, 190 E. 5th St., Suite 700, St. Paul, MN 55101  
(651) 296-5663

You may also contact your local Legal Aid office.

## Common Applicant Screening Practices

- Look at your credit report
- Talk to your employer to find out about your ability to pay the rent and stability of employment
- Talk to previous landlords
- Look at your criminal history
- Verify that you have paid your utilities (heat, electric, phone)

**Remember, landlords set their own criteria for screening applicants.**

## Screening Agencies

- The agency collects information and sells a summary to landlords
- If the landlord charges a screening fee, laws require that it be used to buy reports and check references.
- The landlord is not required to share report with you.
- The landlord must tell you the name, address and phone number of the agency. You can request a copy of the report from the screening agency.

A list of current tenant screening agencies is included in the Resource Guide at the end of the book.

# Your Credit Report

Your credit report contains information about how you have paid your debts. Companies called credit bureaus collect the information about your credit transactions from your creditors, employers and public records.

## Getting a Copy of Your Credit Report

You may get a copy of your credit report. It is free if you are denied credit. You can also get one free copy per year if you are unemployed and seeking employment, receiving public assistance, or you are a victim of fraud. For addresses of credit reporting agencies, contact your local financial institutions or credit-counseling agency. To get your credit report you need to request a copy from **all three** credit bureaus.

### Credit Reporting Agencies

Equifax	Experian	Trans Union
Information Service Center PO Box 740241 Atlanta, GA 30374-0241 1-800-685-1111 <a href="http://www.Equifax.com">http://www.Equifax.com</a>	National Consumer Assistance Center PO Box 949 Allen, TX 75013-2104 1-888-397-3742 <a href="http://www.experian.com">http://www.experian.com</a>	Corporation Consumer Disclosure Center PO Box 390 Springfield, PA 19064-0390 1-800-888-4213 <a href="http://www.transunion.com">http://www.transunion.com</a>

### Sample Credit Report Order

Date:

To: Credit Bureau

Dear Credit Bureau:

Please send me a copy of my credit report.

My full name is \_\_\_\_\_ (Jr./Sr., etc.)

My spouse's name is \_\_\_\_\_

My Social Security number is \_\_\_\_\_

My date of birth is \_\_\_\_\_

I live at \_\_\_\_\_

In the last five years I have also lived at the following addresses:

---

---

---

---

I may have received credit in the last five years under the following names: (maiden names, etc.):

---

**Include if applicable:** I am making this request for a free credit report under the federal Fair Credit Reporting Act. In the past 30 days, I have been denied credit based on one of your credit reports. A copy of the denial letter is attached. A check or money order for \$\_\_\_\_\_ is enclosed.

## Things Landlords Check on Credit Reports

- Record of payment
- Utilities
- Pattern of unpaid bills
- Number of applications to landlords
- Addresses match
- Social Security number matches
- Payment plans applicant is committed to

## What to Look for in Your Credit Report

It is important you look over your credit report for the following information to make sure it is accurate. This is the information your landlord will use to decide whether or not to rent to you.

### **Identification Information**

- *Name(s)*
- *Social Security number*
- *Current and former addresses*

### **Employment Data**

- *Current employer and length of employment*
- *Previous employers*

### **Public Records**

- *Bankruptcies*
- *Evictions*
- *Court judgments to pay – who you owe and how much you owe*

### **Bill Paying History**

- *Includes all loans you have received including car loans, appliance loans, and credit cards, in addition to all unpaid or overdue bills on utilities, phone, and medical expenses*

### **Inquiries**

- *A list of businesses or individuals who have requested this information*

### **Hawk Alert**

- *Indicates possible credit fraud and warns creditors*



## Sample Letter about an Incorrect Credit Report

If you find there is something incorrect on your credit report you should write a letter. The sample letter is made up. When you write your letter use the **current date and real names, addresses, and phone numbers**. Use the sample letter below as a guide.

*Current Date*

*Your Credit Bureau*

*Attention: Customer Relations*

*Re: Nancy Olson (your name)*

*Your Street Address*

*Your Town,*

*Your ZIPCODE*

*Your phone number with area code*

*Your Social Security Number*

*Your Date of Birth*

*Please investigate the following items listed on my credit report. I believe they are not accurate and they should be removed from my credit file: Uptown Furniture, 8420 Some Street, Your Town, St 54321  
Account #LW5678*

*I negotiated an agreement with this furniture store to reschedule my payments. Under that agreement, my payments have been on time, but not properly credited, resulting in an incorrect report of the account being in default. Please update my credit report and send a copy to me when the investigation is concluded.*

*Send the results to the following organization, which has reviewed my credit report within the last 6 months: Downtown Mortgage, 3215 Another Street, Your Town, Street, 54321*

*Also please send the results to my employer who reviewed my credit report within the last 2 years: Widgets "R" Us, 3215 Another Street, Your Town, Street, 54321*

*Thank you for your help and prompt attention in this matter.*

*Respectfully,*

*Your Name*

## Sample Letter to Creditor about a Payment Plan

If you have financial problems, you may want to write a letter to your creditor to come up with a payment plan that fits your budget. When you write your letter use the **current date, real names, addresses, phone numbers and specific information**. Use the sample letter below as a guide only.

*Current Date*

*Re: Nancy Olson* (your name and address)

*Street Address*

*City, State, ZIP code*

*Uptown Furniture*

*8420 Some Street*

*Your Town, ST 54321*

*Attention: Delinquent Account Representative*

*Re: Nancy Olson, Account Number 14345* (your name and account number)

*This letter is to inform you that I am having unexpected financial difficulties. I am having trouble making my account payments due to a recent divorce and job change with a lower salary. I hope that we will be able to agree on a mutually acceptable debt-repayment plan.*

*I have evaluated my financial situation, and prepared a realistic minimum budget for my living expenses. I am asking each of my creditors to accept reduced payments, with the hope that amounts will be increased as soon as possible. I am committed to paying my debts in full.*

*My debts total more than \$7,500, and my assets are valued at less than \$3,000. My minimum budget leaves \$242 per month for debt repayment after basic living expenses. I would like you to accept a partial payment of \$50 per month for 14 months, which will repay my obligation. You may expect my first payment on 4/1/04.*

*Sincerely,*

*Nancy Olson* (your name)

## Improving Credit History

- Stabilize employment – stay for more than one year.
- Stabilize housing – move less than once a year.
- Establish a saving account with regular deposits.
- Have telephone bill in your name.
- Budget payments on utility bills.
- Get financial counseling if needed.
- Deal with overdue bills.
- Avoid credit repair service.

# Moving In

Once you have found a place to live, you will need to do a move-in inspection, pay a security deposit, and sign a lease agreement.

## The Move-in Inspection

Most landlords require you to pay a *security deposit* before you move in. The purpose of the security deposit is to pay for any damage that occurs while you live there. The best way for you to make sure you get back your security deposit when you move out is to do a detailed inspection *with the landlord* **before** moving in.

- Complete the *Rental Condition Checklist Worksheet* in your organizer during the inspection.
- Have the landlord or property manager sign it.
- If possible, take pictures or make a video of the unit before you move in.
- Store pictures and checklist in your organizer as a record.

In general, you should be looking for the following problems during your move-in inspection:

- *Missing items*: ice-cube trays, window screens, broiler pans
- *Damaged items*: cracked windows, burned or scratched counters or bath fixtures
- *Dirty items*: grime on cooking surfaces and bath fixtures, dirty carpets and wall
- *Excessive wear*: carpet, vinyl flooring, cabinets, woodwork, window coverings, etc.

The primary goal of the inspection is to identify items that may end up as deductions from the security deposit if not called to the landlord's attention before moving in. The inspection will help you make sure everything is in working order before you move in and that you know how to operate and care for equipment in the unit.

## Lease Agreements

A lease agreement is a legal contract between the landlord and the tenant. The terms of any lease agreement are stated in the lease. Ask for a written lease agreement. Written agreements give you a record of the terms and are easier to enforce if there is a problem. Keep a copy of the lease in the back pocket of the *RentWise Workbook/Organizer*.

You need to understand the lease agreement before committing to renting a new home. Most written lease agreements use a standard form. Some landlords add conditions that are handwritten or typed into or attached to the form. This is legal, but occasionally the conditions may not abide by the law. Read these additional conditions very carefully. If something does not seem fair to you, check with an attorney or one of the resources in this book. Tenants should also read any through building rules and policies, before signing a lease agreement that specifies that those rules are a binding part of the lease.



### REMEMBER:

**When rules, policies, and lease agreements are in writing, they can be enforced.**

## **What You Need to Know Before Signing a Lease Agreement:**

- When does this lease end?
- Who is responsible for the rent?
- How long can visitors stay with you? If they stay longer, what happens?
- How much is the rent?
- When is the rent due?
- Where do you pay the rent?
- To whom do you pay your rent?
- What utilities must you pay?
- Is there a penalty for late payment? If so, what is it?
- Are there payments you must make in addition to rent, such as security deposit, parking, or utilities?
- When can the rent be increased?
- What happens if you move out before your lease period ends?
- How should the apartment look when you move out?
- Are pets permitted?
- Are you responsible for maintenance and repairs?
- To whom do you report problems?
- When can the landlord enter the apartment?
- How do you become eligible for a tax credit?

If you cannot find this information in your lease or other building policy and rules, ask the landlord for the information in writing.

For complete information read, ***Landlords and Tenants: Rights and Responsibilities***, available free from the Minnesota Attorney General's Office.

# Taking Care of a Home

Keeping your unit clean is part of your lease agreement. If you don't keep your home clean, the landlord may deduct money from your security deposit when you move out. If the unit is excessively dirty, you can be evicted. Eviction results in a poor rental history which makes it more difficult for you to find another unit.

## If You Keep It Clean

- Less chance of illness and injuries
- Less wear and tear to the home and possessions
- Fewer deductions from security deposits
- Move-out cleaning will be much easier
- Less problems with insects and rodents
- Less fire hazard
- Spend less time looking for things
- Cannot be evicted because unit is not clean
- Less chance of involvement of child protection service because unit is not clean



## Home Maintenance

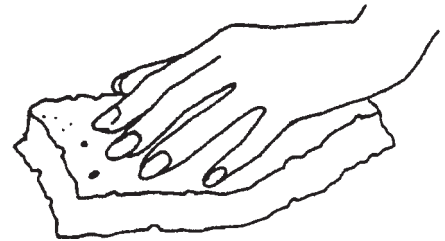
### Basic Cleaning Supplies and How to Use Them

- **Liquid hand dishwashing soap** (*useful for many cleaning tasks; needs rinsing*)
- **Chlorine bleach** (*useful for disinfecting surfaces and removing mold and mildew from hard surfaces*)  
Be careful when using chlorine bleach. Do not use or spill on soft-colored surfaces and carpets because it will remove dye. Wear protective eyewear, mask, and gloves when working with chlorine bleach and bring in fresh air or use an exhaust fan or other fan.
- **Baking soda** (*mild abrasive useful for cleaning counter tops and sinks*)
- **Sudsing ammonia** (*grease cutter and oven cleaner*)
- **All-purpose, multi-surface cleaner** (*dilute with water and use for most surfaces; does not need rinsing*)
- Broom
- Dustpan
- Rags (*pieces of old cotton towels are great*)
- Scrub brush or nylon scrubbing pad
- Bucket
- Vacuum (*with beater bar if you have carpeting*)
- Toilet bowl brush
- Plunger

### Kitchen Cleaning Tasks

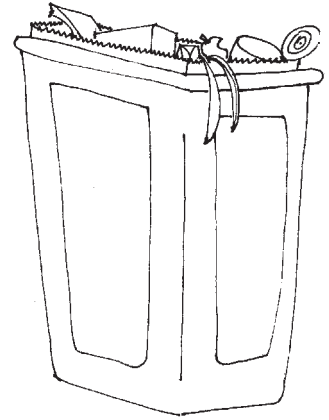
Immediately

- Rinse dishes after use and stack in dishpan or dishwasher.
- Wash or soak utensils used for cooking.
- Wipe up spills on floor.
- Wipe the table clean after every meal.



### Daily

- Wash dishes, sink, and counters.
- Disinfect counters and cutting boards using bleach water (1 tsp. chlorine bleach to 1 quart water) or disinfectant like Pinesol™ or Lysol™.
- Sweep floor.
- Clean stove top after every use to prevent baked-on dirt.
- Pick up trash and empty trashcan.
- Place unused food in airtight containers or refrigerate.



### Weekly

- Mop floors.
- Disinfect counters and cutting boards using bleach and water solution.

### Monthly

- Clean filters from range hood.
- Clean oven.
- Clean refrigerator and defrost if needed.

## Bathroom Cleaning Tasks

### Immediately

- Run exhaust fans after showers or baths – 20 minutes minimum.
- Rinse out sink and tub after use.
- Wipe up spills on floor.

### Weekly

- Wipe down sink and tub surroundings with all-purpose cleaner.
- Clean toilet bowl.
- Wipe toilet seat and outside of toilet bowl with all-purpose cleaner.
- Wash floor with all-purpose cleaner.
- Clean tub with low abrasion cleaner once a week.



### Every Other Month

- When mold appears on grout or wall surfaces, scrub with solution of 1/4 cup of chlorine bleach and one quart of water.

## Carpet Care

- **Always** – Use door mats near outside doors.
- **Immediately** – Pick up food and other spills.
- **Weekly** – Vacuum carpeting, especially in high traffic areas.

## Safety Instructions

**It is very important to use care when you bring household chemicals into your home:**

- Never mix cleaning products
- Always read instructions on the cleaning supplies before you use them
- Use extra precautions when using chlorine bleach as noted above
- Keep cleaning products in their original containers
- Do not eat or drink while using cleaning products
- Always keep all cleaning supplies out of the reach of children and pets
- Keep this number by the phone; **Minnesota poison control (612) 221-2113**, just in case a child gets into the cleaning products.

## **Roach Control**

Why worry?

- Contaminate or damage food.
- Damage wiring.
- Contribute to allergies.

How to prevent having roaches

*It is easier to keep them out than to get rid of them once they are part of your home.*

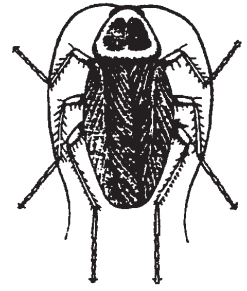
- Don't bring roaches with you. They like to hide in cardboard boxes. Try to use new boxes or clean, plastic totes when moving.

Don't feed roaches

- Keep food in tightly covered containers.
- Wash dirty dishes immediately.
- Take garbage out daily.
- Fix leaky faucets and pipes.

Getting rid of roaches

- Use roach traps to determine where roaches are living.
- Apply insecticides near where roaches are living. Be careful to keep it away from pets, children, dishes, and food.
- After using insecticide, plug leaks in walls, windows, and around pipes. Follow prevention guidelines so roaches do not reappear.



## **Lead Paint Hazards**

How do you know if there is a lead paint hazard?

- Landlords must tell you if they know of any lead hazard in the home before they rent to you.
- Landlords must tell you about lead paint hazards and what to do about them before you rent.
- A pinprick blood test tells whether your child has lead poisoning.

Lead paint is:

- only in homes built before 1978
- a hazard only when paint is peeling, chipping, chalking, or cracking
- often on surfaces where children can chew or that have a lot of wear like windows and doors
- in soil near outside of older homes

### **For additional information see:**

*Help Yourself to a Healthy Home: Protect Your Children's Health*, University of Wisconsin-Extension  
**[www.uwex.edu/healthyhome/book.html](http://www.uwex.edu/healthyhome/book.html)**

Find more information at **[www.extension.umn.edu](http://www.extension.umn.edu)**

# When You Move Out

How you move out of your current unit affects the reference your landlord gives you when you look for a new place. This section explains the rules and expectations.

## Certificate of Rent Paid

Depending on income and amount of rent paid, tenants in Minnesota may get a partial refund of the property taxes they pay indirectly through their rent. To claim the credit, the tenant must file a **Property Tax Refund** return form (M-IRP) and a **Certificate of Rent Paid** (CRP) with the Minnesota Department of Revenue.



### Certificate of Rent Paid (CRP)

- The landlord must supply a Certificate of Rent Paid by January 31 of each year according to Minnesota law.
- Tenants **MUST** supply a forwarding address, or the CRP will be sent to the old unit and may never reach the tenants.
- If the landlord fails to provide a CRP, call the Minnesota Department of Revenue, **651-296-3781**, to request a Rent Paid Affidavit form.

## Security Deposit Guidelines

Disputes over security deposits are a common problem between landlords and tenants. There are a number of actions tenants can take while they are moving in to avoid disputes over security deposits when they move out.

- Your unit should be clean when you move in and clean when you move out. Have the landlord or property manager walk through the unit with you. If appropriate, they should sign a statement saying the unit is clean and undamaged. Keep the statement in your organizer in case of a dispute over the return of your security deposit.
- Minnesota law requires that security deposits be returned within 21 days from the end of the lease. They must be returned in full or with a detailed list of deductions if not returned in full. Landlords are required to pay simple interest on security deposits; the current interest rate is 1%. Tenants need to leave a forwarding address or complete a change of address form with the Post Office so the deposit can be returned through the mail.
- Landlords are not supposed to deduct charges for normal wear and tear to a unit. However, it is sometimes difficult to say what is *normal* and what is caused by *neglect*. Pictures of the unit when you moved in along with your completed **Rental Condition Checklist** will help you settle a dispute.
- Tenants cannot use the security deposit to cover rent. However if a tenant fails to pay the rent, a landlord may keep the deposit to cover it.



## Eviction and Notice

- An eviction results in a long-term court record which future landlords may check when you apply for housing.
- Eviction is not dependent on the weather. In Minnesota, the **Cold Weather Rule** protects tenants from having their heat disconnected between October 15 and April 15 (see *Landlords and Tenants: Rights and Responsibilities*, page 27). The *Cold Weather Rule* **does not** apply to evictions.
- If the tenant's property is removed and stored, the tenant may have to pay reasonable costs for removal, transport, and storage.
- After 60 days landlord may sell your property.
- Landlords are required to give **written notice** one month plus a day before the lease terminates and they want you to vacate.

# Resource Guide

The following list summarizes resources for housing needs and services. We have tried to provide you with a comprehensive list of addresses and phone numbers. In the event that you need local addresses and phone numbers not listed here, refer to a phone book or the Internet. If you do not have access to either a phone book or a computer at home, the public library is a good resource; you can use the Internet free of charge at the public library. Search for information on housing and services for Minnesotans at [www.minnesotahelp.info](http://www.minnesotahelp.info)

The **First Call for Help Minnesota**, 1(800)543-7709 or 211 is also a good place to start to locate the address and phone number of a social service agency.

Look in the government pages of the phone book for government agencies like Rural Development and HRA. Look for social service organizations like the Lutheran Social Service; you could locate them in the yellow pages of the area phone book under the 'social organizations'.

## **MINNESOTA DEPARTMENT OF HUMAN RIGHTS**

190 East 5th Street  
St. Paul, MN 55101-1637  
(651) 296-5663

## **MINNEAPOLIS CIVIL RIGHTS DEPARTMENT**

350 South 5th Street #237  
Minneapolis, MN 55414  
(612) 673-3012

## **MINNESOTA ATTORNEY GENERAL'S OFFICE**

445 Minnesota Street  
1400 NCL Tower  
St. Paul, MN 55101  
651-296-3353 or  
(800) 657-3787

## **MINNESOTA DEPARTMENT OF HEALTH**

P.O. Box 64975  
St. Paul, MN, 55164-0975  
(651) 215-5800

## **MINNESOTA COMMUNITY ACTION ASSOCIATION**

MCIT Building  
100 Empire Drive, Suite 202  
St. Paul, MN 55103  
(651) 645-7425

*The Minnesota Community Action Association provides a list of local agencies that can provide housing and emergency assistance.*

## **UNITED WAY FIRST CALL FOR HELP MINNESOTA**

Local: (651) 291-0211  
Outstate: 1 (800) 543-7709

*Provides easy access to social service providers throughout the state.*

## **LUTHERAN SOCIAL SERVICE OF MINNESOTA**

2485 Como Avenue  
St. Paul, MN 55108  
(651) 642-5990  
1 (800) 582-5260

*Offers housing services and credit counseling.*

## **MINNESOTA WORKFORCE CENTERS**

1 (888) 438-5627

*Provide the tools, resources, and services you need for your employment, training, and related workforce development needs.*

### **Washington County WorkForce Center**

(651) 275-8650

### **Anoka County WorkForce Center**

(763) 783-4800

### **Minnesota WorkForce Center - Hennepin North**

7115 Northland Terrace, Suite 100  
Brooklyn Park, MN 55428  
(763) 536-6000  
TTY (763) 536-6005

**Minnesota WorkForce Center - Hennepin South**

4220 W. Old Shakopee Road  
Bloomington, MN 55437-2949  
(952) 346-4000  
TTY (952) 346-4043

**Minnesota WorkForce Center - St. Paul-Downtown**

55 E. 5th Street, First Floor  
Norwest Tower  
St. Paul, MN 55101  
(651) 296-6786

**Minnesota WorkForce Center - St. Paul-Midway**

2455 W. University Avenue  
St. Paul, MN 55114  
(651) 642-0363

**LEGAL AID**

[www.LawHelpMN.org](http://www.LawHelpMN.org)

*Legal Aid provides access to legal advice*

**Legal Aid Society of Minneapolis**

430 1st Avenue N., Suite 300  
Minneapolis, MN 55401  
(612) 334-5970

**Legal Assistance of Dakota County, Ltd.**

15025 Glazier Ave. Suite 201  
Apple Valley, MN 55124  
(952) 431-3200

**Legal Assistance of Washington County**

275 South Third Street Suite 103  
Stillwater, MN 55082  
(651) 351-7172

**Judicare of Anoka County**

1201 89th Ave. N.E., Suite 310  
Blaine, MN 55434  
(763) 783-4970

**ALTERNATIVE DISPUTE RESOLUTION SERVICES**

1421 S.E. Third Avenue  
Rochester, MN 55904-7947  
(507) 287-2249

**COMMUNITY STABILIZATION PROJECT**

671 B Selby Avenue  
St. Paul, MN 55104  
(651) 225-8778

*Provides tenant organizing help*

**DISPUTE RESOLUTION CENTER**

974 West Seventh Street  
St. Paul, MN 55102  
(651) 292-7791

*Serves Ramsey County and east metro area*

**HAMLIN MIDWAY COALITION**

1564 LaFond Avenue  
St. Paul, MN 55104  
(651) 646-1986

*Serves the Hamline Midway neighborhood*

**HOME Line**

3455 Bloomington Avenue South  
Minneapolis, MN 55407  
Hotline (612) 728-5767  
Greater Minnesota (866) 866-3546

*Serves the entire state of Minnesota*

**HOUSING ACCESS CENTER**

206 West Fourth Street, Room 201  
Duluth, MN 55806  
(218) 722-6525

*Tenant/landlord Information Fair Housing  
Workshops Housing Connection*

**LSS HOUSING RESOURCE CENTER**

2414 Park Avenue South  
Minneapolis, MN 55404  
(612) 879-5266  
1 (888) 234-1329

*Emergency housing needs*

**THE LANDLORDS & TENANT INFORMATION  
HELPLINE**

1421 Park Avenue. Suite 100  
Minneapolis, MN 55404  
(612) 341-9003

*Landlord and Tenant Automated Voice Help System*

**LEGAL AID SERVICE OF NORTHEASTERN MINNESOTA**

***Duluth - Administrative Office***

424 West Superior Street, Suite 302  
Duluth, MN 55802  
(218) 726-4800  
TTY (218) 726-4826  
1 (800) 622-7266

*Serves Carlton, Cook, Kanabec, Lake, Pine, and southern St. Louis counties*

***Baxter***

Westport Shopping Center  
1342 Highway 210 West  
Baxter, MN 56425-7997  
(218) 829-1701 (voice and TTY)  
1 (800) 933-1112

*Serves Aitkin, Cass, and Crow Wing counties*

***Grand Rapids***

204 First Avenue N.W., Suite 7  
Grand rapids, MN55744  
(218) 326-6695  
1 (800) 708-6695 (voice and TTY)

*Serves Itasca and Koochiching counties*

***Pine City***

235 Sixth Street  
Pine City, MN 55063  
(320) 629-7166  
1 (800) 382-7166 (voice and TTY)

*Serves Kanabec and Pine counties*

***Virginia***

Olcott Plaza  
820 North Ninth Street, Suite 150  
Virginia, MN 55792  
(218) 749-3270  
1 (800) 886-3270 (voice and TTY)

*Serves northern St. Louis county*

**LEGAL SERVICES ADVOCACY PROJECT**

2324 University Avenue West  
St. Paul, MN 55414  
(651) 917-8233

**LEGAL AID SOCIETY OF MINNEAPOLIS**

***Downtown Minneapolis***

430 First Avenue North, Suite 300  
Minneapolis, MN 55401-1780  
(612) 332-1441  
TTY (612)332-4668  
1 (800) 292-4150

*Serves Hennepin county*

***North Minneapolis***

1206 42nd Avenue North  
Minneapolis, MN 55412  
(612) 588-2099

*Serves North and Northeast Minneapolis*

***South Minneapolis***

2929 Fourth Avenue South  
Minneapolis, MN 55408  
(612) 827-3774  
TTY (612) 827-1491

*Serves South Minneapolis*

**LEGAL ASSISTANCE OF OLMSTED COUNTY**

1812 Second Street S.W.  
Rochester, MN 55902  
(507) 287-2036

**LEGAL SERVICES OF NORTHWEST MINNESOTA**

***Alexandria Legal Services***

1114 Broadway  
Alexandria, MN 56308  
(320) 762-0663  
1 (800) 450-2552

*Serves Douglas, Grant, Otter Trail, Pope, Stevens, Traverse and Wadena [no seniors]*

***Anishinabe Legal Services***

Box 157  
Cass Lake, MN 56633  
(218) 335-2223  
1 (800) 422-1335

*Serves Indian and non-Indian residents of Leech Lake, Red Lake and White Earth reservations*

**Bemidji**

215 Fourth Street N.W.  
 P.O. Box 1883  
 Bemidji, MN 56619  
 (218) 751-9201  
 1 (800) 450-9201

*Serves Beltrami, Clearwater, Hubbard, Lake of the Woods and Mahnommen counties*

**Moorhead**

1015 seventh Avenue North  
 P.O. Box 714  
 Moorhead, MN 56560  
 (218) 233-8585

*Serves Becker, Clay, Kittson, Marshall, Norman, Pennington, Polk, Red lake, Roseau and Wilkin counties*

**MEDIATION SERVICES FOR ANOKA COUNTY**

2520 Coon rapids Boulevard, Suite 100  
 Coon Rapids, MN 55433  
 (763) 422-8878

*Serves Anoka County*

**MID-MINNESOTA LEGAL ASSISTANCE****Cambridge**

East Central Legal Service  
 1567 east Highway 95  
 Cambridge, MN 55008  
 (763) 689-2849  
 1 (800) 622-7772

*Serves Chisago and Isanti counties; also serves senior citizens in Anoka, Kanabec, Mille Lacs, and Pine counties*

**St. Cloud**

St. Cloud Area Legal Services  
 830 West St. German, Suite 300  
 St. Cloud, MN 56302  
 (320) 253-0121 (Voice and TTY)  
 1 (888) 360-2889 (voice and TTY)

*Serves Benton, Mille Lacs, Morrison, Sherburne, Stearns, Todd, and Wright counties*

**Willmar**

620 Litchfield Avenue S.W., Suite 101  
 Post Office box 1866  
 Willmar, MN 56201-1866  
 (320) 235-9600  
 TTY (320) 235-9602  
 1 (888) 360-3666

*Serves Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lincoln, Lyon, Meeker, Renville, Swift, and Yellow Medicine counties*

**MINNEAPOLIS HOUSING SERVICES OFFICE**

Room 110, Public Service Center  
 250 South 4th Street  
 Minneapolis, MN 55415  
 (612) 673-3003

*Serves Minneapolis*

**MINNEAPOLIS MEDIATION PROGRAM**

310 East 38th Street, Suite 221  
 Minneapolis, MN 55403  
 (612) 822-9883

*Serves Minneapolis and the village of St. Anthony*

**MINNESOTA MULTI-HOUSING ASSOCIATION**

8030 Old Cedar Avenue, Suite 202  
 Bloomington, MN 55425  
 (952) 858-8222

**NORTH HENNEPIN MEDIATION PROGRAM INC.**

3300 County Road 10, Suite 212  
 Brooklyn Center, MN 55429  
 (763) 561-0033

*Serves northern and northwestern portions of Hennepin county*

**ST. PAUL HOUSING INFORMATION OFFICE**

25 West Fourth Street, Room 150  
 St. Paul, MN 55102  
 (651) 266-6000  
 Citizen services: (651) 266-8989  
 Mortgage closure prevention services:  
 (651) 266-6626

**SOUTHERN MINNESOTA REGIONAL LEGAL SERVICES**

**St. Paul - Administrative Office**

700 Minnesota Building  
46 East Fourth Street  
St. Paul, MN 55101  
(651) 228-9823  
www.smrls.org

**Albert Lea**

132 North Broadway  
Albert Lea, MN 56007  
(507) 377- 2831  
1 (800) 223-0280  
*Serves Faribault, Freeborn, Mower, Rice,  
and Steele counties*

**IMMIGRANT LAW CENTER OF MINNESOTA**

**Oficina Legal**

179 East Robie Street, Suite 212  
St. Paul, MN 55107  
(651) 291-0110  
1 (800) 223-1368 (clients only)  
*Limited advice and representation in housing matters*

**Mankato**

12 Civic Center Plaza, Suite 3000  
Mankato, MN 56002-3304  
(507) 387-5588  
1 (800) 247-2299 (clients only)  
TTY (507) 388-8462  
*Serves Blue Earth, Brown, Martin, McLeod, Nicollet,  
LeSueur, Sibley, Waseca, and Watonwan counties*

**Prior Lake**

16174 Main Avenue  
Prior Lake, MN 55372  
(952) 440-1040  
*Serves Carver, Dakota, and Scott counties*

**St. Paul**

300 Minnesota Building  
46 East Fourth Street  
St. Paul, MN 55101  
(651) 222-4731 (new legal problems)  
(651) 222-5863  
*Serves Ramsey and Washington counties*

**St. Paul**

East Side and Native American Outreach  
579 Wells Street  
St. Paul, MN 55101  
(651) 771-4455

*Serves Ramsey and Washington counties*

**Winona**

66 East Third Street  
P.O. Box 1266  
Winona, MN 55987  
(507) 454-6600  
1-800-372-8168  
*Serves Dodge, Fillmore, Goodhue, Houston,  
Olmstead, Wabasha, and Winona counties*

**Worthington**

421 Tenth Street  
Worthington, MN 56187  
(507) 372-7368  
1 (800) 233-0023  
*Serves Cottonwood, Jackson, Murray, Nobles,  
Pipestone, Redwood, and Rock counties*

**MINNESOTA TENANTS UNION**

610 West 28th Street  
Minneapolis, MN 55408  
(612) 871-7485

**ST. PAUL TENANTS UNION**

500 Laurel Avenue  
St. Paul, MN 55102  
(651) 221-0501

**TENANT SCREENING AGENCIES**

**Apartment Services Plus**

7400 Metro Blvd  
Edina, Minnesota 55439  
(952) 925-9592

**Rental Research Services**

1130 Minnetonka Mills Road  
Minnetonka, Minnesota 55305  
(952) 935-5700

**Landlord Protection Agency**

1306 West County Road F  
Arden Hills, Minnesota 55112  
(651) 636-5988

**Renters Acceptance**

7575 Corporate Circle  
Eden Prairie, Minnesota  
(952) 259-1199

**MultiHousing Credit Control**

10125 Crosstown Circle, Suite 1000  
Eden Prairie, Minnesota  
(952) 941-0552

**Tenant Check**

857 Fairmont Avenue  
St Paul, Minnesota 55105  
(651) 224-3002

**Tenant Scan**

1925 Valley Pine Circle  
International Falls, Minnesota 56647  
(763) 654-8777

**OTHER RESOURCES:**

*Landlords and Tenants: Rights and Responsibilities*, Minnesota Attorney General's Office. [www.ag.state.mn.us](http://www.ag.state.mn.us)

## University of Minnesota Extension Service Resources

Call Info-U, 1-800-525-8636 for free recorded messages on these topics.

Inmigración: cómo navegar el sistema Info-U #235

Inmigración: su familia Info-U #233

Monóxido de carbono—¿es su hogar seguro? Info-U #209

Ausentismo (Truancy—Why it's important to go to school) Info-U #251

Clases de ciudadanía e inglés Info-U #208

Cold Weather Rule Info-U #813

Credit Trouble Signs Info-U #811

Dónde encontrar ayuda con sus declaraciones de impuestos (Tax credits) Info-U #229

Derechos y responsabilidades del inquilino (Renter Rights and Responsibilities) Info-U #228

Family Leave—What the Law Says Info-U #900

Getting Along with the Landlord Info-U #809

Vacune a su hija o hijo—Baby shots Info-U #224

Where to Get Help With Your Taxes Info-U #858

Keeping Track of Expenses Info-U #810

Menu Planning Info-U #878

Smart Food Shopping Info-U #877

Obtaining Your Credit Report Info-U #837

Reglas durante el invierno Info-U #210

Renting - Eviction Rights Info-U #802

Sobre cómo obtener seguro médico y asistencia médica (Health insurance and medical assistance) Info-U #230

Trabajadores: sus protecciones Info-U #237

Cucarachas en el hogar Info-U#211

Las Hormigas en el hogar (Ants in the Home) Info-U #214

Las pestes en los alimentos (Pantry pests) Info-U #212

Los piojos (Lice) Info-U #220

Flies in the Home Info-U #587

Cockroaches – Your Safe Home *(English, Cambodian, Hmong, Laotian, Spanish, Somali)*

¿El moho—es su hogar seguro?—(Mildew in your home) Info-U #225

Carbon Monoxide Info-U #654

Housing Options for Seniors Info-U #806

Ratones en el hogar Mice in the Home Info-U #213

Removing Cat Odors and Stains Info-U #634

Tobacco Stains and Odors Info-U #635

How To Prevent Mildew Growth Info-U #648

**Find at: [www.extension.umn.edu](http://www.extension.umn.edu) under Living and Environmental Quality**

*(Available in English, Cambodian, Hmong, Laotian, Spanish, Somali)*

Carbon Monoxide – Your Safe Home

Lead – Your Safe Home

Molds – Your Safe Home

Find more information at [www.extension.umn.edu](http://www.extension.umn.edu)