

Request for Interpreter Xav Tau Ib Tug Neeg Txhais Lus Solicitud de intérprete Codsi Tarjubaan

Attention! If you do not understand, speak, or read English, please contact the HRA:

1225 W. Saint Germain St. St. Cloud, MN 56301

Phone: 320-252-0880 Fax: 320-252-0889 Email: info@stcloudhra.com

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Nyob Zoo! Yog tias koj tsis tau taub, tsis paub hais, los yog tsis paub nyeem ntawv Askiv tiv tauj mus rau

HRA: 1225 W. Saint Germain St.

St. Cloud, MN 56301

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Spanish

Atención! Si usted no puede entender, hablar o leer el ingles, por favor contacte a la HRA:

1225 W. Saint Germain St. St. Cloud, MN 56301

Teléfono: 320-252-0880 Fax: 320-252-0889 Correo electrónico: info@stcloudhra.com

Somali

Wargelin! Haddii aadan fahmin, ku hadlin, ama akhriyi karin Ingiriiska, Fadlan kala soo xiriir HRA:

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St. Cloud, MN 56301

Taleefanka: 320-252-0880 Fax: 320-252-0889

Email: info@stcloudhra.com

Vietnamese

Xin lưu ý! Nếu quý vị không hiểu, nói, hoặc đọc được tiếng Anh, vui lòng liên hệ với HRA:

1225 W. Saint Germain St.

St. Cloud, MN 56301

Điện thoai: 320-252-0880 Fax: 320-252-0889

Email: info@stcloudhra.com

Name:				SSN:	Date:	
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The HRA o	ffered an interp	oreter but I pro	vided my ow	n interpreter:		
	-	_	•		Name	
No interpret	ter requested: _	Sign	nature:			
Page 1 of 2						(May 2024)

This is important housing information. If you do not understand it, have someone translate it for you now.

Información importante acerca de las viviendas. Si usted no lo comprende, pida a alguien que le traduzca ahora.

Qhov no yog lus tseem ceeb heev qhia txog tsev nyob. Yog tias koj tsis tau taub thov hais rau lwm tus pab txhais rau koj.

Kani waa warbixin muhiim ah ee ku saabsan guriyaha.

Haddii aadan fahamsaneyn waa in aad heshaa hadeertaan qof kuu tarjumaa.

Đây là thông tin quan trọng về nhà ở. Nếu quý vị không hiểu, hãy nhờ người nào dịch ngay cho quý vị.

Page 2 of 2 (May 2024)

Voucher/Certificate

Issuance and Extensions

You have **60 days** from the date your voucher/certificate is issued to submit leasing paperwork for a unit. For example, if your voucher is issued on **November 1st**, you have until **December 30th** to submit the leasing documents.

Note: You are not required to move in by the date your voucher expires—only to submit the leasing paperwork.

Extension Requests:

If you are unable to find a unit by your voucher/certificate's expiration date, you may request an extension.

- Extensions are granted in **30-day increments**, up to a maximum of **two (2) extensions** (60 additional days).
- The maximum time allowed for any voucher is 120 days total.

Extensions are approved only in cases of extenuating circumstances, such as:

- Personal illness
- Family emergencies
- Inability to find a unit within the payment standard

How do I request an extension?

- Your request **must be in writing**, stating the reason you need more time.
- Submit your request to your HRA staff member **no earlier than one week** before your voucher expires.
- All extension requests are reviewed on a case-by-case basis.

Important!

If the expiration date passes and leasing paperwork has not been submitted, your HCV will become **null and void**. To receive housing assistance in the future, you would need to **reapply to the waiting list**.

Voucher/Certificate Extension Request

Name:	
Address:	
DI.	
Phone:	
Email:	
Reason for	Extension Request:
Serio	us illness or death in the family.
Obsta	cles due to employment.
Other	family emergency (please list):
I have	e not been able to find a unit in the size listed on my voucher.
I have standards.	e not found any available units that fall within the Housing Authority's payment
My h	ousing search has also been impacted by the following challenges:
	_ Limited or poor credit history
	_ Unfavorable rental history
	_ Criminal background, which has affected landlord decisions
	ne names of landlords or property management companies who have denied application:

Any request for an extension must include the reason(s) an additional extension is necessary. The HRA may require the family to provide documentation to support the request or obtain verification from a qualified third party.

The HRA will decide whether to approve or deny an extension request within 10 business days of the date the request is received and will provide the family written notice of its decision.

How Rent is Determined for the Housing Choice Voucher (Section 8) Program

The Housing and Redevelopment Authority of St. Cloud, MN (HRA) approves rent for Housing Choice Voucher (HCV) properties according to two factors. First, the HRA calculates rent reasonableness based on comparable units in the area. Second, the reasonable rent, plus the estimated utilities paid by the tenant, cannot exceed the payment standard by more than 10% of the tenant's monthly adjusted gross income. The payment standard does not equal the rent HRA will pay for a unit; rather it is the absolute maximum the HRA will reimburse.

Rent Concepts for the Voucher Program

- 1. **Contract Rent:** This is the owner's requested rent for the unit. The requested Contract Rent cannot exceed what HRA determines to be the reasonable rent when compared to the market.
- 2. **Utility Allowance:** This is the amount the HRA has determined the tenant will likely pay for utilities based on annual studies in the area. The more utilities a tenant is responsible for, the higher the allowance becomes. Utility allowances can be found on the HRA's website.
- 3. **Gross Rent:** The Gross rent is the **Contract Rent** plus the **Utility Allowance**.
- 4. **Payment Standard:** The Payment Standard establishes a maximum HRA subsidy. The HRA sets a Payment Standard for each area and unit size. Payment standards can be found on the HRA's website.
- 5. **Voucher size**: This is the size of unit the family has been determined eligible for by the HRA. The applied payment standard will be the smaller of the voucher size or the unit size.
- 6. **Total Tenant Payment (TTP)**: This is the minimum amount the family pays towards their rent and utilities, calculated as the greater of 30% of their monthly adjusted income, 10% of their monthly gross income, or a minimum rent determined by the HRA.

Calculating TTP

- 1. **Gross Annual Income:** The family's total anticipated income (before deductions) from all sources is determined.
- 2. **Adjusted Income:** Deductions are subtracted from the gross annual income for things like dependents or elderly/disabled family members.
- 3. **Monthly Income:** The annual income figures are divided by 12 months to get the monthly gross and monthly adjusted income.
- 4. Calculate the "Greater Of": The TTP is the largest of the following amounts:

- a. 30% of the family's monthly adjusted income.
- b. 10% of the family monthly gross income.
- c. The HRA's minimum rent.

Affordability

<u>When Gross Rent is Less than the Payment Standard the Unit will always be affordable for the Tenant</u>: If the Gross Rent (Contract Rent + Utility Allowance) is equal to or less than the Payment Standard, the unit will be deemed affordable because the tenant will pay exactly 30% of their income towards rent and utilities.

<u>When Gross Rent is Greater than the Payment Standard, the rent</u> <u>may not be affordable for the tenant:</u> HRA tenants are not permitted to enter new leases if they will pay more than 40% of their income toward rent and utilities. Therefore, a unit will be deemed <u>unaffordable</u> if the Gross Rent exceeds the Payment Standard by an amount greater than 10% of a prospective tenant's monthly adjusted income. In such cases, the tenant will not be permitted to move in, unless the rent is reduced to an affordable amount.

Rent Must be Reasonable

Please keep in mind, that in addition to being affordable for the tenant, the rent must also be determined reasonable by the HRA as compared to the market.

Example Rent Calculation

Approved Contract Rent: \$950

Utility Allowance: \$71

Gross Rent: \$950 + \$71 = \$1,021

Unit Size: 2 bedrooms Voucher Size: 1 bedrooms

Payment Standards for unit's zip code: 2 bedroom -- \$1,242 / 1 bedroom -- \$971

Tenant's Adjusted Monthly Income: \$1,000

10% of Tenant's Adjusted Monthly Income: \$100

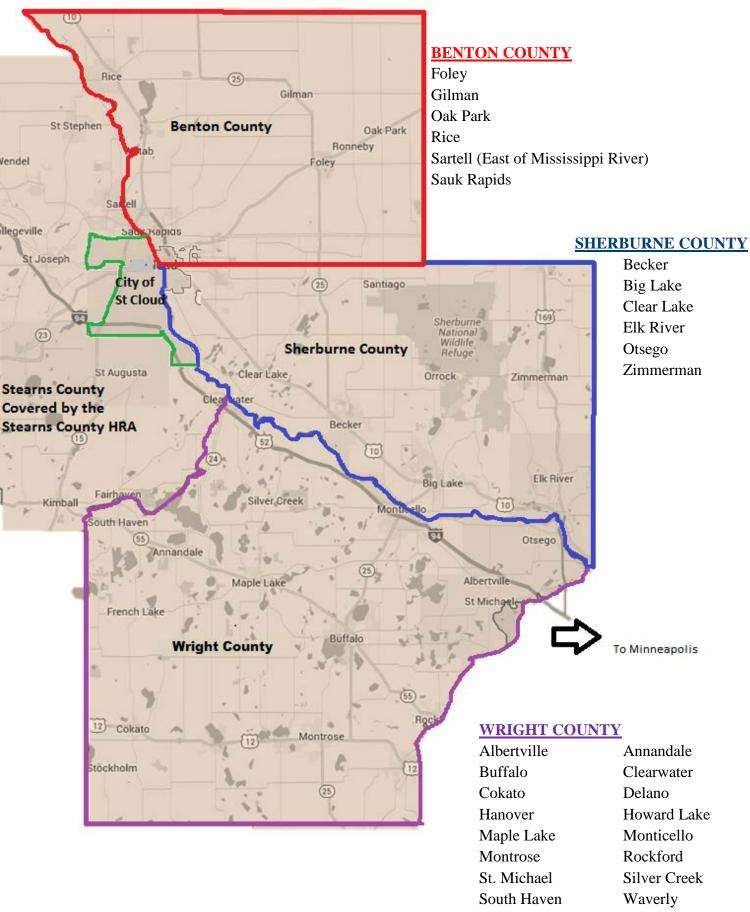
In this example, the prospective tenant is seeking to rent a 2 bedroom unit, however they have only been approved for a 1 bedroom voucher. Therefore, the smaller 1-bedroom payment standard will be applied.

The Gross Rent exceeds the applied Payment Standard by \$50. Because this overage is less than 10% of the tenant's monthly income, the unit is considered affordable and the tenant can move in.

Please note:

The contract rent for the HCV unit cannot exceed the contract rent of the similar market rate units if there are other market rate tenants in the building with similar units.

ST CLOUD HRA JURISDICTION COVERAGE AREAS



AND: THE CITY LIMITS OF ST. CLOUD



VOUCHER PORTABILITY

Under federal regulation, the Housing Choice Voucher Program has a 'portability' feature which allows the rental assistance provided to be 'moved' or 'transferred' or 'ported.' You can use this rental assistance in a unit not only in the area administered by the HRA of St. Cloud but also anywhere in the United States where there is a Public Housing Authority with the ability to administer it.

Portability Facts

- The 'new' Public Housing Authority may have some different policies, deadlines or rules which could impact the level of assistance available to you.
- There may be different payment standards or voucher values.
- There may be different utility allowances which, in turn, affect how much of the rental expense for which you will be responsible.
- The 'new' Public Housing Authority may issue a different sized voucher to you.
- If you are a new program participant, your household income must be within the income limits of the Public Housing Authority where you want to live.

If you want to move outside of the St. Cloud HRA's jurisdiction (that is, outside of the city limits of St. Cloud, Benton County, Sherburne County and Wright County), contact your HRA caseworker first. They will work with you to complete the initial portability paperwork and, as well, make the initial contact to the new Public Housing Authority on your behalf.



Portability to the Twin Cities Area of Minnesota

In the Twin Cities area of Minnesota, there are 12 Public Housing Authorities which administer the Voucher in the seven county area. The map of the Minneapolis/St. Paul area on the back of this form outlines these counties and the housing agencies responsible for them.

In an effort to assist renters in their search for affordable rental units in that area, 'HousingLink' organization is a valuable resource for:

- Rental unit search tips
- Fair Housing information
- Directory of subsidized and transitional housing
- Tenant screening information
- Rental unit vacancies list
- Voucher payment standards and portability contact information

HousingLink can be contacted as follows:

Address: HousingLink

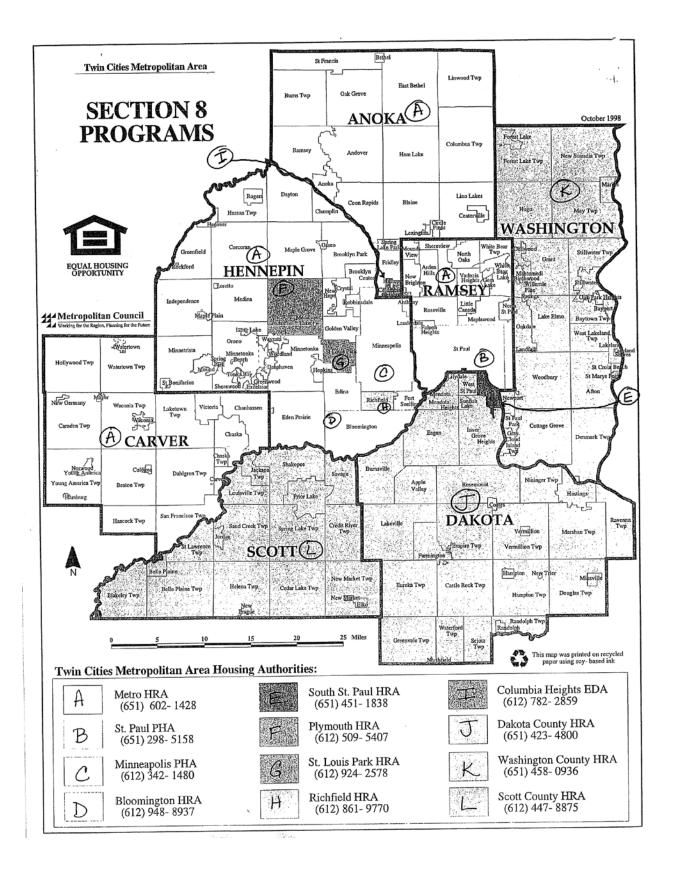
600 18th Avenue North Minneapolis MN 55411

Phone: 612-522-2500

Fax: 612-521-1577

Website: <u>www.housinglink.org</u>

Email: info@housinglink.org





Portability to Neighboring Areas of St. Cloud

Stearns County HRA
(All areas of Stearns County excluding the city limits of St. Cloud)
312 North First Street South, Suite 2
Cold Spring MN 56320

Phone: 320-685-7771 Fax: 320-685-7580

Morrison County HRA
302 West Broadway
Courthouse, Box 530
Little Falls MN 56345
Phone: 320-632-4506
Phone: 320-589-7416

Fax: 320-632-4506 Fnone: 320-585-5144 Fax: 320-585-5144

 Brainerd HRA
 Willmar HRA

 324 East River Road
 333 SW Sixth Street

 Brainerd MN 56401
 Willmar MN 56201

 Phone: 218-828-3705
 Phone: 320-235-8637

 Fax: 218-828-8817
 Fax: 320-235-7831

Douglas County HRA 715 Elm Street Suite 1060 Alexandria MN 56308

Phone: 320-762-3849 Fax: 320-762-3034 U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

A Good Place to Live!

Introduction

Having a good place to live is important. Through your Public Housing Agency (or PHA) the Section 8 Certificate Program and the Housing Voucher Program help you to rent a good place. You are free to choose any house or apartment you like, as long as it meets certain requirements for quality. Under the Section 8 Certificate Program, the housing cannot cost more than the Fair Market Rent. However, under the Housing Voucher Program, a family may choose to rent an expensive house or apartment and pay the extra amount. Your PHA will give you other information about both programs and the way your part of the rent is determined.

Housing Quality Standards

Housing quality standards help to insure that your home will be safe, healthy, and comfortable. In the Section 8 Certificate Program and the Housing Voucher Program there are two kinds of housing quality standards.

Things that a home must have in order approved by the PHA, and

Additional things that you should think about for the special needs of your own family. These are items that you can decide.

The Section 8 Certificate Program and Housing Voucher Program

The Section 8 Certificate Program and Housing Voucher Program allow you to *choose* a house or apartment that you like. It may be where you are living now or somewhere else. The *must have* standards are very basic items that every apartment must have. But a home that has all of the *must have* standards may still not have everything you need or would like. With the help of Section 8 Certificate Program or Housing Voucher Program, you *should* be able to afford a good home, so you should think about what you would like your home to have. You may want a big kitchen or a lot of windows or a first floor apartment. Worn wallpaper or paint may bother you. Think of these things as you are looking for a home. Please take the time to read A Good Place to Live. If you would like to stay in your present home, use this booklet to see if your home meets the housing quality standards. If you want to move, use it each time you go to look for a new house or apartment, and good luck in finding your good place to live.

Read each section carefully. After you find a place to live, you can start the *Request for Lease Approval* process. You may find a place you like that has some problems with it. Check with your PHA about what to do, since it may be possible to correct the problems.

The Requirements

Every house or apartment must have at least a living room, kitchen, and bathroom. A one-room efficiency apartment with a kitchen area is all right. However, there must be a separate bathroom for the private use of your family. Generally there must be one living/sleeping room for every two family members.

1. Living Room

The Living Room must have:

Ceiling

A ceiling that is in good condition.

 Not acceptable are large cracks or holes that allow drafts, severe bulging, large amounts of loose or falling surface material such as plaster.

Walls

Walls that are in good condition.

 Not acceptable are large cracks or holes that allow drafts, severe bulging or leaning, large amounts of loose or falling surface material such as plaster.

Electricity

At least two electric outlets, or one outlet and one permanent overhead light fixture. Do not count table or floor lamps, ceiling lamps plugged into a socket, and extension cords: they are not permanent.

 Not acceptable are broken or frayed wiring, light fixtures hanging from wires with no other firm support (such as a chain), missing cover plates on switches or outlets, badly cracked outlets.

Floor

A floor that is in good condition.

 Not acceptable are large cracks or holes, missing or warped floorboards or covering that could cause someone to trip.

Window

At least one window. Every window must be in good condition.

• Not acceptable are windows with badly cracked, broken or missing panes, and windows that do not shut or, when shut, do not keep out the weather.

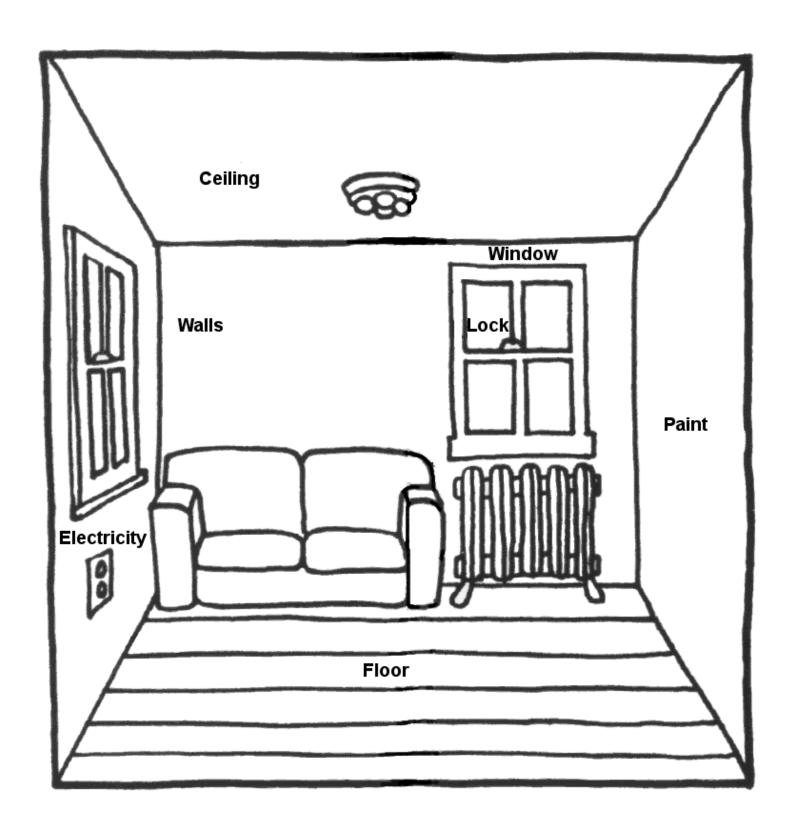
Lock

A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that cannot be reached from the ground. A window that cannot be opened is acceptable.

Paint

 No peeling or chipping paint if you have children under the age of seven and the house or apartment was built before 1978.

- The types of locks on windows and doors
 - -- Are they safe and secure?
 - -- Have windows that you might like to open been nailed shut?
- The condition of the windows.
 - -- Are there small cracks in the panes?
- The amount of weatherization around doors and windows.
 - -- Are there storm windows?
 - -- Is there weather stripping? If you pay your own utilities, this may be important.
- The location of electric outlets and light fixtures.
- The condition of the paint and wallpaper
 - -- Are they worn, faded, or dirty?
- The condition of the floor.
 - -- Is it scratched and worn?



2. Kitchen

The Kitchen must have:

Ceiling

A ceiling that is in good condition.

 Not acceptable are large cracks or holes that allow drafts, severe bulging, large amounts of loose or falling surface material such as plaster.

Storage

Some space to store food.

Electricity

At least one electric outlet and one permanent light fixture.

Do not count table or floor lamps, ceiling lamps plugged into a socket, and extension cards; they are not permanent.

• Not acceptable are broken or frayed wiring, light fixtures hanging from wires with no other firm support (such as a chain), missing cover plates on switches or outlets, badly cracked outlets.

Stove and Oven

A stove (or range) and oven that works (This can be supplied by the tenant)

Floor

A floor that is in good condition.

Not acceptable are large cracks or holes, missing or warped floorboards or covering that could cause someone to trip.

Preparation Area

Some space to prepare food.

Paint

No peeling or chipping paint if you have children under the age of seven and the house or apartment was built before 1978.

Window

If there is a window, it must be in good condition.

Lock

A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that can be reached from the ground. A window that cannot be opened is acceptable.

Walls

Walls that are in good condition.

 Not acceptable are large cracks or holes that allow drafts, severe bulging or leaning, large amounts of loose or falling surface material such as plaster.

Serving Area

Some space to serve food.

A separate dining room or dining area in the living room is all right.

Refrigerator

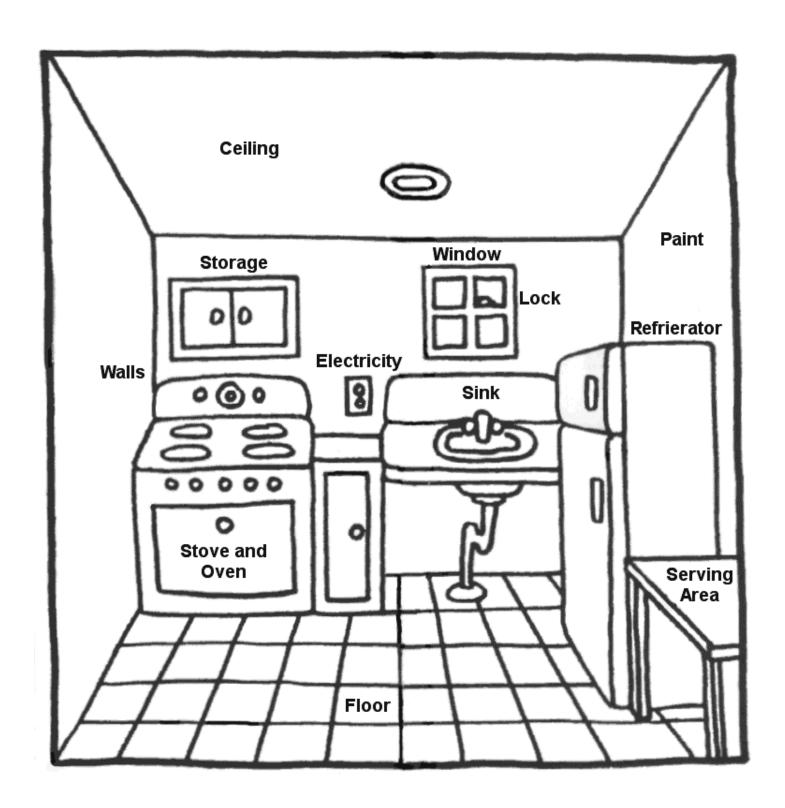
A refrigerator that keeps temperatures low enough so that food does not spoil. (This can be supplied by the tenant.)

Sink

A sink with hot and cold running water.

A bathroom sink will not satisfy this requirement.

- The size of the kitchen.
- The amount, location, and condition of space to store, prepare, and serve food. Is it adequate for the size of your family?
- The size, condition, and location of the refrigerator. Is it adequate for the size of your family?
- The size, condition, and location of your sink.
- Other appliances you would like provided.
- Extra outlets.



3. Bathroom

The Bathroom must have:

Ceiling

A ceiling that is in good condition.

 Not acceptable are large cracks or holes that allow drafts, severe bulging, large amounts of loose or falling surface material such as plaster.

Window

A window that opens or a working exhaust fan.

Lock

A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that can be reached from the ground.

Toilet

A flush toilet that works.

Tub or Shower

A tub or shower with hot and cold running water.

Floor

A floor that is in good condition.

 Not acceptable are large cracks or holes, missing or warped floorboards or covering that could cause someone to trip.

Paint

 No chipping or peeling paint if you have children under the age of seven and the house or apartment was built before 1978.

Walls

Walls that are in good condition.

• Not acceptable are large cracks or holes that allow drafts, severe bulging or leaning, large amounts of loose or falling surface such as plaster.

Electricity

At least one permanent overhead or wall light fixture.

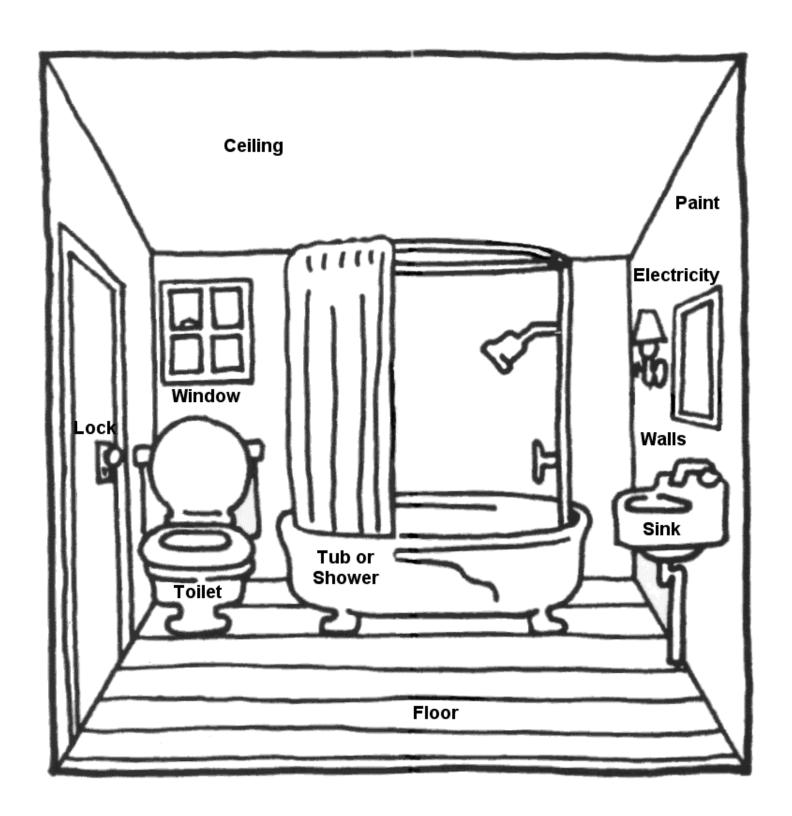
• Not acceptable are broken or frayed wiring, light fixtures hanging from wires with no other firm support (such as a chain), missing cover plates on switches or outlets, badly cracked outlets.

Sink

A sink with hot and cold running water.

A kitchen sink will not satisfy this requirement.

- The size of the bathroom and the amount of privacy.
- The appearances of the toilet, sink, and shower or tub.
- The appearance of the grout and seal along the floor and where the tub meets the wall.
- The appearance of the floor and walls.
- The size of the hot water heater.
- A cabinet with a mirror.



4. Other Rooms

Other rooms that are lived in include: bedrooms, dens, halls, and finished basements or enclosed, heated porches. The requirements for other rooms that are lived in are similar to the requirements for the living room as explained below.

Other Rooms Used for Living must have:

Ceiling

A ceiling that is in good condition.

 Not acceptable are large cracks or holes that allow drafts, severe bulging, large amounts of loose or falling surface material such as plaster,

Walls

Walls that are in good condition.

 Not acceptable are large cracks or holes that allow drafts, severe bulging or leaning, large amounts of loose or falling surface material such as plaster.

Paint

 No chipping or peeling paint if you have children under the age of seven and the house or apartment was built before 1978.

Electricity in Bedrooms

Same requirement as for living room.

In All Other Rooms Used for Living: There is no specific standard for electricity, but there must be either natural illumination (a window) or an electric light fixture or outlet.

Floor

A floor that is in good condition.

 Not acceptable are large cracks or holes, missing or warped floorboards or covering that could cause someone to trip.

Lock

A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that can be reached from the ground.

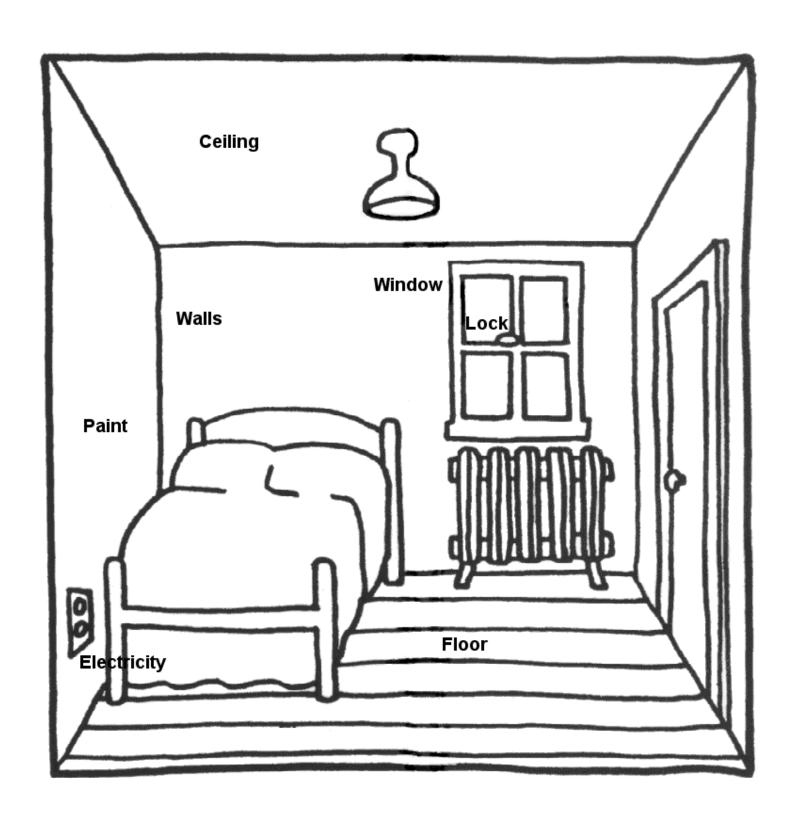
Window

At least one window, which must be openable if it was designed to be opened, in every rooms used for sleeping. Every window must be in good condition.

 Not acceptable are windows with badly cracked, broken or missing panes, and windows that do not shut or, when shut, do not keep out the weather.

Other rooms that are not lived in may be: a utility room for washer and dryer, basement or porch. These must be checked for security and electrical hazards and other possible dangers (such as walls or ceilings in danger of falling), since these items are important for the safety of your entire apartment. You should also look for other possible dangers such as large holes in the walls, floors, or ceilings, and unsafe stairways. Make sure to look for these things in all other rooms not lived in.

- What you would like to do with the other rooms.
 - -- Can you use them the way you want to?
- The type of locks on windows and doors.
 - -- Are they safe and secure?
 - -- Have windows that you might like to open been nailed shut?
- The condition of the windows.
 - -- Are there small cracks in the panes?
- The amount of weatherization windows.
 - -- Are there storm windows?
 - -- Is there weather-stripping? If you pay your own utilities, this may be important.
- The location of electric outlets and light fixtures.
- The condition of the paint and wallpaper
 - -- Are they worn, faded, or dirty?
- The condition of the floors.
 - -- Are they scratched and worn?



5. Building Exterior, Plumbing, and Heating

The Building must have:

Roof

A roof in good condition that does not leak, with gutters and downspouts, if present, in good condition and securely attached to the building.

Evidence of leaks can usually be seen from stains on the ceiling inside the building.

Outside Handrails

Secure handrails on any extended length of stairs (e.g. generally four or more steps) and any porches, balconies, or decks that are 30 inches or more above the ground.

Walls

Exterior walls that are in good condition, with no large holes or cracks that would let a great amount of air get inside.

Foundation

A foundation in good condition that has no serious leaks.

Water Supply

A plumbing system that is served by an approvable public or private water supply system. Ask the manager or owner.

Sewage

A plumbing system that in connected to an approvable public or private sewage disposal system. Ask the manager or owner.

Chimneys

No serious leaning or defects (such as big cracks or many missing bricks) in any chimneys.

Paint

No cracking, peeling, or chipping paint if you have children under the age of seven and the house or apartment was built before 1978.

• This includes exterior walls, stairs, decks, porches, railings, windows, and doors.

Cooling

Some windows that open, or some working ventilation or cooling equipment that can provide air circulation during warm months.

Plumbing

Pipes that are in good condition, with no leaks and no serious rust that causes the water to be discolored.

Water Heater

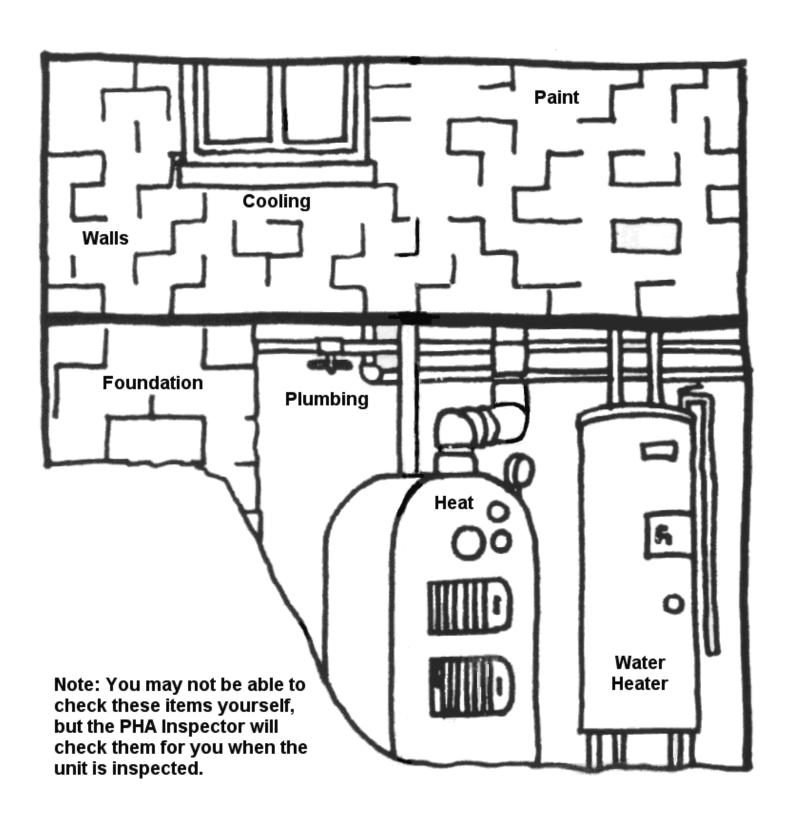
A water heater located, equipped, and installed in a safe manner. Ask the manager.

Heat

Enough heating equipment so that the unit can be made comfortably warm during cold months.

 Not acceptable are space heaters (or room heaters) that burn oil or gas and are not vented to a chimney. Space heaters that are vented may be acceptable if they can provide enough heat.

- How well maintained the apartment is.
- The type of heating equipment.
 - --Will it be able to supply enough heat for you in the winter, to all rooms used for living?
- The amount and type of weatherization and its affect on utility costs.
 - -- Is there insulation?
 - -- Are there storm windows?
 - -- Is there weather-stripping around the windows and doors?
- Air circulation or type of cooling equipment (if any).
 - -- Will the unit be cool enough for you in the summer?



6. Health and Safety

The Building and Site must have:

Smoke Detectors

At least one working smoke detector on each level of the unit, including the basement. If any member of your family is hearing-impaired, the smoke detector must have an alarm designed for hearing-impaired persons.

Fire Exits

The building must provide an alternate means of exit in care of fire (such as fire stairs or exit through windows, with the use of a ladder if windows are above the second floor).

Elevators

Make sure the elevators are safe and work properly.

Entrance

An entrance from the outside or from a public hall, so that it is not necessary to go through anyone else's private apartment to get into the unit.

Neighborhood

No dangerous places, spaces, or things in the neighborhood such as:

- Nearby buildings that are falling down
- Unprotected cliffs or quarries
- Fire hazards
- Evidence of flooding

Garbage

No large piles of trash and garbage inside or outside the unit, or in common areas such as hallways. There must be a space to store garbage (until pickup) that is covered tightly so that rats and other animals cannot get into it. Trash should be picked up regularly.

Lights

Lights that work in all common hallways and interior stairs.

Stairs and Hallways

Interior stairs with railings, and common hallways that are safe and in good condition. Minimal cracking, peeling or chipping in these areas.

Pollution

No serious air pollution, such as exhaust fumes or sewer gas.

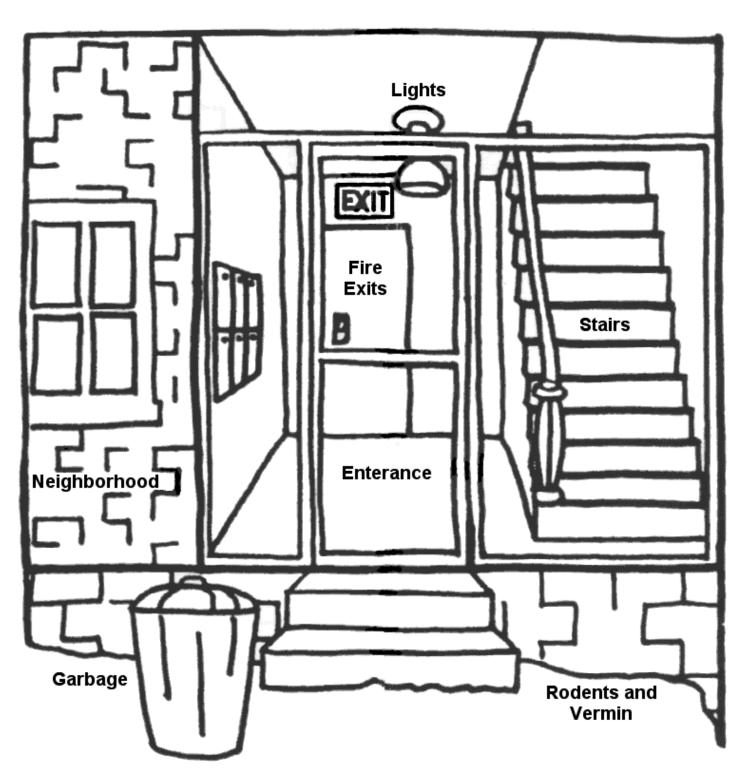
Rodents and Vermin

No sign of rats or large numbers of mice or vermin (like roaches).

For Manufactured Homes: Tie Downs

Manufactured homes must be place on the site in a stable manner and be free from hazards such as sliding or wind damage.

- The type of fire exit.
 - -- Is it suitable for your family?
- How safe the house or apartment is for your family.
- The presence of screens and storm windows.
- Services in the neighborhood.
 - -- Are there stores nearby?
 - -- Are there schools nearby?
 - -- Are there hospitals nearby?
 - -- Is there transportation nearby?
- Are there job opportunities nearby?
- Will the cost of tenant-paid utilizes be affordable and is the unit energy-efficient?
- Be sure to read the lead-based paint brochure give to you by the PHA or owner, especially if the housing or apartment is older (built before 1978).



Note: You may not be able to check these items listed here yourself, but the PHA Inspector will check them for you when the unit is inspected. Now that you have finished this booklet, you know that for a house or apartment to be a good place to live, it must meet two kinds of housing quality standards:

- Things it must have in order to be approved for the Section 8 Rental Certificate Program and the Rental Voucher Program.
- Additional things that you should think about for the special needs of your family.

You know that these standards apply in six areas of a house or apartment.

- 1. Living Room
- 2. Kitchen
- 3. Bathroom
- 4. Other Rooms
- 5. Building Exterior, Plumbing and Heating
- 6. Health and Safety

You know that when a house or apartment meets the housing quality standards, it will be safe, healthy, and comfortable home for your family. It will be a good place to live.

After you find a good place to live, you can begin the *Request for Lease Approval* process. When both you and the owner have signed the *Request for Lease Approval* and the PHA has received it, an official inspection will take place. The PHA will inform both you and the owner of the inspection results.

If the house or apartment passed, a lease can be signed. There may still be some items that you or the PHA would like improved. If so, you and your PHA may be able to bargain for the improvements when you sign the lease. If the owner is not willing to do the work, perhaps you can get him or her to pay for the materials and do if yourself.

It the house or apartment fails, you and/or your PHA may try to convince the owner to make the repairs so it will pass. The likelihood of the owner making the repairs may depend on how serious or costly they are.

If it fails, all repairs must be made, and the house or apartment must be re-inspected before any lease is signed. If the owner cannot or will not repair the house or apartment, even if the repairs are minor, you must look for another home. Make sure you understand why the house or apartment failed, so that you will be more successful in your next search.

Responsibilities of the Public Housing Authority:

- Ensure that all units in the Section 8 Certificate Program and the Housing Voucher Program meet the housing quality standards.
- Inspect unit in response to Request for Lease Approval. Inform potential tenant and owner of results and necessary actions.
- Encourage tenants and owners to maintain units up to standards.
- Make inspection in response to tenant or owner complaint or request. Inform the tenant and owner of the results, necessary actions, and time period for compliance.
- Make annual inspection of the unit to ensure that it still meets the housing quality standards.
 Inform the tenant and owner of the results, necessary actions, and time period for compliance.

Responsibilities of the tenant:

- Live up to the terms of your lease.
- Do your part to keep the unit safe and sanitary.
- Cooperate with the owner by informing him or her of any necessary repairs.
- Cooperate with the PHA for initial, annual, and complaint inspections.

Responsibilities of the owner:

- Comply with the terms of the lease.
- Generally maintain the unit and keep it up to the housing quality standards outlined in this booklet.
- Cooperate with the tenant by responding promptly to requests for needed repairs.
- Cooperate with the PHA on initial, annual, and complaint inspections, including making necessary repairs.

Are You a Victim of Housing Discrimination?

Fair Housing is Your Right!

If you have been denied your housing rights...you may have experienced unlawful discrimination.



U.S. Department of Housing and Urban Development

Where to mail your form or

INQUIRE ABOUT YOUR CLAIM

For Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont: NEW ENGLAND OFFICE

Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Thomas P. O'Neill, Jr. Federal Building
10 Causeway Street, Room 321
Boston, MA 02222-1092

Telephone (617) 994-8320 or 1-800-827-5005 Fax (617) 565-7313 • TTY (617) 565-5453 E-mail: **Complaints_office_01@hud.gov**

For New Jersey and New York: NEW YORK/NEW JERSEY OFFICE

Fair Housing Hub U.S. Dept. of Housing and Urban Development 26 Federal Plaza, Room 3532 New York, NY 10278-0068

Telephone (212) 264-1290 or 1-800-496-4294 Fax (212) 264-9829 •TTY (212) 264-0927 E-mail: Complaints office 02@hud.gov

For Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia: MID-ATLANTIC OFFICE

Fair Housing Hub
U.S. Dept. of Housing and Urban Development
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107
Telephone (215) 656-0663 or 1-888-799-2085
Fax (215) 656-3419 • TTY (215) 656-3450
E-mail: Complaints_office_03@hud.gov

For Alabama, the Caribbean, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee: SOUTHEAST/CARIBBEAN OFFICE

Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, GA 30303-2808
Telephone (404) 331-5140 or 1-800-440-8091
Fax (404) 331-1021 • TTY (404) 730-2654
E-mail: Complaints_office_04@hud.gov

U.S. Dept. of Housing and Urban Development

Fair Housing Hub

For Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin: MIDWEST OFFICE

Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Ralph H. Metcalfe Federal Building
77 West Jackson Boulevard, Room 2101
Chicago, IL 60604-3507
Felephone (312) 353-7776 or 1-800-765-9372
Fax (312) 886-2837 • TTY (312) 353-7143
E-mail: Complaints_office_05@hud.gov

For Arkansas, Louisiana, New Mexico, Oklahoma, and Texas: SOUTHWEST OFFICE

Fair Housing Hub
U.S. Dept. of Housing and Urban Development
801 North Cherry, 27th Floor
Fort Worth, TX 76102
Felephone (817) 978-5900 or 1-888-560-8913
Fax (817) 978-5876 or 5851 •TTY (817) 978-5595
E-mail: Complaints_office_06@hud.gov

For Iowa, Kansas, Missouri and Nebraska: GREAT PLAINS OFFICE

Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Gateway Tower II
400 State Avenue, Room 200, 4th Floor
Kansas City, KS 66101-2406
Telephone (913) 551-6958 or 1-800-743-5323
Fax (913) 551-6856 • TTY (913) 551-6972
E-mail: Complaints_office_07@hud.gov

For Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming: ROCKY MOUNTAINS OFFICE

Fair Housing Hub
U.S. Dept. of Housing and Urban Development
1670 Broadway
Denver, CO 80202-4801
Telephone (303) 672-5437 or 1-800-877-7353
Fax (303) 672-5026 • TTY (303) 672-5248
E-mail: Complaints office_08@hud.gov

For Arizona, California, Hawaii, and Nevada: PACIFIC/HAWAII OFFICE

U.S. Dept. of Housing and Urban Development 600 Harrison Street, Third Floor San Francisco, CA 94107-1300 Telephone (415) 489-6524 or 1-800-347-3739 Fax (415) 489-6558 •TTY (415) 436-6594 E-mail: Complaints_office_09@hud.gov

For Alaska, Idaho, Oregon, and Washington: NORTHWEST/ALASKA OFFICE

U.S. Dept. of Housing and Urban Development Seattle Federal Office Building 909 First Avenue, Room 205 Seattle, WA 98104-1000 Telephone (206) 220-5170 or 1-800-877-0246 Fax (206) 220-5447 •TTY (206) 220-5185 E-mail: Complaints_office_10@hud.gov

If after contacting the local office nearest you, you still have questions – you may contact HUD further at:

U.S. Dept. of Housing and Urban Development Office of Fair Housing and Equal Opportunity 451 7th Street, S.W., Room 5204 Washington, DC 20410-2000 Telephone (202) 708-0836 or 1-800-669-9777 Fax (202) 708-1425 •TTY 1-800-927-9275

To file electronically, visit: www.hud.gov

PLACE POSTAGE HERE

MAIL TO:		
_		

Public Reporting Burden for this collection of information is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

The Department of Housing and Urban Development is authorized to collect this information by Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, (P.L. 100-430); Title VI of the Civil Rights Act of 1964, (P.L. 88-352); Section 504 of the Rehabilitation Act of 1973, as amended, (P.L. 93-112); Section 109 of Title I- Housing and Community Development Act of 1974, as amended, (P.L. 97-35); Americans with Disabilities Act of 1990, (P.L. 101-336); and by the Age Discrimination Act of 1975, as amended, (42 U.S.C. 6103).

The information will be used to investigate and to process housing discrimination complaints. The information may be disclosed to the United States Department of Justice for its use in the filing of pattern and practice suits of housing discrimination or the prosecution of the person(s) who committed that discrimination where violence is involved; and to State or local fair housing agencies that administer substantially equivalent fair housing laws for complaint processing. Failure to provide some or all of the requested information will result in delay or denial of HUD assistance.

Disclosure of this information is voluntary.





Housing Discrimination Information

Departamento de Vivienda y Desarrollo Urbano Oficina de Derecho Equitativo a la Vivienda U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

Instructions: (Please type or print) Read this form carefully. Try to answer all questions. If you do not know the answer or a question does not apply to you, leave the space blank. You have one year from the date of the alleged discrimination to file a complaint. Your form should be signed and dated.

Your Name			
Your Address			
City	State	Zip Code	
Best time to call	Your Daytime Phone No	Evening Phone No	
Who else car	n we call if we cannot re	each you?	
Contact's Name		Best Time to call	
Daytime Phone No		Evening Phone No	
Contact's Name		Best Time to call	
Daytime Phone No		Evening Phone No	

What happened to you?

How were you discriminated against?

For example: were you refused an opportunity to rent or buy housing? Denied a loan? Told that housing was not available when in fact it was? Treated differently from others seeking housing?

State briefly what happened.

Housing Discrimination Information

Departamento de Vivienda y Desarrollo Urbano Oficina de Derecho Equitativo a la Vivienda U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

Why do you think you are a victim of housing discrimination? Is it because of your: ·race · color · religion · sex · national origin · familial status (families with children under 18) · disability? For example: were you denied housing because of your race? Were you denied a mortgage loan because of your religion? Or turned down for an apartment because you have children? Briefly explain why you think your housing rights were denied and circle the factor(s) listed above that you believe apply. Who do you believe discriminated against you? For example: was it a landlord, owner, bank, real estate agent, broker, company, or organization? Identify who you believe discriminated against you. Name Address Where did the alleged act of discrimination occur? For example: Was it at a rental unit? Single family home? Public or Assisted Housing? A Mobile Home? Did it occur at a bank or other lending institution? Provide the address. Address City State Zip Code When did the last act of discrimination occur? Enter the date Is the alleged discrimination continuing or ongoing? Yes No_

Send this form to HUD or to the fair housing agency nearest you. If you are unable to complete this form, you may call that office directly. See address and telephone listings on back page.

Date

Signature



It is Unlawful to Discriminate in Housing Based on These Factors...

- Race
- Color
- National origin
- Religion
- Sex
- Familial status (families with children under the age of 18, or who are expecting a child)
- Handicap (if you or someone close to you has a disability)

If You Believe Your Rights Have Been Violated...

- HUD or a State or local fair housing agency is ready to help you file a complaint.
- After your information is received, HUD or a State or local fair housing agency will contact you to discuss the concerns you raise.

Keep this information for your records. Date you mailed your information to HUD: Address to which you sent the information:	//
Office	Telephone
Street	
City State	Zip Code

If you have not heard from HUD or a State or local fair housing agency within three weeks from the date you mailed this form, you may call to inquire about the status of your complaint. See address and telephone listings on back page.

ARE YOU A VICTIM OF HOUSING DISCRIMINATION?

"The American Dream of having a safe and decent place to call 'home' reflects our shared belief that in this nation, opportunity and success are within everyone's reach.

Under our Fair Housing laws, every citizen is assured the opportunity to build a better life in the home or apartment of their choice — regardless of their race, color, religion, sex, national origin, family status or disability."

Alphonso Jackson Secretary

How do you recognize Housing Discrimination?

Under the Fair Housing Act, it is Against the Law to:

- · Refuse to rent to you or sell you housing
- Tell you housing is unavailable when in fact it is available
- Show you apartments or homes only in certain neighborhoods
- Set different terms, conditions, or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Advertise housing to preferred groups of people only
- Refuse to provide you with information regarding mortgage loans, deny you a mortgage loan, or impose different terms or conditions on a mortgage loan
- Deny you property insurance
- Conduct property appraisals in a discriminatory manner
- Refuse to make reasonable accommodations for persons with a disability if the accommodation may be necessary to afford such person a reasonable and equal opportunity to use and enjoy a dwelling.
- Fail to design and construct housing in an accessible manner
- Harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else with his/her fair housing rights

Notice of Right to Reasonable Accommodation

If you or anyone in your family is a person with disabilities, you can request a specific accommodation in order to fully utilize our program and services.

When needed, the HRA will modify normal procedures to accommodate the needs of a person with disabilities. Examples include:

- Permitting applications and reexaminations to be completed by mail
- Conducting home visits
- Using higher payment standards (either within the acceptable range or with HUD approval of a payment standard outside the HRA range) if the HRA determines this is necessary to enable a person with disabilities to obtain a suitable housing unit
- Providing time extensions for locating a unit when necessary because of lack of availability of accessible units or special challenges of the family in seeking a unit
- Permitting an authorized designee or advocate to participate in the application or certification process and any other meetings with HRA staff
- Allowing for exceptions to the HRA's subsidy standards
- Allowing a change in the family's rent due date to correspond with the receipt of the head of household, or spouse or cohead's SSI or SSDI benefits
- Provide a current listing of accessible units known to the HRA, and if necessary, other assistance in locating an available unit.

This type of change is known as a **reasonable accommodation**.

How do I request an accommodation?

To receive a reasonable accommodation:

- You verify you have a **disability**.
- Your request must be **reasonable**, **not overly expensive**, and **not too difficult to arrange**.

If these conditions are met, we will make every effort to provide the requested accommodation. We will respond to your request within **ten (10) business days**, unless:

- We need more information or documentation, or;
- You agree to an extension of time.

If more information is needed, we will contact you promptly. We may also discuss alternative ways to meet your needs.

You can request a **Reasonable Accommodation Request Form** by visiting our office or asking for one by mail, fax, or email.

Protecting Your Civil Rights as You Look for Housing

When you are looking for a new place to live with your Section 8 voucher, you may meet landlords who do not act in line with fair housing law.

In Minnesota, landlords cannot discriminate because of (1) race, (2) color, (3) creed, (4) religion, (5) national origin, (6) sex, (7) marital status, (8) status with regard to public assistance, (9) disability, (10) sexual orientation, or (11) familial status. If you want to know more about what these mean, ask your Section 8 worker or call legal aid.

Why do you believe that your civil rights were violated?

- Was it something the landlord said about you or your family?
- Did the landlord say one thing on the phone and something different when you met in person?
- Did the landlord make a decision that goes against the landlord's policies?
- Do you know someone else who got treated better than you?

If you think a landlord has broken the law on fair housing, there are steps you can take right away:

- Write down what happened.
- Save any papers you have like ads, business cards, applications, e-mails with the landlord, etc.
- If another person heard what happened, ask that person to write down what he or she heard.
- Tell your Section 8 worker.

You have the right to file a complaint. You can file a complaint by calling:

HUD's Office of Fair Housing / Equal Opportunity 800-669-9777

MN Department of Human Rights 651-296-5663

You can call your local legal aid office to do an intake.

Housing Equality Law Project, Southern Minnesota Regional Legal Services 651-222-4731

http://www.smrls.org

Housing Discrimination Law Project, Legal Aid Society of Minneapolis 612-334-5970

http://www.mylegalaid.org

You can find other local offices by going to http://www.lawhelpmn.org. Click on "Get Legal Help" and type in your information. You can ask your Section 8 worker, too.

LANDLORDS AND TENANTS

Rights and Responsibilities



From the Office of the Minnesota Attorney General

helping people afford their lives and live with dignity and respect

The rights and duties of landlords and tenants in Minnesota are spelled out in federal law, state statutes, local ordinances, safety and housing codes, common law, contract law, and a number of court decisions. These responsibilities can vary from place to place around the state.

Certain rights and duties apply to landlords and tenants everywhere in Minnesota. This handbook attempts to explain those rights. It should not be considered legal advice to use in resolving specific landlord-tenant problems or questions. It is a summary of the laws that govern the landlord-tenant relationship. References to statutes and case law examples appear at the back of the handbook. When references are provided, they are signaled or noted by a number at the end of the sentence. If a cite does not appear, the information is likely derived from common law or case law.

Tenants in federal housing and other forms of subsidized housing have additional rights under federal law not covered in this handbook. Those tenants should check their leases for information.

Minnesota Statutes § 504B.181, subd. 2(b) requires landlords to notify residential tenants that this handbook is available to them.

This brochure is intended to be used as a source for general information and is not provided as legal advice.

Landlords and Tenants: Rights and Responsibilities is written and published by the Minnesota Attorney General's Office as required by Minnesota Statutes § 504B.275 (2017).

This document is available in alternative formats to individuals with disabilities by calling (651) 296-3353 (Twin Cities Calling Area), (800) 657-3787 (Outside the Twin Cities), or through the Minnesota Relay Service at (800) 627-3529.

The Minnesota Attorney General's Office values diversity and is an equal opportunity employer.

Office of Minnesota Attorney General Keith Ellison

445 Minnesota Street, Suite 1400, St. Paul, MN 55101
(651) 296-3353 (Twin Cities Calling Area)
(800) 657-3787 (Outside the Twin Cities)
(800) 627-3529 (Minnesota Relay)
www.ag.state.mn.us

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Entering into the Agreement

According to Minnesota law, when the owner of a house or apartment agrees to give to someone else—for money or labor—the temporary use of that place, the two have entered into a legally binding rental contract. It doesn't matter if the agreement is oral or in writing. It is an agreement to rent, and that means some of its most important terms are automatically defined by law. Some of these terms are fixed—that is, neither landlord nor tenant can change them. Other terms can be whatever the landlord and tenant want if both parties agree. The following pages describe what the law requires of both landlords and tenants in a typical rental agreement.

Inspecting the Unit Before Signing a Lease

Prospective tenants should be allowed to see the rental unit before they pay any money. They should also be allowed to inspect the utilities, the appliances, the electrical system, the plumbing, heating, and lights. Landlords with single-metered residential buildings must provide prospective tenants with the total utility costs for the building for the most recent calendar year. Potential tenants may, if they choose, list the problems they discover and may request the landlord sign the list before the potential tenants sign a lease. Landlords can refuse to cooperate (these are not "rights" legally enforceable in court), but cooperation is advised. To have a list of problems is in the best interest of both the landlord and tenant, since it protects all parties if there is a disagreement about who is responsible for any repairs.

Some cities in Minnesota require landlords to get licenses for their apartments. In these cities, landlords who rent an unlicensed apartment may not be able to accept or keep rent. Prospective tenants and landlords should check with their local government authorities to determine if apartments need to be licensed.

Required Management Background Check

The law requires landlords to do a background check on every manager employed, or applying to be employed, by the landlord.¹ A manager is anyone who is hired, or applying to be hired, by a landlord and would have access to tenants' units when necessary.² Background checks are done by the Superintendent of the Minnesota Bureau of Criminal Apprehension (BCA) to find out if the manager has a criminal history. The following guidelines have been established by law for landlords to follow when hiring a manager.

If a person is convicted of first or second degree murder; first degree manslaughter; first, second or third degree assault; kidnapping; first, second, third or fourth degree criminal sexual conduct; first degree arson; or stalking,³ the person may never be hired as a residential manager and may be fired if the manager was hired pending the background check.⁴

If a person is convicted of third degree murder; second degree manslaughter; criminal vehicular homicide or injury; fourth or fifth degree assault; simple or aggravated robbery; false imprisonment; theft; burglary; terrorist threat; or non-felony stalking,⁵ the person may not be hired as a manager unless it has been ten years since the date of discharge of their sentence.⁶

The person also cannot be hired as a manager if there was a conviction for an attempt to commit one of these crimes or a conviction for a crime in another state that would be a crime under Minnesota's background check law.⁷

All landlords must request background checks on all currently employed managers.⁸ For a sample form, to obtain information regarding a background check, or to begin the background check process, owners and landlords can contact the Minnesota Bureau of Criminal Apprehension, CHA Unit, 1430 Maryland Avenue East, St. Paul, MN 55106, or call (651) 793-2400. Landlords must pay a fee for each background check.⁹

Screening Fees and Pre-Lease Fees

Many landlords, particularly in urban areas, require prospective tenants to pay a screening fee. Some landlords do not. If required, the screening fee is used to cover the cost of checking the tenant's references. Prospective tenants should ask if a screening fee is required and, if so, the amount of the fee. Tenants should also ask if screening fees are refundable.

A landlord may not:

- 1. Charge an applicant a screening fee when the landlord knows or should have known that no rental unit is available at that time or will be available within a reasonable future time;
- 2. Collect or hold an applicant screening fee without giving the applicant a written receipt for the fee, which may be incorporated into the application form, upon request of the applicant; or
- 3. Use, cash, or deposit an applicant screening fee until all prior applicants have either been screened and rejected, or offered the unit and declined to enter into a rental agreement.¹⁰

A landlord must return the applicant screening fee if:

- 1. The applicant is rejected for any reason not listed in the required disclosed criteria; or
- 2. A prior applicant is offered the unit and agrees to enter into a rental agreement.

If the landlord does not perform a personal reference check or does not obtain a consumer credit report or tenant screening report, the landlord must return any amount of the applicant screening fee that is not used for these purposes.¹¹

If a landlord accepts an applicant screening fee from a prospective tenant, the landlord must:

- 1. Disclose in writing prior to accepting the applicant screening fee:
 - a. The name, address, and telephone number of the tenant screening service the landlord will use, unless the landlord does not use a tenant screening service; and
 - b. The criteria on which the decision to rent to the prospective tenant will be based; and
- 2. Notify the applicant within 14 days of rejecting a rental application, identifying the criteria the applicant failed to meet.¹²

A prospective tenant who provides materially false information on the application or omits material information requested is liable to the landlord for damages, plus a civil penalty of up to \$500, civil court costs, and reasonable attorney fees.¹³

Landlords are also permitted to take pre-lease deposits. These deposits are required to be in writing and the document must completely explain when the money will be retained or returned. A landlord who violates this statute is liable for the amount of the deposit plus one-half that amount as a penalty. If the landlord and the prospective tenant enter into a rental agreement, the pre-lease deposit must be applied to the tenant's security deposit or rent.¹⁴

Security Deposits

Landlords have the right to require tenants to pay a security deposit (sometimes called a "damage deposit"). This is money paid by the tenant and held by the landlord to pay for any damage, beyond ordinary wear and tear, the tenant might do to the rental unit. The landlord can use it to pay for any unpaid rent or any money the tenant owes to the landlord under the lease or another agreement (e.g. water utility bills). 15 The security deposit cannot be used by the tenant to pay the rent, except that a tenant may withhold payment of rent for the last month of a contract for deed cancellation period or mortgage foreclosure redemption period. A mortgage foreclosure redemption period is the time following the sheriff's sale during which the owner of the property can pay the sale price plus interest and certain costs and avoid losing his or her ownership interest in the property. Similarly, a contract for deed cancellation period is the time during which the buyer of property can avoid cancellation by paying the amount due and certain costs. 16

Security deposits are attached to those whose names are stated within the lease, and are returned to the leaseholder(s) who have remained on the lease until the end of the rental term.

Amount of the Deposit

Minnesota law does not limit the amount a landlord may require as a security deposit. A landlord can increase the amount of the security deposit at any time during a "periodic tenancy" (a rental agreement in which no final date is mentioned), but only if the tenant is given proper advance written notice. Generally, this notice period is one rental period plus a day. (See page 7 for an explanation of "periodic leases.")

If the deposit amount is stated in the rental agreement and the rental agreement has a definite ending date, no changes in the deposit can be made unless both parties agree to the changes or the lease allows for changes. At the end of the tenancy, the landlord must return the deposit to the tenant with interest. Presently, the required interest rate is one percent, which is calculated as simple noncompounded interest.¹⁷ The landlord may keep the amount necessary to repair any damage done to the unit by the tenant (beyond ordinary wear and tear) or to pay off other debts related to the tenancy, including any unpaid rent.¹⁸ (See page 20 for landlord and tenant rights in the refund of security deposits.)

Residential Tenant Reports

A "Residential Tenant Report" is defined by Minnesota law as a written, oral, or other communication by a residential tenant screening service that includes information about an individual's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or lifestyle and that is collected, used, or expected to be used to approve or deny a tenancy. ¹⁹ The federal "Fair Credit Reporting Act" ²⁰ also governs tenant-screening reports. ²¹ Agencies that compile tenant reports are called a "Residential Tenant Screening Service." This term applies to anyone who regularly gathers, stores or disseminates information about tenants or assembles tenant reports for a fee, due, or on a cooperative nonprofit basis. ²²

The law requires tenant screening services to disclose to consumers upon request:

- 1. All information in the individual's file at the time of the request.
- 2. The sources of the information.
- 3. A list of all people who received a copy of the report in the past year.
- 4. A statement of the tenant's rights regarding these reports.²³ Upon furnishing proper identification (photo ID, date of birth, Social Security number, etc.), individuals may get a copy of their report by mail, electronic means, phone, in person, or any other means available to the screening agency.²⁴

A copy of a tenant's report must be given to the tenant without charge if, in the past 60 days, this information was used to deny a rental application or to increase the rent or security deposit of a residential housing unit. A person may also obtain a free copy of the tenant report if the person receives public assistance, intends to apply for employment within the next 60 days, or has reason to believe that his or her file contains inaccurate information due to fraud. Otherwise, the agency may charge a fee of up to \$3 for the report.²⁵

If a person feels the tenant report is incomplete or inaccurate, the person can require the tenant screening service to reinvestigate and record the current status of the information. If the information is found to be inaccurate, incomplete, or cannot be verified within 30 days, it must be deleted from the tenant's file. The agency must give the tenant written notice of the resolution of the dispute, and, if information was changed, the tenant can require that notice of the change also be sent to anyone who received the report within the last six months. If the reinvestigation does not resolve the dispute, the tenant may write an "explanation" of the problem to be included in the report. ²⁶ If a landlord uses information in a tenant report to deny rental, increase the security deposit, or increase rent of a residential housing unit, the landlord is required to:

- 1. Provide oral, written, or electronic notice of the adverse action to the tenant.
- 2. Provide the name, address, and phone number of the screening service that provided the report.
- 3. Inform the tenant of the right to obtain a free copy of the report from the screening service.²⁷ Also, a landlord could disclose the contents of the report to the tenant directly. A tenant screening service may not prohibit a landlord from doing this.²⁸

Some landlords will be willing to work with prospective tenants with a bad credit rating or landlord history if the tenant will assure them that they will get paid. Many landlords will take double or triple damage deposits to cover them for their lost rent if they are concerned about a prospective tenant. Another option is to have someone co-sign the lease. Religious leaders and community leaders might be willing to act as references and talk to a prospective landlord on a tenant's behalf.

In limited situations, tenants who have been named as defendants in eviction cases may ask a court to remove the case from the court record. This procedure is called "expungement." In most situations, the law permits, but does not require, a judge to expunge an eviction case from the court's records. The court must find that the landlord's case was "sufficiently without basis in fact or law," and that expungement is "in the interests of justice and those

interests are not outweighed by the public's interest in knowing about the record."²⁹ Expungement is sometimes mandatory if the tenant was evicted due to a mortgage foreclosure or contract for deed cancellation and the tenant vacated the property before the Eviction Action was started or the tenant did not receive a proper notice to vacate on a date prior to the start of the Eviction Action.³⁰ If a judge orders expungement, the tenant reporting company should be notified so its reports will be updated.

The Lease

The terms of any rental agreement are stated in the lease. This can be either a signed, written document or an oral agreement. The landlord may ask for the tenant's full name and date of birth on the lease or application.³¹ If a building contains 12 or more residential units, the owner must use a written lease.³² An owner who fails to provide a written lease as required is guilty of a petty misdemeanor.³³ If there are fewer than 12 residential units, the owner may use an oral agreement without violating the law.

Any tenant with a written lease must be given a copy of the written lease.³³ If legal action is taken to enforce a written lease (except for the nonpayment of rent, disturbing the peace, malicious destruction of property, or illegal activities; see page 24 for an explanation of "illegal activities"), it is a defense for the tenant to show that the landlord did not give the tenant a copy of the written lease. The landlord can argue against this defense by showing that the tenant had actual knowledge of the terms of the lease.³⁴

If the lease allows the landlord to recover attorney fees in an action between the landlord and tenant, the tenant is also entitled to recover attorney fees in the same situations. This is effective for leases entered into on or after August 1, 2011, and for leases renewed on or after August 1, 2012.³⁵

If a tenant builds or buys a home, changes jobs, or has health problems that require relocation, a tenant does not have a legal right to get out of a lease, unless the lease itself contains other provisions which allow a tenant to break the lease or the landlord agrees to release the tenant from the terms of the lease.

The landlord or "personal representative" of a tenant's estate may terminate a lease upon the death of the tenant after two full months' written notice.³⁶ A tenant may vacate a unit if it becomes condemned (see page 17). In certain circumstances, a tenant called to duty in the armed forces can give 30 days' notice. Military service members/tenants should contact their Judge Advocate General Office for information.

There are two kinds of leases and the laws are different for each:

- 1. The periodic lease (generally a month-to-month tenancy).³⁷
- 2. The lease for a definite term (a rental agreement specifying a definite rental period, generally six months or a year).

Periodic Leases

If there is nothing mentioned about the length of the tenancy in the rental agreement, the lease is periodic. This means the rental period runs from one rent payment to the next. For example, if the rent is due once a month on the first of every month, the rental period runs from that day through the day before the next rent payment. In this case, that would be on the last day of each month.

A periodic tenancy is continued until it is ended by either the landlord or the tenant. The person ending the tenancy must give the other party proper notice. The length of notice and the form it must take may be stated in the lease.³⁸ If the lease does not state a notice requirement, state law requires that written notice be given one full rental period plus one day before the tenancy ends.³⁹ For example, a tenant with a month-to-month tenancy who wishes to leave at the end of June would have to give written notice no later than May 31. (See page 18 for a more complete explanation of proper notice.)

Definite Term Leases

If the lease states how long the tenancy will last (usually six months or a year), the agreement is a definite term lease. This type of lease is usually in writing. (If the lease is for more than a year or will end more than a year after it is formed, it must be in writing.) Definite term leases generally state what kind of notice is required to end the tenancy. Definite term leases may have automatic renewal clauses, discussed on page 19. If there is no notice requirement, the tenancy ends on the day the lease says it does, unless the landlord and tenant agree (preferably in writing) to some other kind of arrangement.

Length Restrictions for Some Leases

If an owner has received notice of a contract for deed cancellation, mortgage foreclosure sale, or a summons and complaint to foreclosure by action, generally the owner may not enter into a long-term lease with a tenant until one of several events happens: the contract for deed is reinstated or paid in full, payments under the mortgage are caught up, the mortgage is reinstated or paid off, or a receiver is appointed for the property. Instead, the owner or landlord may enter into a periodic tenancy lease with a term of two months or the time remaining in the owner's contract for deed cancellation or mortgage foreclosure redemption period, whichever is less, or a definite term lease with a term not extending beyond the cancellation or redemption period.⁴⁰ The owner must notify a prospective tenant of the notice of contract for deed cancellation or notice of mortgage foreclosure sale prior to entering into a lease or accepting any rent or a security deposit.⁴¹

A longer term lease is permitted if the party holding the mortgage on the property, the seller under the contract for deed, or the purchaser at the sheriff's sale, whichever is applicable, agrees not to terminate the lease (except in the case of lease violations) for at least one year. The lease cannot require the tenant to prepay any rent which would be due after the expiration of the cancellation or redemption period. The contract for deed seller or purchaser at the sheriff's sale must provide written notice to the tenant of the expiration of the cancellation or redemption period and the tenant is then obligated to pay rent to the seller or purchaser as his or her new landlord.⁴²

Sale of the Building

If the landlord sells the house or apartment (as opposed to foreclosure by a bank), the lease transfers to the new owner (buyer).⁴³

Disclosure to the Tenant

Before signing a lease, paying rent, or paying a security deposit, a prospective tenant must be given a copy of all outstanding inspection orders for which a citation has been issued. (Citations are issued by a housing inspector when a housing code is violated and the health or safety of tenants is threatened.) In addition, a tenant or prospective tenant must be given a copy of all outstanding condemnation orders and declarations that the property is unfit for human habitation.⁴⁴

If the inspection order results in a citation but does not involve code violations that threaten the health and safety of the tenant, the landlord (or person acting for the landlord) must post a summary of the inspection order in an obvious place in each building affected by the inspection order. The landlord (or person acting for the landlord) must also post a notice that the inspection order is available for review by tenants and prospective tenants.⁴⁵

A landlord has not violated these requirements if the housing inspector has not issued a citation, the landlord has received only an initial order to make repairs, the time allowed to finish the repairs has not run out, or less than 60 days has passed since the deadline for making the repairs.⁴⁶

Additionally, landlords who rent units built before 1978 must disclose all known lead-based paint and lead-based paint hazards in the unit, include a warning in the lease, and give renters a copy of the Environmental Protection Agency's pamphlet "Protect Your Family from Lead in Your Home." Lead-based paint that is peeling (or its dust) may be especially hazardous to children's health. Tenants who suspect that they have a lead paint problem or would like to get more information should call the National Lead Information Center at (800) 424-5323 and request a copy of the EPA's pamphlet "Protect Your Family from Lead in Your Home."⁴⁷

Further, as discussed above, a landlord must disclose to a prospective tenant that the landlord has received a notice of contract for deed cancellation or notice of mortgage foreclosure prior to entering into a lease with a tenant or accepting payment of rent or a security deposit. In addition, a bank which forecloses on a landlord's property generally must provide a foreclosure advice notice to a tenant at the same time it serves the landlord with a notice of sale or a summons and complaint to foreclose by action. A bank may be liable to the tenant for \$500 if it violates this statute.⁴⁸

Utilities

The lease should state who is responsible for paying which utility bills. In some cases, the landlord pays for heat, electricity and water. Sometimes the tenant is responsible for these bills. If this issue is not addressed in the lease, the tenant and landlord should work out their own understanding. It is good to put this agreement in writing and have it signed by both parties. Information about utility shut-offs is found on page 26.

Single-Metered Residential Buildings

Landlords are permitted to rent residential buildings with a single utility meter, if they comply with all the conditions in the law.⁴⁹ The landlord must provide prospective tenants with a notice of the total utility cost for the building by month for the most recent calendar year.⁵⁰ The landlord must have an equitable method for dividing the utility bill and billing the tenants.⁵¹ The method for apportioning the bill and billing tenants must be put in writing in all leases. The lease must include a provision that upon the tenant's request, the landlord will provide a copy of the actual

utility bill for the building along with each apportioned utility bill. Also, upon a tenant's request, the landlord must provide actual utility bills for any time a tenant has received a divided bill. The landlord must keep copies of utility bills for the last two years or from the time the landlord bought the building, whichever is more recent.⁵²

By September 30th of each year, a landlord with a single-metered residential building who bills for gas and electrical charges must inform tenants in writing of the possible availability of energy assistance from low-income home energy assistance programs. This notice must include the toll-free telephone number of the home energy assistance program.⁵³

If a landlord violates this law, it is considered a violation of the landlord's duty to keep the property fit for its intended use.⁵⁴ (See pages 13-17 for a description of tenant remedies.) The law does not govern how tenants occupying a unit, such as roommates, divide the utility bill between themselves. If a landlord interrupts or causes the interruption of utility services, the tenant may recover from the landlord triple damages or \$500, whichever is greater, plus reasonable attorney's fees.⁵⁵

Maintenance

According to Minnesota law, the landlord is responsible to make sure that the rental unit is:

- 1. Fit to live in.
- 2. Kept in reasonable repair.
- 3. Kept in compliance with state and local health and safety laws.
- 4. Made reasonably energy efficient to the extent that energy savings will exceed the costs of upgrading efficiency.

These landlord obligations cannot be waived.⁵⁶ A tenant who experiences problems with a landlord who is not making necessary repairs or who is not providing a unit that is fit to live in should refer to "Repair Problems" beginning on page 13 for details on how to resolve such issues.

Some repairs or maintenance duties (like yard work) can become the duty of the tenant if:

- 1. Both parties agree in writing that the tenant will do the work; and
- The tenant receives adequate consideration (payment), either by a reduction in rent or direct payment from the landlord. (See "Repair Problems" beginning on page 13 for procedures to be followed in repair disputes.)⁵⁷

Unlawful Destruction of Property

The tenant must not abuse the rental property and must pay for any damage the tenant causes beyond normal wear and tear. A landlord may sue a tenant for the willful and malicious destruction of residential rental property. The party that wins may recover actual damages, costs, and reasonable attorney's fees, as well as other damages determined by the court.⁵⁸

Alterations

Ordinarily, a tenant is not allowed to paper or paint walls, resurface floors, dismantle or install permanent fixtures, alter woodwork or carpet, or make other changes without the landlord's permission. Tenants should speak with a landlord before making any alterations.

During the Tenancy—

The Rent

Payments

Tenants must pay rent on the due date, whether they have a periodic lease or a definite term lease. The due date and amount of rent are set by the lease. A landlord receiving rent or other payments from a tenant in cash must provide a written receipt for payment immediately upon receipt if the payment is made in person, or within three business days if payment in cash is not made in person.⁵⁹ If a tenant does not pay the rent, the landlord may take legal action to evict the tenant.

When an apartment is rented to individuals who will live as roommates, 100 percent of the rent is due from the unit. Typically, roommates come to an agreement as to how the rent cost will be divided. However, if a roommate vacates the unit while the lease is still in effect, the rent stated in the lease is still due regardless of who continues to reside in the unit. For example, two people agree to share a unit and to a 50 percent split of the monthly rental cost. If one roommate moves out prior to the end of the lease, unless the landlord agrees otherwise, the remaining roommate will still have to pay 100 percent of the rent.

If a unit is vacated before the lease ends, the leaseholder(s) is still responsible to pay the rent for the full term (if the lease is definite term) or for the full rental period (if it is a periodic lease). The landlord may allow a new tenant to pick up the balance of the lease (known as a sublease).

Late Fees

The rent must be paid on the date it is due. When a tenant is late in paying rent, the landlord has the legal right to start eviction proceedings. (See page 22 for an explanation of eviction proceedings.) A tenant cannot be charged a late fee if the rent is paid after the due date, unless the tenant and landlord have agreed in writing that a late fee may be imposed. The written agreement must specify when the late fee will be charged and the late fee cannot exceed eight percent of the overdue rent payment, unless a federal statute, regulation, or handbook provides a different late fee for any tenancy under a federal program.⁶⁰

Raising the Rent

Under a periodic tenancy, a landlord cannot raise the rent unless the landlord gives proper written notice. Proper notice is one rental period plus one day. (See page 18 for an explanation of proper notice.) During a definite term lease, rent cannot be raised during the term unless the lease allows for an increase.

Tenant's Right to Privacy

Generally, a landlord may only enter a tenant's unit for a "reasonable business purpose" after making a good faith effort to give the tenant reasonable notice. ⁶¹ If a landlord violates this law, the tenant can take the landlord to court to break the lease, recover the damage deposit, and receive a civil penalty of up to \$100 per violation. ⁶²

Examples of a reasonable business purpose include:

- 1. Showing the unit to prospective tenants.63
- 2. Showing the unit to a prospective buyer or insurance agent.64
- 3. Performing maintenance work.65
- 4. Showing the unit to state, county, or local officials (i.e., fire, housing, health, or building inspectors) inspecting the property.⁶⁶
- 5. Checking on a tenant causing a disturbance within the unit.67
- 6. Checking on a tenant the landlord believes is violating the lease.68
- Checking to see if a person is staying in the unit who has not signed the lease.⁶⁹
- 8. Checking the unit when a tenant moves out.70
- 9. Performing housekeeping work in a senior housing unit. A senior housing unit is a building where 80 percent of the tenants are age 55 or older.⁷¹

A tenant's right to prior notice may not be waived in any residential lease.⁷² However, the landlord may enter the unit without giving prior notice in the following situations:

- 1. When immediate entry is necessary to prevent injury to persons or property because of conditions relating to maintenance, building security, or law enforcement.⁷³
- 2. When immediate entry is necessary to determine a tenant's safety.74
- When immediate entry is necessary to comply with state law or local ordinances.

If a landlord enters without giving prior notice and the tenant is not present, the landlord must give written notice to the tenant.⁷⁶ If the landlord violates this law, the tenant may recover up to \$100 per violation in court.⁷⁷

Tenants May Seek Police and Emergency Assistance

A landlord cannot evict, penalize, or limit a tenant's right to call the police or call for emergency assistance in response to a domestic incident or any other situation.⁷⁸ Any lease provision that limits this right is illegal and void⁷⁹ and a tenant may sue a landlord for \$250 or actual damages, whichever is greater, and reasonable attorney's fees for violations of this law.⁸⁰ This law, however, does not prevent a landlord from taking appropriate action against a tenant for breach of lease, disturbing the peace and quiet of other tenants, damage to property, disorderly conduct, etc.⁸¹

Additionally, while no municipality may require eviction of a tenant or otherwise charge or penalize a landlord for a tenant's use of police or emergency assistance, this law does not preclude local ordinances from penalizing landlords for failure to abate nuisances or disorderly conduct on rental property.⁸²

Repair Problems

Minnesota law requires landlords to keep units in reasonable repair. This requirement cannot be waived.⁸³ However, the landlord and the tenant can agree the tenant will do certain specific repairs or maintenance if:

- 1. This agreement is in writing and conspicuous (easy to notice); and
- 2. The tenant receives something adequate in return (for example, a rent reduction or payment from the landlord for the work).⁸⁴

If the tenant has trouble getting the landlord to make necessary repairs in the unit, the tenant may use one or more of the following remedies:

- 1. File a complaint with the local housing, health, energy or fire inspector —if there is one—and ask that the unit be inspected. If there is no city inspector for the community, write the landlord and request repairs within 14 days. If management fails to make such repairs, the tenant may file a rent escrow action.
- 2. Place the full rent in escrow with the court, and ask the court to order the landlord to make repairs.
- 3. Sue the landlord in district court under the Tenant's Remedies Act.
- 4. Sue in conciliation court or district court for rent abatement (this is the return of part of the rent, or, in extreme cases, all of the rent).
- Use the landlord's failure to make necessary repairs as a defense to either the landlord's Eviction Action based on nonpayment of rent or the landlord's lawsuit for unpaid rent. (See page 17 for a further explanation of defenses a tenant may use.)

Let's examine these one at a time.

Calling in an Inspector

If a landlord will not correct a repair problem, a state, county, or local department or authority can be called by the tenant. If the inspector finds code violations in the unit, the inspector will give the landlord a certain amount of time to correct them. If the landlord does not make the corrections, the state, county, or local department or authority has the authority to serve a summons on the landlord to appear in court.⁸⁵

A landlord may not retaliate (strike back) by filing an eviction notice, increasing rent, or decreasing services because a tenant contacts an inspector. (See page 25 for more information about retaliation.)⁸⁶

Rent Escrow Action

A Rent Escrow Action is a simplified procedure that permits a tenant to seek relief for housing violations on his or her own without the assistance of an attorney. Tenants may place rent in an escrow account when a landlord will not correct housing violations. Under the rent escrow law, tenants can pay their rent to the court administrator rather than to the landlord and ask the court to order the landlord to make repairs. A tenant may wish to speak with a private attorney or Legal Aid attorney for advice before proceeding. The following are the rules and procedures for rent escrow that must be strictly followed: The first step is to either contact the housing inspector or notify the landlord in writing about the violation. As stated earlier, the housing inspector can order the landlord to make repairs if there are violations of the housing code. It is important to contact the inspector and get a copy of the order. If the repairs are not made within the time the inspector orders, a tenant can deposit rent with the court administrator along with a copy of the notice of code violation.

Even if there is no local housing code, Minnesota law says landlords must keep rental property fit to live in and in good repair. If a landlord has failed to maintain the dwelling so it is fit to live in, has not kept the dwelling in good repair, has not complied with state and local health and housing codes, or has violated the written or oral lease, the tenant should notify the landlord in writing. It is very important that the tenant keep a copy of this letter. If the problem is not corrected within 14 days, the tenant can deposit the rent payment with the court administrator along with a copy of the letter that was given to the landlord.

A tenant may file a Rent Escrow Action any time after the required notice or inspection orders have expired. To file a Rent Escrow Action, a tenant needs to pay to the court administrator all rent, if any, that is due. 92 There is a small filing fee, but the administrator can waive the fee if the tenant's income is very low. 93 The tenant must give the administrator a copy of the inspector's order or the tenant's letter to the landlord. The tenant should estimate how much it will cost to make the repairs. The tenant must also give the administrator the landlord's name and address. A court administrator will provide the tenant with a rent escrow petition form. 94

Once the rent has been deposited with the court, the court administrator will schedule a hearing. The hearing will take place within 10 to 14 days. In most cases, the court will notify the landlord of the hearing by mail. If fixing the housing code violation will cost more than the conciliation court limit, however, then personal service is required. Someone other than the tenant must give the hearing notice to the landlord. The landlord can take legal action to evict the tenant if the tenant does not deposit the full amount of rent in escrow with the court administrator.

After the hearing, if the tenant proves that a violation exists, the judge may do any of the following:

- 1. Order the landlord to fix the problem. 97
- 2. Allow the tenant to make the repairs and deduct the cost from the rent.98
- 3. Appoint an administrator to collect rent and order repairs.99
- 4. Return all, none, or part of the rent to the tenant. 100
- 5. Order that future rent be paid to the court, that the rent be abated (eliminated or reduced) until repairs are made, or that part of the rent be abated or refunded.¹⁰¹
- 6. Fine the landlord. 102

If the tenant does not prove that there is a housing code violation or if the tenant does not deposit the full amount of rent with the court, then the money and deposit will be given to the landlord. 103

A tenant must follow the other terms of the lease while paying rent into escrow. According to Minnesota law, a tenant's rent escrow rights and remedies may not be waived or modified by any oral or written lease or other agreement.¹⁰⁴

Tenant Remedies Action

In a Tenant Remedies Action, a tenant can sue for the same items as in a Rent Escrow Action:

- 1. A health or housing code violation. 105
- 2. A violation of the landlord's obligation to keep the rental unit in reasonable repair. 106
- 3. A violation of an oral or written rental agreement or lease. 107

A Tenant Remedies Action, however, has more complicated procedures than a Rent Escrow Action. Some non-profits can bring a Tenant Remedies Action on behalf of a whole building's tenants.

Before going to court under this act, a tenant should talk to the landlord about the needed repairs and try to get the landlord to fix them. If the landlord does not make the repairs within a reasonable time, the tenant should:

- 1. Notify the local housing, health, energy, or fire inspector (if there is one). 108
- Get a written copy of the inspector's report. This will describe the problem and allow the landlord a certain number of days to repair it. If no inspector has been used, the tenant must inform the landlord in writing of the repair problem at least 14 days before filing a lawsuit.¹⁰⁹
- 3. Wait for the required time to pass, and then, if the repair work has not begun or progressed, bring suit in district court. 110 In court, the tenant must produce evidence that the problem exists (and should submit a copy of the inspector's report if there is one). The tenant must also explain how the problem can be resolved. 111

Rent Abatement (Return of Money)

Before suing for rent abatement (a return of rent paid for a unit that was in disrepair), the tenant should try to get the landlord to make the repairs. Only after it appears the repairs won't be made, and further requests seem pointless, should the tenant try to bring a legal action for rent abatement. The tenant should then be prepared to prove:

- 1. The existence of the condition(s) affecting safety, health, or the fitness of the dwelling as a place to live. 112
- The landlord was notified, knew, or should have known, about the defective condition(s).¹¹³
- 3. The landlord failed to repair the defective condition(s), or make adequate repairs, after having a reasonable time to do so.¹¹⁴

Although it is unclear under present Minnesota law how the amount of rent reduction (damages or money) should be determined, the tenant may be able to recover either:

- 1. The difference in value between the condition the rental unit would have been in had the landlord met the landlord's legal duty to make repairs and the actual condition of the dwelling without the repairs; or
- 2. The extent to which the use and enjoyment of the dwelling has been decreased because of the defect.

The tenant may sue for rent reduction in conciliation court if the amount the tenant is seeking is less than the maximum amount the conciliation court has jurisdiction to decide. If the tenant's claim exceeds the conciliation court maximum, a lawsuit would have to be brought in district court or the amount the tenant is asking for would have to be reduced to the jurisdictional limit of conciliation court. (Effective August 1, 2014, claims of up to \$15,000 can be decided in conciliation court.)

Withholding Rent

Tenants may withhold rent if there is a serious repair problem or code violation. Because the tenant may have to defend this action in court, it may be better to use a Rent Escrow Action; however, if the tenant chooses to withhold rent, the tenant should follow these steps:

- Notify the landlord, in writing, of the needed repairs (both parties should keep a copy) and give the landlord a chance to make repairs.¹¹⁵
- Notify the housing, health, energy, or fire inspector (if there is one) if the landlord does not make the repairs.¹¹⁶
- 3. Get a written copy of the inspector's report. 117
- Notify the landlord in writing that all or part of the rent will be withheld until the repairs are made.¹¹⁸

If a tenant decides to withhold rent, the tenant should be prepared to defend that action in court. It is very likely that the landlord will begin eviction proceedings. The tenant must not spend the withheld rent money. The tenant must bring the money to court when the tenant is summoned (required) to appear in court. The judge may order the tenant to deposit the rent with the court. Tenants who fail to comply with the judge's order to deposit rent with the court may not have their defenses heard and can be evicted.

If the court decides the tenant's argument is valid, it can do any number of things. It may, for instance, order the rent to be deposited with the court until the repairs are made, or it may reduce the rent in an amount equal to the extent of the problem. On the other hand, if the tenant loses, the tenant will have to pay all the rent withheld, plus court costs. In addition, the case will be reported to a tenant screening service, affecting future credit and tenant screening checks. Therefore, withholding rent may create more of a risk to the tenant than a Rent Escrow, Tenant Remedies Action, or a rent abatement action.

Defense

A tenant in poorly maintained rental housing can also use the landlord's failure to make necessary repairs as a defense to:

- 1. The landlord's Eviction Action based on nonpayment of rent. 121
- 2. The landlord's lawsuit for unpaid rent. Again, the tenant should be prepared to show that the landlord was notified, knew, or should have known, about the defective conditions, but failed to repair them despite having a reasonable chance to do so.¹²²

Neighborhood Organizations

A neighborhood organization is an incorporated group in a specific geographical area formed to promote community safety, crime prevention, and housing quality in a nondiscriminatory manner. A neighborhood organization can act on behalf of a tenant with the tenant's written permission, or it can act on behalf of all tenants in a building with a majority of the tenants' permission.¹²³

In most situations, a neighborhood organization acts much like a tenant. A neighborhood organization can:

- 1. Call for an inspection of a building about which it has zoning concerns. 124
- 2. Take to court the owner of a building in which a housing violation may exist.¹²⁵
- 3. Take to court the owner of any unoccupied buildings in its area. 126

If a violation is found to exist, a judge can rule in favor of the tenant(s) and/or the neighborhood organization. Among other options, the court can order the owner to comply with all housing codes, under the court's jurisdiction, for up to one year. Additionally, the court can rule against the owner of the building for reasonable attorney's fees, not to exceed \$500.127

The court may appoint a neighborhood organization as the designated administrator for a building as a result of legal action. When this happens, the administrator may collect rent, contract for materials and services to remedy violations, and perform other duties as outlined by the court.¹²⁸

Uninhabitable or Condemned Buildings

A landlord may not accept rent or a security deposit for residential rental property condemned or declared unfit for human habitation by a state or local authority if the tenancy started after the premises were condemned or declared unfit for human habitation. By violating this law, the landlord is liable to the tenant for actual damages and three times the amount of all money collected from the tenant after the date the property is condemned or declared unfit by state or local officials, plus court costs and attorney's fees. Actual damages may include items such as moving expenses, temporary lodging and other costs.¹²⁹ If a building is condemned, a landlord must return the tenant's security deposit within five days after the tenant moves from the building, unless the tenant's willful, malicious or irresponsible conduct caused the condemnation.¹³⁰

Minnesota law states that if a building is destroyed or becomes uninhabitable or unfit to live in through no fault of the tenant, the tenant may vacate the rental unit. In that situation, the tenant is not required to pay further rent to the landlord.¹³¹ If the building has not been condemned, however, a tenant who relies upon this law to break a lease may run the risk that a court will not agree that the building was uninhabitable. The tenant may want to consider using the remedies discussed on pages 13-17 rather than to vacate the rental unit without proper notice.

Ending the Tenancy —

Proper Notice

When the landlord or tenant ends the tenancy, they must abide by both the terms of the lease and state law. The notice requirements for periodic and definite term tenancies differ.

For Periodic Tenancies

If there is no provision in the lease stating how much advance notice must be given to end the tenancy, the law provides that written notice must be received by the other party at least one full rental period before the last day of the tenancy. This means the day before the last rent payment is due.¹³²

For example, if a tenant who pays rent on the first day of each month (in a month-to-month periodic tenancy) wishes to leave at the end of June, the tenant must inform the landlord in writing on or before May 31. This is because May 31 is one day before the June rental period begins. No matter when during June the tenant actually leaves, the tenant is responsible for the entire month's rent. If the tenant or landlord misses the proper notice deadline—even by a day—the notice is void (no good) and the tenancy continues as if no notice was given.

The effective date of the notice is the date it is received. If the notice is mailed May 31, it will not be received by the other party until at least June 1 and will be ineffective to end the tenancy by June 30. The proper notice provision also applies to the landlord. If the landlord wants to end the tenancy, he or she must give the tenant advance written notice the day before that last rental period begins. If the landlord misses the deadline, the notice is defective and the tenancy is automatically extended for another month. The landlord must provide the tenant a second proper, written notice to vacate the rental property at least one day before the last rental period begins. ¹³³

For Definite Term Tenancies

Procedures for ending a definite term tenancy are generally written into the lease. Tenants with a definite term lease have to pay for the entire term no matter when they leave, unless the landlord agrees to accept new tenants who would take over the remaining payments. But some term leases have provisions allowing the tenant to "break" the lease. Often in such cases, the tenant is required to pay a "break lease" fee—a sum of money and/or the tenant's security deposit.

Some definite term leases spell out what kind of notice is needed to end the tenancy when the lease ends. Typically this is a written notice presented 30 to 60 days before the lease ends. Often such a requirement is part of an automatic renewal provision. Automatic renewal means if the tenant does not give notice he or she can be held to an additional period of time. For example, one or two months beyond the original term of the lease.

But if the automatic renewal is for an extra two months or more, the landlord must give the tenant written notice and call the tenant's attention to the automatic renewal provision. If the landlord does not, the automatic renewal provision cannot be enforced. The renewal notice must be given either by personal service or certified mail. It must be received by the tenant 15 to 30 days before the tenant has to give the landlord written notice to vacate. The tenant may not use the security deposit as the last month's rent, except that the tenant may withhold rent for the last month of a contract for deed cancellation period or mortgage foreclosure redemption period. These terms are defined on page 5.

Holdover Tenants

If there is no provision in the lease about what happens when the lease ends (for example, nothing is said about converting the tenancy to a month-to-month tenancy), the lease simply expires and the tenant becomes a "holdover tenant," and the lease is renewed on a month-to-month basis. Some leases in rural areas (outside of a city) are renewed for a full term. At this point, unless the landlord agrees to continue the tenancy or a new lease is signed, the landlord can start eviction proceedings at any time and without notice. (See pages 22-25 for laws covering eviction.) However, once the landlord accepts a rent payment from the tenant after the tenancy term runs out, then the tenancy is automatically renewed for another rental period and it becomes a periodic (usually month-to-month) tenancy.

Section 8 and Public Housing Programs

Section 8 is a federal rent assistance program that provides rent subsidy payments for low-income families renting privately owned housing. Under Section 8, a monthly rent subsidy payment is made to the owner and the tenant pays about 30 percent of the tenant's income toward rent. For more information on Section 8 and other housing subsidy programs, contact the U.S. Department of Housing and Urban Development, (612) 370-3000, or the local public housing authority listed in the telephone directory.

Right of Victims of Violence to Terminate Lease

A victim of domestic violence, criminal sexual conduct, or stalking who fears imminent violence against the tenant or the tenant's minor children if the tenant or the tenant's minor children remain in the leased premises may terminate a residential lease agreement under certain conditions.

The tenant must provide advance written notice to the landlord stating that:

- 1. The tenant fears imminent violence from a person named in an order for protection or no contact order, or a writing produced and signed by a court official or city, county, state, or tribal law enforcement;¹³⁷ and
- 2. The tenant needs to terminate the tenancy;138 and
- 3. The specific date the tenancy will terminate. 139

The law requires that the advance written notice must be delivered before the termination of the tenancy by mail, fax, or in person, and must include the order for protection, no contact order, or qualified statement. The landlord is prohibited from disclosing information provided in this written notification and may not enter the information into any shared database or provide it to any person or entity. However, the landlord may use the information as evidence in an eviction proceeding, action for unpaid rent or damages arising out of the tenancy, claims under section 504B.178 with the tenant's permission, or as otherwise required by law.¹⁴⁰

The tenant is responsible for the rent payment for the full month in which the tenancy terminates and forfeits all claim for return of the security deposit.¹⁴¹ In the event that the tenant owes the landlord rent or other amounts for a period before the termination of the lease, the tenant will continue to owe that amount to the landlord.¹⁴²

Three-Day Notice During Winter

Tenants who vacate their units between November 15 and April 15 must tell their landlord they are vacating at least three days before they move. This allows the landlord time to take steps to make sure the pipes don't freeze. A tenant's failure to notify the landlord is a misdemeanor.¹⁴³

Refund of the Security Deposit

At the end of the tenancy, a landlord must return a tenant's security deposit plus simple, non-compounded interest, or give the tenant a written explanation as to why the deposit (or any part of the deposit) will not be returned. 144 The landlord must do this within 21 days after the day the tenancy ends, provided that the tenant has given the landlord a forwarding address. If a tenant has to leave because the building is condemned, the landlord must return the deposit within five days after the tenant leaves, and after receipt of the tenant's new address or delivery instructions (unless the condemnation was due to the tenant's willful, malicious, or irresponsible conduct). 145 If the landlord does not return the deposit or return an explanation in the time allowed, the landlord must pay the tenant a penalty equal to the amount withheld and interest and also pay the tenant the amount of the deposit and interest wrongfully withheld. Minnesota law allows a landlord to withhold from a security deposit only the amount necessary for unpaid rent, 147 damages to the rental unit beyond ordinary wear and tear, 148 or other money the tenant owes to the landlord under an agreement (e.g. water bills). 149

When a landlord's interest in the property ends (for example, because of death, foreclosure, or contract for deed cancellation), the security deposit must be transferred to either the new owner or returned to the tenant. This must be done within 60 days after the current landlord's interest in the property ends or when the new landlord is required to return the security deposit under the rules discussed earlier, whichever is the earlier time.¹⁵⁰

If a landlord does not return or transfer the deposit, the court may penalize the landlord \$500 for each deposit not returned or transferred.¹⁵¹

Interest

Interest begins on the first day of the month following the full payment of the security deposit. Interest runs to the last day of the month in which the landlord returns the deposit. When a tenant has sued to recover a withheld deposit, interest would run to the day the judgment is entered in favor of the tenant.¹⁵²

Taking the Matter to Court

If a tenant does not get the deposit back, or is dissatisfied with the landlord's explanation for keeping part or all of the deposit, the tenant can take the matter to court (this is usually the conciliation court in the county where the rental property is located). There, it is up to the landlord to justify his or her actions. The Minnesota Attorney General's Office has prepared a brochure entitled Conciliation Court: A User's Guide to Small Claims Court, which offers useful tips on how to file a claim and proceed in conciliation court.

If the judge decides the landlord acted in "bad faith," the tenant can be awarded up to \$500 in punitive damages. If a landlord has failed to provide a written explanation, the landlord must return the withheld deposit within two weeks after the tenant has filed a complaint in court, or the court will presume the landlord is acting in "bad faith." ¹⁵⁴

The law generally forbids tenants to use their security deposits to pay the rent. Those tenants who do may be taken to court and may have to pay the landlord the amount of the rent withheld plus a penalty. However, before the landlord can take a tenant to court, the landlord must give the tenant a written demand for the rent and a notice that it is illegal to use the security deposit for the last rent payment. The one exception to the prohibition on withholding rent is that a tenant may withhold rent for the last month of a contract for deed cancellation period or mortgage foreclosure redemption period.¹⁵⁵

Other Important Laws -

Housing Courts

Housing courts in Ramsey (651) 266-8230 and Hennepin (612) 348-5186 counties hear and decide cases involving landlord and tenant disputes. This includes, for example, claims for rent abatement, rent escrow proceedings, eviction actions, and actions for violations of state, county, or city housing codes. Housing courts ensure housing claims are brought before a single, trained referee. This is to encourage consistent decisions and prompt compliance with Minnesota's housing laws.

Ramsey and Hennepin County District Courts appoint a referee to hold hearings and make recommended decisions. After the hearing in each case, the referee's recommended findings and orders are sent to the district court judge. These become the findings and orders of the court when confirmed by the district judge. The landlord or tenant can ask the district court judge to review any order or finding recommended by the referee. The person who is requesting the review must file and serve (provide to the other party) a notice of the recommended order or finding. This must occur within ten days. This notice must explain the reasons for requesting a review and state the specific parts of the recommended findings or orders that are disputed. After receiving this notice, a time for the review hearing will be set. After the hearing the judge will decide whether to accept, reject or change the referee's recommended decision.

Hennepin and Ramsey county landlords and tenants are encouraged to use the housing courts to resolve housing related disputes that they cannot work out themselves.

Eviction

Eviction Actions (Unlawful Detainer)

Landlords cannot forcibly remove tenants. In order to evict a tenant, a landlord must first bring an "Eviction Action," or what used to be called an "Unlawful Detainer" action, against the tenant. This is a legal proceeding conducted in district court. To bring such an action the landlord must have a legitimate reason. According to state law, legitimate reasons can be nonpayment of rent, other breach of the lease, or cases where the tenant has refused to leave after notice to vacate has been properly served and the tenancy's last day has passed.¹⁵⁶

In general, if a tenant does not pay rent on the day it is due, the landlord may immediately bring an Eviction Action unless the lease provides otherwise.

With proper written notice, a landlord can end a month-to-month tenancy unless the landlord is limiting a tenant's right to call the police for emergency assistance or retaliating or discriminating against the tenant. (See pages 13, 25, and 29 for definitions of these terms.) Definite term leases can only be ended according to the notice specified in the lease or if there has been a significant breach of the lease and the lease allows eviction for breach.

Eviction Procedures

There are a number of steps both landlords and tenants must take in an Eviction Action:

- The landlord must file a complaint against the tenant in district court. At least seven days before the court
 date the landlord must have someone else serve the tenant with a summons ordering the tenant to appear
 in court.¹⁵⁷
- 2. A court hearing must take place within seven to fourteen days after the court issues the summons. At the hearing, both the tenant and the landlord will be asked to give their sides of the story.¹⁵⁸
- 3. The judge will then deliver a decision. If the judge decides the tenant has no legal reason for refusing to leave or pay the rent, the judge will order the tenant to vacate the rental unit. If necessary, the judge will order a law enforcement officer to force the tenant out. If the tenant can show immediate eviction will cause substantial hardship, the court shall allow the tenant a reasonable period of time (up to one week) in which to move. A tenant may not seek or receive a delay based on hardship if the tenant is causing a nuisance or seriously endangering the safety of other residents, their property, or the landlord's property.¹⁵⁹

If the Eviction Action has been brought only because the tenant owes rent, and the landlord wins, the tenant can still "pay and stay." To pay and stay, the tenant must pay the rent that is past due (in arrears), plus interest (if charged), plus a \$5 attorney fee if an attorney represented the landlord, and finally, any "costs of the action." Costs of the action includes the filing fee (now about \$325) plus the process server fee, plus witness fees if one was subpoenaed (called) for trial; costs do not include other legal or similar fees for handling/processing the case as those are capped at \$5.160

If legal action is taken because the tenant owes rent, it is a defense for the tenant to produce a copy or copies of one or more money orders or original receipts for the purchase of money orders if the documents: total the amount of the rent, include a date or dates corresponding with the date rent was due, and in the case of copies of money orders, are made payable to the landlord. The landlord can argue against this defense by producing a business record that shows that the tenant has not paid the rent.

The court may give the tenant up to a week to pay the court costs. If a tenant has paid the landlord or the court the amount of rent owed, but is unable to pay the interest, costs and attorney's fees, the court may permit the tenant to pay these amounts during the time period the court delays issuing a Writ of Recovery (eviction order).¹⁶¹

If the Eviction Action has been brought because the tenant has withheld the rent due to disrepair, the judge may order the tenant to deposit the rent with the court. If the tenant wins, the judge may order that the rent be abated (reduced), in part or completely. (See page 16 for a description of withholding rent.)

Following a motion by the tenant, the court may find that the landlord's eviction case is without merit. The judge may then decide to expunge (remove) the eviction case from the court's record. 162 (See page 7 for a more complete discussion of expungement.) If a tenant screening service (see page 5 for an explanation of tenant reports) knows that an eviction case file has been expunged, the tenant screening service must remove any reference to that file from data it maintains or disseminates. 163

It should be understood that only a law enforcement officer can physically evict a tenant. The landlord cannot. A Writ of Recovery —which is issued at the time the decision is handed down—must be provided at least 24 hours before the actual eviction. The law enforcement officer can show up to perform the eviction any time after the 24 hours have expired.¹⁶⁴

A landlord may not obtain a judgment for unpaid rent in an Eviction Action. To obtain a judgment for unpaid rent, a landlord must bring a separate action in conciliation court or district court.

Storage of Personal Property

In cases where the tenant's property will be stored on the premises, the landlord must prepare an inventory that is signed and dated in the presence of a law enforcement officer acting pursuant to a court order. A copy of the inventory must be mailed to the tenant at the tenant's last known address or to an address provided by the tenant.¹⁶⁵ The inventory must include the following:

- 1. A listing of the items of personal property, and a description of the condition of that property. 166
- 2. The date, the signature of the landlord, and the name and telephone number of the person authorized to release the property.¹⁶⁷
- The name and badge number of the police officer.¹⁶⁸

The officer must keep a copy of the inventory. The landlord must remove, store and take care of the tenant's property. The landlord is liable for damages to, or loss of, the tenant's personal property if the landlord fails to use reasonable care. The landlord should notify the tenant of the date and approximate time the officer is scheduled to remove the tenant and the tenant's personal property from the premises. The notice must be sent by first class mail.

The landlord should also make a good faith effort to notify the tenant by telephone, informing the tenant that the tenant and the tenant's property will be removed from the premises if the tenant has not vacated by the time specified in the notice.¹⁶⁹ According to Minnesota law, this provision may not be waived or modified by any oral or written lease or other agreement.¹⁷⁰

To Get the Property Back

If the tenant's personal property is stored on the premises, the tenant may contact the landlord in writing to demand that the property be returned. The landlord does not have a lien on the property. If the tenant's property is stored away from the premises (at a bonded warehouse or other suitable storage place), the landlord has a lien (legal claim) on the tenant's personal property for the reasonable costs of removing, transporting, and storing the property. The landlord can keep the property in such a circumstance until those expenses are paid.¹⁷¹

Whether the tenant's property is stored on or away from the premises, to get the property back the tenant does not have to pay any unpaid rent, late charges, etc. The landlord can sue the tenant in court for these costs.

Eviction for Illegal Activities

Every oral or written residential lease now includes a requirement that the following activities will not be allowed on the premises:

- Making, selling, possessing, purchasing or allowing illegal drugs;
- Illegally using or possessing firearms;
- Allowing stolen property or property obtained from robbery; or
- Allowing prostitution or related activities.¹⁷²

A tenant violating this law loses the right to the rental property. An Eviction Action filed by a landlord for these reasons will be heard within 5 to 7 days (rather than the usual 7 to 14 days).¹⁷³

If illegal drugs or contraband valued at more than \$100 are seized from the property, the landlord, upon being notified, 174 has 15 days to file to evict the tenant or ask the county attorney to do so. 175

Landlords receiving notice of a second such occurrence involving the same tenant may forfeit their property unless they have filed to evict the tenant or asked the county attorney to do so.¹⁷⁶ Forfeiture of the property may occur if the value of the controlled substance is \$1,000 or more or there have been two previous controlled substance seizures involving the same tenant.¹⁷⁷

The tenant has a defense against eviction if the tenant has no knowledge of, or reason to know about, the drugs or contraband or could not prevent them from being brought onto the premises.¹⁷⁸

The landlord has a defense if the landlord was not notified of the seizure or had made every reasonable attempt to evict a tenant or to assign the county attorney that right. If the property is owned by a parent of the offender, the rental property cannot be forfeited simply based on the owner's knowledge of unlawful drug use unless the parent actively participated in, or knowingly allowed the unlawful activity, or the rental property was purchased with unlawful drug proceeds.¹⁷⁹

Seizure of Property

Unlawful sale, possession, storage, delivery, giving, manufacture, cultivation, or use of controlled substances, unlawful use or possession of a dangerous weapon, unlawful sale of alcohol, prostitution and gambling within a building is a public nuisance.¹⁸⁰ A city attorney, county attorney, or the Attorney General may file an abatement action against the landlord, and if the nuisance is not corrected, ask the court to seize the building.¹⁸¹

Foreclosure/Contract-for-Deed New Owner Evictions

Minnesota law describes a tenant's rights when the new owner brings an action to evict the tenant after a mortgage foreclosure or contract for deed cancellation:

- If a tenant's lease began after the date the mortgage was signed, but prior to the end of the mortgage foreclosure redemption period (described on page 5), the new owner must provide the tenant 90 days written notice to vacate, effective no sooner than 90 days after the end of the mortgage foreclosure redemption period, prior to bringing an Eviction Action provided the tenant pays the rent and abides by all lease terms. The new owner may evict the tenant sooner if the tenant fails to pay the rent and abide by all of the lease terms.¹⁸²
- If the tenant is not a parent, child or spouse of the prior landlord, and the prior landlord and the tenant negotiated an arm's-length lease for fair market value, the new owner generally is required to allow the tenant to remain in the property until the lease ends. If, however, the new owner will live in the property as a primary residence, the new owner is not required to permit the tenant to stay until the end of the lease. If the tenant fails to pay rent and abide by the lease terms, the new owner may evict the tenant. The new owner must provide notice to vacate 90 days prior to the termination of the lease. These requirements only apply to the new owner immediately after the foreclosure, i.e. the purchaser at the sheriff's sale, and do not apply if the property is resold following the foreclosure. 183

The owner may evict the tenant after termination of a contract for deed, but if the lease began after the date the contract for deed was signed, but prior to the end of the contract for deed cancellation period (described on page 5), the tenant must receive:

- At least two months' written notice to vacate no sooner than one month after the end of the contract for deed cancellation period, provided that the tenant pays the rent and abides by all the terms of the lease; or
- At least two months' written notice to vacate no later than the end of the contract for deed cancellation period. This notice must state that the sender will hold the tenant harmless for breaching the lease by vacating the premises if the contract is reinstated.¹⁸⁴

Retaliation

A landlord may not evict a tenant or end a tenancy in retaliation for the tenant's "good faith" attempt to enforce the tenant's rights, nor can a landlord respond to such an attempt by raising the tenant's rent, cutting services, or otherwise adversely changing the rental terms. For instance, if a tenant has reported the landlord to a governmental agency for violating health, safety, housing, or building codes, the landlord cannot try to "get even" by evicting the tenant.¹⁸⁵

If, within 90 days of a tenant's action, the landlord starts an Eviction Action or gives the tenant a notice to vacate, the law presumes that the landlord is retaliating. It will then be up to the landlord to prove the eviction is not retaliatory. However, if the landlord's notice to vacate comes more than 90 days after a tenant exercises the tenant's rights, it will be up to the tenant to prove the eviction is retaliatory. These provisions also apply to oral rental agreements.

Unlawful Exclusions and Property Confiscation

It is a misdemeanor for a landlord to physically lock out a tenant from the tenant's rental unit or otherwise prevent a tenant from living there (for example, by removing locks, doors, or windows from the rental unit) without a court order. A tenant who has been unlawfully locked out may petition the district court to get back in. The petition must:

- 1. Give a description of the rental unit.187
- 2. Give the owner's name. 188
- 3. State the facts that make the lockout or exclusion unlawful. 189
- 4. Request that the tenant be given possession of the unit. 190

If the court agrees with the tenant, it will order the sheriff to help the tenant get back in. If the court decides the landlord knew or should have known that the lockout or other exclusion was unlawful, the court can order the landlord to pay the tenant up to triple damages or \$500, whichever is greater, plus reasonable attorney's fees.¹⁹¹ Also, a landlord cannot cart away or keep a tenant's belongings for nonpayment of rent or other charges.¹⁹²

Utility Shut-offs

A landlord may not intentionally shut off a tenant's utilities.¹⁹³ If a landlord has unlawfully cut off utility services, a tenant can sue the landlord in court to recover triple damages or \$500, whichever is greater, plus reasonable attorney's fees. However, a tenant may recover only actual damages if:

- In the beginning, the tenant failed to notify the landlord of the interruption of utilities. 194
- 2. The landlord, once notified, had the services reinstated within a reasonable time or made a good faith effort to do so.¹⁹⁵
- 3. The cutoff was necessary to repair or correct equipment or to protect the health and safety of the tenants. 196

Tenants, finding their utility service cut off, should notify the landlord immediately. If service is not restored within a reasonable time, they should notify a housing inspector (if there is one available) and may bring an emergency action in court if the landlord unlawfully cuts off utilities.¹⁹⁷

Loss of Essential Services

When a landlord has contracted to pay for utilities but fails to pay, the utility company must provide notice that services will be cut off, or if the utilities are shut off, the tenant or a group of tenants may pay to have the services continued or reconnected and may deduct that payment from their rent. But the tenant(s) must follow certain steps.¹⁹⁸

The tenant must notify the landlord either orally or in writing of the tenant's intention to pay the utility if, after 48 hours, the landlord fails to pay. Under certain circumstances, the notice period can be shorter. For example, if the furnace stops in the middle of winter because of a lack of fuel that the landlord was supposed to provide, less than a 48-hour notice is considered reasonable. If the landlord is notified orally, written notice must be mailed or delivered to the landlord within 24 hours after the oral notice.¹⁹⁹

If the landlord has not paid the natural gas, electricity, or water utility, and the service remains disconnected, the tenant may pay the amount due for the most recent billing period.²⁰⁰ If the disconnected service is heating oil or propane and the service has not been reconnected, the tenant may order and pay for a one-month supply.²⁰¹

In a residential building with less than five units, one of the tenants may take responsibility for the gas or electric bill and establish an account in the tenant's name. Then, each month the tenant would provide receipts to the landlord and deduct from the next rental payment the amount paid to restore and pay for these utility services. By law, any payments made to a utility provider in this manner must be considered the same as rent paid to the landlord. Payments made for water, heating oil, or propane may also be deducted from rent.²⁰²

Utilities include natural gas, water, electricity, home heating oil and propane.²⁰³ This law applies to all utility providers, including municipalities and cooperatives that in most cases are not regulated by the Minnesota Public Utilities Commission.²⁰⁴ The utility cannot collect payment from the tenant for the landlord's past bills. Also, the utility may not refuse service to a tenant due to the landlord's failure to pay past bills.²⁰⁵

Cold Weather Rule

The Minnesota Legislature developed the Cold Weather Rule to protect a tenant (or homeowner) from having their heat source permanently disconnected in winter (October 15 through April 15) if they are unable to pay their utility bills. ²⁰⁶ The Cold Weather Rule is implemented by the Minnesota Public Utilities Commission. The Cold Weather Rule does not prohibit shut-offs but does provide that a utility may not disconnect and must reconnect a customer whose household income is at or below 50 percent of the state median income if the customer enters into and makes reasonably timely payments under a mutually acceptable payment agreement. Customers whose household income is above 50 percent of the state median income also have the right to a payment agreement to prevent disconnection or get reconnected. ²⁰⁷ The Cold Weather Rule applies to all natural gas and electric utilities; it does not apply to delivered fuels, such as fuel oil, propane, and wood.

The Cold Weather Rule does not prevent a landlord from evicting a tenant or refusing to renew a lease that expires during this "cold weather" season.

Disconnection Notice

The Cold Weather Rule requires a utility company to notify its customers in writing before it disconnects their heat. The notice must be in easy-to-understand language and must contain the amount due, the date of the scheduled disconnection, the reasons for disconnection, and options to avoid disconnection.²⁰⁸ A regulated public utility must notify a customer of disconnection at least seven working days in advance.²⁰⁹ An unregulated utility—such as a cooperative or municipal utility—must notify a customer of disconnection at least 15 days in advance.²¹⁰ A disconnection may not generally happen on a Friday, Saturday, or Sunday, a holiday or the day before a holiday, while an appeal is pending, or after the close of business on the scheduled day of disconnection.

Payment Plans

A utility company must enter into payment agreements all year round, not just during the winter months.²¹¹ Any residential customer, regardless of income or account status, may qualify for a payment agreement.

If you receive a disconnection notice or you know you cannot afford your utility bills, you must work directly with your utility company to set up a payment plan. Your utility company must consider your financial circumstances, as well as any "extenuating" circumstances, when it makes your payment plan.²¹² If you agree to a payment plan, you must keep it. If your circumstances change and you can no longer afford your payment plan, you must contact your utility company and negotiate a new payment plan.

During the winter months, the Cold Weather Rule guarantees a reduced payment plan for consumers who meet certain guidelines. If you receive energy assistance or your household earns less than 50 percent of the state's median income, a public utility company cannot ask you to pay more than ten percent of your monthly household income toward current and past utility bills.²¹³ A cooperative or municipal utility can ask you to pay more than ten percent of your monthly household income, but it must consider your financial circumstances.²¹⁴ Household income includes the income of all residents in your household but does not include any amount received for energy assistance.

Your Right to Appeal

If you and your utility company cannot agree on a reasonable payment plan, you have the right to appeal.

If you are a customer of a public utility, you may appeal to the Minnesota Public Utilities Commission.²¹⁵ You must ask your utility company for an appeal form. Once you receive the appeal form, you must send it to the Minnesota Public Utilities Commission within seven working days.²¹⁶ After it receives your written appeal, the Minnesota Public Utilities Commission will review it and issue a decision within 20 working days.²¹⁷ During the appeal process, your utility company cannot disconnect your heat; if you have already been disconnected, your utility company must reconnect your service.²¹⁸ If your appeal is denied, your utility company must notify you in writing at least seven days before it disconnects your service.²¹⁹

If you are the customer of a cooperative or municipal utility, you must appeal directly to your utility company before you are disconnected.²²⁰

Additional Resources

If you have questions about the Cold Weather Rule, contact your local utility or call the Consumer Affairs Office of the Minnesota Public Utilities Commission at (651) 296-0406 or (800) 657-3782. If you meet low income guidelines, you may also be eligible for energy assistance funds. Your utility company or the Minnesota Public Utilities Commission can help you get in touch with these programs.

Tenant's Right to a Tax Credit (CRP)

Minnesota law gives tenants (depending on income and amount of rent paid) a partial refund for the property taxes they pay indirectly through their rent.²²¹ To be eligible a tenant must rent a property tax-paying unit. If the tenant is renting from the government, a private college, some other person, or other entity not required to pay property taxes or make payments in lieu of taxes, the tenant is not eligible for a refund.

To claim the credit, the tenant must file with the Minnesota Department of Revenue a property tax refund return form (M1PR) and include with it a "certificate of rent paid" (CRP) that the landlord must supply to the person who is a renter on December 31. If the renter moves prior to December 31, the owner or managing agent may give the certificate to the renter at the time of moving or mail the certificate to a forwarding address if one has been provided by the renter. The certificate must be made available to the renter before February 1 of the year following the year in which the rent was paid. If there is a disagreement between the tenant and the landlord over how much rent was paid, or if the landlord fails to provide a certificate of rent paid form, a "Rent Paid Affidavit" can be requested from the Minnesota Department of Revenue. The property tax refund return for the previous year must be filed with the Department of Revenue by August 15. Questions may be directed to the department at (651) 296-3781 or (800) 652-9004. TTY users call 711 for Minnesota State Relay Service.

Discrimination

According to Minnesota law, landlords cannot legally refuse to sell, rent, lease, or otherwise deny housing to potential tenants or have different rental terms on the basis of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, sexual orientation, disability, or familial status.²²³ There are two exceptions to this:

- 1. An owner living in a one-family unit may refuse to rent part of the premises on the basis of sex, marital status, status with regard to public assistance, sexual orientation, or disability.
- 2. Rooms in a temporary or permanent residence home run by a nonprofit organization, if the discrimination is by sex.²²⁴

Likewise, a landlord cannot discriminate against tenants by decreasing services that have been promised in the lease.²²⁵ It is also illegal for landlords to discriminate against people with children (this is also called "familial status"). However, there are some important exceptions to this prohibition. Landlords can refuse to rent to persons with children when:

- 1. The vacancy is in an owner-occupied house, duplex, triplex or fourplex²²⁶ or
- 2. The purpose of the building is to provide housing for elderly persons.²²⁷

Complaints about discrimination may be filed with the Minnesota Department of Human Rights, Freeman Building, 625 Robert Street North, St. Paul, MN 55155; (651) 539-1100, or toll free, (800) 657-3704. In Minneapolis, St. Paul, and some other locations, such complaints may also be filed with municipal civil or human rights departments. Tenants may also wish to consult a private attorney about discrimination.

To qualify for the second exemption the housing must:

- 1. Be provided under a state or federal program that is specifically designed and operated to assist elderly persons:²²⁸
- 2. Be intended for and solely occupied by persons 62 years of age or older;²²⁹ or
- 3. Be intended and operated for occupancy by at least one person 55 years of age or older per unit. At least 80 percent of the units must be occupied by one person 55 years of age or older per unit, and there must be the publication of, and adherence to, policies and procedures that demonstrate an intent to provide such housing.²³⁰

Additionally, a landlord is unable to discriminate against a tenant who requires a service dog. Every person who is totally or partially blind, has a physical disability, or is deaf, and who has a service dog or obtains a service dog while renting, shall be entitled to full and equal access to all housing accommodations. Furthermore, the tenant shall not be required to pay extra compensation to the landlord in order to have a service dog reside in the unit; however, the tenant shall be liable for any damage done to the premises by such service dog.²³¹

Accessible Units

Minnesota law requires that a disabled person, or a family with a disabled family member, must be given priority to accessible units. This law provides that if a non-disabled person, or a family that does not include a disabled person, is living in a an accessible unit, the owner must offer to rent a non-disability-equipped apartment to that person or family if:

- 1. A disabled person or a family with a disabled family member who will reside in the apartment has signed a rental agreement for the accessible unit.²³²
- 2. A similar non-disability-equipped unit in the same rental housing complex is available at the same rent.²³³

The law requires that the owner must inform non-disabled people and families that do not include a disabled family member of the possibility that they may have to move to a non-disability-equipped rental unit. This information must be provided before an agreement is made to rent an accessible unit.²³⁴

Landlord Disclosure

Landlords must provide their tenants, in writing, with the name and address of:

- 1. The person authorized to manage the premises.²³⁵
- The owner of the premises or the owner's authorized agent (the person or entity that will be receiving any notices or demands).²³⁶

The addresses given must be a street address, not a post office box number, because it must be an address at which papers can be served (handed to the recipient). The disclosure can be inserted in the lease or can be put in some other written form. It must also be printed or typed and posted by the landlord in some clearly visible place on the premises.²³⁷

The disclosure is important because the tenant must be able to contact the landlord or agent when repairs are needed or other problems arise. Also, a landlord cannot take any legal action against a tenant to recover rent or to evict the tenant unless the disclosure has been given.²³⁸

Tenants who move out of a rental unit, or sublet their unit without giving the owner 30 days' written notice, lose the protection of the disclosure law.²³⁹

Subleasing

Subleasing means another person "takes over" a tenant's unit by moving into the unit, paying rent and doing all the things the original tenant agreed to do under the rental agreement. If nothing in the lease prohibits subletting, then the tenant can sublet. This means that the new tenant takes over the old tenant's duties, including paying the rent. It is best to get these agreements in writing and signed by both parties. Still, if the new tenant does not pay the rent, or if the new tenant damages the unit or leaves before the lease is up, the original tenant will be responsible to the landlord for any damage or unpaid rent. The original tenant can sue the new tenant for these costs. Most leases say the tenant can sublet only if the landlord agrees to it. If the tenant and landlord agree to sublet, it is best to get this agreement in writing.

Abandoned Property

If law enforcement has performed an eviction, the storage of a tenant's personal property is explained on page 23 of this booklet. Otherwise, the personal property a tenant leaves behind after moving out must first be stored by the landlord. The landlord can charge the tenant all moving, storage, and care costs, however, the tenant can get his or her property back before paying the moving, storage, and care costs. If the tenant refuses to pay the moving, storage, and care costs, the landlord can sue the tenant to recover those costs.²⁴⁰

Twenty-eight days after the landlord has either received a notice of abandonment or it has become reasonably apparent that the unit has been abandoned, the landlord may sell or get rid of the property in whatever way the landlord wishes. ²⁴¹ The landlord must make a reasonable effort, however, to contact the tenant at least two weeks before a sale of the items, to let the tenant know they are being sold or disposed of. The landlord must do this either by personally giving the tenant a written notice of a sale or by sending the notice by first-class and certified mail to the tenant's last known address or likely living quarters, if that is known by the landlord. The landlord must also post a notice of the sale in a clearly visible place on the premises at least two weeks before the sale. If notice is given by mail, the two week period begins the day the notice is deposited in the United States mail. ²⁴²

The landlord may use a reasonable amount of the money from a sale to pay for the costs of removing, caring for, and storing the property, back rent, damages caused by the tenant, and other debts the tenant owes the landlord under an agreement. Money earned in excess of the landlord's costs belongs to the tenant, if the tenant has written and asked for it. If the tenant has asked for the property back before the 28 day waiting period ends, the landlord must give the property back.²⁴³

The landlord must return the tenant's property within 24 hours after the tenant's written demand, or 48 hours (not counting weekends and holidays) if the landlord has moved the tenant's property somewhere other than the building. If the landlord or the landlord's agent does not allow the tenant to reclaim the property after the tenant has written

for it, the tenant may sue for a penalty in an amount not to exceed twice the actual damages or \$1,000, whichever is greater, plus any damages the tenant suffered plus reasonable attorney's fees.²⁴⁴

Expanded Definition of Tenant

Caretakers and other individuals who exchange their services (instead of money) for rent are considered tenants. As such, these individuals are entitled to all rights and remedies provided to tenants by law.²⁴⁵

Smoking in Common Areas

Minnesota's Clean Indoor Air Act prohibits smoking in all common areas within apartment buildings.²⁴⁶

Manufactured Home Park Residents

Manufactured home owners who rent lots in manufactured home parks have special rights and responsibilities under Minnesota law.²⁴⁷ The Minnesota Attorney General's Office publishes a brochure detailing these rights and responsibilities. To receive The Manufactured Home Parks Handbook, contact the Attorney General's Office as listed on page 36.

Resources-

References

Minnesota statutes and rules can be found on the Minnesota Office of the Revisor of Statutes website at: www.revisor.mn.gov. Information on federal laws can be found on the Office of the Law Revision Counsel website at: www.uscode.house.gov.

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Resource Directory

Office of Minnesota Attorney General Keith Ellison

445 Minnesota Street, Suite 1400, St. Paul, MN 55101

Twin Cities Calling Area: (651) 296-3353

Outside the Twin Cities: (800) 657-3787

Minnesota Relay Service: (800) 627-3529

www.ag.state.mn.us

2-1-1 United Way

First Call for Help

(651) 291-0211

For calls outside Minneapolis and St. Paul:

(800) 543-7709

City of St. Paul Information and Complaint Line

375 Jackson Street, Suite 220

Saint Paul, MN 55101

(651) 266-8989

www.stpaul.gov/dsi

HOME Line

8011 34th Avenue South, Suite 126

Bloomington, MN 55425

(612) 728-5767

(866) 866-3546 (Greater Minnesota)

www.homelinemn.org

(Serves entire state of Minnesota)

Minnesota Family FarmLaw Project

12 Civic Center Plaza, Suite 3000

Mankato, MN 56001

(507) 387-1211

www.smrls.org

Legal Services State Support Midtown Commons

2324 University Ave. W., Suite 101B

St. Paul, MN 55114 (651) 228-9105

www.mnlegalservices.org

Legal Services Advocacy Project

Midtown Commons

2324 University Ave. W., Suite 101

St. Paul, MN 55114

(651) 222-3749

www.lawhelpmn.org

Legal Assistance of

Olmsted County

1700 N. Broadway, Suite 124

Rochester, MN 55906

(507) 287-2036

www.laocmn.com

Community Stabilization Project

501 Dale Street, Suite 203

St. Paul, MN 55103

(651) 225-8778

www.cccs.org

Legal Aid Services

Legal Aid Services provide legal assistance to financially disadvantaged persons. Each Legal Aid office has criteria to determine when a person qualifies for legal assistance at little to no cost. Some Legal Aid offices provide assistance only within certain areas of the state or to certain groups of individuals—see specific listings for more information.

Southern Minnesota Regional Legal Services

(888) 575-2954 www.smrls.org

Administrative Office

1000 Alliance Bank Center, 55 East 5th Street St. Paul, MN 55101 (651) 228-9823

Albert Lea Office

132 North Broadway Albert Lea, MN 56007 (507) 377-2831

Serving Faribault, Freeborn, Mower, Rice, and Steele counties.

Eastside and American Indian Branch Office

579 Wells Street, Suite 100 St. Paul, MN 55130 (651) 222-5863

Mankato Office

12 Civic Center Plaza, Suite 3000 Mankato, MN 56001 (507) 387-5588

Serves Blue Earth, Brown, LeSueur, Martin, McLeod, Nicollet, Sibley, Waseca and Watonwan counties (also seniors living in Faribault county).

Rochester Office

903 West Center Street, Suite 230 Rochester, MN 55902 (507) 292-0080

Saint Paul Central Office

400 Alliance Bank Center 55 East 5th Street St. Paul, MN 55101 (651) 222-5863

Serving Carver, Ramsey, Scott and Washington counties (also seniors living in Dakota county).

Shakopee Office

712 Canterbury Road South Shakopee, MN 55379 (952) 402-9890

Serving LSC clients in Carver, Dakota and Scott counties and Seniors in Carver and Scott counties.

Winona Office

66 East Third Street, Suite 204Winona, MN 55987-3478(507) 454-6660 (voice or TTY)

Serves Dodge, Fillmore, Goodhue, Houston, Olmstead, Wabasha and Winona counties.

Worthington Office

1567 North McMillan Street, Suite 6 Worthington, MN 56187 (507) 372-7368

Serves Cottonwood, Jackson, Murray, Nobles, Pipestone, Redwood and Rock counties.

Mid-Minnesota Legal Aid Offices

www.mylegalaid.org

Minneapolis Office

430 First Avenue North, Suite 300 Minneapolis, MN 55401-1780 (612) 334-5970 (612) 332-4668 (TDD)

St. Cloud Office

110 Sixth Avenue South, Suite 200 St. Cloud, MN 56301 (320) 253-0121 or (888) 360-2889

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

Willmar Office

415 Seventh Street SW
P.O. Box 1866
Willmar, MN 56201
(320) 235-9600 or (888) 360-3666

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

Legal Aid Service of Northeastern Minnesota

Duluth Office

302 Ordean Building
424 West Superior Street
Duluth, MN 55802
(218) 623-8100 or (855) 204-1697
www.lasnem.org

Serves Carlton, Cook, Lake and southern St. Louis counties

Brainerd Office

P.O. Box 804
324 South Fifth Street, Suite A
Brainerd, MN 56401
(218) 829-1701 or (800) 933-1112
Serves Aitkin, Cass, and Crow Wing counties

Grand Rapids Office

350 NW 1st Avenue, Suite F
Grand Rapids, MN 55744
(218) 322-6020 or (844) 623-8999
Serves Itasca and Koochiching counties

Pine City Office

1015 Hillside Avenue SW, Suite 4
Pine City, MN 55063
(320) 629-7166 (voice/TTY) or
(800) 382-7166
Serves Pine and Kanabec counties

Virginia Office

Olcott Plaza, Suite 200 820 North Ninth Street Virginia, MN 55792 (218) 749-3270 (voice/TTY) or (800) 886-3270

Legal Services of Northwest Minnesota

Alexandria Office

426 Broadway Street
Alexandria, MN 56308
(320) 762-0663 or (800) 450-2552
Serves Douglas, Grant, Otter Tail,
Pope, Stevens, Traverse and Wadena
counties [seniors living in Wadena
county are served by St. Cloud Area
Legal Services].

Bemidji Office

215 Fourth Street NW
P.O. Box 1883
Bemidji, MN 56619
(218) 751-9201 or (800) 450-9201
Serves Beltrami, Clearwater,
Hubbard, Lake of the Woods and
Mahnomen counties.

Moorhead Office

P.O. Box 838

1015 Seventh Avenue North
 Moorhead, MN 56560

(218) 233-8585 or (800) 450-8585
 www.lsnmlaw.org

Serves Becker. Clay, Kittson,
Marshall, Norman, Pennington,
Polk, Red Lake, Roseau and Wilkin
counties

Anishinabe Legal Services

www.alslegal.org

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

Cass Lake (Central) Office

P.O. Box 157 411 First Street NW Cass Lake, MN 56633 (218) 335-2223 or (800) 422-1335

Red Lake Office

P.O. Box 291

Red Lake Agency, Room 18

Highway 1 West

Red Lake, MN 56671

(218) 335-2223, ext. 113

White Earth Office

P.O. Box 379
White Earth Judicial Complex
35500 Eagle View Road
White Earth, MN 56591
(218) 335-2223, ext. 114

Housing Alliance Law Office

Housing Alliance Law Office (HALO) Main Office

400 Alliance Bank Center 55 East 5th Street St. Paul, MN 55101 (651) 222-4731

HALO Neighborhood Office

450 North Syndicate, Suite 285 St. Paul, MN 55104 (651) 291-2837

HALO Neighborhood Office Johnson Elementary School

740 York Avenue St. Paul, MN 55106 (651) 793-7318

Toll-Free Hotline: (888) 575-2954

Minnesota Association of Community Mediation Programs

The Minnesota Association of Community Mediation Programs consists of several centers which provide trained volunteer mediators to help resolve disputes peacefully and cooperatively. These centers cannot provide legal advice. The costs and fees vary:

Conflict Resolution Center

2101 Hennepin Avenue South, Suite 100 Minneapolis, MN 55405 (612) 822-9883

www.crcminnesota.org

Serves Minneapolis, St. Anthony, Edina, Bloomington, Burnsville, Richfield, and Eden Prairie

Community Mediation & Restorative Services, Inc.

9220 Bass Lake Road, Suite 270 New Hope, MN 55428 (763) 561-0033

www. community mediations. org

Serves Brooklyn Center, Brooklyn Park, Champlin, Corcoran, Golden Valley, Hopkins, Maple Grove, Minnetonka, Mound, New Hope, Orono, Plymouth, Robbinsdale, and St. Louis Park

Dispute Resolution Center

91 East Arch Street St. Paul, MN 55130 (651) 292-7791

www.disputeresolutioncenter.org
Serves Ramsey, Dakota, and Washington counties

Mediation Services for Anoka County

3200 Main St. Suite 210 Coon Rapids, MN 55448 (763) 422-8878

www.mediationservice.org

Serves Anoka County

Mediation & Conflict Solutions

1700 North Broadway, Suite 124
P. O. Box 6541
Rochester, MN 55903-6541
(507) 285-8400
www.mediationandconflictsolutions.org

Rice County Dispute Resolution Program

1651 Jefferson Parkway Northfield, MN 55057 (507) 664-3522 www.rcdrp.org

Refugee, Immigrant, and Migrant Services

St. Paul Office

450 North Syndicate Street, Suite 285 St. Paul, MN 55104 (651) 291-2837 www.smrls.org

Rochester Office

903 West Center Street, Suite 230 Rochester, MN 55902 (507) 292-0080 www.smrls.org

Judicare of Anoka County

Judicare of Anoka County, Inc. is a non-profit corporation that provides free legal representation in non-criminal matters to low-income residents of Anoka County.

Judicare of Anoka County

1201 89th Avenue Northeast, Suite 310
Blaine, MN 55434
(763) 783-4970
www.anokajudicare.org

Consumer Questions or Complaints

The Minnesota Attorney General's Office answers questions regarding numerous consumer issues. The Attorney General's Office also provides assistance in resolving disputes between Minnesota consumers and businesses and uses information from consumers to enforce the state's civil laws. We welcome your calls!

If you have a consumer complaint, you may contact the Attorney General's Office in writing:

Minnesota Attorney General's Office 445 Minnesota Street, Suite 1400 St. Paul, MN 55101 You can also receive direct assistance from a consumer specialist by calling:

(651) 296-3353 (Twin Cities Calling Area)(800) 657-3787 (Outside the Twin Cities)(800) 627-3529 (Minnesota Relay)

Additional Publications

Additional consumer publications are available from the Minnesota Attorney General's Office. Contact us to receive copies or preview the publications on our website at www.ag.state.mn.us.

- Car Handbook*
- Conciliation Court*
- Credit Handbook
- Guarding Your Privacy:
 Tips to Prevent Identity Theft
- Home Building and Remodeling
- Home Buyer's Handbook

- Home Seller's Handbook
- Landlords and Tenants:
 Rights and Responsibilities*
- Managing Your Health Care
- Manufactured Home Parks*
- Minnesota's Car Laws
- Phone Handbook

- Probate and Planning: A Guide to
 Planning for the Future
- Seniors' Legal Rights
- Student Loan Handbook
- Veterans and Service Members

*Available in Spanish



445 Minnesota Street, Suite 1400, St. Paul, MN 55101
(651) 296-3353 (Twin Cities Calling Area)
(800) 657-3787 (Outside the Twin Cities)
(800) 627-3529 (Minnesota Relay)
www.ag.state.mn.us

ST. CLOUD HRA STATEMENT OF FAMILY OBLIGATIONS

Following is a listing of a participant family's obligations under the HCV program:

- The family must supply any information that the HRA or HUD determines to be necessary, including submission of required evidence of citizenship or eligible immigration status.
- The family must provide true and complete information at every reexamination including all income and household changes.
- The family must cooperate in completing their annual reexamination, as described in Chapter 11 of the HRA's Administrative Plan.
- The family must supply any information requested by the HRA or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition.
- The family must disclose and verify social security numbers and sign and submit consent forms for obtaining information.
- Any information supplied by the family must be true and complete.
- The family may be held responsible for a breach of housing quality standards caused by the family's failure to pay tenant-provided utilities or appliances or damages to the dwelling unit or premises beyond normal wear and tear caused by any member of the household or guest.

HRA Policy

Damages beyond normal wear and tear will be considered to be damages which could be assessed against the security deposit.

• The family must allow the HRA to inspect the unit at reasonable times and after reasonable notice, as described in Chapter 8 of the HRA's Administrative Plan.

HRA Policy

If the family misses two scheduled inspections without HRA approval, it may result in termination of the family's assistance in accordance with Chapter 12 of the HRA's Administrative Plan.

• The family must not commit any serious or repeated violation of the lease.

HRA Policy

The HRA will determine if a family has committed serious or repeated violations of the lease based on available evidence, including but not limited to, a court-ordered eviction or an owner's notice to evict, police reports, and affidavits from the owner, neighbors, or other credible parties with direct knowledge.

Serious and repeated lease violations will include, but not be limited to, nonpayment of rent, disturbance of neighbors, destruction of property, living or housekeeping habits that cause damage to the unit or premises, and criminal activity, including actions committed by guests. Generally, the criterion to be used will be whether or not the reason for the eviction was the fault of the tenant or guests. Any incidents of, or criminal activity related

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to, domestic violence, dating violence, sexual assault or stalking will not be construed as serious or repeated lease violations by the victim [24 CFR 5.2005(c)(1)].

• The family must notify the HRA and the owner before moving out of the unit or terminating the lease.

HRA Policy

The family can make only one elective move during any 12-month period.

The family must comply with lease requirements regarding written notice to the owner. The family must provide written notice to the HRA at least on full rental period before the last day of the tenancy (i.e. one full calendar month plus one day).

The family will be required to resolve any charges against the security deposit upon move-out.

- The family must give the HRA a copy of any owner eviction notice within 10 days of receipt of that notice.
- The family must use the assisted unit for residence by the family. The unit must be the family's only residence.
- The composition of the assisted family residing in the unit must be approved by the HRA. The family must notify the HRA in writing within 10 business days of the birth, adoption, or court-awarded custody of a child. The family must request HRA approval to add any other family member as an occupant of the unit.

HRA Policy

The request to add a family member must be submitted in writing and approved prior to the person moving into the unit. The HRA will determine eligibility of the new member in accordance with the policies in Chapter 3 of the HRA Administrative Plan. This includes any person not on the lease who is expected to stay in the unit for more than 10 consecutive days or 30 cumulative days within a 12-month period and therefore no longer qualifies as a "guest."

Anyone who receives mail at the assisted unit must be approved by the HRA and included in the composition of the assisted family.

- The family must notify the HRA in writing within 10 business days if any family member no longer lives in the unit.
- If the HRA has given approval, a foster child or a live-in aide may reside in the unit. The HRA has the discretion to adopt reasonable policies concerning residency by a foster child or a live-in aide, and to define when HRA consent may be given or denied. For policies related to the request and approval/disapproval of foster children, foster adults, and live-in aides, see Chapter 3 (Sections I.K and I.M), and Chapter 11 (Section II.B) of the HRA's Administrative Plan.

• The family is permitted to obtain an interim reexamination any time the family has experienced a change in circumstances since the last determination [24 CFR 982.516(b)(2)].

HRA Policy until the HRA's HOTMA 102/104 compliance date

The family must report in writing if their household income increases \$200 or more per month within 10 business days of the change occurring.

HRA Policy Under HOTMA 102/104

The family will be required to report all changes in income regardless of the amount of the change, whether the change is to earned or unearned income, or if the change occurred during the last three months of the certification period. Families must report changes in income within 10 business days of the date the change takes effect.

• The family must not sublease the unit, assign the lease, or transfer the unit.

HRA Policy

Subleasing includes receiving payment to cover rent and utility costs by a person living in the unit who is not listed as a family member.

- The family must supply any information requested by the HRA to verify that the family is living in the unit or information related to family absence from the unit.
- The family must promptly notify the HRA when the family is absent from the unit.

HRA Policy

Notice is required under this provision when any family members will be absent from the unit for an extended period. An extended period is defined as any period greater than 30 calendar days. Written notice must be provided to the HRA at least 10 business days prior to the start of the extended absence.

- The family must pay utility bills and provide and maintain any appliances that the owner is not required to provide under the lease [Form HUD-52646, Voucher].
- The family must not own or have any interest in the unit, (other than in a cooperative and owners of a manufactured home leasing a manufactured home space).
- Family members must not commit fraud, bribery, or any other corrupt or criminal act in connection with the program. (See Chapter 14, Program Integrity of the HRA's Administrative Plan for additional information).
- The family agrees to allow previous and/or current owners to share information about tenancy with the HRA.
- Family members must not engage in drug-related criminal activity or violent criminal activity
 or other criminal activity that threatens the health, safety or right to peaceful enjoyment of
 other residents and persons residing in the immediate vicinity of the premises. See Chapter
 12 for HUD and HRA policies of the HRA's Administrative Plan related to drug-related and
 violent criminal activity.
- Members of the household must not engage in abuse of alcohol in a way that threatens the health, safety or right to peaceful enjoyment of the other residents and persons residing in the

- immediate vicinity of the premises. See Chapter 12 of the HRA's Administrative Plan for a discussion of HUD and HRA policies related to alcohol abuse.
- An assisted family or member of the family must not receive HCV program assistance while receiving another housing subsidy, for the same unit or a different unit under any other federal, state or local housing assistance program.
- A family must not receive HCV program assistance while residing in a unit owned by a parent, child, grandparent, grandchild, sister or brother of any member of the family, unless the HRA has determined (and has notified the owner and the family of such determination) that approving rental of the unit, notwithstanding such relationship, would provide reasonable accommodation for a family member who is a person with disabilities. [Form HUD-52646, Voucher]

Signature and Date of All Household Adults (Household members age 18 and older):

2	`	,	
		Date:	
Signature			
		Date:	
Signature			
		Date:	
Signature			
		Date:	
Signature			
		Date:	
Signature			
		Date:	
Signature			



GRIEVANCE PROCEDURES

THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY

This notice is given to all Families participating in housing assistance programs administered by the St. Cloud Housing and Redevelopment Authority (HRA).

The purpose of this notice is to give you more information about the procedures, which have been established to protect your rights.

If you have any questions regarding this notice, please contact our office.

A person with a disability may request reasonable accommodation at any time during the application process, participation in a program and/or during the grievance procedures.

A person who is a victim of domestic violence, dating violence, or stalking may be protected under the Violence Against Women Act (VAWA).

1225 West Saint Germain Street
St. Cloud, MN 56301
Phone: 320-252-0880 Fax: 320-252-0889
www.stcloudhra.com



APPENDIX A

ADMININSTRATIVE PLAN- GRIEVANCE PROCEDURES

COMPLAINTS, INFORMAL REVIEWS FOR APPLICANTS, INFORMAL HEARINGS FOR PARTICIPANTS

DEFINITIONS

Applicant means an individual or family that has applied for admission to a program but is not yet a participant in the program.

Complainant means any applicant or participant of the housing choice voucher program presents a grievance to the Housing Authority main office in accord with the informal hearing procedure.

Grievance means any dispute which an applicant or participant has with respect to authority action, or failure to act, in accordance with Authority regulations.

Hearing Officer shall mean a person selected to hear grievances and render a decision with respect thereto.

Participant means an individual or family that has been admitted to the housing authority's program and is currently assisted in the program. The individual/family becomes a participant on the effective date of the first HAP contract executed by the housing authority for the family (first day of the initial lease).

COMPLAINTS

The HRA will investigate and respond to complaints by participant families, owners, and the general public. The HRA may require that complaints other than HQS violations be put in writing. Anonymous complaints are investigated whenever possible.

INFORMAL REVIEW FOR THE APPLICANT

A. Informal Review for the Applicant

The HRA will give an applicant for participation in the Housing Choice Voucher Program prompt notice of a decision denying assistance to the applicant. The notice will contain a brief statement of the reasons for the HRA decision. The notice will state that the applicant may request an informal review within 10 business days of the denial and will describe how to obtain the informal review.

B. When an Informal Review is Not Required

The HRA will not provide the applicant an opportunity for an informal review for any of the following reasons:

- 1. A determination of the family unit size under the HRA subsidy standards.
- 2. An HRA determination not to approve an extension or suspension of a certificate or voucher term.
- 3. An HRA determination not to grant approval to lease a unit under the program or to approve a proposed lease.
- 4. An HRA determination that a unit selected by the applicant is not in compliance with HQS.
- 5. An HRA determination that the unit is not in accordance with HQS because of family size or composition.
- 6. General policy issues or class grievances.
- 7. Discretionary administrative determinations by the HRA.

C. Informal Review Process

The HRA will give an applicant an opportunity for an informal review of the HRA decision denying assistance to the applicant. The procedure is as follows:

- 1. The review will be conducted by any person or persons designated by the HRA other than the person who made or approved the decision under review or a subordinate of this person.
- 2. The applicant will be given an opportunity to present written or oral objections to the HRA decision under review.
- 3. The HRA will notify the applicant of the HRA decision after the informal review within 14 calendar days. The notification will include a brief statement of the reasons for the final decision.

D. Considering Circumstances

If the Housing Authority seeks to deny assistance because of prior non-prescribed use, or possession for personal use, of a controlled substance, or pattern of abuse of alcohol, such use or possession or pattern of abuse must have occurred within one year before the date that the Housing Authority provides notice to the family of the Housing Authority determination to deny assistance. In determining whether to deny assistance for these reasons the HRA will consider evidence of whether the household member:

1. Has successfully completed a supervised drug or alcohol rehabilitation program (as applicable) and is no longer engaging in the non-prescribed use of a controlled substance or abuse of alcohol:

- 2. Has otherwise been rehabilitated successfully and is no longer engaging in the non-prescribed use of a controlled substance or abuse of alcohol; or
- 3. Is participating in a supervised drug or alcohol rehabilitation program and is no longer engaging in the non-prescribed use of a controlled substance or abuse of alcohol.
- E. Informal Review Procedures for Denial of Assistance on the Basis of Ineligible Immigration Status

The applicant family may request that the HRA provide for an informal review after the family has notification of the INS decision on appeal, or in lieu of request of appeal to the INS. This request must be made by the applicant family within 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or within 30 days of receipt of the INS appeal decision.

For applicant families, the Informal Review Process above will be utilized with the exception that the applicant family will have up to 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or of the INS appeal decision to request the review.

INFORMAL HEARINGS FOR PARTICIPANTS

- A. When a Hearing is Required
 - 1. The HRA will give a participant family an opportunity for an informal hearing to consider whether the following HRA decisions relating to the individual circumstances of a participant family are in accordance with the law, HUD regulations, and HRA policies:
 - a. A determination of the family's annual or adjusted income, and the use of such income to compute the housing assistance payment.
 - b. A determination of the appropriate utility allowance (if any) for tenant-paid utilities from the HRA utility allowance schedule.
 - c. A determination of the family unit size under the HRA subsidy standards.
 - d. A determination that a family is residing in a unit with a larger number of bedrooms than appropriate for the family unit size under the HRA subsidy standards, or the HRA determination to deny the family's request for an exception from the standards.

- e. A determination to terminate assistance for a participant family because of the family's action or failure to act.
- f. A determination to terminate assistance because the participant family has been absent from the assisted unit for longer than the maximum period permitted under the HRA policy and HUD rules.
- 2. In cases described in paragraphs 16.3(A)(1)(d), (e), and (f), of this Section, the HRA will give the opportunity for an informal hearing before the HRA terminates housing assistance payments for the family under an outstanding HAP contract.

B. When a Hearing is Not Required

The HRA will not provide a participant family an opportunity for an informal hearing for any of the following reasons:

- 1. Discretionary administrative determinations by the HRA.
- 2. General policy issues or class grievances.
- 3. Establishment of the HRA schedule of utility allowances for families in the program.
- 4. An HRA determination not to approve an extension or suspension of a certificate or voucher term.
- 5. An HRA determination not to approve a unit or lease.
- 6. An HRA determination that an assisted unit is not in compliance with HQS. (However, the HRA will provide the opportunity for an informal hearing for a decision to terminate assistance for a breach of the HOS caused by the family.)
- 7. An HRA determination that the unit is not in accordance with HQS because of the family size.
- 8. A determination by the HRA to exercise or not exercise any right or remedy against the owner under a HAP contract.
- 9. Denial of the issuance of voucher or portability of voucher due to funding from the Department of HUD.

C. Notice to the Family

- 1. In the cases described in paragraphs 16.3(A)(1)(a), (b), and (c), of this Section, the HRA will notify the family that the family may ask for an explanation of the basis of the HRA 's determination, and that if the family does not agree with the determination, the family may request an informal hearing. The request must be made within 10 business days of the decision.
- 2. In the cases described in paragraphs 16.3(A)(1)(d), (e), and (f), of this Section, the HRA will give the family prompt written notice

that the family may request a hearing within 10 business days of the notification. The notice will:

- a. Contain a brief statement of the reasons for the decision; and
- b. State this if the family does not agree with the decision, the family may request an informal hearing on the decision within 10 business days of the notification.

D. Hearing Procedures

The HRA and participants will adhere to the following procedures:

1. Discovery

- a. Prior to the hearing, the family will be given the opportunity to examine any HRA documents that are directly relevant to the hearing. The family will be allowed to copy any such document at the family's expense. If the HRA does not make the document(s) available for examination on request of the family, the HRA may not rely on the document at the hearing.
- b. Prior to the hearing, the HRA will be given the opportunity to examine, at the HRA's offices, any family documents that are directly relevant to the hearing. The HRA will be allowed to copy any such document at the HRA's expense. If the family does not make the document(s) available for examination on request of the HRA, the family may not rely on the document at the hearing.

Note: The term **document** includes records.

2. Representation of the Family

At its own expense, a lawyer or other representative may represent the family. The participant and all adult members of the household requesting the informal hearing must be present during the informal hearing.

3. Hearing Officer

a. The hearing will be conducted by any person or persons designated by the HRA, other than a person who made or approved the decision under review or a subordinate of this person.

- b. The person who conducts the hearing will regulate the conduct of the hearing in accordance with the HRA hearing procedures.
- c. The HRA will make every effort to conduct the informal hearing prior to the actual termination date from the program.

4. Evidence

The HRA and the family must have the opportunity to present evidence and may question any witnesses. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.

5. Procedures Governing the Hearing

The Housing Authority will endeavor to conduct the informal hearing in a manner which makes it possible for a complainant to proceed without counsel. Ordinarily, the Housing Authority will not be represented by counsel at the informal hearing, unless the complainant is represented. If a complainant intends to be represented at the informal hearing, the representative must enter an appearance by informing the Housing Authority as soon as reasonably possible, and in any event at least 24 hours before the informal hearing. If the Housing Authority intends to be represented by counsel at the informal hearing, the Housing Authority will notify the complainant as soon as reasonably possible, and in any event at least 24 hours before the informal hearing.

Upon appointment of the hearing officer, the hearing officer must refrain from ex parte communication with the parties. If either party or representative wishes to communicate with the hearing officer, he or she must either communicate in writing, with a copy to the adverse party, or orally in the presence of both parties (or their representatives). For purpose of this subsection, party includes the staff whose decision is being examined by the hearing officer, the complainant and their respective representatives. The evidence considered by the hearing officer will consist of evidence submitted at the hearing.

The Hearing shall be held before a Hearing Officer.

The Complainant shall be afforded a fair hearing providing the basic safeguards of due process which shall include:

a. The opportunity to examine before the grievance hearing and at the expense of the Complainant, to copy all non-privileged

documents, and records of the Housing Authority that are directly relevant to the hearing. Any document not made available, after request thereof by the complainant, may not be used as evidence by the Authority at the hearing;

- b. The right to a private hearing unless the Complainant requests a public hearing;
- c. The right to be represented by counsel or other person chosen as his/her representative;
- d. The right to present evidence and arguments in support of his/her complaint, to controvert evidence relied on by the Housing Authority; and to confront and cross-examine all witnesses on whose testimony or information the Housing Authority relies; and
- e. A decision based solely upon the facts presented at the hearing. If the Hearing Officer determines that the issue has been previously decided in another proceeding the hearing officer may render a decision without proceeding with the hearing.

If the Complainant or Housing Authority fail to appear at the scheduled hearing, the Hearing Officer may make a determination to postpone the hearing for not to exceed five (5) working days OR make a determination that the party has waived his/her opportunity to a hearing. Both parties will be notified of the determination provided that such a determination in no way waives the Complainant's right to appropriate judicial proceedings.

At the hearing, the Complainant must first make a showing of an entitlement of the relief sought and thereafter the Housing Authority must sustain the burden of justifying the Authority actions or failure to act against which the complaint is directed.

The hearing shall be conducted by the Hearing Officer in such a way to be:

- a. Informal oral or documentary evidence pertinent to the facts and issues raised by the complaint may be received without regard to admissibility under the rules of evidence applicable to judicial proceedings;
- b. Orderly the hearing officer or panel shall require that the Housing Authority, Complainant, counsel and other participants and spectators conduct themselves in an orderly

fashion. Failure to comply with the directions of the Hearing Officer or panel to obtain order may result in exclusion from the proceedings or in a decision adverse to the interest of the disorderly party and granting or denial of the relief sought, as appropriate.

The Complainant or Housing Authority may arrange, in advance and at the expense of the party making the arrangement, for a transcript of the hearing. Any interested party may purchase a copy of such transcript.

The Housing Authority will provide reasonable accommodations for persons with disabilities to participate in the hearing.

Reasonable accommodation may include qualified sign language interpreters, readers, accessible locations or attendants.

If the resident is visually impaired, any notice which is required under this procedure will be in an accessible format.

Hearing Officer's request for legal or policy advice. Ordinarily, the Hearing Officer will not be an attorney. In circumstances where the Hearing Officer determines that he requires outside assistance in resolving policy or legal issues, the Hearing Officer may proceed in any of the manners listed below. In those circumstances in which the hearing officer's request for assistance involves an opinion of his/her liability or responsibility in the role of hearing officer, the request for assistance may be verbal or in writing at the discretion of the hearing officer. In all other cases, the request and response shall be in writing, and a copy shall be included in the applicant's file.

- a. The Hearing Officer may request policy advice or clarifications from the Executive Director in writing. The Executive Director, with or without legal advice, may then respond in writing.
- b. The Hearing Officer may consult with HUD.
- c. The Hearing Officer may inquire of counsel for the applicant and Housing Authority for their respective positions.
- d. The Hearing Officer may make factual findings and certify a legal issue to the Executive Director for an ultimate decision based upon agency policy as interpreted by the Executive Director.
- 6. Issuance of Decision

The person who conducts the hearing must issue a written decision within 14 calendar days from the date of the hearing, stating briefly the reasons for the decision. Factual determinations relating to the individual circumstances of the family shall be based on a preponderance of the evidence presented at the hearing.

7. Effect of the Decision

The HRA is not bound by a hearing decision:

- a. Concerning a matter for which the HRA is not required to provide an opportunity for an informal hearing under this Section, or that otherwise exceeds the authority of the person conducting the hearing under the HRA hearing procedures.
- b. Contrary to HUD regulations or requirements, or otherwise contrary to Federal, State, or local law.
- c. If the HRA determines that it is not bound by a hearing decision, the HRA will notify the family within 14 calendar days of the determination, and of the reasons for the determination.

E. Considering Circumstances

In deciding whether to terminate assistance because of action or inaction by members of the family, the Housing Authority may consider all of the circumstances in each case, including the seriousness of the case, the extent of participation or culpability of individual family members, and the effects of denial or termination of assistance on other family members who were not involved in the action or failure.

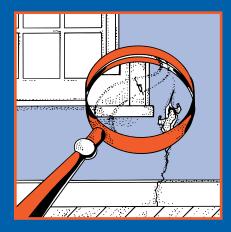
The Housing Authority may impose, as a condition of continued assistance for other family members, a requirement that family members who participated in or were culpable for the action or failure will not reside in the unit. The Housing Authority may permit the other members of a participant family to continue receiving assistance.

If the Housing Authority seeks to terminate assistance because of non-prescribed use, or possession for personal use, of a controlled substance, or pattern of abuse of alcohol, such use or possession or pattern of abuse must have occurred within one year before the date that the Housing Authority provides notice to the family of the Housing Authority determination to deny or terminate assistance. In determining whether to terminate assistance for these reasons the HRA will consider evidence of whether the household member:

- 1. Has successfully completed a supervised drug or alcohol rehabilitation program (as applicable) and is no longer engaging in the non-prescribed use of a controlled substance or abuse of alcohol;
- 2. Has otherwise been rehabilitated successfully and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol; or
- 3. Is participating in a supervised drug or alcohol rehabilitation program and is no longer engaging in the non-prescribed use of a controlled substance or abuse of alcohol.
- F. Informal Hearing Procedures for Denial of Assistance on the Basis of Ineligible Immigration Status

The participant family may request that the HRA provide for an informal hearing after the family has notification of the INS decision on appeal, or in lieu of request of appeal to the INS. This request must be made by the participant family within 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or within 30 days of receipt of the INS appeal decision.

For the participant families, the Informal Hearing Process above will be utilized with the exception that the participant family will have up to 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or of the INS appeal decision.



Protect Your Family From Lead In Your Home







United States Environmental Protection Agency



United States Consumer Product Safety Commission



United States
Department of Housing
and Urban Development

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

any houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.



OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

ederal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

Simple Steps To Protect Your Family From Lead Hazards

If you think your home has high levels of lead:

- Get your young children tested for lead, even if they seem healthy.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods.
- Get your home checked for lead hazards.
- Regularly clean floors, window sills, and other surfaces.
- Wipe soil off shoes before entering house.
- ◆ Talk to your landlord about fixing surfaces with peeling or chipping paint.
- ◆ Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- Don't use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
- Don't try to remove lead-based paint yourself.

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

FACT: Lead exposure can harm young children and babies even before they are born.

FACT: Even children who seem healthy can have high levels of lead in their bodies.

FACT: People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

FACT: People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.

FACT: Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmenatal health problem in the U.S.

Even children who appear healthy can have dangerous levels of lead in their bodies.

People can get lead in their body if they:

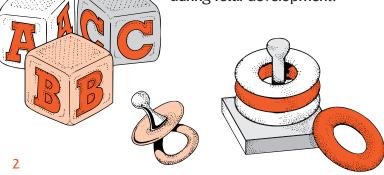
- Breathe in lead dust (especially during renovations that disturb painted surfaces).
- Put their hands or other objects covered with lead dust in their mouths.
- Eat paint chips or soil that contains lead.

Lead is even more dangerous to children under the age of 6:

- At this age children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them

Lead is also dangerous to women of childbearing age:

Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

In children, lead can cause:

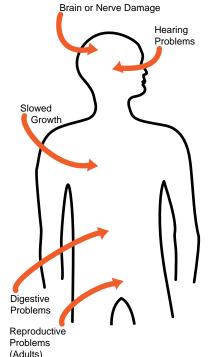
- Nervous system and kidney damage.
- Learning disabilities, attention deficit disorder, and decreased intelligence.
- Speech, language, and behavior problems.
- Poor muscle coordination.
- Decreased muscle and bone growth.
- Hearing damage.

While low-lead exposure is most common, exposure to high levels of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults too.

In adults, lead can cause:

- Increased chance of illness during pregnancy.
- Harm to a fetus, including brain damage or death.
- Fertility problems (in men and women).
- High blood pressure.
- Digestive problems.
- Nerve disorders.
- Memory and concentration problems.
- Muscle and joint pain.



Lead affects the body in many ways.

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has leadbased paint. Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- ♦ In homes in the city, country, or suburbs.
- ♦ In apartments, single-family homes, and both private and public housing.
- ◆ Inside and outside of the house.
- In soil around a home. (Soil can pick up lead from exterior paint or other sources such as past use of leaded gas in cars.)

Checking Your Family for Lead

Get your children and home tested if you think your home has high levels of lead. To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect high levels of lead. Blood tests are usually recommended for:

- ♦ Children at ages 1 and 2.
- Children or other family members who have been exposed to high levels of lead.
- Children who should be tested under your state or local health screening plan.

Your doctor can explain what the test results mean and if more testing will be needed.

Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

- Windows and window sills.
- Doors and door frames.
- Stairs, railings, banisters, and porches.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- ♦ 40 micrograms per square foot (µg/ft²) and higher for floors, including carpeted floors.
- \bullet 250 μ g/ft² and higher for interior window sills.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:

- ♦ 400 parts per million (ppm) and higher in play areas of bare soil.
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.



- A paint inspection tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- A risk assessment tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards.
- ♠ A combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- Visual inspection of paint condition and location.
- ♦ A portable x-ray fluorescence (XRF) machine.
- Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.



What You Can Do Now To Protect Your Family

If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Clean up paint chips immediately.
- ◆ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- Wash children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces.
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.







Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- ◆ You can **temporarily** reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.
- ◆ To permanently remove lead hazards, you should hire a certified lead "abatement" contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- 40 micrograms per square foot (μg/ft²) for floors, including carpeted floors;
- ightharpoonup 250 μ g/ft² for interior windows sills; and
- 400 μ g/ft² for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.

Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- Have the area tested for lead-based paint.
- ◆ Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ◆ Temporarily move your family (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- ◆ Follow other safety measures to reduce lead hazards. You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



Other Sources of Lead



While paint, dust, and soil are the most common sources of lead, other lead sources also exist.





- ◆ Drinking water. Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:
 - Use only cold water for drinking and cooking.
 - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.
- ◆ The job. If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- Old painted toys and furniture.
- Food and liquids stored in lead crystal or lead-glazed pottery or porcelain.
- ◆ Lead smelters or other industries that release lead into the air.
- Hobbies that use lead, such as making pottery or stained glass, or refinishing furniture.
- Folk remedies that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.

For More Information

The National Lead Information Center

Call 1-800-424-LEAD (424-5323) to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit www.epa.gov/lead and www.hud.gov/offices/lead/.



EPA's Safe Drinking Water Hotline

Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call 1-800-638-2772, or visit CPSC's Web site at: www.cpsc.gov.



Some cities, states, and tribes have their own rules for lead-based paint activities. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your local contacts on the Internet at www.epa.gov/lead or contact the National Lead Information Center at 1-800-424-LEAD.



For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact U.S. EPA Region 1 Suite 1100 (CPT) One Congress Street Boston, MA 02114-2023 1 (888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact U.S. EPA Region 2 2890 Woodbridge Avenue Building 209, Mail Stop 225 Edison, NJ 08837-3679 (732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)

Regional Lead Contact U.S. EPA Region 3 (3WC33) 1650 Arch Street Philadelphia, PA 19103 (215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact U.S. EPA Region 4 61 Forsyth Street, SW Atlanta, GA 30303 (404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact U.S. EPA Region 5 (DT-8J) 77 West Jackson Boulevard Chicago, IL 60604-3666 (312) 886-6003 **Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact U.S. EPA Region 6 1445 Ross Avenue, 12th Floor Dallas, TX 75202-2733 (214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact U.S. EPA Region 7 (ARTD-RALI) 901 N. 5th Street Kansas City, KS 66101 (913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact U.S. EPA Region 8 999 18th Street, Suite 500 Denver, CO 80202-2466 (303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact U.S. Region 9 75 Hawthorne Street San Francisco, CA 94105 (415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact U.S. EPA Region 10 Toxics Section WCM-128 1200 Sixth Avenue Seattle, WA 98101-1128 (206) 553-1985

CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center

Consumer Product Safety Commission 201 Varick Street, Room 903 New York, NY 10014 (212) 620-4120

Central Regional Center

Consumer Product Safety Commission 230 South Dearborn Street, Room 2944 Chicago, IL 60604 (312) 353-8260

Western Regional Center

Consumer Product Safety Commission 1301 Clay Street, Suite 610-N Oakland, CA 94612 (510) 637-4050

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control 451 Seventh Street, SW, P-3206 Washington, DC 20410 (202) 755-1785

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U.S. EPA Washington DC 20460

U.S. CPSC Washington DC 20207

U.S. HUD Washington DC 20410

EPA747-K-99-001 June 2003

CERTIFICATION OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT, OR STALKING

Confidentiality Note: Any personal information you share in this form will be maintained by your covered housing provider according to the confidentiality provisions below.

Purpose of Form: If you are a tenant of or applicant for housing assisted under a covered housing program, or if you are applying for or receiving transitional housing or rental assistance under a covered housing program, and ask for protection under the Violence Against Women Act ("VAWA"), you may use this form to comply with a covered housing provider's request for written documentation of your status as a "victim". This form is accompanied by a "Notice of Occupancy Rights Under the Violence Against Women Act," Form HUD-5380.

VAWA protects individuals and families regardless of a victim's age or actual or perceived sexual orientation, gender identity, sex, or marital status.

You are not expected **and cannot be asked or required** to claim, document, or prove victim status or VAWA violence/abuse other than as stated in "Notice of Occupancy Rights Under the Violence Against Women Act," Form HUD-5380.

This form is **one of your available options** for responding to a covered housing provider's written request for documentation of victim status or the incident(s) of VAWA violence/abuse. If you choose, you may submit one of the types of third-party documentation described in Form HUD-5380, in the section titled, "What do I need to document that I am a victim?". Your covered housing provider must give you at least 14 business days (weekends and holidays do not count) to respond to their written request for this documentation.

Will my information be kept confidential? Whenever you ask for or about VAWA protections, your covered housing provider must keep any information you provide about the VAWA violence/abuse or the fact you (or a household member) are a victim, including the information on this form, strictly confidential. This information should be securely and separately kept from your other tenant files. This information can only be accessed by an employee/agent of your covered housing provider if (1) access is required for a specific reason, (2) your covered housing provider explicitly authorizes that person's access for that reason, and (3) the authorization complies with applicable law. This information will not be given to anyone else or put in a database shared with anyone else, unless your covered housing provider (1) gets your written permission to do so for a limited time, (2) is required to do so as part of an eviction or termination hearing, or (3) is required to do so by law.

In addition, your covered housing provider must keep your address strictly confidential to ensure that it is not disclosed to a person who committed or threatened to commit VAWA violence/abuse against you (or a household member).

. You can read translated VAWA forms at

https://www.hud.gov/program_offices/administration/hudclips/forms/hud5a#4. If you speak or read in a language other than English, your covered housing provider must give you language assistance regarding your VAWA protections (for example, oral interpretation and/or written translation).

Can I request a reasonable accommodation? If you have a disability, your covered housing provider must provide reasonable accommodations to rules, policies, practices, or services that may be necessary to allow you to equally benefit from VAWA protections (for example, giving you more time to submit documents or assistance with filling out forms). You may request a reasonable accommodation at any time, even for the first time during an eviction. If a provider is denying a specific reasonable accommodation because it is not reasonable, your

Page 1 of 3 Form HUD-5382

covered housing provider must first engage in the interactive process with you to identify possible alternative accommodations. Your covered housing provider must also ensure effective communication with individuals with disabilities.

Need further help? For additional information on VAWA and to find help in your area, visit https://www.hud.gov/vawa. To speak with a housing advocate, contact See attached.

TO BE COMPLETED BY OR ON BEHALF OF THE VICTIM OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT, OR STALKING

So Name(s) of other member(s) of the household: Name of the perpetrator (if known and can be safely disclosed):
Name of the perpetrator (if known and can be safely disclosed): What is the safest and most secure way to contact you? (You may choose more than one.) If any contact information changes or is no longer a safe contact method, notify your covered ho provider. Phone Phone Number:
If any contact information changes or is no longer a safe contact method, notify your covered hoprovider. Description: Phone Phone Number:
provider. Description: Phone Phone Number:
Safe to receive a voicemail: Yes No
E-mail E-mail Address:
Safe to receive an email: Yes No
Mail Mailing Address:
Safe to receive mail from your housing provider: Yes No
Other Please List:

Page 2 of 3 Form HUD-5382

Applicable definitions of domestic violence, dating violence, sexual assault, or stalking:

Domestic violence includes felony or misdemeanor crimes of violence committed by a current or former spouse or intimate partner of the victim, by a person with whom the victim shares a child in common, by a person who lives with or has lived with the victim as a spouse or intimate partner, by a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction, or by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction.

Spouse or intimate partner of the victim includes a person who is or has been in a social relationship of a romantic or intimate nature with the victim, as determined by the length of the relationship, the type of the relationship, and the frequency of interaction between the persons involved in the relationship.

Dating violence means violence committed by a person:

- (1) Who is or has been in a social relationship of a romantic or intimate nature with the victim; and
- (2) Where the existence of such a relationship shall be determined based on a consideration of the following factors: (i) The length of the relationship; (ii) The type of relationship; and (iii) The frequency of interaction between the persons involved in the relationship.

Sexual assault means any nonconsensual sexual act proscribed by Federal, tribal, or State law, including when the victim lacks capacity to consent.

Stalking means engaging in a course of conduct directed at a specific person that would cause a reasonable person to:

- (1) Fear for the person's individual safety or the safety of others or
- (2) Suffer substantial emotional distress.

Certification of Applicant or Tenant: By signing below, I am certifying that the information provided on this form is true and correct to the best of my knowledge and recollection, and that one or more members of my household is or has been a victim of domestic violence, dating violence, sexual assault, or stalking as described in the applicable definitions above.

Signature	Date

Public Reporting Burden for this collection of information is estimated to average 20 minutes per response. This includes the time for collecting, reviewing, and reporting. Comments concerning the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to the Reports Management Officer, QDAM, Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410. Housing providers in programs covered by VAWA may request certification that the applicant or tenant is a victim of VAWA violence/abuse. A Federal agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid Office of Management and Budget control number.

Page 3 of 3 Form HUD-5382

Domestic Assault and/or Sexual Assault Contact Information for Central MN

Anna Marie's Alliance, 24-hour CALL 320-253-6900 or 320-251-7203

<u>Dedicated to providing safe shelter, support and referral services for battered women and their children.</u>

500 11th Ave N, PO Box 367, St Cloud, MN 56302

Website: www.annamaries.org

Fax: (320) 251-4670

Central Minnesota Sexual Assault Center, 24-hour CALL 800-237-5090 or 320-251-4357

Mon-Fri/8:30-4:30

Free and confidential services for victims of sexual abuse or assault.

Website: <u>www.cmsac.org</u> Fax: (320) 251-4670

Rivers of Hope, 24-hour CALL 763-295-3433

Offering advocacy, support and referral services for victims of family violence. All services are confidential and at no cost to you.

Website: http://riversofhope.org

The National Domestic Violence Hotline, 24-hour CALL 800-799-8233 (SAFE) <u>Provides lifesaving tools and immediate support to enable victims to find safety and live lives</u> free of abuse.

Website: www.thehotline.org



PAYMENT STANDARDS FOR THE HOUSING CHOICE VOUCHER PROGRAM

Effective: 01/01/2026

City of St. Cloud	d/Benton County	Sherburne and V	Vright Counties
0 BR - \$ 943	4 BR - \$ 1,957	0 BR - \$ 1,174	4 BR - \$ 2,540
1 BR - \$ 974	5 BR - \$ 2,250	1 BR - \$ 1,360	5 BR - \$ 2,921
2 BR - \$ 1,242	6 BR - \$ 2,543	2 BR - \$ 1,663	6 BR - \$ 3,221
3 BR - \$ 1,646	7 BR - \$ 2,837	3 BR - \$ 2,243	7 BR - \$ 3,593

PLEASE REMEMBER that all of these payment standards include utilities (except telephone and cable). When you find a unit you must determine what utilities you have to pay for and add the appropriate utility allowance to the rent to determine if the unit will qualify for the program.

EXAMPLE: You have a two-bedroom voucher and find a suitable two-bedroom apartment and the rent is \$1,150 per month. In addition, you as the tenant must pay for electricity (lighting, electric cooking, and air conditioning). You would then check the utility allowance schedule and discover that, on a monthly basis, the cost of these utilities is \$79 (that is, electricity cost of \$53, electric cooking cost of \$12, air conditioning cost of \$5 and monthly electric charge of \$9). Consequently,

Rent	\$ 1,150
Utilities	\$ <u>79</u>
Total	\$ 1,229

\$1,229 is below the payment standard for a two-bedroom voucher (\$1,242). Therefore, in this example, the apartment would qualify for rental assistance.

A Request for Tenancy Approval Packet for a new unit must be turned in by 4:00 p.m. the 15th of the month before housing assistance starts. If the 15th falls on a holiday, Saturday or Sunday you will have until 4:00 p.m. the following business day to turn in your necessary paperwork. THERE WILL BE NO EXCEPTIONS TO THIS POLICY.

The rental unit will need to pass inspection before housing assistance starts. If the unit is located in a city that requires rental licensing, it needs to have a current rental license with that city.

Portability

If you are planning to move to an area outside of the city limits of St. Cloud, Benton, Sherburne or Wright Counties, please contact your St. Cloud HRA case worker for specific information regarding portability. You may be required to live in the St. Cloud HRA's jurisdiction for the first twelve (12) months prior to using the portability feature of your Section 8 Housing Choice Voucher.

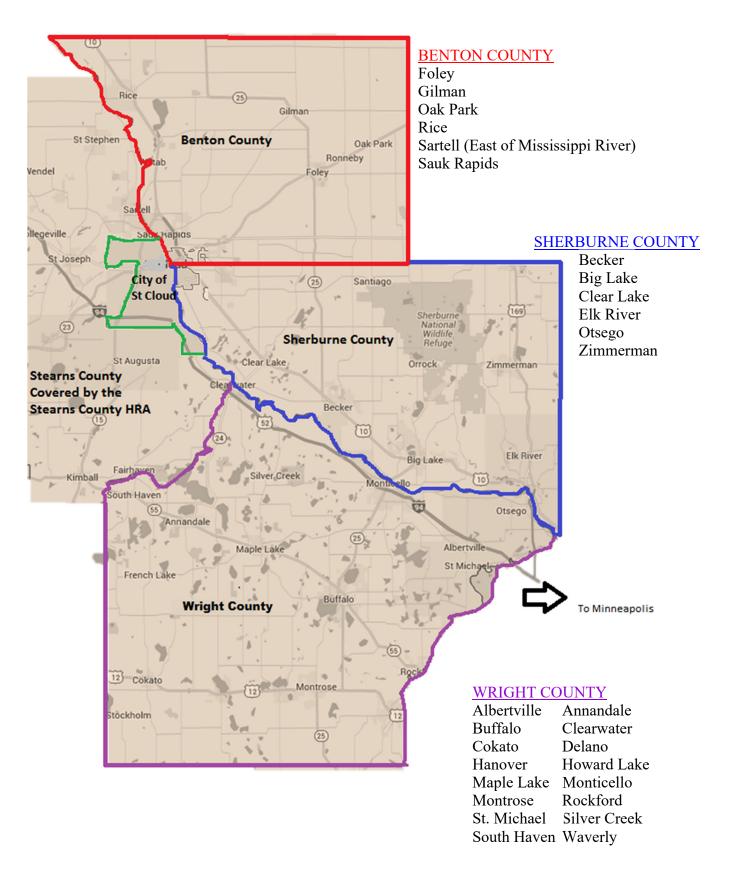


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ST. CLOUD HRA JURISDICTION COVERAGE AREAS

AND THE CITY LIMITS OF ST. CLOUD



Utility Allowance ScheduleSee Public Reporting and Instructions on back.

U.S. Department of Housing and Urban Development

OMB Approval No. 2577-0169 (exp. 04/30/2026)

Office of Public and Indian Housing

Locality/PHA		Unit Type:			Date (mm/dd/yyyy)			
St. Cloud Housin	g & Redevelopment	High-Rise	Apartme	ent (5+ st	01/01/2026			
Authority, MN								
Utility of Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Heating	Natural Gas	\$32.00	\$37.00	\$44.00	\$50.00	\$57.00	\$64.00	\$69.00
	Bottle Gas	\$59.00	\$67.00	\$81.00	\$92.00	\$104.00	\$118.00	\$126.00
	Electric	\$34.00	\$40.00	\$55.00	\$71.00	\$86.00	\$101.00	\$109.00
	Electric Heat Pump	\$30.00	\$36.00	\$42.00	\$48.00	\$53.00	\$58.00	\$63.00
	Fuel Oil	\$78.00	\$92.00	\$109.00	\$124.00	\$141.00	\$158.00	\$170.00
Cooking	Natural Gas	\$3.00	\$3.00	\$5.00	\$6.00	\$8.00	\$9.00	\$10.00
	Bottle Gas	\$5.00	\$5.00	\$8.00	\$12.00	\$15.00	\$17.00	\$18.00
	Electric	\$7.00	\$8.00	\$12.00	\$16.00	\$19.00	\$23.00	\$25.00
Other Electric		\$26.00	\$31.00	\$43.00	\$55.00	\$67.00	\$79.00	\$86.00
Air Conditioning		\$3.00	\$3.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00
Water Heating	Natural Gas	\$7.00	\$9.00	\$12.00	\$16.00	\$20.00	\$25.00	\$27.00
	Bottle Gas	\$13.00	\$17.00	\$22.00	\$29.00	\$37.00	\$44.00	\$47.00
	Electric	\$19.00	\$23.00	\$29.00	\$35.00	\$42.00	\$48.00	\$52.00
	Fuel Oil	\$17.00	\$20.00	\$32.00	\$40.00	\$49.00	\$58.00	\$63.00
Water		\$17.00	\$17.00	\$25.00	\$34.00	\$43.00	\$52.00	\$58.00
Sewer		\$52.00	\$53.00	\$63.00	\$73.00	\$82.00	\$92.00	\$99.00
Trash Collection		\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00
Other specify: Elec	tric Charge \$9.34	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00
Other specify: Nat	ural Gas Charge \$9.62	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Range/Microwave		\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
Refrigerator		\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
Actual Family All	lowances-May be used by th	ne family to comp	ute allowance	e while	Utility/Service/Appliance		Allowance	
searching for a unit.					Heating			
Head of Household N	ame				Cooking			
					Other Electric			
Unit Address					Air Conditioning Water Heating			
Offit Address					Water	ing		
					Sewer			
					Trash Collec	ction		
					Other			
Number of Bedrooms					Range/Micr			
					Refrigerator			
					Total			



Utility Allowance ScheduleSee Public Reporting and Instructions on back.

U.S. Department of Housing and Urban Development

Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 04/30/2026)

Locality/PHA		Unit Type: L	ow-Rise A _l	partment	Date (mm/dd/yyyy)				
	g & Redevelopment	(4 stories	or fewer)		01/01/2026				
Authority, MN									
Utility of Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR	
Heating	Natural Gas	\$57.00	\$67.00	\$73.00	\$78.00	\$83.00	\$89.00	\$96.00	
	Bottle Gas	\$104.00	\$123.00	\$134.00	\$143.00	\$153.00	\$163.00	\$176.00	
	Electric	\$49.00	\$58.00	\$77.00	\$95.00	\$114.00	\$133.00	\$143.00	
	Electric Heat Pump	\$39.00	\$46.00	\$55.00	\$61.00	\$68.00	\$75.00	\$81.00	
	Fuel Oil	\$141.00	\$167.00	\$179.00	\$193.00	\$204.00	\$219.00	\$236.00	
Cooking	Natural Gas	\$3.00	\$3.00	\$5.00	\$6.00	\$8.00	\$9.00	\$10.00	
	Bottle Gas	\$5.00	\$5.00	\$8.00	\$12.00	\$15.00	\$17.00	\$18.00	
	Electric	\$7.00	\$8.00	\$12.00	\$16.00	\$19.00	\$23.00	\$25.00	
Other Electric		\$32.00	\$38.00	\$53.00	\$67.00	\$82.00	\$97.00	\$105.00	
Air Conditioning		\$3.00	\$4.00	\$5.00	\$7.00	\$8.00	\$10.00	\$10.00	
Water Heating	Natural Gas	\$9.00	\$11.00	\$15.00	\$20.00	\$26.00	\$31.00	\$33.00	
	Bottle Gas	\$17.00	\$20.00	\$27.00	\$37.00	\$45.00	\$55.00	\$59.00	
	Electric	\$24.00	\$29.00	\$36.00	\$44.00	\$52.00	\$60.00	\$65.00	
	Fuel Oil	\$23.00	\$26.00	\$37.00	\$49.00	\$60.00	\$75.00	\$81.00	
Water		\$17.00	\$17.00	\$25.00	\$34.00	\$43.00	\$52.00	\$58.00	
Sewer		\$52.00	\$53.00	\$63.00	\$73.00	\$82.00	\$92.00	\$99.00	
Trash Collection		\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	
Other specify: Elect	ric Charge \$9.34	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	
Other specify: Natu	ral Gas Charge \$9.62	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	
Range/Microwave		\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	
Refrigerator		\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	
Actual Family Alle	owances-May be used by the	e family to compu	ute allowance	while	Utility/Service/Appliance		Allowance		
searching for a unit.					Heating				
Head of Household Na	me				Cooking				
					Other Electr				
Unit Address					Water Heat				
ome / daress					Water	iiig			
				Sewer					
					Trash Collec	ction			
					Other				
Number of Bedrooms					Range/Micr				
					Refrigerator	•			
					Total				



U.S. Department of Housing and Urban Development

OMB Approval No. 2577-0169 (exp. 04/30/2026)

Office of Public and Indian Housing

Locality/PHA		Unit Type: F	Row House	/Townhou	Date (mm/dd/yyyy)			
	g & Redevelopment	Semi-Deta	ached/Dup	lex (attach	01/01/2026			
Authority, MN		two sides)						
Utility of Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Heating	Natural Gas	\$39.00	\$46.00	\$54.00	\$62.00	\$70.00	\$78.00	\$84.00
	Bottle Gas	\$72.00	\$84.00	\$99.00	\$114.00	\$128.00	\$143.00	\$155.00
	Electric	\$49.00	\$58.00	\$77.00	\$95.00	\$114.00	\$133.00	\$143.00
	Electric Heat Pump	\$37.00	\$43.00	\$52.00	\$58.00	\$64.00	\$71.00	\$76.00
	Fuel Oil	\$98.00	\$115.00	\$135.00	\$153.00	\$173.00	\$193.00	\$207.00
Cooking	Natural Gas	\$3.00	\$3.00	\$5.00	\$6.00	\$8.00	\$9.00	\$10.00
	Bottle Gas	\$5.00	\$5.00	\$8.00	\$12.00	\$15.00	\$17.00	\$18.00
	Electric	\$7.00	\$8.00	\$12.00	\$16.00	\$19.00	\$23.00	\$25.00
Other Electric		\$33.00	\$39.00	\$54.00	\$70.00	\$85.00	\$100.00	\$108.00
Air Conditioning		\$3.00	\$3.00	\$6.00	\$8.00	\$10.00	\$13.00	\$14.00
Water Heating	Natural Gas	\$9.00	\$11.00	\$15.00	\$20.00	\$26.00	\$31.00	\$33.00
	Bottle Gas	\$17.00	\$20.00	\$27.00	\$37.00	\$45.00	\$55.00	\$59.00
	Electric	\$24.00	\$29.00	\$36.00	\$44.00	\$52.00	\$60.00	\$65.00
	Fuel Oil	\$23.00	\$26.00	\$37.00	\$49.00	\$60.00	\$75.00	\$81.00
Water		\$17.00	\$17.00	\$25.00	\$34.00	\$43.00	\$52.00	\$58.00
Sewer		\$52.00	\$53.00	\$63.00	\$73.00	\$82.00	\$92.00	\$99.00
Trash Collection		\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00
Other specify: Elect	ric Charge \$9.34	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00
Other specify: Natu	ral Gas Charge \$9.62	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Range/Microwave		\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
Refrigerator		\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
_	owances-May be used by the	family to comp	ute allowance	while	Utility/Service/Appliance		Allowance	
searching for a unit.					Heating			
Head of Household Na	me				Cooking			
					Other Electi Air Condition			
Unit Address					Water Heat	-		
0 m () m () m () m					Water	iiig		
					Sewer			
					Trash Collec	ction		
					Other			
Number of Bedrooms					Range/Micr			
					Refrigerator	r		
Seal of					Total			



Utility Allowance Schedule

See Public Reporting and Instructions on back.

U.S. Department of Housing and Urban Development

Office of Public and Indian Housing

The following allowances are used to determine the total cost of tenant-furnised utilities and appliances.

OMB Approval No. 2577-0169 (exp. 04/30/2026)

Locality/PHA St. Cloud Housing & Redevelopment Authority, MN		Unit Type D (one fami	etached H ily under o		Date (mm/dd/yyyy) 01/01/2026				
Utility of Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR	
Heating	Natural Gas	\$45.00	\$53.00	\$63.00				\$98.00	
5	Bottle Gas	\$82.00	\$97.00	\$116.00	· ·	\$151.00	·	\$180.00	
	Electric	\$83.00	\$97.00	\$114.00				\$179.00	
	Electric Heat Pump	\$43.00	\$51.00	\$61.00				\$90.00	
	Fuel Oil	\$112.00	\$130.00	\$156.00				\$242.00	
Cooking	Natural Gas	\$3.00	\$3.00	\$5.00				\$10.00	
	Bottle Gas	\$5.00	\$5.00	\$8.00	\$12.00	\$15.00	\$17.00	\$18.00	
	Electric	\$7.00	\$8.00	\$12.00	\$16.00	\$19.00	\$23.00	\$25.00	
Other Electric		\$39.00	\$46.00	\$63.00		\$99.00	\$117.00	\$126.00	
Air Conditioning		\$2.00	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$17.00	
Water Heating	Natural Gas	\$9.00	\$11.00	\$15.00	\$20.00	\$26.00	\$31.00	\$33.00	
	Bottle Gas	\$17.00	\$20.00	\$27.00	\$37.00	\$45.00	\$55.00	\$59.00	
	Electric	\$24.00	\$29.00	\$36.00	\$44.00	\$52.00	\$60.00	\$65.00	
	Fuel Oil	\$23.00	\$26.00	\$37.00	\$49.00	\$60.00	\$75.00	\$81.00	
Water		\$17.00	\$17.00	\$25.00	\$34.00	\$43.00	\$52.00	\$58.00	
Sewer		\$52.00	\$53.00	\$63.00	\$73.00	\$82.00	\$92.00	\$99.00	
Trash Collection		\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	
Other specify: Elec	tric Charge \$9.34	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	
Other specify: Nat	ural Gas Charge \$9.62	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	
Range/Microwave		\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	
Refrigerator		\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	
Actual Family All	owances-May be used by the	e family to compu	family to compute allowance while			Utility/Service/Appliance		Allowance	
searching for a unit.					Heating				
Head of Household Na	ame				Cooking Other Electr				
					Air Condition				
Unit Address					Water Heati				
					Water	J			
					Sewer				
					Trash Collec	ction			
Niumala au a f D - Ju					Other				
Number of Bedrooms					Range / Mic Refrigerator				
					Total	·			



Utility Allowance ScheduleSee Public Reporting and Instructions on back.

U.S. Department of Housing and Urban Development

Office of Public and Indian Housing

OMB Approval No. 2577-0169 (exp. 04/30/2026)
(111)

		Unit Type N	Nobile Ho	me	Date (mm/dd/yyyy)			
· ·	g & Redevelopment	(manufac	tured hor	ne)		01/01/	2026	
Authority, MN								
Utility of Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Heating	Natural Gas	\$38.00	\$45.00	\$53.00	\$61.00	\$69.00	\$77.00	\$83.00
	Bottle Gas	\$69.00	\$82.00	\$97.00	\$113.00	\$126.00	\$141.00	\$153.00
	Electric	\$86.00	\$101.00	\$105.00	\$108.00	\$111.00	\$115.00	\$124.00
	Electric Heat Pump	\$37.00	\$43.00	\$52.00	\$58.00	\$64.00	\$71.00	\$76.00
	Fuel Oil	\$95.00	\$112.00	\$132.00	\$150.00	\$170.00	\$190.00	\$204.00
Cooking	Natural Gas	\$3.00	\$3.00	\$5.00	\$6.00	\$8.00	\$9.00	\$10.00
	Bottle Gas	\$5.00	\$5.00	\$8.00	\$12.00	\$15.00	\$17.00	\$18.00
	Electric	\$7.00	\$8.00	\$12.00	\$16.00	\$19.00	\$23.00	\$25.00
Other Electric		\$39.00	\$46.00	\$63.00	\$81.00	\$99.00	\$117.00	\$126.00
Air Conditioning		\$3.00	\$3.00	\$5.00	\$8.00	\$10.00	\$12.00	\$13.00
Water Heating	Natural Gas	\$9.00	\$11.00	\$15.00	\$20.00	\$26.00	\$31.00	\$33.00
	Bottle Gas	\$17.00	\$20.00	\$27.00	\$37.00	\$45.00	\$55.00	\$59.00
	Electric	\$24.00	\$29.00	\$36.00	\$44.00	\$52.00	\$60.00	\$65.00
	Fuel Oil	\$23.00	\$26.00	\$37.00	\$49.00	\$60.00	\$75.00	\$81.00
Water		\$17.00		\$25.00		\$43.00	\$52.00	\$58.00
Sewer		\$52.00	\$53.00	\$63.00		\$82.00	\$92.00	\$99.00
Trash Collection		\$41.00		\$41.00		\$41.00	\$41.00	\$41.00
Other specify: Elect	 tric Charge \$9.34	\$9.00	·	\$9.00	·	\$9.00	\$9.00	\$9.00
	ıral Gas Charge \$9.62	\$10.00		\$10.00		\$10.00	\$10.00	\$10.00
Range/Microwave		\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
Refrigerator		\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
Actual Family All	owances-May be used by the	e family to comp	ute allowance	while	Utility/Service	ce/Appliance	Allow	ance
searching for a unit.					Heating			
Head of Household Na	ame				Cooking			
					Other Electr			
					Air Conditio			
Unit Address					Water Heati	ing		
					Water			
					Sewer Trash Collec	rtion		
					Other			
Number of Bedrooms					Range / Mic	rowave		
					Refrigerator			
					Total			
Seal of								

