

Module 4
Section 4

RENTER RIGHTS & RESPONSIBILITIES

Looking for housing, keeping your housing.
Know your rights and responsibilities.
Be a good neighbor and tenant.

IN THIS SECTION YOU WILL:

Explore helpful tips in finding a place to rent.

Understand the importance of your lease and move-in inspection.

Discover how to handle renters' insurance and necessary repairs.

Learn about evictions and steps to moving out.

Examine tenant law changes in 2024.

RENTER RIGHTS & RESPONSIBILITIES

Finding a place to live

Finding a place to live and keeping it can be hard. It's important to know how to find housing, be a good renter, and know your rights.

Let's start with where to look for housing. You can check rental sites like Zillow, HotPads, Trulia, and Rent.com. You can also go to local housing agencies in your city or county for help.

Be careful with sites like Marketplace and Craigslist. Some posts on those sites might be scams. How can you tell if it's a scam? If a property manager asks for money before you meet them or see the place, that's a red flag. Never give out your banking information. A reputable company won't ask for it.

When looking for housing, ask yourself these questions:

- Is it close to transportation if you need it?
- Is it close to school if you have kids?
- Is it close to your job if you walk or use public transportation?

When you talk to a property manager, be curious and confident. Don't share too much personal information. Ask them if

they work with barriers, have evictions, or a criminal history. Also, ask if they accept housing vouchers. These are important questions to consider.

When you visit a unit, ask these questions:

- Are the grounds clean?
- What does the building look like?
- Is the unit clean and in good shape?
- Does the neighborhood seem nice and safe?

Ask about how they handle repairs. There are rules for apartment repairs. While waiting for an answer on your application, don't call the property manager too often. It might make them think you'll be a problem tenant.



When you sign a lease, ask what you need to bring beforehand. Make sure you bring any documents they asked for.

Do you need to show how much money you make? Do you need money? If someone is helping you with money, did they send a letter promising to help?



Signing a lease

Before you sign the lease, make sure you walk through the place one last time. Look at everything and make sure it's in good shape. If you see anything broken or any stains on the carpet, make sure you write it down and sign it. Have the person who manages the property sign it too. Take pictures. This is always a good idea. It will help you when you move out and want your security deposit back.

Always ask questions. If your lease doesn't say when it ends, ask about it. Always get a copy of your lease that you and the property manager both have signed. It has important information on it. This protects you and has all the information you need to be a good renter. It also tells you all the rules so you can follow them and be a good renter. It is extremely important to have proof to protect yourself. This is important for your lease and any money you pay.

Never pay in cash. A property owner or manager should never ask you to pay in cash. You can pay with a special check from the bank. You can pay with a regular check. You can pay with a money order. Never pay cash. Always get a receipt for any money you pay. This protects you because most people are honest, but some are not. Mistakes can also happen and things can get lost. This protects you.

If you pay through a website for tenants, always get a confirmation. It's best to take a picture of the confirmation every month to prove you paid your rent, just in case you ever have to go to court.



Inspect your home or apartment

When you move in, again, always walk through the place before you move in. This protects you when you move out and helps you get your security deposit back. If you don't write down any problems when you move in, there's no proof that something was already broken or damaged. You have no proof unless you write it down before you move in.

Look at when your lease ends. Always ask how long you have if you plan on

moving out at the end of your lease. Do you have 30 days? Do you have 60 days? Always ask how much notice you have to give before your lease is up.

You should be given the opportunity to renew your lease at least one month and one day before the end of your lease. They may give you the option of renewing your lease at an increased price. They may only give you the option of going month to month. They can give you a non-lease renewal if they give you 30 days plus one month and one day that can give you a non-lease renewal. Just keep in mind if you decide to do a month-to-month lease, there usually is an extra charge for that.



Moving in

When moving in, be courteous. Ask them the best route into the building or onto the property. Try not to scuff walls. Remember that you have neighbors. Try not to be overly loud. If you're in an upstairs apartment, remember that you have neighbors underneath you that may be used to quiet and just be courteous of your neighbors.

Other questions to ask

Ask about utilities. Who pays the utilities? How do you get the utilities in your

name? Are the utilities paid by the tenant? Are they paid by the property owner? Ask whose responsibility it is to get these utilities into your name.

Where are you supposed to park? Is there off-street parking? Do you have a garage? Where is your garage located? Is there a fee for your garage? If there is off-street parking, ask if there is a charge for it because that is something that property owners are doing now is charging for off-street parking.

Make sure that you know what day that your rent is due. Is your rent due on the 1st? Is there a grace period at all? If your rent is going to be late, is there a late fee? Ask them the date that is it late after the 5th? Is it late after the 3rd? Is it expected right on the 1st? Make sure that you know how much that late fee is.

Communication is key

Always communicate with your property manager if you are having trouble paying your rent. If you communicate, they are going to be much more willing to work with you. Never assume that a property manager is going to just wait for their rent and that they are going to just be okay with you paying late. Make sure to communicate.

Renters' Insurance

Let's take a look at renters' insurance. Why do we need renters' insurance? Bottom line, you need renters' insurance to cover your stuff. If something bad happens, like a flood or a fire, the property won't pay for your things.

It will be your responsibility. Nowadays, most properties require you to have renters' insurance when you move in.

When something needs repair



When you need something fixed, write it down. Always write everything down, take a picture, and then ask your property owner or manager how they want you to let them know about the repairs. Do they want a text message or a phone call? Do they live in the building? Do they want you to knock on their door? But always put it in writing. Once it's written down, they have 14 days to fix non-emergency issues. If they don't, you can put your rent money in a special account. If you have questions about this special account, you can go to your local courthouse or look it up online.

For emergency repairs, like if you don't have heat, electricity, a fridge, running water, or a toilet, they have 24 hours to fix it. If they don't, you can also go to the courthouse and ask for help right away.

Evictions

No one wants to have an eviction on their record. It is good to understand why and how they happen. A property owner can only kick you out for certain reasons. They can evict you if you don't

pay rent, if you break the lease, or if you don't move out when the lease ends. But they can't evict you without going to court. If you have to go to court to fight an eviction and you want to stay in your place, be on time, bring all the papers you need, bring the money, and also be ready to pay the court fees. They will give you up to seven days to pay those fees. A property manager can never lock you out, change your locks, or turn off your utilities while you're still renting or going through an eviction.

Moving out

How do you get your security deposit back? Always make sure you get proper notice. This should be clearly stated in your lease. Most places now require 60-day notice. If not, always give at least one month and one day. Also, leave a new address where they can send your deposit. Leave the place in good condition, just like it was when you moved in. Property managers and owners have 21 days to give your deposit back. Make sure to give them your new address so they know where to send it.

If you don't get all of your security deposit back, the landlord must give you a list of reasons why. They can only charge you for things like painting, cleaning the carpet, and fixing holes. They can't charge you for normal wear and tear.

If you need to move because of domestic violence, give as much notice as you can. Try to give them some kind

of proof, like police reports or an order of protection, but you don't have to. The landlord can't ask you who hurt you. They can't kick you out or tell anyone that you're a victim of domestic violence.

New laws in 2024

Laws change and here are new ones in 2024. The landlord can't surprise you with fees after you sign the lease. Any fees must be written on the first page of the lease. If you have a pet or an emotional support animal, they can't make you declaw or devocalize them. The landlord must let you do a walkthrough before you move in and before you move out. They have to give you a written notice 24 hours before they come into your apartment for non-emergency reasons. If it's an emergency, they don't have to give notice. If you have a good relationship with the landlord, you can try to make other arrangements with them. They usually have from 8 a.m. to 8 p.m. to come into your place, but you can ask for a different time.

Now let's talk about the new marijuana laws. It is okay to smoke marijuana at your home, unless you live in subsidized housing. Subsidized housing is a federal program, and it is not legal to smoke marijuana there. The people in charge can tell you that you cannot smoke in common areas or in your own place. If they have a rule that says no smoking, they can tell you that you can't smoke inside your place or in any common areas. But you can smoke outside. They might make you leave the property if you

smoke. They have to give you a notice 14 days before they try to make you leave.

What are some places you can go for help? HomeLine is a really good place for tenants to get help.

They have lawyers who work just for HomeLine. They can answer any questions you have and sometimes they can help you in court. You can also talk to your local legal aid or your local housing agencies. They can help you if you have a legal problem with the place you live.

Final thoughts and review

Here are a few important things to remember:

- Always tell the truth on your application.
- Always get things in writing.
- Get a signed copy of your lease with the property manager's signature.
- Get receipts for your payments.
- Don't pay with cash.
- Get proof of your online payments.
- Be a polite and considerate neighbor.
- Keep an open communication with your landlord.

DISCUSSION QUESTIONS

1

How do you think finding a place to live might be hard for some people?

2

What are some things you can do to be a good renter?

3

Why is it important to ask questions and get things in writing when renting a place?

4

What are some potential red flags to look out for when searching for housing?

5

Why is it important to communicate with your property manager if you're having trouble paying rent?

6

What are some steps you can take to protect yourself and your security deposit when moving out of a rental property?

RESOURCES

<https://homelinemn.org/>

HOME Line provides free and low-cost legal, organizing, education, and advocacy services so that tenants throughout Minnesota can solve their own rental housing problems. They work to improve public and private policies relating to rental housing by involving affected tenants in the process.

<https://www.nlc.org/>

The National League of Cities (NLC) is an organization comprised of city, town and village leaders that are focused on improving the quality of life for their current and future constituents.

With nearly 100 years of dedication to the strength and advancement of local governments, NLC has gained the trust and support of more than 2,700 cities across the nation. Their mission is to relentlessly advocate for, and protect the interests of, cities, towns and villages by influencing federal policy, strengthening local leadership and driving innovative solutions.

<https://www.hud.gov/>

HUD provides housing support and uplifts communities.

Christ-centered Corner

Extra encouragement from a Christian perspective.

Being a good neighbor and tenant means following the teachings of Jesus Christ and showing love, kindness, respect, and responsibility. Jesus said we should love our neighbors as ourselves, which means caring about them and being kind. We should treat others the way we want to be treated, by being considerate and showing compassion.

Respecting and honoring other people is important because they are just as important as we are. When we rent a place, it's like taking care of something that belongs to someone else, so we need to take care of it. Being friendly and helpful to our neighbors creates a community where everyone feels supported. We should help others without expecting anything in return, just like Jesus showed us by serving others.

Being honest and open with our neighbors and landlord is really important. If there are any problems, we should let them know. We also need to keep our promises, like paying rent on time and following the rules in our lease agreement. When there are disagreements, it's important to talk calmly and respectfully to solve problems peacefully. We should forgive others when they make mistakes, just like God forgives us. This helps bring harmony to the community.

Being generous and hospitable is another way to be a good neighbor and tenant. We can share what we have with others who need it, like food or clothes. It's also important to welcome and help new neighbors or tenants, making them feel included and supported.

By following these principles, Christians can show their faith and make their communities better places to live. When we love, respect, and help others, we create a community where everyone feels valued and cared for.