

CHECKLIST · MINNESOTA

Moving to Minnesota Checklist: The First 90 Days (2026)

The shutoff ban sits in two separate statutes, both fixed by calendar with no temperature trigger. Health coverage closed for adults on January 1, 2026 and stays open for children.

SHORT ANSWER

We open this list with a warning, because if you skip it everything else goes to the wrong door: **does your electricity come from an investor-owned utility, a cooperative, or a municipal utility?** Your protection against a winter shutoff comes from one of **two separate statutes** depending on that answer. Both run from **October 1 to April 30**, both use a threshold of **50 percent of state median household income**, but the notice periods and procedural protections differ. **There is no temperature trigger at all**, the window is fixed by calendar, and **the protection is not automatic**. Water and sewer are **entirely outside** the regime. On deadlines, what is certain: **USCIS address report, 10 days**, and **5 days** if you have a pending immigration court case.

Deadlines: we separate what is certain from what we could not find

TASK	DEADLINE	WHERE
USCIS address report	10 days. Moving within the state also requires a report	From your online account or on Form AR-11
Notice to the immigration court	5 days , if you have a pending case	On Form EOIR-33/IC; there is one court in the state
Driver license	We could not verify the deadline. We could not read whether Minnesota allows any grace period for driving on a foreign license	Driver and vehicle services; ask them for the deadline
Vehicle registration	We could not verify the deadline , but registration is annual and expires on the last day of the month on the plate	A deputy registrar, that is a county office or a service bureau
Health coverage address update	The week you move	The Minnesota Department of Human Services or your county; a separate obligation from the federal report

Two rows of this table mislead readers often. First: **mail forwarding is not an AR-11**, and filing an AR-11 **does not by itself update the address on a pending application**; do both, and enter the receipt number of every pending case. Second: someone who moves tells their address to several state and county agencies in the first week, from the licensing division to the county human services unit, but **none of that is an AR-11**. Minnesota adds a structural trap: a reader who thinks of the metro as one place goes wrong here. The two

large cities are **separate cities in separate counties**, and the western suburbs are separate municipalities; a change of home inside the metro is not "I stayed in the same place." **What triggers the obligation is the move itself**, not crossing a county line. One thing also changed in 2026: account for the federal rule that took **effect on June 29, 2026** and reorganized alien registration and what counts as evidence of registration, readable in the [federalregister.gov](https://www.federalregister.gov) record.

The first thirty days

TASK	WHERE OR HOW
☐ File the USCIS address report within 10 days	uscis.gov/addresschange ; separately update the address on any pending case, and if you have a court case, EOIR-33/IC within 5 days
☐ Find out who supplies your electricity	An investor-owned utility, a cooperative, or a municipal utility. Your shutoff statute depends on it , and in Plymouth the provider changes by neighborhood . Ask the city before you sign a lease
☐ Get a library card	No system asks for a Social Security number and the card is free to residents. What comes with it is substantial: computers, printing, study rooms, children's programs and a state park vehicle permit
☐ Ask about the water and trash account, do not assume	In Minneapolis the account can be in the tenant's name and a deed or a lease is enough; in Plymouth and Minnetonka the account is never opened in a tenant's name ; in St. Paul water, trash and recycling come from three separate places
☐ Find your city's contact channel	Only Minneapolis has 311 in this state. St. Paul has no 311, but an information line and a language line with interpreters in more than 200 languages ; Plymouth and Minnetonka use an app or a report form, and Crookston a complaint form and city hall
☐ Decide your license track	A standard card that carries no status indicator, or a stamped federally compliant card; the fee is \$27.75 either way . Ask the agency for the deadline and the document list
☐ If you have children, verify the school district	Plymouth has four districts and Minnetonka has three, and it depends on your street . For enrollment, the statute looks only at residence and age
☐ Do not delay the health application	A child under 18 can enroll in MinnesotaCare regardless of status , and there is status-independent coverage for pregnancy. Apply to the Minnesota Department of Human Services at 1-800-657-3672 , to MNsure at 1-855-366-7873 , or at your county human services unit
☐ If you bought a home, calendar the homestead application	To the county assessor, by December 31 . An ITIN is accepted; your spouse's number is required even if they do not live there
☐ If you rent, ask for the rent certificate	The landlord must provide the certificate of rent paid by January 31 ; if they do not, you request a statement from the Minnesota Department of Revenue from February on. Request line 651-296-3781

THE SHUTOFF BAN: TWO SEPARATE STATUTES, ONE WINDOW, DIFFERENT PROCEDURES

- **Investor-owned utilities** are in one section, namely 216B.096; **municipal utilities and cooperatives** are in a separate one, namely 216B.097. Both run **October 1 to April 30**, both use **50 percent of state median household income**. So Minnesota does not put municipal utilities outside the rulebook.
- **There is no temperature trigger at all.** The window is fixed by calendar and does not look at the weather; the measured degree threshold you may have seen in other states does not exist here.
- **A practical shortcut that must be known:** if you receive any energy assistance whose threshold qualifies, you are **deemed to have met the income requirement** and do not have to produce separate proof. So apply for assistance early.
- **On the investor-owned side:** the utility must mail a summary of your rights every year **between August 15 and October 1**, so do not throw that envelope away; after a shutoff notice no disconnection may occur until **10 business days** from first-class mail or **7 business days** from personal delivery have passed; the payment required under a plan **cannot exceed 10 percent** of household income; and with a plan in place **no deposit and no late fee** may be charged.
- **On the municipal and cooperative side the procedural protections are more detailed:** notice runs **30 days** by mail and **15 days** by personal delivery; **no disconnection on a Friday** (unless a payment plan was offered that day and refused), none on weekends, holidays, the day before a holiday, while offices are closed or after business hours; and before disconnecting, the utility must **attempt to verify that the unit is occupied**, by visiting it or reviewing at least 24 hours of meter data. The utility must not only refrain from disconnecting but also **reconnect**.
- **The protection is not automatic, and we do not soften that.** Calendar and income alone are not enough: when you get the notice you must call the utility, declare your inability to pay, set up a plan, and **keep the plan**. Someone who ignores the notice can be disconnected on January 15.
- **Water and sewer are entirely outside this regime.** The statutory definition of a public utility covers only gas and electricity. In St. Paul unpaid water debt is **assessed to the property tax**, with a certification fee on top; call the day you realize you cannot pay.

Billing rhythm hits your budget directly

- In Plymouth the bill comes **every two months**, in Minnetonka **every three**, and in Crookston **every month**. Where billing is quarterly, the size of the first bill surprises newcomers.
- In Minnetonka the **sewer charge is based on winter quarter water use**, and a new resident is assigned a **default consumption** until an actual reading exists. **That is money**, so be ready for a surprise in either direction in the first year.
- In the northwest the bill is due **on the fifth of the month**, a late bill carries a **\$4** charge, and automatic payment requires a **U.S. bank account**; cards are not accepted.
- **Where a city will not open an account in a tenant's name, the result cuts both ways:** no number and no deposit problem at all, but no bill and no payment history in the tenant's name either, so no credit history is built that way. Plan credit history through another route.
- **There are two trash models:** in the large cities trash is the city's business and the bill comes from the city; in the suburbs the system is **open**, so you choose and contract your own licensed hauler. Ask the city on moving day whether trash is your job or theirs.

- We pass along one city's own warning: the city writes that it **has no partnership with private water line protection plans and does not recommend them**. Letters like this will reach your mailbox; ask the city before you sign.

RENT STABILIZATION IS NOT BANNED, IT IS TIED TO A REFERENDUM: A NEW PATTERN IN THIS SERIES

- The first paragraph of [the relevant statute](#) is plain: cities, counties and towns may not adopt or renew rent control on private residential property. **But the second paragraph lifts that prohibition if the measure was approved in a general election.**
- So the Minnesota model is this: **a city may adopt rent control, but it must first pass a popular vote.** In some states the state takes the power away from cities entirely; Minnesota does not, it leaves a door.
- The practical result is opposite in the two large cities: **St. Paul went through that door** and the first section of its own ordinance cites that paragraph expressly as its authority; **Minneapolis never held the vote** and there is no rent increase cap there.
- **And for a newcomer the detail that matters is not the cap but the exemption:** in the city with a cap, **newly constructed rentals** whose first certificate of occupancy was issued after a particular date are **exempt**, and the exemption is not a rolling window but tied to a **fixed date**, so it does not close over time.
- **The bright new apartments a newly arrived family looks at are very likely in exactly that exempt tier.** If a unit is not subject to the cap, the landlord must disclose that **before the lease is finalized: ask for that disclosure in writing.** If you rely on "this city has rent control" and sign, you will think you are protected.

A LANDLORD CONTACTING IMMIGRATION AUTHORITIES: THIS IS A RETALIATION PROVISION, NOT A SCREENING PROVISION

- [A 2024 provision](#) lists, among a landlord's prohibited retaliatory acts, **contacting federal or state law enforcement related to a tenant's immigration status.**
- **But the structure of the section is this:** the prohibition is triggered by the tenant having done one of the **enumerated protected acts**, such as reporting a code violation or organizing a tenant association. **So writing "a landlord in Minnesota cannot report you" would be wrong.**
- Research **could not find** a state provision prohibiting a landlord from **asking about** immigration status, and could not find a state provision saying the absence of a number alone cannot be grounds for refusal. We are not saying there is none, we are saying we could not find one.
- The section has its own remedy: if a landlord, or an agent acting on their instruction, acts unlawfully and in bad faith, damages of **up to \$1,000 per violation** plus reasonable attorney fees may be available.
- The general retaliation section also gives a timing advantage: for an action taken **within 90 days** of a complaint, **the burden of proving otherwise is on the landlord**; after 90 days the burden shifts to the tenant. That section says nothing about immigration status.
- **At the municipal level the picture changes:** the Minneapolis tenant rights ordinance expressly prohibits a landlord from **asking about a tenant's or applicant's immigration and citizenship status, requiring proof of it, or rejecting an application because the applicant uses an ITIN.** That protection is **specific to Minneapolis** and we **could not verify** an equivalent in St. Paul; we do not carry it over.

Deposits, late fees and source of income

ITEM	STATE RULE
Deposit cap	State law sets no dollar cap. The large cities cap it in their own ordinances, so your cap comes from your city
Deposit interest	1 percent simple interest per year; interest under one dollar is not paid
Deposit return	Within three weeks of the end of the tenancy, either return or a written statement of the reasons for withholding ; five days if you left because of a condemnation order
If the property changes hands	The deposit must be transferred or returned within 60 days
Wrongful withholding	The withheld amount plus interest is payable again as a statutory penalty ; in bad-faith withholding, punitive damages of up to \$500 per deposit. And a presumption: a landlord who misses the deadlines and does not return the deposit within two weeks after suit is filed is deemed to have acted in bad faith
Late fee	Cannot exceed 8 percent of the overdue rent payment and may be charged only if agreed in writing ; it is neither interest nor a penalty clause
Ending a periodic tenancy	Written notice of the rent interval or three months , whichever is shorter; so one month on a month-to-month tenancy
Pre-eviction notice	There is a state floor, but local government may set a longer period and both large cities have used that power. A shorter period cannot be set
Lockouts and utility shutoffs	A landlord may remove a tenant only by court order ; intentionally locking someone out, or cutting utilities for that purpose, is a crime

The content of an eviction notice is also set by statute and is **detailed in the tenant's favor**: the total amount owed, an **itemized breakdown** of unpaid rent, late fees and other amounts due under the lease, the name and address of the person authorized to collect rent, a **legal aid statement**, a financial assistance statement, and a statement that an action may be filed if payment is not made. If such an envelope arrives, **ask for the breakdown and start counting days**; do not throw the notice away. On source of income there is a protection too, but **under a different name**: [the state human rights act](#) lists **status with regard to public assistance** among the protected classes in housing discrimination; the same list includes race, color, creed, religion, **national origin**, sex, gender identity, marital status, disability, sexual orientation and familial status. **The exemption is one of the narrowest in this series**: only **an owner or occupier of a single-family dwelling who rents a room in it and lives there**. So the broad "landlords with fewer than five units are out of scope" gap does not exist here.

THE HOMESTEAD CLASSIFICATION: AN ITIN IS ACCEPTED, BUT THERE ARE TWO TRAPS AND BOTH COST MONEY

- **We start with the good news:** in the [Minnesota Department of Revenue's own words](#), an **ITIN may be used in place of a Social Security number** on a homestead application, and Ramsey County writes the same thing on its own page. The document barrier that stops newcomers in some states does not exist here.
- The three requirements are: **own** the property, **occupy it as your sole or primary residence**, and **be a Minnesota resident**. The application goes to the **county assessor**, and once granted it does not need renewal.
- **First trap: the number of a spouse who does not live there.** The statute and the agency page say the same thing: the application must list the number of each owner on the deed who occupies the property, **and the name and number of each owner's spouse, even if that spouse does not live at the address**. In a newly arrived family the spouse is often still in Türkiye with neither a number nor an ITIN. If it is not provided, the household is **deemed to have elected partial homestead treatment** and the remainder of the dwelling is classified as non-homestead.
- **Second trap: December 31 is a hard date.** For taxes payable the following year the application must be filed by December 31; if it does not arrive, the assessor classifies the property as **non-homestead** for that assessment year and the benefit is lost for a year. **The December 15 date you will see in older sources is obsolete.**
- If you move, sell, or your marital status or your spouse's occupancy changes, you must notify the assessor **within 30 days**. A **relative homestead** is possible but does not qualify for the property tax refund.
- **We publish no county property tax rate in this guide**, because research could not verify a single county rate or the market value exclusion amount. Ask the county assessor for the current valuation of that parcel; the Minnesota Department of Revenue's property tax unit takes questions at **651-556-6091**.

The renter credit: there is real money in it and most people do not know

- [The renter credit](#) is no longer a separate form; it is claimed as a refundable credit **inside your state income tax return**.
- Requirements: a **valid Social Security number or ITIN**, Minnesota residency for all or part of the year, rent paid on a Minnesota property on which property tax is assessed, household income below the threshold, and not being claimed as a dependent on someone else's return.
- **The maximum credit is \$2,720** and the household income threshold is **\$77,570**. Both are tax-year figures that change annually; open the current page before you file.
- **The landlord must provide the certificate of rent paid by January 31.** If you file on paper, copies of those certificates must be attached.
- **If the landlord does not provide it, your route is not closed:** from February 1 you can request a **statement of rent paid** from the Minnesota Department of Revenue. Request line **651-296-3781**; if you correspond by email, write **only the last four digits** of your number.

- **It is a refundable credit**, so it reaches you as money even if you owe no tax. One language note: the Minnesota Department of Revenue machine-translates its site into three languages only and **Turkish is not among them**; confirm the figures from the English page.

NO LOCAL INCOME OR PAYROLL TAX, AND NONE IS POSSIBLE, BUT THERE IS LOCAL SALES TAX

- **We do not write half a sentence here, because there is a half-truth trap.** The relevant statute does not allow any county, city, town or other taxing authority to **impose a new tax or increase an existing tax** on sales or income, and the text contains **no exception at all**.
- **The correct sentence:** no city in Minnesota has its own income or payroll tax and no city can impose one on its own. Your pay stub shows federal and state withholding only, with no city line.
- **The wrong sentence:** "there is no local tax in Minnesota." Because **local sales taxes do exist**: the legislature authorizes them city by city through special legislation, and that authority falls outside this section. The legislature's own research note likewise lists the exceptions as local sales taxes and local lodging taxes.
- **Practical result:** the sales tax rate you pay at a store or a restaurant **can vary with the city you live in. We do not publish the rates here**, because they are set city by city in separate acts and we could not verify them one by one this round; look up your own address on the Minnesota Department of Revenue's rate calculator.
- The state income tax has four brackets and a top rate of **9.85 percent**, so when you compare a job offer here with one in another state, compare net figures rather than gross. **We do not publish the current dollar brackets**; the rates are fixed in statute but the bracket amounts are reindexed every year.

HEALTH: THE MOST IMPORTANT ANSWER IN THIS STATE, AND THE DOOR RUNS THROUGH AN AGE LINE

- **There was status-independent coverage and it closed for adults.** The eligibility section keeps undocumented noncitizens on the eligibility list with an income limit of 200 percent of the poverty guideline, but a separate paragraph states that **undocumented noncitizens age 18 or older are ineligible for MinnesotaCare beginning January 1, 2026.**
- **A child under 18 can still enroll in MinnesotaCare.** That door did not close and the adults' situation in the household does not affect the child's application; if you have children, apply today.
- **What remains for an adult without status is emergency Medicaid,** and Minnesota's emergency coverage is **the broadest in this series:** the statute expressly covers **dialysis** and, where there is a cancer diagnosis, **surgery, chemotherapy and radiation therapy.** What it does not cover is equally clear: routine prenatal care, preventive care, outpatient prescription drugs, dental, eyeglasses, immunizations, therapy and substance use treatment.
- **The state used the October 1, 2026 option and wrote it into its own statute:** pregnant noncitizens who are ineligible for federally funded medical assistance because of immigration status are covered **through pregnancy, labor and delivery, and 12 months postpartum.** That is a longer period than the frame of the federal option.
- **A provision we saw for the first time in this series:** a person **receiving care and rehabilitation services** at a nonprofit center established to serve victims of torture is covered **without federal financial participation,** even if otherwise ineligible by any route. Directly relevant to a reader with an asylum claim. **We do not name the center,** we explain the provision; if the center where you receive care fits that description, ask your social worker about this paragraph.
- **Minnesota has its own marketplace, MNsure,** not the federal site; you buy a plan on MNsure rather than healthcare.gov, **1-855-366-7873.** Under federal law, **beginning January 1, 2027,** only three statuses qualify for marketplace subsidies: green card holders, Cuban and Haitian entrants, and compact of free association migrants; other statuses may buy a plan but **without subsidies.** Sources: [healthcare.gov](https://www.healthcare.gov) and [govinfo.gov](https://www.govinfo.gov), section 71109.
- **And here we leave a gap open rather than close it:** we **could not verify** whether MNsure applies that restriction in the same terms the federal site describes, because the MNsure site was closed to automated access. **Do not assume;** call MNsure during open enrollment, ask what applies to your own status, and ask for the answer in writing.

The next sixty days

TASK	WHERE OR HOW
☐ Finish the license and the vehicle	Two separate doors: a license agent and a deputy registrar. We could not verify whether vehicle registration requires an identification number; ask by phone
☐ When you collect insurance quotes, cite two provisions	If you have no credit history the insurer must exclude credit as a factor, and the scoring methodology may not include nationality. Ask for any declination reason in writing
☐ Apply for energy assistance early	If you receive assistance whose threshold qualifies, you are deemed to meet the income requirement of the shutoff ban and need no separate proof

TASK	WHERE OR HOW
☐ Ask whether the rent cap applies to this building	In the city with a cap, newly constructed rentals are permanently exempt and the landlord must disclose that before signing. Ask in writing
☐ Keep the deposit receipt and your move-in photographs	The return deadline is three weeks ; a landlord who misses the deadlines is deemed by statute, in defined circumstances, to have withheld in bad faith
☐ File the homestead application before December 31	An ITIN is accepted; be ready for the question about a spouse who does not live there and ask the county which declaration they want
☐ Keep your tax records every year	Copies of federal and state returns are frequently requested in green card and citizenship cases. There is no local income tax, but there is local sales tax
☐ Ask an attorney before applying for public benefits	The federal rule effective September 18, 2026 broadened officer discretion; the assessment did not narrow. Calendar two dates: January 1, 2026 and January 1, 2027
☐ Ask your library about the state park permit	The permit is lent through more than 200 public libraries , is valid for seven days , must be displayed on the dashboard, is limited in number and is picked up in person

WE SEPARATE WHAT IS FREE IN THE PARKS FROM WHAT IS UNCERTAIN

- **The most valuable free item statewide:** the state park vehicle permit is **lent through public libraries**, and this is reported to be done at more than 200 libraries. So instead of paying for park entry you borrow the permit with your library card, and **it works the same way in the farthest corner of the state as it does in the metro.**
- The rules are these: **each permit expires after seven days**, it must be **visibly displayed** on the dashboard, the number is **limited**, and it is **picked up in person**, so call your library first. **The permit covers the vehicle entry fee only**; a campsite is reserved and paid for separately.
- **The second route is four free days a year.** The Minnesota DNR declares four free entry days annually and no vehicle permit is required on those days; the remaining 2026 day is **November 27, 2026**. The waiver covers entry only, not camping or equipment rental.
- **The third route is free and reduced permit categories:** a free annual permit for active military personnel, veterans with a service-connected disability and holders of certain medals; a free permit with tribal identification for members of the state's **11 federally recognized tribes**; a free daily permit for school vehicles arranged in advance; and a reduced annual permit with a disability plate, a hanging placard or a federal access pass. **There is no age discount**, and we say so expressly because readers usually assume there is one.
- **We publish no park fee in this guide.** The Minnesota DNR site was closed to automated access this round and we took the rules from the search index of its own pages; the categories and the mechanism are explained, the amounts are not. Read the current schedule from [the agency's permit page](#) yourself.
- **What is certainly free:** general admission to the Minneapolis Institute of Art is **free every day** with no ticket required; the Minneapolis Sculpture Garden is **free from 6 a.m. to midnight every day of the year**; Como Park Zoo and Conservatory is free with donations voluntary; and the Minnesota State Capitol offers a **free 45-minute tour on the hour**. One detail at Como Park Zoo and Conservatory: **there are no stroller rentals**, so bring your own.
- **On national park free entrance days we take no side.** The agency's pages carry **three different formulations** of who those days cover, and **who counts as a resident is not defined on any official page**; we do not invent a definition. Call the park you plan to visit before you set out and ask whether that day is free for you.

TURKISH-SPEAKING IMMIGRATION ATTORNEY IN MINNESOTA

Have a question about your immigration status?



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