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FREE OWNER GUIDE

MINNEAPOLIS & SAINT PAUL STR OWNERS

Protect Your STR. *Protect Your Community.*

A practical owner action plan for Airbnb's November 20, 2026 policy changes



RSPS
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Start with local laws and governing documents

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Review insurance and financial exposure

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Align your property manager and operating procedures

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Have an attorney protect the asset

THE CHANGE

What changed, *and why it matters*

For Airbnb reservations booked on or after November 20, 2026, separate rental agreements, collection of personal information and mandatory third-party registration are generally restricted, with specific exceptions. Hosts can still disclose an in-person ID check at arrival, but generally cannot keep an ID copy. House rules and requests must be reasonable and disclosed in the designated listing fields before booking. Airbnb does not enforce host-imposed contracts.

Effective Nov 20, 2026 **Applies to new bookings**

> **The goal is not to bypass Airbnb rules. It is to document the safeguards you genuinely need, confirm their legal basis, and build a consistent process *across Airbnb and direct bookings.***

01

STEP 1

Start with local laws and governing documents

- [ ] Confirm city-specific STR licensing, zoning, occupancy limits, inspections, fire safety, contact-person requirements, taxes and complaint procedures. Rules differ by municipality.
- [ ] Review HOA, condo association, resort and building-security requirements; obtain copies of actual adopted rules, not just informal preferences.
- [ ] Identify any explicit legal requirement for a guest register, identification, signed acknowledgment or rental agreement. Record the exact citation and who enforces it.
- [ ] For Minneapolis, review the short-term rental packet, management plan and posted emergency-contact/escape-route requirements. For Saint Paul, review its STR host licensing requirements.
- [ ] Ask your city licensing office in writing: *"What guest verification, recordkeeping or safety acknowledgments are legally required for this property?"*

02

STEP 2

Review insurance and financial exposure

- [ ] Have a licensed insurance agent review the actual STR use, ownership entity, rental frequency, amenities and whether the property is professionally managed.
- [ ] Confirm commercial/general liability, property damage, loss of rental income, umbrella/excess liability, guest-caused damage, assault-related exclusions and any pool, dock, watercraft or pet exposure.
- [ ] Ask whether the insurer requires identity checks, occupancy records, signed waivers, safety inspections or incident documentation; request requirements in writing.
- [ ] Do not assume Airbnb AirCover replaces an independently underwritten policy. Compare policy terms, deductibles, exclusions and claim reporting deadlines.
- [ ] Keep certificates, declarations, endorsements, inspection records and emergency vendor contacts together in a property risk file.

03

STEP 3

Align your property manager and operating procedures

- [ ] Define who responds to complaints, verifies occupancy, handles emergencies, documents incidents and communicates with guests; provide a 24/7 escalation contact where required.
- [ ] Audit PMS messages, check-in apps, ID tools, smart locks, house manuals and automated contracts for Airbnb-policy compatibility.
- [ ] Create channel-specific workflows: Airbnb reservations must follow Airbnb rules; direct reservations can use independently drafted terms subject to law and privacy requirements.
- [ ] Maintain a neighbor response protocol, written noise/parking expectations, incident log and periodic safety inspections.
- [ ] Ask your manager to document recurring issues and corrective actions so city officials can evaluate evidence rather than anecdotes.

04

STEP 4

Have an attorney protect the asset

- [ ] Ask a Minnesota real estate/hospitality attorney to review ownership structure, LLC formalities, property-management agreements and indemnity clauses; an LLC alone is not a substitute for insurance.
- [ ] Have counsel determine whether any local law or association rule actually requires a separate rental agreement or guest information, and whether Airbnb's exception could apply.
- [ ] Draft compliant rental terms for direct bookings: payment, cancellation, occupancy, damages, prohibited conduct, privacy notices, dispute procedures and lawful guest screening.
- [ ] Review liability waivers for pools, hot tubs, docks, boats and other higher-risk amenities. Waivers may be limited and are not automatically permitted for Airbnb bookings.
- [ ] Have counsel prepare a documentation and escalation process for conflicts between platform policy and a legally binding requirement; request Airbnb's written response before implementation.

YOUR TIMELINE

Your 30-day *owner action plan*

WEEK 1

Collect licenses, ordinances, HOA rules and existing house rules; flag missing documents.

WEEK 2

Meet with insurance agent; obtain written coverage and risk-control recommendations.

WEEK 3

Audit property manager, PMS, check-in and guest communication workflows.

WEEK 4

Review with attorney; update procedures and request written clarification from city or Airbnb as needed.

Questions to take to your local government

1. Which current ordinances require guest identification, registration, signed documents or safety notices?
2. What evidence would support a narrowly tailored safeguard without unnecessarily collecting guest data?
3. How can responsible owners and neighbors report incidents and participate in future STR policy discussions?

RESOURCES

Official sources *and next steps*

AIRBNB
Contracts and personal information
airbnb.com/help/article/4169

AIRBNB
Reasonable house rules and requests
airbnb.com/help/article/4168

AIRBNB
October 2026 announcement
airbnb.com/resources/hosting-homes/a/important-changes-to-house-rules-21

MINNEAPOLIS
Short-term rental packet
minneapolismn.gov · Short-Term-Rental-Packet.pdf

SAINT PAUL
STR licensing
stpaul.gov · Short-term rental host and platform license

AIRBNB
Submit feedback
airbnb.com/help/feedback

Important: This guide is educational, not legal or insurance advice. Verify requirements for the property address and current booking channel. RSPS is a professional certification awarded by the National Association of REALTORS®; this is an independent resource, not an NAR-endorsed policy statement.

Want help putting this plan *into action?*

Book a consultation with Candice to review your property, your market and your next steps.

BOOK A CONSULTATION

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