

Policy Proposals to Honor & Support Chosen Family Hosting Arrangements

LEASES

Relevant entities and organizations: Housing and Urban Development (HUD); Associations of Housing and Redevelopment Officials; Private property owners; Public Housing Authorities (PHAs)/Housing Redevelopment Authorities (HRAs); MultiHousing Associations; State Bar Associations; Realtor Associations; State Agencies; Direct Service Providers

Barriers	Impacts	CloseKnit’s Proposal
<p>Fear-Based Lease: A legal document is a value statement. Many leases use language that threatens eviction for infractions.</p>	<p>Renter develops a relationship with the property owner that’s grounded in fear because they may lose their housing.</p>	<p>Reimagining Leases: A reimagined lease can transform the power differential between the property owner and renter by encouraging honesty and declaring a willingness to work together to develop a solution.</p>
<p>Guest Policy: Some leases include a guest policy that states how long a guest can stay — often a week or two. If the guest stays longer, the renter is considered in lease violation.</p>	<p>If the youth has overstayed the guest policy on the lease and the property owner finds out, the property owner can evict the host. Youth lives in fear that they will cause someone generous to lose their housing. This causes tension in the relationship and makes the youth feel like a burden.*</p>	<p>A good neighbor exemption provides a grace period for a host who is in lease violation due to hosting a youth who would otherwise face homelessness. The property owner, host, and youth can negotiate an amenable solution without the property owner immediately starting the eviction process.</p>
<p>Subleasing: Some leases prevent subletting, which some renters might prefer as an option for coresident youth.</p>	<p>Youth who give the host money or do cleaning or babysitting as a form of payment are, in theory, considered a renter, but they do not build a rental history and have less legal protection than a renter. Host is in an informal “subleasing” relationship, which the lease might not allow. Youth feel like a burden if they cannot contribute to the household.</p>	<p>A transparency agreement between the renter and property owner allows youth to remain as an extended guest without being added to the lease. If subleasing, the host makes a “lease” with the youth describing the subleasing expectations and files it with the landlord. Option for host and youth to use CloseKnit’s Shared Expectations Agreement.</p>
<p>Adding youth to a lease: Some property owners require that a youth be added to the lease.</p>	<p>For minor youth who are not emancipated, subleasing or being added to a lease is not an option. Young adults ages 18 to 24 may be hesitant to sign a lease because of their life stage, the health of the living arrangement, and their own ability to meet lease requirements.* If the host is evicted and the youth is on the lease, the youth’s rental history will also be impacted.</p>	

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LEASES (continued)

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Barriers	Impacts	CloseKnit's Proposal
Property owners may require a criminal background check on any prospective renters or sublessees.	Background checks are a deterrent for folks regardless of their criminal history. They may believe that they must be “100 percent free of a criminal record” in order to participate in programming for subsidized housing and/or formal hosting. Thus, some people who are eligible for financial assistance through government agencies or direct service providers are unable to access these programs.	Agencies could clearly state what criminal histories qualify as exclusion criteria for their programs, so people have more clarity. PHAs/HRAs could provide increased transparency on what crimes are prohibited on criminal background checks, to reduce the possibility that implicit bias is leading to applicant disqualification.

*Red text indicates youth feedback from a focus group at a drop-in center for youth facing homelessness.

Definitions

HUD defines “youth” facing homelessness as unaccompanied young people under 25 years of age, sometimes with their own children.

“Young adult” refers to young people who are 18 to 24 years old.

“Chosen family” refers to any individual, related by blood or affinity, whose close association to a youth or young adult fulfills the need for a familial relationship.

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OFFICIALLY ADDING YOUTH TO A HOUSEHOLD IN SUBSIDIZED HOUSING

Relevant entities and organizations: Housing and Urban Development (HUD); Public Housing Authorities (PHAs)/Housing Redevelopment Authorities (HRAs)

Barriers	Impacts	CloseKnit’s Proposal
<p>Failure to meet time limits to adding youth as a new member of the household can result in a denied request or a financial penalty for over assistance if the youth is working. Adding adult youth requires an appointment; adding minor youth requires documentation and proof of custody.</p>	<p>Youth is forced to sneak around. Youth has to hide evidence that they live there if the property owner or benefits provider requires an on-site inspection.*</p>	<p>A good neighbor exemption would allow families in subsidized housing more time to report changes in income or household due to hosting a youth who would otherwise be facing homelessness.</p>
<p>Youth may impact the household income limits.</p>	<p>Youth has to sneak around. Host fears they will lose their subsidized housing. Youth lives in fear that they will cause someone generous to lose their housing.</p>	<p>PHAs/HRAs can provide exemptions for an applicants’ change in household status or income. Explore a PHA/HRA exemption for renters who host a young adult, 18-24 years old, who would otherwise face homelessness or a minor for whom they have custody.</p>

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FINANCIAL CHALLENGES

Relevant policies and organizations: Housing and Urban Development (HUD); local housing ordinances determining occupancy rates; Supplemental Nutrition Program (SNAP) Temporary Assistance for Needy Families (TANF); General Assistance (GA); Supplemental Aid (SA); Supplemental Social Income (SSI); Social Security Disability Income (SSDI); state legislature; state public agencies; federal and state income tax policies

Barriers	Impacts	CloseKnit's Proposal
<p>Occupancy rates impact rental units. Depending on how many members are in the host's household and the size of the current apartment, the property owner could require the renter to move into a larger unit or evict them.</p>	<p>Host lives in fear that they may lose their housing due to increased rent and have an eviction on their rental history. Youth lives in fear that they will cause someone generous to lose their housing.</p>	<p>Increase awareness of occupancy limits. For example, HUD's definition of legal sleeping areas allows for two people per room except for the kitchen and bathroom. Living rooms count as a legal sleeping area.</p> <p>Advocate for larger units and multigenerational housing. Generation United's Family Matters Report found 26 percent of U.S. residents were living in households of three or more generations in 2021.</p> <p>Promote transparency between renters and property owners to assist renters in finding a new place for an expanded household.</p>
<p>Public benefit cliffs due to resourcing chosen family hosting arrangements with a financial stipend or due to adding a youth, with income, to the household.</p>	<p>Hosts who receive stipends for chosen family hosting fear losing their benefits and remain under stress.</p>	<p>A state's TANF program could expand public benefit eligibility for chosen family hosts caring for a youth who would otherwise face homelessness.</p> <p>Explore policy change to public benefit programs to prevent benefit cliffs. See Urban Institute research on TANF public benefit cliffs in Minnesota.</p> <p>Classify and administer stipends to hosts to avoid income increase. This will depend on the amount, frequency, and form of the payment. For example, paying the property owner directly could in some programs prevent reducing host benefits.</p>

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FINANCIAL CHALLENGES (continued)

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Barriers	Impacts	CloseKnit's Proposal
<p>Financial stress resulting from increased household costs incurred by renters who are hosting youth who would otherwise face homelessness.</p>	<p>Many people face financial stress. This is intensified for renters facing the financial burdens of an additional household member without financial support for chosen family hosting.</p> <p>All relationships can be hard to navigate. However, the financial stress of chosen family hosting can exacerbate the difficulties of negotiating healthy boundaries and relationships. This causes tension in the relationship and makes youth feel like a burden.</p>	<p>Expand definitions of family in state and federal statute to allow chosen family hosts to qualify for benefits while providing care for youth who would otherwise face homelessness.</p> <p>Fund informal hosting arrangements involving youth who would otherwise face homelessness and the caring adults already in their lives by expanding eligibility criteria. For state specific suggestions, see CloseKnit's <i>Third-Party Payments in Minnesota for Chosen Families</i>.</p>
<p>Resourcing chosen family hosting arrangements with a financial stipend can result in higher taxes for the renter host.</p>	<p>Hosts remain under financial stress and fear that financial assistance will come with higher taxes.</p>	<p>Treat stipends provided to renters for chosen family hosting like foster care stipends, which are exempt from federal taxes.</p>

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