



WHEN A RENTER IS HOSTING A YOUTH UNDER THE RADAR...

## **How to Decide to Continue Under the Radar? Or Come Above Board?**

Youth turn to the supportive relationships in their lives when facing homelessness. Often, these relationships involve the caring, parent figures in their lives. For many youths, these folks tend to be renters who face legal barriers when informally hosting a youth. Many leases include a guest policy that indicates how long a guest can stay. If a guest violates this policy, the property owner can evict the renter. Adding a youth to a lease can be complex depending on the lease agreement, youth's age, the renter's public benefits, and financial barriers. The nuances of these issues plus the nature of the relationship between the renter and the property owner make informal hosting more likely to occur under the radar. The renter and the youth may fear the negative consequences of talking with the property owner and bringing the arrangement above board. Many hosts and youth end up living in fear.

But living in fear is no way to live! Youth deserve to live openly and freely without feeling like they have to sneak around. Knowing they may be putting the host's housing or benefits at risk is stressful. So is feeling like a burden. Hosts are engaging in a beautiful, caring act and should be supported instead of fearing that their generosity will lead to a negative outcome. Shifting a hosting arrangement above board can be difficult, but it is possible and it increases opportunities for financial resources! Hosts and youth can bring their arrangement above board themselves or enlist the assistance of a direct-service provider to help them negotiate with the property owner.

Read on for the pros and cons for the Youth, Host, Direct-Service Provider, and Property Owner!

## Considerations for YOUTH

### UNDER THE RADAR

#### PRO

- Youth doesn't rock the boat.
- Youth does not want to put the host's housing or rental rate at risk. As long as the property owner doesn't find out, youth may be able to avoid this risk.
- If the host receives public benefits or subsidized housing, the youth does not want to put the host's benefits or benefit rates at risk. As long as the benefits provider does not find out, youth may be able to avoid this risk.
- By not paying rent or being listed on the lease, the youth has maximum flexibility. They can move out quickly at any time.

#### CON

- Youth does not have a stable housing arrangement that allows them to focus on their healing, health, and future.
- Youth has to sneak around.
- If the property owner or benefits provider requires an on-site inspection, youth must hide evidence that they stay there.
- Youth does not have a permanent address. Future property owners won't be able to confirm a rental history.
- If youth receives mail at the residence, youth and host risk discovery by the property owner.  
TIP: Youth can receive mail addressed to them at "General Delivery" at certain US Post Offices.
- Youth lives in fear that they will cause a generous person to lose their housing. This can cause tension in the relationship and make the youth feel like a burden.
- Youth lives in fear that the hosting arrangement can end at any time: "I can't even unpack my backpack!"
- Youth is limited in the third-party financial support they can access.
- Some public-assistance programs require a permanent address to access benefits.

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### ALSO CONSIDER

- How is the youth's stress level? Can they plan for their future?

### ABOVE BOARD

#### PRO

- Youth is able to live freely and openly!
- Youth feels a sense of relief and belonging. The host is no longer risking their housing by letting the youth stay with them.
- Youth has a stable home where they can receive mail.
- Youth can start building a rental history.
- A permanent address gives youth access to new public assistance benefits to contribute financially to the household.
- Youth has more stable housing. Host is less likely to ask the youth to leave.

#### CON

- If youth is no longer considered "homeless," there are some public benefits they can no longer receive.
- The property owner may require that the youth undergo a background check.

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### ALSO CONSIDER

- Does the youth want to be a guest, or rent with or sublet from the host? Please see *our Renter or Guest? Legal Guide: Renter Hosts* for more information!

Youth includes anyone under 25 years who is facing housing instability.

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Legal guides are for informational purposes only.

## Considerations for RENTER WHO IS HOSTING

### UNDER THE RADAR

#### PRO

- By not telling the property owner that the youth is staying with them, the host avoids the risk of an eviction or rent increase.
- If the host receives public benefits or subsidized housing, they do not risk changes to their benefits that could occur by adding the youth to their household.

#### CON

- Host lives in fear that they may lose their housing or benefits. For example, if the property owner pays the utilities, the property owner may suspect another person is staying in the unit if the utility bills go up.
- If the youth has overstayed the guest policy on the lease and the property owner finds out, the property owner can evict the host (and youth).
- If the host receives public benefits or subsidized housing, and the benefits provider finds out, the host could lose their benefits.
- Host has full financial responsibility for the rent and utilities.

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#### ALSO CONSIDER

- What is the guest policy on the host's lease?

### ABOVE BOARD

#### PRO

- Host does not live in fear of losing their housing.
- Host starts to build a relationship of transparency and honesty with the property owner.
- Host and youth could receive financial assistance for the arrangement through third-party payments.

#### CON

- Telling the property owner that the youth is living in the unit could risk a rent increase or even an eviction if having the youth stay is a violation of the guest policy on the lease.  
However, being honest with the property owner may make it more likely that the property owner would give the host a break.
- If the host receives public benefits or subsidized housing, those benefits may be impacted by adding the youth to the household.

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#### ALSO CONSIDER

- Does the host's lease allow the host to add the youth to the lease or to sublet to the youth?
- Does the host want the youth to be a guest, or to rent with or sublet from the host? Please see our *Renter or Guest? Legal Guide: Renter Hosts* for more information!
- Host will need to have an honest conversation with the property owner, which could cause anxiety. Free mediation services can help! Check out [Community Mediation Minnesota](#).
- What third-party financial assistance could the youth and host access?

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## Considerations for **DIRECT-SERVICE PROVIDER**

### UNDER THE RADAR

#### PRO

- By not talking with the landlord, the provider does not risk the host's (and youth's) housing, rental rate, or public benefits.

#### CON

- The issue isn't resolved. The property owner could find out at any moment and evict the youth and host.
- Provider must "look the other way" and cannot help stabilize an arrangement that is not above board.

#### ALSO CONSIDER

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- What other housing options does the youth have? Affordable housing options for youth can be very hard to find.
- What's the norm? A 2021 Generations United study found that 52% of young adults (18-29) are living with their parents.

### ABOVE BOARD

#### PRO

- Providers embrace their power as an advocate between the property owner, youth, and the host. Property owners appreciate being able to call a direct-service provider when problems arise.
- In a tight rental market, the provider is helping the youth create a stable housing arrangement.
- Provider is helping the youth strengthen their connection with a caring person in their life.
- Providers are relieved that the youth and host can live openly and freely.

#### CON

- Providers may not feel prepared or trained to help bring informal hosting arrangements above board.
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#### ALSO CONSIDER

- Can the provider help the host and youth create a shared-expectations agreement? See CloseKnit's Shared Expectations template.
- Can the provider access funding or help the renter or the youth access other resources to support the informal hosting arrangement?
- What support or training could the provider receive to do this work?
- Could a mediator help? Check out [Community Mediation Minnesota](#) for free mediation services!

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## Considerations for **PROPERTY OWNER**

### UNDER THE RADAR

#### PRO

- Sometimes looking the other way is easier, or can even feel as if the property owner is doing the renter a favor.

#### CON

- Property owner's right to know who is living in their rental property is not honored.

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#### ALSO CONSIDER

- Does the lease have a guest policy?
- Does the lease discuss adding an additional person or subletting to someone the renter is also living with?

### ABOVE BOARD

#### PRO

- Property owner's right to know who is living in their rental property is honored.
- Property owners build a relationship of transparency and honesty with the renter and youth.
- The apartment community is calmer and more stable without the stress of people sneaking around.
- If the youth is added to the lease, the host and the youth are more likely to follow the rules of the lease and can more easily be held accountable.

#### CON

- Bringing the arrangement above board could negatively affect the host's public benefits and destabilize them as a renter.

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#### ALSO CONSIDER

- Does the lease encourage honest communication and openness to creating solutions that work for all parties?
- If the cost of utilities is included in the rent, how will the youth's addition to the household impact the rent?
- Could a direct-service provider help the renter and the youth navigate their informal hosting arrangement while serving as a resource for the property owner if issues arise?
- What third-party financial assistance can the youth and host access?
- Does the youth want to be a guest, or rent with or sublet from the host? Please see our *Renter or Guest? Legal Guide: Renter Hosts* for more information!
- Would a mediator be helpful? Check out [Community Mediation Minnesota](#) for free mediation services!

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