



DECISION GUIDE

VISION

Through these guides, CloseKnit seeks to catalyze a movement where every decision leads to more resilient communities, healthier relationships, and systemic transformations that eradicate youth homelessness.

PURPOSE

The CloseKnit Decision Guides are crafted to:

- ***Center Youth and Chosen Families:*** Elevate voices and solutions that prioritize the lived experiences of youth and the value of chosen family arrangements.
- ***Provide Evidence-Based Insights:*** Deliver actionable strategies rooted in research, data, and community knowledge.
- ***Foster Systematic Change:*** Guide users in navigating barriers, identifying leverage points, and implementing impactful solutions.

WHO THEY SERVE

Our Decision Guides are ideal for:

- ***Community Members and Hosts:*** Offering support to chosen family hosts, helping them build sustainable and nurturing environments for youth.
- ***Nonprofits and Service Providers:*** Enhancing capacity to design, fund, and evaluate programs with systemic equity at the forefront.
- ***Policymakers and Advocates:*** Crafting policies that dismantle systemic inequities and amplify solutions tailored to the BIPOC and LGBTQIA+ communities.



CloseKnit is committed to fostering inclusive and supportive environments that empower youth and chosen families to build lasting, meaningful connections.

Our suite of practical guides is designed to provide clarity, structure, and resources for hosts and youth navigating chosen family arrangements.

Whether addressing legal, relational, or logistical considerations, these guides ensure that all parties can engage with confidence and shared understanding.

At CloseKnit, we believe that decision-making in complex systems, such as addressing youth homelessness, requires clarity, evidence, and community-focused strategies.

Our Decision Guides are thoughtfully designed to empower individuals, organizations, and policymakers with the tools they need to make informed, inclusive, and effective choices.

SHARED EXPECTATIONS AGREEMENT: YOUTH AND HOST

Purpose: *This guide outlines a framework for open communication and mutual understanding between hosts and youth. It helps establish shared values, house rules, and practical agreements, ensuring that both parties feel heard and respected.*

5GUIDE TO CHOSEN FAMILY HOSTING ARRANGEMENTS FOR YOUTH OR YOUNG ADULTS IMPACTED BY THE LEGAL SYSTEM

Purpose: *Addresses the unique challenges and opportunities when hosting youth who are impacted by the legal system. It emphasizes advocacy, accountability, and restorative practices.*

Decision Guide: Under the Radar or Above Board

Purpose: *Helps families decide whether to formalize hosting arrangements through legal channels or keep them informal, balancing risks, benefits, and personal preferences.*

S H A R E D
E X P E C T A T I O N
A G R E E M E N T

Welcome Homes

Shared Expectations Agreement—Youth and Host

_____ (Youth) and _____ (host) are creating this agreement about their hosting arrangement. By discussing potential areas of conflict in advance, deciding together what they would like the arrangement to look like, and being open to outside support, the youth and the host can take steps to help the arrangement go more smoothly.

YOUTH QUESTIONS

What do I bring to the household? (Things I'm good at, my shining personal qualities....)

Challenges in my life I want to be honest about: (Addiction, mental-health issues, legal-system involvement...)

Who are other people who support me? (Extended family members, friends, counselors....)

What goals will I pursue while I'm staying with my host? (School, job, alcohol and drug treatment....)

What might I need help with? (Rides to school or work, learning to cook, applying to college....)

What can I provide for myself? (Food, hygiene products, earnings from my job....)

YOUTH QUESTIONS CONTINUED

How long would I like to stay? (If I'm not sure, on what date will I check back in with the host about this?)

If I'm covered by health insurance, please show host insurance card, and list provider and insurance number.
If I'm not covered, what is my plan for obtaining health insurance?

In a serious emergency, please contact:

If I am a minor, do my parents know where I'm staying? If I can't talk to my parents, what can I do?
(Please see the *Minors Legal Guide*)

If I am a parent or parenting, how will I arrange child care?

Do I want to rent from the host or be their guest? (Please see *Renter or Guest? Legal Guide*)

HOST QUESTIONS

What can I offer the youth? (A couch to sleep on, use of a bicycle, a listening ear....)

How long do I think I can host? (If I'm not sure, on what date will I check back in with the youth about this?)

Do I want the youth to rent from me or be my guest? (Please see *Renter or Guest? Legal Guide*)

Other people who support me: (Friends, family, religious community members....)

The values in our house: (Go to school or work, get help for addiction/mental health issues, obey laws....)

How our house runs: (Guest policy, alcohol use, chores, curfew, pets, keys, computer or phone access....)

In a serious emergency, please contact:

If the youth is a minor, do their parents/guardians know where the youth is staying?

How can I legally have the youth stay with me? (Please see *Minors Legal Guide*)

If I am a renter, does the property owner know the youth is staying in the unit? How would I tell the property owner?

(Please see our *Under the Radar or Above Board? Legal Guide*)

If the youth is parenting, how will we handle child care?

YOUTH AND HOST QUESTIONS

What will this relationship look like? Is the youth a tenant or a guest? (Please see “*Renter or Guest?*” *Legal Guide*)

How can we help the house have harmony? (House meetings, shared meals, check in about our day, activities we can do together....)

Where will we get help if conflict arises? (Counselor, friend, Community Mediation Minnesota 1-833-266-2663....)

HOST PLEDGE:

- I will provide a home free from violence. We will talk through conflicts with respect.
- I will provide a home that respects sexual boundaries. I will respect the sexual orientation and gender identity/expression of the youth. There will be no sexual contact between me and the youth. No one in my home will offer payment for sex or expect favors in exchange for sex.
- Add your own pledge around drug and alcohol use, and any other commitments you would like to make!

Host “lines in the sand” (Situations that would cause you to consider discontinuing the hosting arrangement.)

YOUTH PLEDGE:

- I commit to talking through conflicts with respect.
- I commit to respecting physical and sexual boundaries.
- Add your own pledge around drug and alcohol use, and any other commitments you would like to make!

Youth “lines in the sand” (Situations that you would refuse to accept in a healthy hosting arrangement.)

Youth (print) _____

Signature _____

Host (print) _____

Signature _____

Date _____

O P T I O N S F O R
C H O S E N F A M I L Y
H O S T I N G
A R R A N G E M E N T S
W I T H M I N O R
Y O U T H

OPTIONS FOR CHOSEN FAMILY HOSTING ARRANGEMENTS WITH MINOR YOUTH

Minor youth who are disconnected from family often turn to caring adults in their lives for help, such as a loving grandmother, uncle, or family friend. Informally hosting a youth who would otherwise face homelessness is a powerful act of care! Yet, hosting a minor youth can come with legal issues because their parents/guardians are legally responsible for their care. Many youth think that emancipation is the solution to their problems because emancipation gives youth the same legal rights and responsibilities as an adult.

While independence is a great quality, no one can live life alone. The disconnection and conflict we have in relationships does not mean we must rely only on ourselves. We can reach out to folks who love and care for us. It also doesn't mean that relationships with parents, guardians or other primary caregivers can't be repaired.

We live in a society that values hyper-independence. Society portrays success as living alone and being financially independent. In reality, success looks different for each individual. What is true for everyone is that we need to feel connected to others for our social-emotional well-being. When we go through hardships, especially conflict or disconnection from our loved ones, it may seem easier to do things on our own. But asking for help is normal—there is no shame in it!

Sometimes, taking time away from parents/guardians can help repair the relationship. During this time, there are options to legitimize the relationship youth have with their host. Non-legal and legal options allow youth to stay connected with the caring adults in their lives. Some options also maintain the possibility of repairing the relationship the youth has with their parents/guardians.

Youth and hosts should consider the following as they explore options:

- Is the youth in contact with their parents/guardians? Would the youth or the host be comfortable contacting the parents/guardians?
- Do the youth, host, and parents/guardians want to figure out a solution on their own or pursue a legal option?
- If pursuing a legal option, the youth, host, and parents/guardians will need to decide between a non-court-involved process or a court-involved process.

Runaway Youth/Harboring A Runaway

A minor with a record is more likely to face a charge of “runaway youth,” and the host is more likely to face a charge of “[harboring a runaway](#).” Someone has to notify the police for a runaway youth charge to occur. Usually, the parents/guardians or caregiver make that call, which may be out of concern of the youth’s well-being.

TIP: Youth can use the [National Runaway Safeline](#), a hotline for youth who are runaways or facing homelessness, to relay a message to their parents/guardians that they are alive and safe.

BE AWARE: If a youth receives help from a direct-service provider, like a drop-in center, then staff who are aware that a minor youth is away from home are required to notify child protection services.

For more information, check out LawHelp MN’s [Runaway Fact Sheet](#) and [Youth Living Away From Home Fact Sheet](#). For more information on the impact of a record on Chosen Family hosting arrangements, reference our Legal Systems Involved Legal Guide.

DISCLAIMER: CloseKnit’s Legal Guides are NOT intended as legal advice. Legal guides are for informational purposes only.

DEFINITIONS: We use Minnesota’s definition of “youth” facing homelessness as unaccompanied young people 24 years of age or younger, sometimes with their own children. We use “young adult” to refer to young people who are 18 to 24 years old.

We use “chosen family” to refer to any individual, related by blood or affinity, whose close association to a youth or young adult who would otherwise face homelessness fulfills the need of a familial relationship.

OPTIONS FOR CHOSEN FAMILY HOSTING ARRANGEMENTS WITH MINOR YOUTH

Non-Legal Solutions

Doing Nothing -The youth can simply continue living with the host without communicating with their parents/guardians

PRO

- Can seem like the “easiest” option for a host and youth during a high-stress situation.
- Youth and host avoid involvement with the complex legal system.

CON

- Youth lives under the radar with no official address.
- Youth and host increase the chance of police involvement for “harboring a runaway” or being a “runaway youth.”

CONSIDER

- If a youth ran away from foster care, the host should immediately notify the foster care caseworker.
- If a youth is working with a direct-service provider, staff has to report the youth to child protection. Youth can also decide to report themselves to child protection.

Call or Text Parents/Guardians -Youth could call or text their parents/guardians to tell them where they are. Youth can state: they are okay, they need some time, and, if comfortable, where they are staying.

PRO

- Youth and host may reduce chances of police involvement for “runaway youth” and “harboring a runaway” charges because the parent/guardian has some assurance the youth is okay.

CON

- If youth tells their parents/guardians where they are staying, parents/guardians could show up to take them home.
- Youth might find it difficult to reach out to parents/guardians due to conflict.

TIP:Youth can use the [National Runaway Safeline](#), a hotline for youth who are runaways or facing homelessness, to relay a message to their parents/guardians that they are alive and safe.

Parental/Guardian Permission- Youth can ask parents/guardians to stay with the host. Parents/guardians can give verbal permission. However, written permission provides helpful evidence that the parents/guardians did, in fact, give permission.

PRO

- Youth fosters transparency with their parents/guardians.
- Youth and host have no involvement with the complex legal system.
- Youth and host reduce chances of police involvement for “runaway youth”/“harboring a runaway.”

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OPTIONS FOR CHOSEN FAMILY HOSTING ARRANGEMENTS WITH MINOR YOUTH

CON

- Youth might find it difficult to talk with parents/guardians due to conflict.
- Parents/guardians can change their mind at any time and require the youth to return to the family home.

CONSIDER

- If possible, host can establish communication with the parents/guardians.
- Obtaining [power of attorney](#) will give the host legal authority to make medical decisions for the youth.

TIP: According to [Minnesota law](#), if the host is a renter and a change in familial status is not a violation of the renter's lease, the property owner cannot evict or deny renewal to the host based on the change in familial status. In Minnesota, [familial status](#) includes minors who join the household of a host who has received *written permission* from the parent, parents, or guardian to host the youth. Host has one year to add the minor youth to the household.

Mediation - A third-party mediates a restorative decision-making process between youth, host, and youth's parents/guardians.

TIP: [Community Mediation Minnesota](#) offers restorative practices and mediation services for free.

PRO

- Youth, host, and parents/guardians lay the foundation for building stronger relationships.
- Youth and host foster transparency with parents/guardians.
- All people directly impacted by the hosting situation are involved.
- Youth, hosts, and parents/guardians create a plan of action for moving forward.
- Mediator balances everyone's wants/concerns and helps identify resources for assistance.
- Youth and host reduce chances of police involvement for "runaway youth"/"harboring a runaway."
- Youth and host have no involvement with the complex legal system.
- A quicker decision can often be reached.

CON

- Youth might find it difficult to talk with parents/guardians.
- All people involved must be willing to participate to ensure a successful process.
- Mediator's expertise and skill play a large role in the success of the process.

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OPTIONS FOR CHOSEN FAMILY HOSTING ARRANGEMENTS WITH MINOR YOUTH

Legal Solutions
<p style="text-align: center;">Non-Court</p> <p>Delegation of Parental Authority(DOPA)allows a caregiver to care for a minor through written permission provided by the parents. A caregiver becomes an “attorney-in-fact” to make decisions regarding the child’s care. Learn more through LawHelpMN’s DOPA Fact Sheet.</p> <p>PRO</p> <ul style="list-style-type: none">• Youth maintains family connection.• Youth and host reduce chances of police involvement for “runaway youth”/“harboring a runaway.”• Youth and host have no involvement with the complex legal system. DOPA does not need to be filed in court. <p>CON</p> <ul style="list-style-type: none">• Automatically expires in one year. <p>CONSIDER</p> <ul style="list-style-type: none">• Both parents/guardians need to be aware that a DOPA has been enacted, but only the custodial parent needs to sign the DOPA.• Does not take away parental/guardian rights. Parents/guardians can override decisions made by the host.• Parents/guardians can stop DOPA by simply writing to the host. <p>If a parent is unable to renew the DOPA, then the attorney-in-fact can take the expired DOPA to court and request a custody order. However, custody can be a complex court-involved process. It’s generally easier to sign a new DOPA every six months.</p>
Court-Involved
<p>Third-Party Custodygives legal and physical custody of a minor child to a caregiver.</p> <p>PRO</p> <ul style="list-style-type: none">• Honors arrangements in which the youth has stayed for less than a year, making de-facto guardianship (see below) not an option.• The process has no police involvement. <p>CON</p> <ul style="list-style-type: none">• Minnesota state statute lists extensive factors to determine eligibility as a third-party custodian.• Host has to prove that parents/guardians have “neglected” the child and that the host’s relationships with the child should take priority.• Depending on the relationship the youth has with the parents/guardians, this could damage the future of the relationship. <p>CONSIDER</p> <ul style="list-style-type: none">• Birth parents may be required to provide ongoing child support.• Host and youth need to hire a custody lawyer. Contact Mid-Minnesota Legal Aid to see if you qualify for free legal services.

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OPTIONS FOR CHOSEN FAMILY HOSTING ARRANGEMENTS WITH MINOR YOUTH

De-Facto Guardianship- Host who has hosted a youth for at least a year receives custody rights as a de-facto guardian.

PRO

- Honors the caregiving that a host is providing.
- The process has no police involvement.

CON

- Host has to prove they have been the primary caretaker without any parental involvement for a year.
- Court process can take a long time.

CONSIDER

- Host and youth need to hire a custody lawyer. Contact [Mid-Minnesota Legal Aid](#) to see if you qualify for free legal services.

Temporary Guardianship-A court can grant a host temporary guardianship due to immediate need. Notice will be given to parents and youth who are at least 14 years old.

PRO

- Temporary guardian has authority of unlimited guardianship.
- The process has no police involvement.

CON

- Depending on the relationship the host has with the parents/guardians, this could damage the future of the relationship.
- Depending on the relationship the youth has with the parents/guardians, this could damage the future of the relationship.
- Requires that parents/guardians rights are terminated by court order or that both parents/guardians are deceased.
 - [Termination of Parental Rights](#) takes away someone's legal rights to be a child's parent. A parent may willingly give up their rights or a court can involuntarily take away a parent's rights.
- Court grants temporary guardianship. Youth and host must interact with the complex legal system.
- Temporary guardianship lasts only up to six months.

CONSIDER

- Host and youth need to hire a custody lawyer. Contact [Mid-Minnesota Legal Aid](#) to see if you qualify for free legal services.

Guardianship- The host has the powers and responsibilities of a parent. [Courts](#) can appoint guardians due to deceased parents or terminated parental rights.

PRO

- Host has the powers and responsibilities of a parent.

CON

- Depending on the relationship the host has with the parents/guardians, this could damage the future of the

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OPTIONS FOR CHOSEN FAMILY HOSTING ARRANGEMENTS WITH MINOR YOUTH

relationship.

- Depending on the relationship the youth has with the parents/guardians, this could damage the future of the relationship.
- Requires that parents/guardians rights are terminated by court order or that both parents/guardians are deceased.
 - [Termination of Parental Rights](#) takes away someone's legal rights to be a child's parent. A parent may willingly give up their rights or a court can involuntarily take away a parent's rights.
- Court grants guardianship. Youth and host must interact with the complex legal system.

CONSIDER

- Host and youth need to hire a custody lawyer. Contact [Mid-Minnesota Legal Aid](#) to see if you qualify for free legal services.

Kinship Care - Youth is placed in care of a host by a licensed child-placing agency. Host is someone the youth has a relationship with who is a relative or family friend. A form of foster care.

PRO

- Youth and host stabilizes the living arrangement.
 - Host receives untaxed financial assistance to care for the youth.
 - Youth receives Medical Assistance to cover medical expenses.
 - Depending on a youth's age, additional financial assistance is possible:
 - WIC food supplement program, free/reduced breakfast and lunch, clothing allowance, etc.
- Youth may be eligible for extended foster care through age 21. As a young adult, youth could receive financial support, health insurance, and case management services.

CON

- Youth's case plan dictates boundaries with parents/guardians.
 - Depending on the relationship the youth has with the parents/guardians, this could damage the future of the relationship.
 - Depending on the relationship the host has with the parents/guardians, this could damage the future of the relationship.
- Hosts need to be licensed through the Commissioner of Human Services to provide foster care for the youth.
 - A licensing agency conducts a "Home Study" eligibility process requiring documentation, paperwork, and a home visit
- Licensing agencies require that the host pass a background check.
- Any household member 13 years or older must also pass a background check.
- Host is required to take ongoing foster-care training.

CONSIDER

- County social workers require hosts to follow the child's case plan.
- Minnesota's [Northstar Care for Children Act](#) provides benefits and processes for children who are in foster care, kinship, and adoptive families. Caregivers receive [monthly payments](#) based on the child's age. Contact your local county office for more information.
- If foster care is the right decision for a current host and youth, please [go to the MN Adopt Foster Care licensing-process website](#) to learn the steps necessary to complete licensure.

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OPTIONS FOR CHOSEN FAMILY HOSTING ARRANGEMENTS WITH MINOR YOUTH

Adoption- Host is granted full legal custody and rights for the youth. Adoptive parents have the rights and responsibilities that birth parents had.

PRO

- Youth and host have a permanent solution to stabilize their living arrangement and relationship.

CON

- Depending on the relationship the youth has with the parents/guardians, this could damage the future of the relationship.
- Depending on the relationship the host has with the parents/guardians, this could damage the future of the relationship.
- Unless youth was in foster care, there is no financial assistance provided for the host and youth relationship.
- Adoption can be a lengthy process.
- Adopting a youth comes with a variety of adoption fees.

CONSIDER

- If youth is currently in foster care:
 - Hosts need to meet Foster Care licensing requirements through the Commissioner of Human Services to provide foster care. A licensing agency conducts a "Home Study" eligibility process requiring documentation and paperwork. Licensing requires that the host pass a background check.
 - Hosts can use Medical Assistance and primary insurance to cover youth's medical expenses.
- Depending on the relationship the host and youth have with the parents/guardians, this could damage the future of the relationship.
- Minnesota's [Northstar Care for Children Act](#) provides benefits and processes for children who are in foster care, kinship, and adoptive families. Caregivers receive [monthly payments](#) based on the child's age. Contact your local county office to get more information.

Private Child in Need of Protection or Services (CHIPS) Petition - Sometimes, counties can start CHIPS court cases for youth who run away if they're concerned about the youth's health, safety, and welfare.

PRO

- Host and youth have potential access to financial benefits for the youth through age 21.
- Host can potentially gain legal and physical custody of the youth.

CON

- There is heavy court involvement in CHIPS cases. Youth and host must interact with the complex legal system.
- Social workers conduct an investigation.
- Lawyers are involved.
- Petition could result in the termination of parental rights. Youth and hosts may not have the opportunity to repair or heal their relationships with the parents/guardians.
 - Depending on the relationship the host has with the parents/guardians, non-relative or relative, this could damage the relationship.
 - Depending on the relationship the youth has with the parents/guardians, this could damage the

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R E N T E R O R
G U E S T ?
H O W T O D E C I D E

Renter or guest? How to decide?

MINNESOTA LEGAL GUIDE



IF THE HOST IS A RENTER...

the youth could be the host's guest,

or the youth could *rent with or from the host.*  See other side.

PROS

- Allows for a more flexible time frame for stay.

CONS

- Youth does not build a rental history.
- If the host wants the youth to leave, youth has less legal protection than the youth would have as a renter.
- If the youth overstays the guest policy on the lease, the property owner can evict the host.
- If the youth is 18 years old or older, even if they are not on the lease, an eviction could still name them and be on their rental history. (An attorney might be able to ask the court to take the eviction off of the youth's record.)
- Youth does not have a permanent address—Future property owners won't be able to confirm a rental history.
- If the 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.)

WHETHER THE YOUTH IS A RENTER OR A GUEST

- Does the youth have health insurance?
- Will the youth be filing taxes on their own? Or will someone claim the youth as their dependent? How will the youth get to
- school?
If the youth's school has identified the youth as homeless, the McKinney-Vento Homeless Assistance Act requires that the youth receive transportation to and from their "home" school. Contact the school district's McKinney-Vento liaison for more information.

ALSO CONSIDER

- Host can end the hosting arrangement at any time.
- What is the plan if the host wants the youth to leave and the youth doesn't want to?
Free mediation services can help a host and youth in this situation. Check out [Community Mediation Minnesota](#).
- If the youth is a minor, do the youth's parents or guardians know where the youth is?
To understand the potential legal issues and possible solutions when a minor stays with an informal host, see our *Minor Legal Guide*.

Youth includes anyone 25 years old or younger facing income instability.

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2/18/22



Renter or Guest? How to Decide?

MINNESOTA LEGAL GUIDE



IF THE HOST IS A RENTER...

the youth could rent from or with the host,

or the youth could be the host's guest.  See other side.

PROS

- Youth starts to build a rental history.
- Youth has guaranteed rights as a renter: a full rental period's notice, right to privacy, and the homeowner has to maintain the property.

CONS

- If the youth is 18 years or older, even if they are not on the lease, an eviction could still name them and be on their rental history. (An attorney might be able to ask the court to take the eviction off of the youth's record.)

EITHER WAY

- Does the youth have health insurance?
- Will the youth be filing taxes on their own? Or will someone claim the youth as their dependent?
- How will the youth get to school?
- If the youth's school has identified the youth as homeless, the McKinney-Vento Homeless Assistance Act requires that the youth receive transportation to and from their "home" school. Contact the school district's McKinney-Vento liaison for more information

ALSO CONSIDER

- Can the youth be added to the lease?
- Will the youth need to have a background check to be added to the lease?
- Is the youth ready for the responsibility of renting?
- If the lease allows the renter to sublet, can the youth sublet from the renter-host?
- Is the renter ready for the responsibility of subletting?
- If the youth is added to the host's lease or sublets from the host, how might this change the relationship between the youth and the host?
- How will the youth pay the rent?
 - Give money to the renter-host or to the property owner?
 - Do chores around the house—beyond just keeping their own space clean? Any regular duties or chores make the youth more likely to qualify as a renter.
- Can the youth pay on 30% of their income—the measure of affordability—for rent? Set the youth up for success!
- What resources can the host or youth access to help with rent?
- Does the host receive other benefits that would be impacted by officially adding another person to the household? If the youth is a minor, do their parents or guardians know where the youth is? To understand the potential legal issues and possible solutions when a minor stays with an informal host, see our *Minor Legal Guide*.
- How will the youth navigate their relationship with their parents/guardians if, for example, they need certain legal documents from their parents/guardians to get on the lease. (Free mediation services can help a youth in this situation. Contact [Community Mediation Minnesota](#).)

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IF THE HOST IS A RENTER...

the youth could be the host's guest,

or the youth could *rent with or from the host.*  See other side.

PROS

- Allows for a more flexible time frame for stay.

CONS

- Youth does not build a rental history.
- If the host wants the youth to leave, youth has less legal protection than the youth would have as a renter.
- If the youth overstays the guest policy on the lease, the property owner can evict the host.
- If the youth is 18 years old or older, even if they are not on the lease, an eviction could still name them and be on their rental history. (An attorney might be able to ask the court to take the eviction off of the youth's record.)
- Youth does not have a permanent address—Future property owners won't be able to confirm a rental history.
- If the 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.)

WHETHER THE YOUTH IS A RENTER OR A GUEST

- Does the youth have health insurance?
- Will the youth be filing taxes on their own? Or will someone claim the youth as their dependent? How will the youth get to
- school?
If the youth's school has identified the youth as homeless, the McKinney-Vento Homeless Assistance Act requires that the youth receive transportation to and from their "home" school. Contact the school district's McKinney-Vento liaison for more information.

ALSO CONSIDER

- Host can end the hosting arrangement at any time.
- What is the plan if the host wants the youth to leave and the youth doesn't want to?
Free mediation services can help a host and youth in this situation. Check out [Community Mediation Minnesota](#).
- If the youth is a minor, do the youth's parents or guardians know where the youth is?
To understand the potential legal issues and possible solutions when a minor stays with an informal host, see our *Minor Legal Guide*.

Youth includes anyone 25 years old or younger facing income instability.

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Legal guides are for informational purposes only.

2/18/22



D E C I S I O N G U I D E :
U N D E R T H E R A D A R
O R A B O V E B O A R D

Decision Guide

Under the Radar or Above Board

If a renter is hosting a youth under the radar, how can they decide rather 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 Owners!**



Decision Guide

Under the Radar or Above Board

NOTE:

Resourcing informal hosting arrangements where a youth or a host are living with a disability can be easier when a youth is 18-24 years old. Minor youth may face more barriers to becoming a paid caregiver for a host with a disability. Minor youth with a disability may also face barriers accessing resources without a parent or legal guardian's permission. For more specific information on disability services and minor youth, please refer to the "special considerations" section at the end of this guide.

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DEFINITIONS:

We use Minnesota's definition of "youth" facing homelessness as unaccompanied young people 24 years of age or younger, sometimes with their own children.

We use "young adult" to refer to young people who are 18 to 24 years old.

We use "chosen family" to refer to any individual, related by blood or affinity, whose close association to a youth or young adult who would otherwise face homelessness fulfills the need of a familial relationship.



Decision Guide

Under the Radar or Above Board

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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 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.

CONSIDER

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



For Youth 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.

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!



For Renter Hosts 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.

CONSIDER

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



For Renter Hosts 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.

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?



For Direct-Service Providers 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.

CONSIDER

- 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.



For Direct-Service Providers 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.

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!



For Property Owners 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.

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?

