

We will begin promptly at 6:00 PM CDT



Navigating Housing as a Survivor

of domestic and/or sexual violence



Welcome!

We invite you to introduce yourself in the chat with your name, position, and organization affiliation.

Make sure you change the setting so you're sending the message **To: All panelists and attendees**

To: All panelists and attendees ▾



Type message here...

If you have a specific question or topic that you would like covered in this webinar, feel free to add it to the Q&A section.

NAVIGATING HOUSING AS A SURVIVOR

KRISTEN KVALSTEN, REGIONAL MANAGER, COMMONBOND COMMUNITIES

MARY BETH, NISHA & ONNIE, WOMEN'S ADVOCATES

THANK YOU FOR BEING HERE!



[More about how racial diversity and Black Lives Matter intersect with domestic violence work](#)

NO EVICTIONS ON STOLEN LAND

ENCAMPMENT SWEEPS:

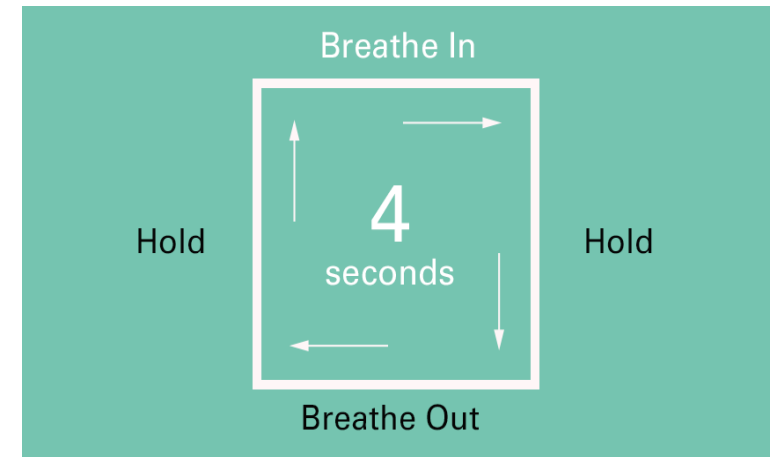
- VIOLATE THE HUMAN RIGHT TO LIVE SAFELY AND WITH DIGNITY
- THREATEN PUBLIC HEALTH AND INCREASE TRANSMISSION OF INFECTIOUS DISEASE
- BREAK UNHOUSED RESIDENTS' CONNECTIONS TO VITAL SERVICES, INCLUDING HEALTH CARE

**DISPLACEMENT IS A DISEASE.
HOUSING IS THE CURE.**

MINNEAPOLIS SANCTUARY MOVEMENT

[More on the Minneapolis Sanctuary Movement](#)

Let's take a deep breath together.



[More about box breathing](#)

ABOUT US

Women's Advocates

- **Mission:** Women's Advocates' walks with victim/survivors and our community to break the cycle of domestic violence
- Founded in 1974, St. Paul MN
- First domestic violence shelter in the nation
- Services: prevention/education, shelter, 24-hour crisis line, **aftercare/housing support**
- www.wadvocates.org

Kristen L. Kvalsten

- Regional Property Manager, CommonBond Communities
- 29 years of experience in housing
- Management of a variety of affordable, market rate and supportive housing in Minnesota

OVERVIEW OF THE NEXT TWO HOURS

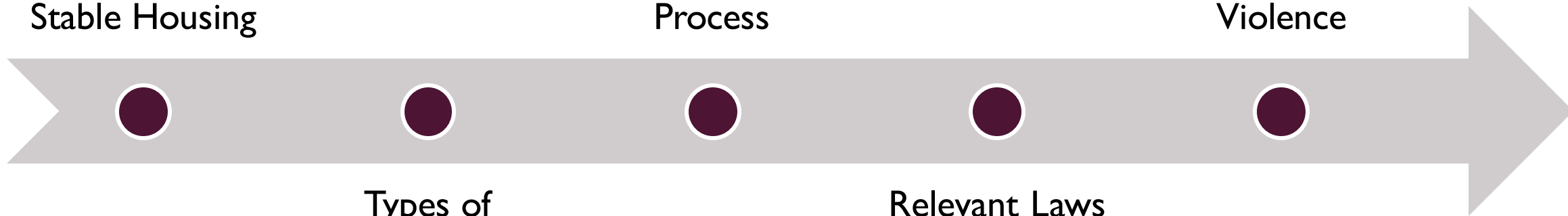
Barriers and
Solutions to
Stable Housing

The
Application
Process

Housing and
Domestic
Violence

Types of
Housing

Relevant Laws



A NOTE ABOUT COVID-19 IMPACT ON HOUSING

- To protect the health and well-being of Minnesotans during the pandemic, the Governor signed an order to suspend evictions. However, rent is not reduced or waived during this time. Once the suspension has ended, owners can file for evictions and removals can be enforced. Not paying rent on time can impact credit or cause problems that impact future housing options.
- National eviction moratorium: what are tenant's rights during this time?
- If you receive an eviction notice, you can contact the Attorney General's office (651) 296-3353 (Twin Cities Calling Area) • (800) 657-3787 (Outside the Twin Cities)
(800) 627-3529 (Minnesota Relay)
- **Legal assistance.** If you're a renter, you can get legal help on a wide range of issues, including repairs, evictions, security deposits, landlord invasion of privacy, and more. Call HOME Line's hotline at 612-728-5767
- Pandemic-related emergency and rental assistance – United Way - dial 211 - Toll Free: **800-543-7709**
Local: 651-291-0211

RESOURCES FOR SPECIFIC COMMUNITIES

- Standpoint
- Immigrant Law Center
- International Institute of MN
- Minnesota Indian Women's Resource Center Sexual Assault Advocacy Program
- Hmong American Partnership (HAP)
- Women of Nations Community Advocacy Program
- Asian Women United/House of Peace
- Pillsbury United Communities
- Centro Tyrone Guzman
- Division of Indian Work
- La Oportunidad
- SEWA - Asian Indian Family Wellness
- Casa de Esperanza
- Civil Society
- Comunidades Latinas Unidas en Servicio (CLUES)
- Wilder Foundation
- Southeast Asian Services
- Voice of East African Women (YEAW)

Poll: What are some barriers to housing that domestic violence survivors have faced?

FINDING
HOUSING

OVERCOMING BARRIERS
TO HOUSING STABILITY

BARRIERS AND SOLUTIONS

Barriers to Finding Housing

- Resources and key documents

Screening Criteria and Tenant Selection Plan

- Common screening criteria and qualifications

Tips on Looking for Housing

- Phone screening and information gathering

Appeals for Denied Applications

- Background reports and appeal advice

FINDING HOUSING

Types of Rental Housing

- Market Rate
- Tax Credit
- Section 8

Key Documents

- Tenant Selection Plan
- Deposit Agreement
- Lease

Denied Applications

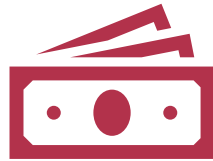
- Denial Letter
- Background Report
- Appeal Examples

Poll: What about the housing search process is the most challenging?

THE SEARCH



Understand the timeframe
and how it could
potentially limit options



Apply for deposit and rent
assistance in advance



Application approval can
take anywhere from a few
business days to weeks



Housinglink and
Apartmentratings.com

KEY QUESTIONS – SCREENING CRITERIA

- What is the application fee?
- Is a deposit required to hold an apartment?
- In what situations is the deposit refundable
- Security deposit agreement
- The tenant selection plan / resident screening criteria / application agreement or disclosure tells what a property owner is basing their decision on to approve or deny an application
- Know what is on your public record, credit history and what type of rental reference your previous property owners will provide.
 - pa.courts.state.mn.us – review public record including evictions
- Call previous property owner or management so you know what they will say for a rental reference

HOUSING APPLICATIONS

- Housing applications vary depending on the property and the funding sources for the property'
 - Application, administrative fees
- Common requirements for documentation
- Photo ID or driver's license showing date of birth
- Social Security card
- Most recent paystub or most recent 6 paystubs
- Bank account information including account numbers (Section 8 and section 42)
- Previous rental history

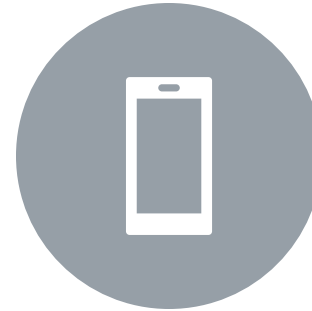
DOCUMENTS



SECURITY DEPOSIT
AGREEMENT



TENANT
SELECTION PLAN



APPLICATION



LEASE AGREEMENT

SAMPLE TENANT SELECTION PLAN

Informs applicants of the property's qualification requirements

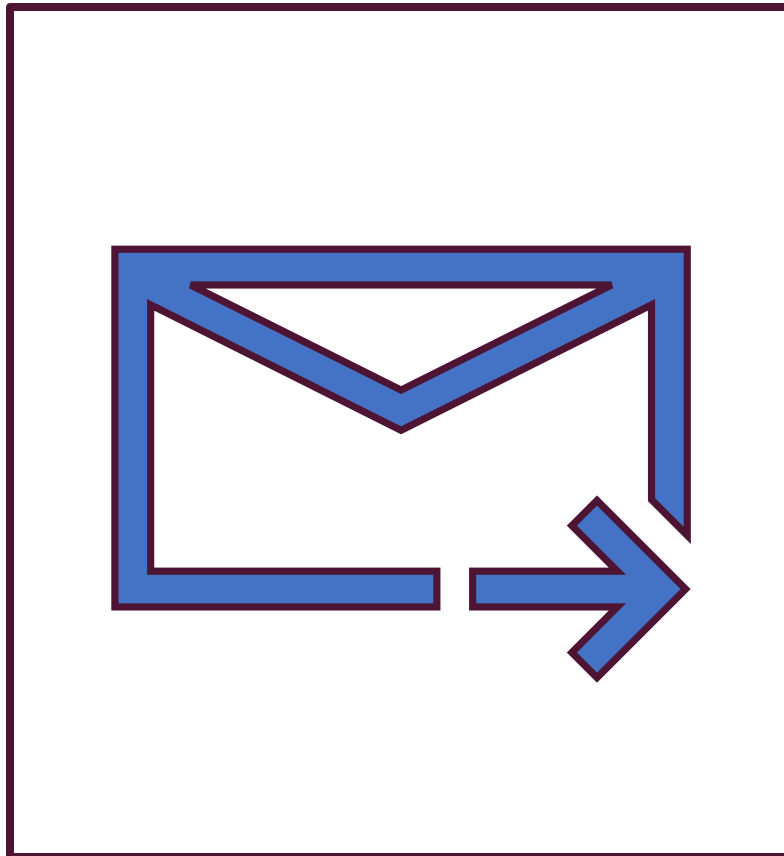
Describes occupancy guidelines – minimum and maximum number of household members

Details what information is requested for the background check and what information may deny the application

EXAMPLE: TENANT SELECTION PLAN LANGUAGE REGARDING PUBLIC RECORD

- A subsidized-housing landlord may prohibit admission of an applicant to federally assisted housing if the landlord determines that the applicant is currently engaging in, or has engaged in during a reasonable time before the admission decision:
- Drug-related criminal activity;
- Violent criminal activity;
- Other criminal activity that would threaten the health, safety, or right to peaceful enjoyment of the premises by other residents;
- Other criminal activity that would threaten the health or safety of the landlord or any employee, contractor, subcontractor, or agent of the landlord.

DENIED APPLICATION



- If an application is denied a letter should be sent stating:
 - Reason for denial
 - Where you can get a copy of the report that you paid for (application fee)
 - The application was paid for so there should be no charge to receive a copy
 - Due to credit reporting laws, a copy of the report must be sent via mail
 - Sometimes the screening agency will fax a copy if the applicant is sitting by the fax machine
 - If there is an opportunity for appeal, where to send the information and who to send it to

COMMON REASONS FOR DENIAL

- Negative rental history
 - Late rent payments
 - Improper notice to vacate
 - Unauthorized guests or occupants
 - Damage to property, poor housekeeping
 - Disconnected utilities
 - Balance owed for rent or damages
- Eviction record
- Lack of rental history
- Negative credit history
- Currently owing a utility company

COMMON REASONS FOR DENIAL

- Criminal record of crimes that would impact other residents in an apartment building (violence, disruptive behavior, public intoxication or impaired driving)
- Gross income not adequate to cover rent OR higher than the maximum income for tax credit or subsidized housing
- Household size over or under the occupancy guidelines
- Not meeting program requirements, full time student, disability verification, sobriety, homelessness definition, age

CITY OF MINNEAPOLIS RENTER PROTECTIONS

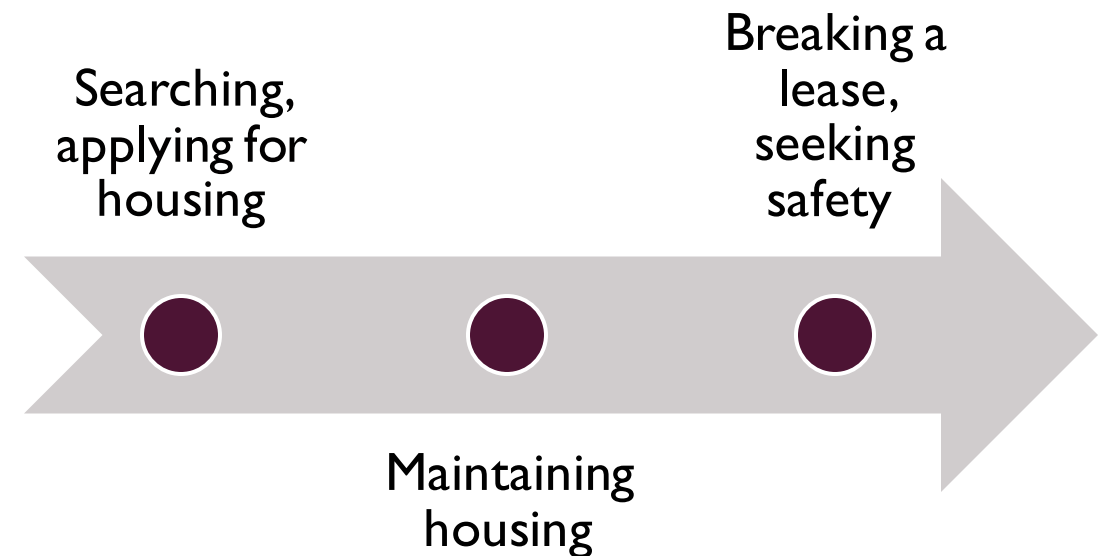
- **Criminal history**
 - Cannot consider misdemeanors with dates of sentencing older than three years
 - Cannot consider felonies with dates of sentencing older than seven years
 - Cannot consider convictions for certain felonies with dates of sentencing older than 10 years, including: first-degree murder, second-degree murder, third-degree murder, first-degree manslaughter, kidnapping, first-degree criminal sexual conduct, first degree assault, first degree arson and first-degree aggravated robbery
- **Rental history**
 - Cannot consider evictions where judgment was entered three or more years from date of application
 - Cannot consider settlements entered one or more years before applicant submits application
 - Cannot consider dismissed evictions or evictions resulting in judgment for the applicant
 - Cannot screen out for insufficient rental history
 - If a landlord requires an income equal to three times the rent or higher, the landlord must allow an exception where the applicant can demonstrate a history of successful rent payment with an income less than three times the rent
- **Credit history**
 - Cannot screen based on credit score, but can consider information in a credit report if relevant to ability to pay rent
 - Cannot screen out for insufficient credit history

APPEALING AN APPLICATION

- Request a copy of the background check that the property owner is using to deny the application.
 - Another resource is the court website pa.courts.state.mn.us
- The appeal should:
 - Address any items on the public record (DO NOT mention any other information that is not on the screening report)
 - Include a letter from the applicant explaining the event /record /incident and describing why it will not prevent them from adhering to the lease agreement.
- The appeal can include any supporting documentation or references:
 - Expungement
 - Letters of reference from employers, case managers, family members, probation officers, roommates and/or community members
 - Achievement of any programs, job training, sobriety, personal advancement programs, etc.
 - Proof of outside support including financial and case management support

DOMESTIC VIOLENCE IN RENTAL HOUSING

- Know your lease agreement and all addenda
- Request copies of all signed documents including documents that note “receipt of” a document
- Know your rights
- Not all property owners know their residents’ rights under VAWA



THE LEASE AGREEMENT



Unauthorized guests /
occupants

How property owners
determine an unauthorized
occupant

Person receiving mail

Person has the property's
address on their driver's
license

Outside agency informs that
they listed the property as
their home address

OCCUPANCY
AND USE

ACTS OF THIRD PARTIES

-
- Management is not responsible for the actions or for any damages, injury or harm caused by third parties, (such as guests, intruders or trespassers) who are not under management's control

TRESPASSED PERSONS

-
- Official trespass through the city police department
 - Trespass notice from property owner
 - Resident's rights with respect to guests

- Responsibility of the lease holder when there is damage related to domestic violence
 - Resident promises not to damage or misuse the apartment or misuse the utilities or allow his or her guests to do so.
 - Resident promises to notify management immediately of any conditions that are dangerous to human health or safety or which may damage the apartment or waste utilities provided by management.
 - Resident shall reimburse management for any loss, property damage, or cost of repair or service (including plumbing problems) caused by negligence or improper use by RESIDENT, his/her agents, family or guest.

DAMAGETO PROPERTY

MANAGEMENT RESPONSIBILITY - DAMAGES

Management promises to maintain the apartment in compliance with the applicable health and safety codes except when caused by the intentional or negligent conduct of the resident or his/her guests.

Destroyed or unlivable apartment: If the apartment is destroyed or damaged so it is unfit to live in due to any cause, management may cancel this lease immediately and may choose not to rebuild or restore the apartment. If the destruction or damage was not resident's fault and management cancels this lease, rent will be pro-rated and the balance will be refunded to the resident.

TERMINATION OF LEASE



Notifying property owner of rights under VAWA



Clarifying rent responsibility and security deposit disposition



Clarifying rental reference



Understanding any balance owing or charges for cleaning / damages



Get everything in writing – If you have a conversation in person, send a summary and get email confirmation from the property owner

DOMESTIC VIOLENCE SURVIVOR TENANT PROTECTIONS & RIGHTS

Violence Against Women Act (VAWA)

- Subsidized Housing Rights for Survivors, VAWA
- HUD subsidized properties
- VAWA Transfer Policy

Minnesota Statute 504b

- Private Housing Rights for Survivors, MN Statute 504b

Get guidance from a case manager or legal aide representative prior to communication with the property owner.



Get everything **in writing** – agreements that both the resident and the property owner sign are ideal.

COMMUNICATION WITH PROPERTY OWNERS

Poll: Which of the following situations would you like to learn more about navigating?

NAVIGATING SPECIFIC SITUATIONS

Both victim and abuser
are leaseholders

The victim is the
leaseholder and the
abuser is an unauthorized
occupant

The victim is not a lease
holder but is living in the
apartment

SITUATION ONE

- Both victim and abuser are leaseholders
 - One person agrees to vacate and the other person signs a new lease agreement
 - Mutual termination of the lease agreement – both parties vacate
 - Eviction and bifurcation of the lease agreement
 - An eviction is filed
 - In court, it is requested that the abuser is evicted and that the property owner and victim can enter into a new lease agreement.
 - The eviction record can be expunged from the record of both parties
 - Leaseholder may be responsible for court costs in accordance with the lease

SITUATION TWO

- The victim is the leaseholder and the abuser is an unauthorized occupant
 - Abuser can be trespassed – unofficial or official
 - The leaseholder can request that the locks are changed at their expense
 - The leaseholder may receive a lease violation for unauthorized occupant
 - The lease holder agrees to do what they can to keep the abuser away from the property
 - Safety planning with leaseholder is essential
 - Options: calling law enforcement, asking the property owner or neighbors to call law enforcement if the abuser is seen at the property

- The victim is not a leaseholder but is living in the apartment
 - The victim does not have legal rights to the apartment or their belongings inside the apartment
 - The property owner cannot legally give the victim access to the apartment or their belongings inside the apartment
 - The police may be required to negotiate access to the apartment and the victim's belongings but cannot force entry if the leaseholder refused to let them into the unit or take anything out of the unit.

SITUATION THREE

MORE HOUSING RESOURCES- [HTTPS://WWW.WADVOCATES.ORG/OUR-SERVICES/VIOLENCE-PREVENTION-EDUCATION/HOUSING-RESOURCES/](https://www.wadvocates.org/our-services/violence-prevention-education/housing-resources/)

- **Standpoint** Lawyers and advocates against domestic and sexual assault provide free and confidential legal advice/advocacy over the phone to victims, advocates, attorneys, and other professionals. Call **612-343-9842** to answer your questions Monday-Friday (9am-4pm).
- **Community Stabilization Project 651-225-8778** CSP's mission is to build TENANT STABILITY THAT WILL LEAD TO COMMUNITY by: informing, educating, advocating for and organizing tenants to take action to preserve and increase the supply of healthy, safe and affordable housing in the City of Saint Paul.
- **Unlawful Detainer and Eviction Expungement**
- **StreetWorks Outreach Collaborative 612-354-3345** outreach workers provide young people ages 13-24 with connections and needed resources such as housing, case management, counseling, life skills training, food, family reunification and safety planning, emergency shelter, and other basic necessities.
- **Make Homes Happen**
- **HOME Line 612-728-5767**
- **www.LawHelpMn.org** answers legal questions on a variety of rental housing issues in Minnesota.
- **Housing Link 612-522-2500.**
- **United Way 211.** Call 2-1-1 or Toll Free: 800-543-7709 or Local: 651-291-0211 or text your zip code to 898-211 (texting available M-F 8am-7pm). Provides free and confidential health and human services information for people in Minnesota.
- **MN Legal Advice.** If you are a low income renter, their lawyers can help you with your legal questions.
- **Southern Minnesota Regional Legal Services (SMRLS)**
- **Volunteer Lawyers Network 612-752-6677.**
- **Landlord and Tenants Rights and Responsibilities.** Online handbook from the Attorney General's Office explains what rights landlords and tenants have in the rental housing relationship in Minnesota.
- **Legal Aid.** Legal aid specializes in providing professional civil (not criminal) legal help to Minnesotans who cannot afford the services of a private civil attorney.
- **Safe Housing Partnerships.**

MORE UPCOMING EVENTS



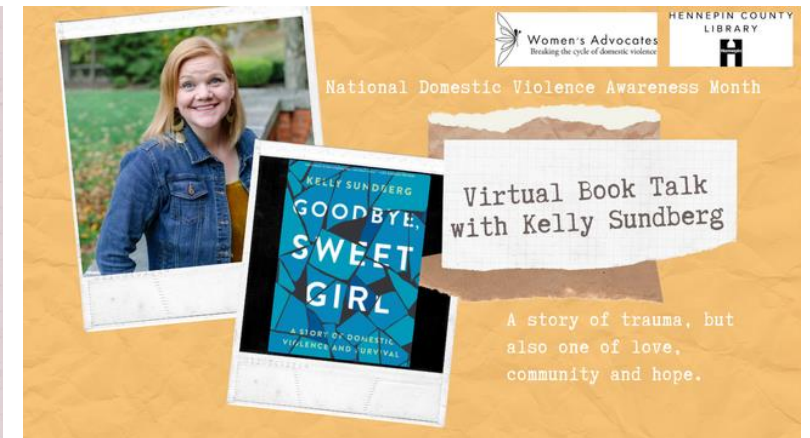
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THANK YOU FOR ATTENDING! ANY MORE QUESTIONS?

Women's Advocates

- Housing Advocates:
 - Nisha: rtownsend@wadvocates.org
 - Onnie: obrodkorb@wadvocates.org
- Request certificate of attendance: outreach@wadvocates.org
- Crisis Resource Advocate:
 - Resources@wadvocates.org
- Housing Specific Webpage
 - <https://www.wadvocates.org/our-services/violence-prevention-education/housing-resources/>

Common Bond Communities

- Kristen: Kristen.Kvalsten@commonbond.org
- Website: <https://commonbond.org/>