

## **SW MN Beyond Backgrounds Program Information**

### **What is SW MN Beyond Backgrounds?**

Many landlords believe there is a higher amount of risk when renting to someone who doesn't meet all of their screening criteria. *SW MN Beyond Backgrounds* helps reduce this risk. The program is for individuals, couples and families with children who are: (1) experiencing homelessness, and (2) have a criminal or legal history that might prevent them from being accepted by a landlord or property manager.

The *Beyond Backgrounds* risk reduction fund acts as an insurance bond worth up to \$500 and not as a security deposit paid up front. A landlord has access to up to \$500 of financial protection during the first 12 months of unit rental for the following circumstances:

- Damage to the unit beyond what the security deposit covers
- Unpaid rent at the end of the lease term beyond what is covered by the security deposit
- Court filing fees if an eviction is pursued beyond what is covered by the security deposit

To ensure success, each participating renter receives case management support. Also, many will have housing assistance that helps make their housing more affordable. This program exists so that both landlords and renters can move beyond the background issues that prevent people from finding stable, safe, and affordable housing. Note that the Beyond Backgrounds funds are not a security deposit, but can be accessed in the event of any of the three occurrences in the bulleted list above.

### **What areas does Beyond Backgrounds cover?**

Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, and Yellow Medicine Counties.

### **How can a Landlord participate?**

- Show flexibility in screening criteria for renters participating in *Beyond Backgrounds*.
- Have a 12-month lease signed by you and the renter.
- Complete a Move-In/Out Inspection form signed by you and the renter.
- Sign the Beyond Backgrounds Program form after the renter has signed it. We will provide the form.
- Certify that the unit is not a Minnesota Housing Long Term Homeless (LTH) unit.

Questions? Email Justin Vorbach: [justinv@swmhp.org](mailto:justinv@swmhp.org)

Thanks for your participation and support!