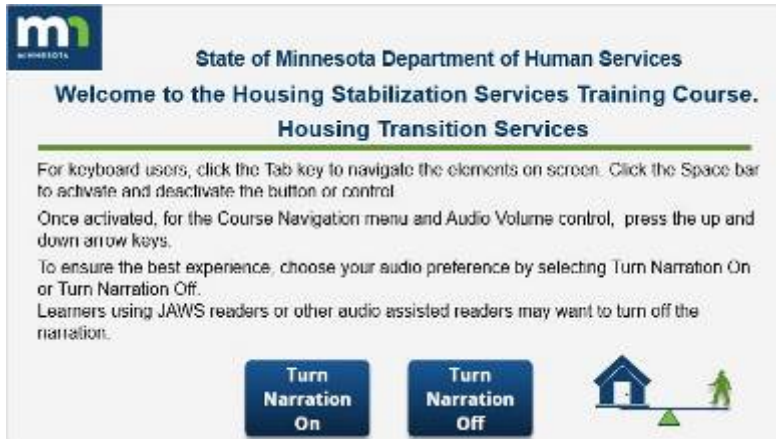


Addressing_Barriers

1. Addressing Barriers Introduction

1.1 Welcome



The screenshot shows a welcome screen for the "Housing Stabilization Services Training Course" by the State of Minnesota Department of Human Services. It includes a logo for "m" (Minnesota) and text providing instructions for keyboard users. At the bottom, there are two buttons: "Turn Narration On" and "Turn Narration Off", along with an icon of a house and a person.

m
MINNESOTA

State of Minnesota Department of Human Services

Welcome to the Housing Stabilization Services Training Course.
Housing Transition Services

For keyboard users, click the Tab key to navigate the elements on screen. Click the Space bar to activate and deactivate the button or control.

Once activated, for the Course Navigation menu and Audio Volume control, press the up and down arrow keys.

To ensure the best experience, choose your audio preference by selecting Turn Narration On or Turn Narration Off.

Learners using JAWS readers or other audio assisted readers may want to turn off the narration.

Turn Narration On Turn Narration Off 

Notes:

Welcome to the Housing Stabilization Services Training Course.

Section 1: Assessment of a Person's Needs.

Module 1 of 14 Housing Stabilization Services Overview.

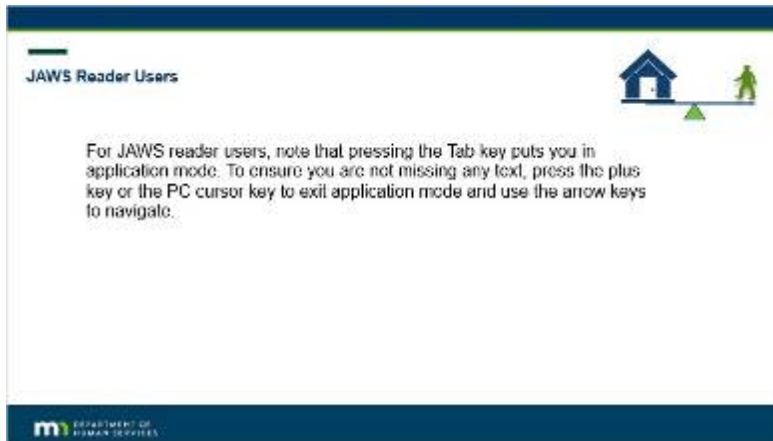
For keyboard users, click the Tab key to navigate the elements on screen. Click the Space bar to activate and deactivate the button or control.

Once activated, for the Course Navigation menu and Audio Volume control, press the up and down arrow keys.

To ensure the best experience, choose your audio preference by selecting Turn Narration On or Turn Narration Off.

Learners using JAWS readers or other audio assisted readers may want to turn off the narration.

1.2 JAWS Reader Users



The slide features a dark blue header with the title 'JAWS Reader Users' on the left and a navigation icon (a house and a person) on the right. The main content area is white with a paragraph of text. At the bottom, there is a dark blue footer with a logo and the text 'DEPARTMENT OF HUMAN SERVICES'.

JAWS Reader Users

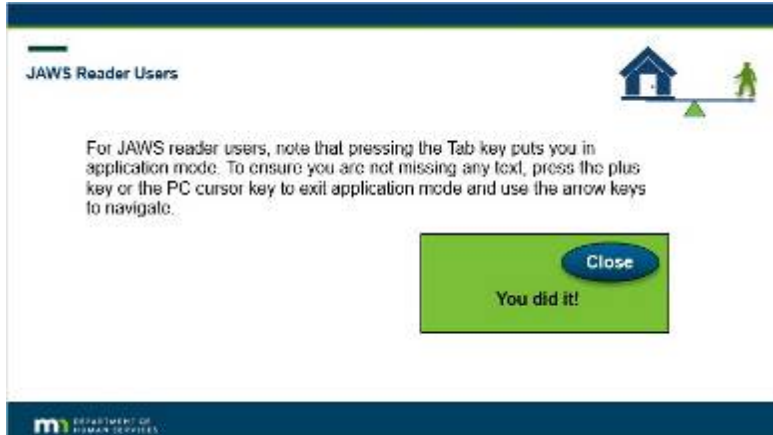
For JAWS reader users, note that pressing the Tab key puts you in application mode. To ensure you are not missing any text, press the plus key or the PC cursor key to exit application mode and use the arrow keys to navigate.

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Notes:

For JAWS reader users, note that pressing the Tab key puts you in application mode. To ensure you are not missing any text, press the plus key or the PC cursor key to exit application mode and use the arrow keys to navigate.

Popup (Slide Layer)



This slide is identical to the one above but includes a green popup box in the lower right quadrant. The popup box contains the text 'You did it!' and a blue button labeled 'Close'.

JAWS Reader Users

For JAWS reader users, note that pressing the Tab key puts you in application mode. To ensure you are not missing any text, press the plus key or the PC cursor key to exit application mode and use the arrow keys to navigate.

You did it!

Close

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1.3 Narration Off

Narration Off Instructions

You have turned narration off. To turn the narration on use the Course Navigation menu to return to the Welcome screen and select Turn Narration On.

You can also use the Course Navigation menu to return to any slide you have already visited in the course.

At the bottom of the screen is a pause/ play and rewind buttons that do not function with narration off

Many of the screens contain buttons that popup windows. If you activate a button and the JAWS reader or focus does not move to a new item, click the Tab key to access the pop up window

Popup button

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Notes:

You have turned narration off. To turn the narration on use the Course Navigation menu to return to the Welcome screen and select Turn Narration On.

You can also use the Course Navigation menu to return to any slide you have already visited in the course.

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Popup (Slide Layer)

Narration Off Instructions

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At the bottom of the screen is a pause/ play and rewind buttons that do not function with narration off

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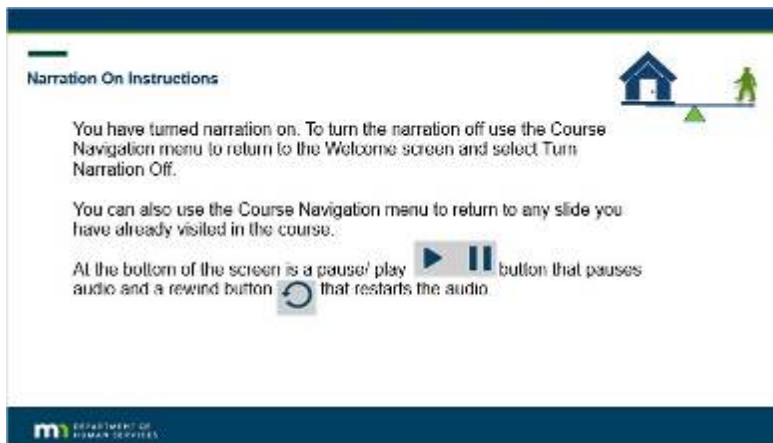
Close

You did it!

Popup button

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1.4 Narration On



Notes:

You have turned narration on. To turn the narration off use the Course Navigation menu to return to the Welcome screen and select Turn Narration Off.

You can also use the Course Navigation menu to return to any slide you have already visited in the course.

At the bottom of the screen is a pause/ play button that pauses audio and a rewind button that restarts the audio.

1.5 Introduction



Notes:

Welcome to

Housing Stabilization Services Section III: Keep Me In My Home

Module Two: Addressing Barriers

Estimated Completion Time: 20 minutes

1.6 Objectives



The slide features a photograph of three women on the left side. The woman in the center is taller and has her arms around the two shorter women on either side. They are all smiling. The background of the photo is a plain wall. To the right of the photo, the word 'Objectives' is written in a bold, dark blue font. Below this title, there is a list of three bullet points. At the bottom left of the slide, there is a small logo with the letter 'm' and the text 'DEPARTMENT OF HUMAN SERVICES'.

Objectives

When you have completed this module you will be able to:

- Recognize barriers related to housing
- Work around barriers to keep people in their homes
- Understand how to resolve financial, criminal and demographic barriers

Notes:

Objectives

When you have completed this module you will be able to:

- Recognize barriers related to housing
Work around barriers to keep people in their homes
- Understand how to resolve financial, criminal and demographic barriers

1.7 Addressing Barriers

Addressing Barriers

Consider issues that may be barriers when helping someone stay in their home. As a Sustaining provider, you will need to address these issues as you work with a person. Each recipient will have a combination of barriers and factors that affect their ability to sustain their housing.



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Notes:

Addressing Barriers

Consider issues that may be barriers when helping someone stay in their home. As a Sustaining provider, you will need to address these issues as you work with a person. Each recipient will have a combination of barriers and factors that affect their ability to sustain their housing.

1.8 Scenario - Rachelle

Scenario - Rachelle

You have been working with Rachelle to resolve barriers in keeping her housing.

Click to see each of the barriers facing Rachelle. When you have clicked each button, read the content, and closed the windows, click Next to continue.

Race Gender Income

Disability Criminal Convictions

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Notes:

Scenario - Rachelle

You have been working with Rachelle to resolve barriers in keeping her housing. Click to see each of the barriers facing Rachelle. When you have clicked each button, read the content, and closed the

windows, click Next to continue.

race (Slide Layer)

Scenario - Rachelle

You have been working with Rachelle to resolve barriers in keeping her housing.

Click to see each of the content, and click the Close button, read

Race

Race

Rachelle is an African-American woman whose race could potentially become a barrier if a landlord is discriminatory

Close

Race **ne**

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gender (Slide Layer)

Scenario - Rachelle

You have been working with Rachelle to resolve barriers in keeping her housing.

Click to see each of the content, and click the Close button, read

Race

Gender

Some women enrolling in housing stabilization services may have experienced domestic violence. Some in the program may even be experiencing homelessness because of leaving a domestic violence situation.

Close

Race **ne**

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income (Slide Layer)

Scenario - Rachelle

You have been working on Rachelle's scenario. Click to see each slide, read the content, and click the Close button, read the content, and click the Close button.

Income

Rachelle has a limited income that affects what housing she can afford, how she takes care of her disability and where she can live. It is important to understand how limited income puts barriers between people and stability. Income may also put a strain on someone's credit score. This could impact their ability get access to money they may need to keep up with rent and utilities.

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disability (Slide Layer)

Scenario - Rachelle

You have been working on Rachelle's scenario. Click to see each slide, read the content, and click the Close button, read the content, and click the Close button.

Disability

Rachelle has diagnosed anxiety and depression. She may have difficulty in landlord interviews because she gets nervous. Her disability makes it hard for her to drive, so she needs to live in housing near her work, therapist and family.

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criminal convictions (Slide Layer)

Scenario - Rachelle

You have been working on Rachelle's scenario. Click to see each slide, read the content, and click the Close button, read the content, and click the Close button.

Criminal Convictions


Rachelle does not have any past criminal convictions. However, having past criminal convictions is a challenge for some people. Work with them to overcome the challenge by presenting themselves in the best possible manner, and if possible apply to seal the person's record. If the criminal conviction was caused by a person's disability, and they are now receiving help for that disability, you may be able to request a Reasonable Accommodation.

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1.9 Barriers

Barriers

Barriers are issues for each person that may present a challenge in finding and keeping stable housing. It is important for you to address as many barriers as possible in your role as a provider in order to help someone stay in their home.



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Notes:

Barriers


Barriers are issues for each person that may present a challenge in finding and keeping stable housing. It is important for you to address as many barriers as possible in your role as a provider in order to help someone stay in their home.

2. Criminal Convictions as a Barrier

2.1 History As A Barrier

History As A Barrier

Understanding a person's history will help you to understand factors that may affect their housing stability. Criminal history, bad credit, history of evictions, and long stretches of no income add to the difficulty of maintaining housing. Once you are aware of and understand the history of each recipient, you can adjust your search.



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Notes:

History As A Barrier


Understanding a person's history will help you to understand factors that may affect their housing stability. Criminal history, bad credit, history of evictions, and long stretches of no income add to the difficulty of maintaining housing. Once you are aware of and understand the history of each recipient, you can adjust your search.

2.2 Background Checks

Background Checks

Landlords can and will run background checks prior to signing leases. Some landlords will not want to rent to those with a criminal history. By being aware of and understanding a person's criminal and eviction history, you can avoid putting time and money into applying for housing that will not be available to the person.

Background checks should be performed for every person you work with based on your time and resources. These checks could uncover potential barriers that you could help a person address.



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Notes:

Background Checks

Landlords can and will run background checks prior to signing leases. Some landlords will not want to rent to those with a criminal history. By being aware of and understanding a person's criminal and eviction history, you can avoid putting time and money into applying for housing that will not be available to the person.

Background checks should be performed for every person you work with based on your time and resources. These checks could uncover potential barriers that you could help a person address.

2.3 Criminal History



Criminal History

Past criminal convictions can be a significant barrier to finding and sustaining housing. Your job is to help them address these convictions as best you can in relation to their housing needs.

Criminal History

Department of Human Services logo

The slide features a title 'Criminal History' at the top left. Below it is a paragraph of text. To the right of the text is a graphic consisting of a house icon at the top, the words 'Criminal History' in the middle, a barrier icon below that, and a person icon at the bottom. The Department of Human Services logo is in the bottom left corner.

Notes:

Criminal History

Past criminal convictions can be a significant barrier to finding and sustaining housing. Your job is to help them address these convictions as best you can in relation to their housing needs.

2.4 Location Impact



Location Impact

Restrictions can be placed on where people with criminal convictions can live. People who have spent time in jail may need housing near their parole officers. If a person has a state mandated location, this will affect how you address their housing search needs.

Department of Human Services logo

The slide features a title 'Location Impact' at the top left. Below it is a paragraph of text. To the right of the text is a graphic showing a person icon, a house icon, a dotted line, and a multi-story building icon. The Department of Human Services logo is in the bottom left corner.

Notes:

Location Impact


Restrictions can be placed on where people with criminal convictions can live. People who have spent time in jail may need housing near their parole officers. If a person has a state mandated location, this will affect how you address their

housing search needs.

2.5 Barrier Resolution

Barrier Resolution

Often the best way to deal with the barrier of a criminal background is to be honest with potential landlords or employers. The landlord or employer may perform a background check and know if the person has a past conviction. Ask the landlord if they rent to people with criminal convictions and make sure you address criminal history with the person if it requested on a rental application or other documents.



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Notes:


Barrier Resolution

Often the best way to deal with the barrier of a criminal background is to be honest with potential landlords or employers. The landlord or employer may perform a background check and know if the person has a past conviction. Ask the landlord if they rent to people with criminal convictions and make sure you address criminal history with the person if it requested on a rental application or other documents.

2.6 Scenario – Janet

Scenario – Janet

You are working with Janet, but she is concerned about her two misdemeanor charges for possession of a controlled substance. Janet is worried that this background information will affect her ability to maintain stable housing because she didn't indicate this in her rental application.



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Notes:

Scenario - Janet

You are working with Janet, but she is concerned about her two misdemeanor charges for possession of a controlled substance. Janet is worried that this background information will affect her ability to maintain stable housing because she didn't indicate this in her rental application.

2.7 Knowledge Check - Janet

Knowledge Check – Janet
Select the correct answer.



What should you tell Janet?

Janet, we will work together to resolve this issue.

Janet, I will do what I can, but these charges may impact your ability to stay here.

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Notes:

Knowledge Check - Janet

Select the correct answer.

What should you tell Janet?

Correct (Slide Layer)

The slide features a dark blue header with the text 'Know What to Say' and 'Select the correct answer'. On the left, there is a small image of a woman's face. The main content area is a light gray rounded rectangle with a green checkmark icon and the word 'Correct!' in bold. Below this, the text reads: 'Work with Janet to maintain her housing by discussing how she might resolve this with her landlord.' At the bottom of the slide is a 'Close' button. To the right of the slide, a small blue speech bubble contains the text 'what I charges your here.' The footer of the slide shows the Minnesota Department of Human Services logo.

Incorrect (Slide Layer)

The slide features a dark blue header with the text 'Know What to Say' and 'Select the correct answer'. On the left, there is a small image of a woman's face. The main content area is a light gray rounded rectangle with a red 'X' icon and the word 'Incorrect.' in bold. Below this, the text reads: 'Using negative and judgmental language will make it more difficult for you to work with the person to maintain stable housing.' At the bottom of the slide is a 'Close' button. To the right of the slide, a small blue speech bubble contains the text 'what I charges your here.' The footer of the slide shows the Minnesota Department of Human Services logo.

2.8 Expungement

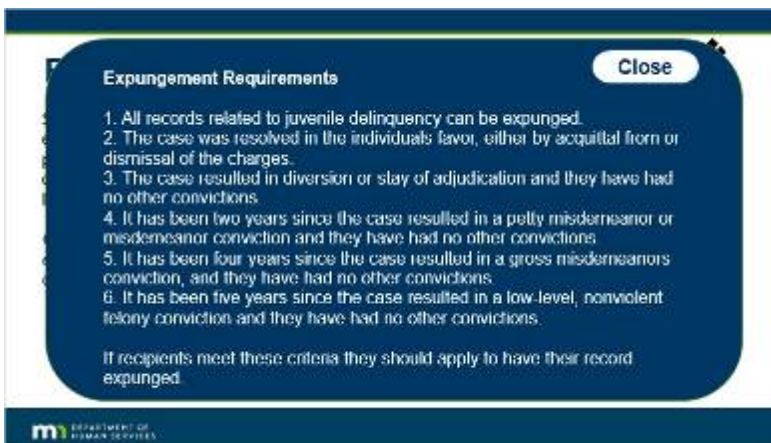
The slide has a dark blue header with the title 'Expungement' in white. The main text reads: 'Some people who have a criminal conviction can have their records expunged. Expungement is the legal process to seal records from public viewing. Expungement erases the records from background checks. For people that meet the qualifications, expungement may lead to an easier time finding and maintaining housing.' To the right of the text is an icon of a document with a pencil. Below the icon is a link: 'MN Courts Expungement Process'. Below the main text is a paragraph: 'Click the button to see the qualifications for having records expunged. When you have clicked the button, read the content, and closed the window, click Next to continue.' At the bottom center is a blue button with the text 'Expungement Requirements'. The footer of the slide shows the Minnesota Department of Human Services logo.

Notes:

Expungement Requirements

Some people who have a criminal conviction can have their records expunged. Expungement is the legal process to seal records from public viewing. Expungement erases the records from background checks. For people that meet the qualifications, expungement may lead to an easier time finding and maintaining housing. *Click the button to see the qualifications for having records expunged. When you have clicked the button, read the content, and closed the window, click Next to continue.*

expungement reqs (Slide Layer)



A slide layer window titled "Expungement Requirements" with a "Close" button in the top right corner. The slide contains a numbered list of six criteria for expungement and a concluding sentence. At the bottom left is the logo for the Michigan Department of Human Services.

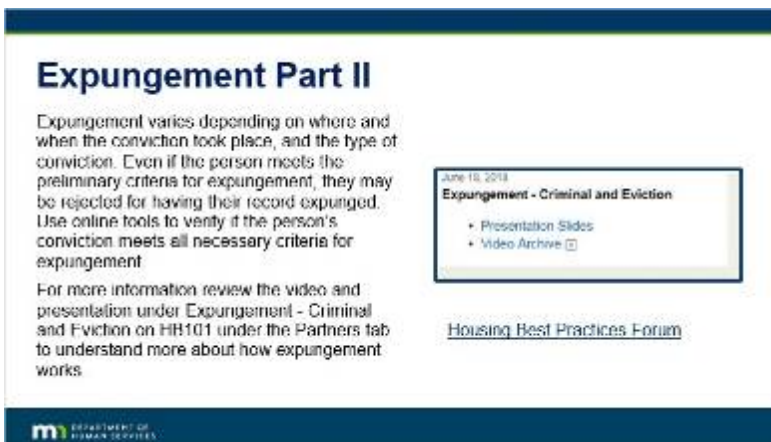
Expungement Requirements

1. All records related to juvenile delinquency can be expunged.
2. The case was resolved in the individual's favor, either by acquittal from or dismissal of the charges.
3. The case resulted in diversion or stay of adjudication and they have had no other convictions.
4. It has been two years since the case resulted in a petty misdemeanor or misdemeanor conviction and they have had no other convictions.
5. It has been four years since the case resulted in a gross misdemeanor conviction, and they have had no other convictions.
6. It has been five years since the case resulted in a low-level, nonviolent felony conviction and they have had no other convictions.

If recipients meet these criteria they should apply to have their record expunged.

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2.9 Expungement Part II



A slide layer window titled "Expungement Part II". The slide contains introductory text about expungement, a list of resources (Presentation Slides and Video Archive), and a link to the Housing Best Practices Forum. At the bottom left is the logo for the Michigan Department of Human Services.

Expungement Part II

Expungement varies depending on where and when the conviction took place, and the type of conviction. Even if the person meets the preliminary criteria for expungement, they may be rejected for having their record expunged. Use online tools to verify if the person's conviction meets all necessary criteria for expungement.

For more information review the video and presentation under Expungement - Criminal and Eviction on HB101 under the Partners tab to understand more about how expungement works.

June 18, 2013
Expungement - Criminal and Eviction

- Presentation Slides
- Video Archive [\[v\]](#)

[Housing Best Practices Forum](#)

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Notes:

Expungement Part II

Expungement varies depending on where and when the conviction took place, and the type of conviction. Even if the person meets the preliminary criteria for expungement, they may be rejected for having their record expunged. Use online tools to verify if the person's conviction meets all necessary criteria for expungement.

For more information review the video and presentation under Expungement - Criminal and Eviction on HB101 under the Partners tab to understand more about how expungement works.

2.10 Scenario


(Multiple Choice, 10 points, 3 attempts permitted)

Scenario

Which of the following meets the requirements for expungement?

Select the correct answer, then click the Submit button.

- A person with a 2-year old misdemeanor conviction for possession of a weapon who has completed probation and has had no other convictions.
- A person with a 7-year old possession of a drug with intent to distribute felony who has completed probation and has no other convictions.
- A person with a 10-year old assault with a deadly weapon felony conviction who has completed parole and has no other convictions.



Correct	Choice	Feedback
	A person with a 2-year old misdemeanor conviction for possession of a weapon who has completed probation and has had no other convictions.	Incorrect. People must wait at least three years after the conviction for a misdemeanor to be expunged. Three years after the conviction, the person can file for expungement.
X	A person with a 7-year old possession of a drug with intent to distribute felony who has completed probation and has no other convictions.	Correct! People must wait 5 years for a felony to be expunged, and have had no other problems with the law.
	A person with a 10-year old assault with	Incorrect. Assault with a deadly weapon

a deadly weapon felony conviction who is a violent felony and cannot be expunged.
has completed parole and has no other expunged.
convictions.

Notes:

Scenario

Which of the following meets the requirements for expungement?

Select the correct answer, then click the Submit button.

answer1 (Slide Layer)

The screenshot shows a quiz slide titled "Scenario" with the question: "Which of the following meets the requirements for expungement?" Below the question is the instruction: "Select the correct answer, then click the Submit button." There are three radio button options:

- A person with a 2-year old misdemeanor conviction for possession of a deadly weapon who has completed probation and has had no other convictions.
- A person with a 7-year old possession of a drug with intent to sell who has completed probation and has no other convictions.
- A person with a 10-year old assault with a deadly weapon conviction who has completed parole and has no other convictions.

An "Incorrect" feedback box is overlaid on the right side of the slide, containing the text: "Incorrect. People must wait at least three years after the conviction for a misdemeanor to be expunged. Three years after the conviction, the person can file for expungement." At the bottom of the slide is a "Continue" button. The Department of Human Services logo is visible in the bottom left corner.

answer2 (Slide Layer)

Scenario

Which of the following meets the requirements for expungement?

Select the correct answer, then click the Submit button.

- A person with a 2-year old misdemeanor conviction for possession of a controlled substance who has completed probation and has had no other convictions.
- A person with a 7-year old possession of a drug with intent to sell who has completed probation and has no other convictions.
- A person with a 10-year old assault with a deadly weapon who has completed parole and has no other convictions.

Correct
Correct! People must wait 5 years for a felony to be expunged, and have had no other problems with the law.

Continue

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answer3 (Slide Layer)

Scenario

Which of the following meets the requirements for expungement?

Select the correct answer, then click the Submit button.

- A person with a 2-year old misdemeanor conviction for possession of a controlled substance who has completed probation and has had no other convictions.
- A person with a 7-year old possession of a drug with intent to sell who has completed probation and has no other convictions.
- A person with a 10-year old assault with a deadly weapon who has completed parole and has no other convictions.

Incorrect
Incorrect. Assault with a deadly weapon is a violent felony and cannot be expunged.

Continue

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2.11 Knowledge Check - Levon

Knowledge Check – Levon

Yes or no – select the correct answer:



Levon, who you may remember from the previous section, has a past criminal drug conviction. He received his misdemeanor conviction three years ago, finished his probation period and has had no other problems with the law.

Should Levon apply to have his record expunged?

Yes No

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Notes:

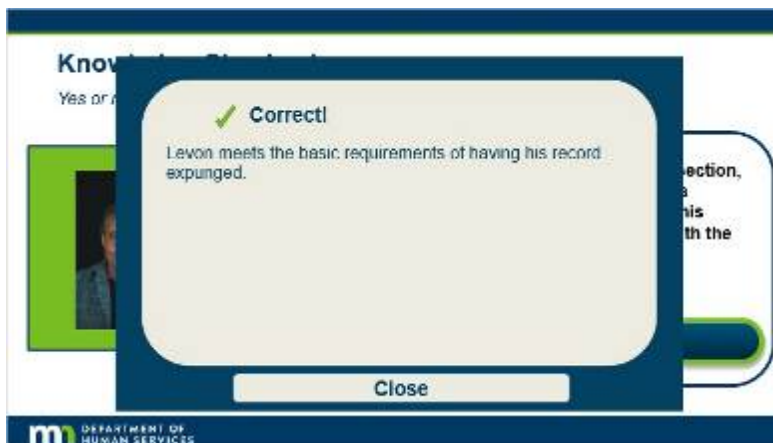
Knowledge Check - Levon

Yes or No - Select the correct answer.

Levon, who you may remember from the previous section, has a past criminal drug conviction. He received his misdemeanor conviction three years ago, finished his probation period and has had no other problems with the law.

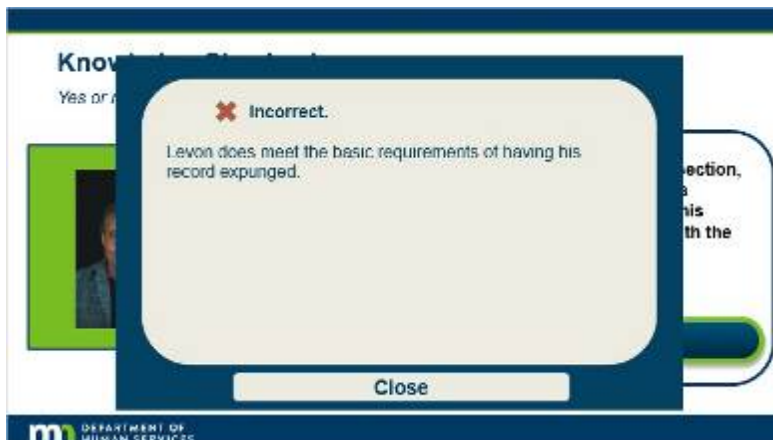
Should Levon apply to have his record expunged?

Correct (Slide Layer)



The screenshot shows a presentation slide with a dark blue header and footer. The header contains the text "Knowledge Check - Levon" and "Yes or No". On the left, there is a small image of a person. The main content area is a light beige rounded rectangle with a dark blue border. It features a green checkmark icon followed by the word "Correct!". Below this, the text reads: "Levon meets the basic requirements of having his record expunged." At the bottom of this area is a "Close" button. The footer contains the logo for the "DEPARTMENT OF HUMAN SERVICES".

Incorrect (Slide Layer)



The screenshot shows a presentation slide with a dark blue header and footer. The header contains the text "Knowledge Check - Levon" and "Yes or No". On the left, there is a small image of a person. The main content area is a light beige rounded rectangle with a dark blue border. It features a red 'X' icon followed by the word "Incorrect.". Below this, the text reads: "Levon does meet the basic requirements of having his record expunged." At the bottom of this area is a "Close" button. The footer contains the logo for the "DEPARTMENT OF HUMAN SERVICES".


3. Eviction as a Barrier

3.1 Knowledge of Lease Agreements

Knowledge of Lease Agreements

Lease agreements are important to consider when someone moves in. Work with recipients and their future landlords to ensure that both parties understand what is expected of them.

Once you have found a home for a person and you are getting ready to sign a lease, review it with them. Make sure the person understands what is expected of them and how to meet these expectations. If there is something in the lease they have struggled with in the past or are nervous about, think of ways to help them meet these expectations.



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Notes:

Knowledge of Lease Agreements

Lease agreements are important to consider when someone moves in. Work with recipients and their future landlords to ensure that both parties understand what is expected of them.

Once you have found a home for a person and you are getting ready to sign a lease, review it with them. Make sure the person understands what is expected of them and how to meet these expectations. If there is something in the lease they have struggled with in the past or are nervous about, think of ways to help them meet these expectations.

3.2 Helping Recipients With Lease Agreements

Helping Recipients With Lease Agreements

Click on each button to learn how you can assist recipients with lease agreements. When you have clicked all three buttons, read the content, and closed the window, you can click Next to continue.

Paying rent on time

Face-to-face conversations with landlords

Reviewing expectations and rights

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Notes:

Helping Recipients With Lease Agreements

Click on each button to learn how you can assist recipients with lease agreements. When you have clicked all three buttons, read the content, and closed the window, you can click Next to continue.

•

rent (Slide Layer)

Helping Recipients With Lease Agreements

Click on each button to learn how you can assist recipients with lease agreements. When you have clicked all three buttons, read the content, and closed the window, you can click Next to continue.

Paying Rent on Time

- Set up an automatic payment plan for the person
- Assist recipients in setting up automatic utility bill payments

Close

Paying rent on time

Helping recipients with lease agreements

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convo (Slide Layer)

Helping Recipients With Lease Agreements

Click on each button to learn how you can assist recipients with lease agreements. When you have clicked all three buttons, read the content, and closed the window, you can click Next to continue.

Face-to-face Conversations With Landlords

- If a person struggles with face-to-face conversations with landlords, set yourself up as a mediator so that the person has someone to help them articulate their thoughts
- You can also have practice sessions with people to help them practice communicating with landlords

Close

Paying rent on time

Helping recipients with lease agreements

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rights (Slide Layer)

Helping Recipients With Lease Agreements

Click on each button to learn how you can assist recipients with lease agreements. When you have clicked all buttons, you can click Next to continue.

Close

Reviewing Expectations and Rights

- Sit down with the person and go through the lease to ensure it is completely understood
- Finding and maintaining a home for a person is only helpful if they understand their lease and can keep themselves in their new home


Paying rent on time **Reviewing lease agreements**

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3.3 Scenario – Carlos

Scenario – Carlos

Carlos, a housing stabilization services recipient, recently moved into a new apartment. Carlos has a cousin who was experiencing homelessness at the same time as himself. He decided to allow his cousin to move in with him. Later his landlord discovered Carlos was doubling up. Carlos is now at risk of being evicted. Carlos did not know that doubling up was prohibited in his lease agreement, and no one ever explained it to him.



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Notes:


Scenario - Carlos

Carlos, a housing stabilization services recipient, recently moved into a new apartment. Carlos has a cousin who was experiencing homelessness at the same time as himself. He decided to allow his cousin to move in with him. Later his landlord discovered Carlos was doubling up. Carlos is now at risk of being evicted. Carlos did not know that doubling up was prohibited in his lease agreement, and no one ever explained it to him.

3.4 Eviction Resolutions

Eviction Resolutions

Evictions remain on background checks for up to 10 years. If a recipient has a history of eviction there are some strategies you can use to find stable housing for them. Landlords will know if a person has a recent history eviction. People should be honest about the fact they were evicted, and explain how they have since resolved the problem.



The diagram consists of two square boxes, each containing three horizontal lines representing a record. The left box is labeled 'Eviction' in red text. A horizontal timeline with tick marks connects the two boxes, with the text '10 Years' centered below it.

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Notes:

Eviction Resolutions

Evictions remain on background checks for up to 10 years. If a recipient has a history of eviction there are some strategies you can use to find stable housing for them. Landlords will know if a person has a recent history eviction. People should be honest about the fact they were evicted, and explain how they have since resolved the problem.

3.5 Scenario - Ali

(Multiple Choice, 10 points, 2 attempts permitted)

Scenario – Ali

Ali, a housing stabilization services recipient, got sick and lost his job three years ago. Resulting medical bills and loss of his job left him behind on rent payments, eventually leading to his eviction. You helped Ali find housing and are now completing the rental application form. The form asks about past evictions. Ali is nervous about how he should respond. What should Ali say on the form about his past eviction?

Select the correct answer, then click the Submit button.

- "I was evicted 3 years ago because I had to pay for other expenses first and paid rent late."
- "Three years ago I got sick. I was temporarily unemployed and had medical bills and ended up paying my rent late. I now have a new job."

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Correct	Choice	Feedback
	"I was evicted 3 years ago because I had	Incorrect. While this answer is truthful

	to pay for other expenses first and paid rent late.”	this explanation does not show what caused the late payments and/or why it will no longer be an issue.
X	“Three years ago I got sick. I was temporarily unemployed and had medical bills and ended up paying my rent late. I now have a new job.”	Correct! This answer accurately explains why his rent payments were late so it is clear that the circumstances were reasonable.

Notes:

Scenario - Ali

Ali, a housing stabilization services recipient, got sick and lost his job three years ago. Resulting medical bills and loss of his job left him behind on rent payments, eventually leading to his eviction. You helped Ali find housing and are now completing the rental application form. The form asks about past evictions. Ali is nervous about how he should respond. What should Ali say on the form about his past eviction? **Select the correct answer, then click the Submit button.**

answer1 (Slide Layer)

The screenshot shows a quiz slide titled "Scenario - Ali". The text describes Ali's situation: he got sick and lost his job three years ago, leading to late rent payments and eviction. The question asks what Ali should say on a rental application form about his past eviction. Two radio button options are visible: "I was evicted 3 years ago because I had to pay for other expenses first and then my rent late." (unselected) and "Three years ago I got sick. I was temporarily unemployed and ended up paying my rent late. I now have a new job." (selected). A feedback box on the right indicates the selected answer is "Incorrect" and provides the explanation: "Incorrect. While this answer is truthful this explanation does not show what caused the late payments and/or why it will no longer be an issue." A "Continue" button is at the bottom of the feedback box. The Department of Human Services logo is in the bottom left corner.

answer2 (Slide Layer)

Scenario – Ali

Ali, a housing stabilization services recipient, got sick and lost his job three years ago. Resulting medical bills and loss of his job left him behind on rent payments, eventually leading to his eviction. You helped Ali find housing and are now completing the rental application form. The form asks about past evictions. Ali is nervous to respond. What should Ali say on the form about his past eviction?

Select the correct answer, then click the **Submit** button.

"I was evicted 3 years ago because I had to pay for other expenses and my rent late."

"Three years ago I got sick. I was temporarily unemployed and ended up paying my rent late. I now have a new job."

Correct
Correct! This answer accurately explains why his rent payments were late so it is clear that the circumstances were reasonable.

Continue


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4. Credit and Finances

4.1 No Existing Credit

No Existing Credit

Credit scores are based on how a person borrows and pays back money. If someone has never taken out a loan or had a credit card they may not have a credit score. When people do not have a credit score landlords may worry about the recipient's ability to pay rent. Landlords may ask for a cosigner - someone who signs the lease with the person and shares the responsibility of the rent being paid.



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Notes:

No Existing Credit

Credit scores are based on how a person borrows and pays back money. If someone has never taken out a loan or had a credit card they may not have a credit score. When people do not have a credit score landlords may worry about the recipient's ability to pay rent. Landlords may ask for a cosigner - someone who signs the lease with the person and shares the responsibility of the rent being paid.

4.2 Credit Score Improvement

Credit Score Improvement

If a person does not have the means to improve their credit score, you can still find and keep them in stable housing. Some landlords will not have credit score requirements. Ensuring people can pay rent in a timely manner (setting up auto payments) can resolve reservations surrounding credit scores.



Notes:

Credit Score Improvement

If a person does not have the means to improve their credit score, you can still find and keep them in stable housing. Some landlords will not have credit score requirements. Ensuring people can pay rent in a timely manner (setting up auto payments) can resolve reservations surrounding credit scores.


4.3 Finances

Finances



For many people, finances caused their housing instability and remains a barrier between themselves and stable housing. People are often living from paycheck to paycheck or may be unemployed and struggle to afford living expenses. Understanding the best way to address their financial barriers will help keep someone in stable housing.

Click the Basic Expenses button to see what the person will need to pay for in order to find housing. When you have clicked the button, read the contents, and closed the window, click Next to continue.

Basic Expenses



Finances



Notes:

Finances

For many people, finances caused their housing instability and remains a barrier between themselves and stable housing. People are often living from paycheck to paycheck or may be unemployed and struggle to afford living expenses. Understanding the best way to address their financial barriers will help keep someone in stable housing. *Click the Basic Expenses button to see what the person will need to pay for in order to find housing. When you have*

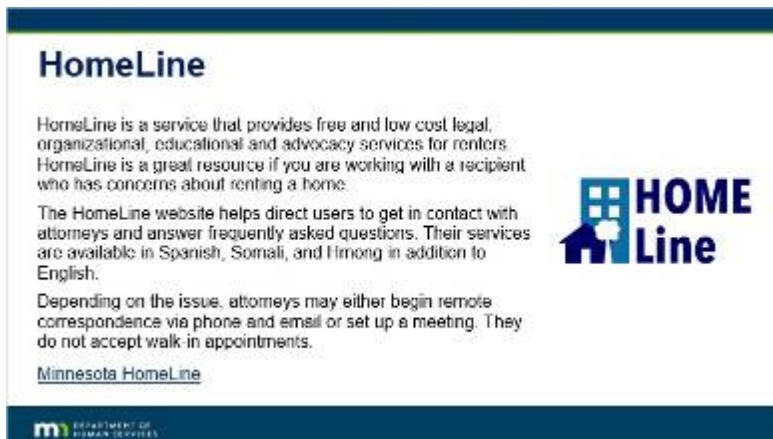
clicked the button, read the contents, and closed the window, click Next to continue.

basic expenses (Slide Layer)



5. Legal Aid

5.1 HomeLine



Notes:

HomeLine

HomeLine is a service that provides free and low cost legal, organizational, educational and advocacy services for renters. HomeLine is a great resource if you are working with a recipient who has concerns about renting a home. The HomeLine website helps direct users to get in contact with attorneys and answer frequently asked questions. Their services are available in Spanish, Somali, and Hmong in addition to English. Depending on the issue, attorneys may either begin remote correspondence via phone and email or set up a meeting.

They do not accept walk-in appointments.

5.2 LawHelpMN



Notes:

LawHelpMN

LawHelpMN offers free legal help for Minnesota residents.

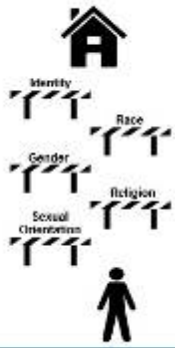
6. Identity as a Barrier

6.1 Identity and Demographic Barriers

Identity and Demographic Barriers

The same way a person's finances and history can affect their ability to find and keep stable housing, a person may face additional barriers in relation to their identity, race, gender, religion or sexual orientation.

Recognizing discrimination can help you to avoid situations where someone will be mistreated or discriminated against. While you cannot change a person's biases, you should work around them. Spend your time looking for housing where the person is most likely to be accepted.



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Notes:

Identity and Demographic Barriers


The same way a person's finances and history can affect their ability to find and keep stable housing, a person may face additional barriers in relation to their identity, race, gender, religion or sexual orientation.

Recognizing discrimination can help you to avoid situations where someone will be mistreated or discriminated against. While you cannot change a person's biases, you should work around them. Spend your time looking for housing where the person is most likely to be accepted.

6.2 Knowledge Check

Knowledge Check

Yes or No – select the correct answer.



Rhonda is 30 years old, African-American, and a lesbian. Rhonda has OCD. You have found her a suitable apartment and she is excited to move forward. You speak with the prospective landlord and he suggests that he does not rent to black people or members of the LGBTQ+ community – people like Rhonda. Should Rhonda still apply for the apartment?

Yes No

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Notes:

Knowledge Check

Yes or No - Select the correct answer.

Rhonda is 30 years old, African-American, and a lesbian. Rhonda has OCD. You have found her a suitable apartment and she is excited to move forward. You speak with the prospective landlord and he suggests that he does not rent to black people or members of the LGBTQ+ community - people like Rhonda. Should Rhonda still apply for the apartment?

Correct (Slide Layer)

The screenshot shows a presentation slide with a dark blue header and footer. The header contains the text 'Knowledge Check' and 'Yes or No'. On the left, there is a small image of a woman. A large, light-colored rounded rectangle is overlaid on the slide, containing a green checkmark icon and the word 'Correct'. Below the icon, the text reads: 'Correct! You want to avoid renting with a landlord you know is discriminatory, also you do not want to pay the cost of a rental application only to be rejected. You should also report the landlord for housing discrimination.' At the bottom of this overlay is a 'Close' button. To the right of the overlay, a portion of the original slide content is visible, showing the text 'lesbian. apartment in the not still'. The footer of the slide features a logo with the letter 'm' and the text 'DEPARTMENT OF HUMAN SERVICES'.

Incorrect (Slide Layer)

The screenshot shows a presentation slide with a dark blue header and footer. The header contains the text 'Knowledge Check' and 'Yes or No'. On the left, there is a small image of a woman. A large, light-colored rounded rectangle is overlaid on the slide, containing a red 'X' icon and the word 'Incorrect'. Below the icon, the text reads: 'Incorrect. You want to avoid renting with a landlord you know is discriminatory, also you do not want to pay the cost of a rental application only to be rejected. You should also report the landlord for housing discrimination.' At the bottom of this overlay is a 'Close' button. To the right of the overlay, a portion of the original slide content is visible, showing the text 'lesbian. apartment in the not still'. The footer of the slide features a logo with the letter 'm' and the text 'DEPARTMENT OF HUMAN SERVICES'.



6.3 Overrepresentation

Overrepresentation

Wilder Research conducts a survey on homelessness every three years throughout Minnesota. The most recent survey has shown that while only 5% of Minnesotans are African-American, 37% of the homeless population is African-American. Situations where a demographic represents a larger portion of the homeless population than they represent in the general Minnesota population is called overrepresentation.

Overrepresentation occurs for African Americans, Native Americans, people with disabilities, and LGBTQ youth.

Wilder Homelessness Study



Notes:

Overrepresentation

Wilder Research conducts a survey on homelessness every three years throughout Minnesota. The most recent survey has shown that while only 5% of Minnesotans are African-American, 37% of the homeless population is African-American. Situations where a demographic represents a larger portion of the homeless population than they represent in the general Minnesota population is called overrepresentation.



Overrepresentation occurs for African Americans, Native Americans, people with disabilities, and LGBTQ youth.

6.4 Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ+)

Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ+)

77% percent of youth and 10% of adults experiencing homelessness identify as lesbian, gay, bisexual, transgender, queer, or questioning (Wilder 2018 Homeless Survey).

People who identify as LGBTQ may want to find housing that is culturally appropriate and makes them feel safe. As their Sustaining provider, you will want to help them find and access services that target the LGBTQ homeless community or living situations that align with their gender and sexual identity. For example, a person transitioning may not want to live in housing that doesn't align with their gender.



Notes:

Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ+)

22% percent of youth and 10% of adults experiencing homelessness identify as lesbian, gay, bisexual, transgender, queer, or questioning (Wilder 2018 Homeless Survey).

People who identify as LGBTQ may want to find housing that is culturally appropriate and makes them feel safe. As their Sustaining provider, you will want to help them find and access services that target the LGBTQ homeless community or living situations that align with their gender and sexual identity. For example, a person transitioning may not want to live in housing that doesn't align with their gender.

6.5 LGBTQ+ Programs

LGBTQ+ Programs

Programs and services exist to help homeless LGBTQ people find housing.

OUTFRONT
MINNESOTA

OutFront Minnesota is a program that helps LGBTQ people in Minnesota facing homelessness.

[OutFront Minnesota](#)

THE TREVOR
PROJECT

The Trevor Project offers support and resources for people who are part of the LGBTQ community.

[The Trevor Project](#)

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Notes:

LGBTQ+ Programs

Programs and services exist to help homeless LGBTQ people find housing.

OutFront Minnesota is a program that helps LGBTQ people in Minnesota facing homelessness.

The Trevor Project offers support and resources for people who are part of the LGBTQ community.

6.6 Tribal Housing Programs

Tribal Housing Programs

Many different types of housing benefits may be available to American Indians. Eleven tribes are located in Minnesota, and one Wisconsin tribe keeps an office in Minneapolis.

Which American Indians get help depends on the type of help needed, family income and the type of family. Benefits will vary by program, location, and whether the assistance money for the program comes from the federal government or other tribal business. Some programs help tribal members living on the reservation. Other programs may help tribal members living anywhere in the State of Minnesota.

Click on the button to see the types of help available to American Indians. Once you have read the content and closed the window, you can click Next to continue.

Types of Help

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Notes:

Tribal Housing Programs

Many different types of housing benefits may be available to American Indians. Eleven tribes are located in Minnesota, and one Wisconsin tribe keeps an office in Minneapolis.

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Click on the button to see the types of help available to American Indians. Once you have read the content and closed the window, you can click Next to continue.

types of help (Slide Layer)

Tribal Housing Programs

Types of Help That Might Be Available

- Emergency rental help
- Ongoing rent help
- Student housing assistance
- Help for people who are homeless
- Low-cost rental housing
- Low-cost housing development (leading to home ownership)
- Housing for seniors, elders, or older people
- Veterans housing
- Housing with on-site support services
- Home loans
- Down payment help for a home loan
- Low-cost loans for home repair and maintenance for homeowners
- Other creative programs to solve affordable housing problems.

Close

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6.7 Scenario - Charlie

Scenario - Charlie

Charlie is a 27-year-old from Walker receiving housing stabilization services. He is from the Leech Lake Band of Ojibwe. He has complications from hypertension. He is looking for housing that is near Walker because his family and physician are both currently located there. You found Charlie an apartment that meets all the needs and wants from his housing services plan. Together you set up a showing of the apartment and arrive together to look around. As the landlord gives the tour he makes racist remarks about Charlie and insinuates that he won't rent to Charlie.



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Notes:

Scenario - Charlie

Charlie is a 27-year-old from Walker receiving housing stabilization services. He is from the Leech Lake Band of Ojibwe. He has complications from hypertension. He is looking for housing that is near Walker because his family and physician are both currently located there. You found Charlie an apartment that meets all the needs and wants from his housing services plan. Together you set up a showing of the apartment and arrive together to look around. As the landlord gives the tour he makes racist remarks about Charlie and insinuates that he won't rent to Charlie.

6.8 Knowledge Check - Charlie

(Multiple Choice, 10 points, 3 attempts permitted)

Knowledge Check – Charlie

What should you do?

Select the correct answer, then click the Submit button.

- Tell Charlie to ignore it and apply for the house because it meets his needs and wants.
- Tell the landlord he is racist and he is a bad person.
- Tell the landlord he can't discriminate against Charlie and if he continues to do so, he will be reported for housing discrimination.

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Correct	Choice	Feedback
	Tell Charlie to ignore it and apply for the house because it meets his needs and wants.	Incorrect. You should not ignore blatant discrimination like in this example. Putting someone in this type of situation could be potentially dangerous. Either work with the person to find different housing or get legal advice about how to proceed.
	Tell the landlord he is racist and he is a bad person.	Incorrect. While it is tempting, confronting the landlord could make the situation worse. Either work with the person to find different housing or get legal advice about how to proceed.
X	Tell the landlord he can't discriminate against Charlie and if he continues to do so, he will be reported for housing discrimination.	Correct! You want to avoid putting someone at risk by encouraging them to rent from a racist landlord. Since housing discrimination is against the law, you can and should report the landlord.

Notes:

Knowledge Check - Charlie

What should you do?

Select the correct answer, then click the Submit button.

answer1 (Slide Layer)

Knowledge Check – Charlie

What should you do?

Select the correct answer, then click the Submit button.

- Tell Charlie to ignore it and apply for the house because it meets his needs.
- Tell the landlord he is racist and he is a bad person.
- Tell the landlord he can't discriminate against Charlie and if he will be reported for housing discrimination.

✘ Incorrect

Incorrect. You should not ignore blatant discrimination like in this example. Putting someone in this type of situation could be potentially dangerous. Either work with the person to find different housing or get legal advice about how to proceed.

Continue

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answer2 (Slide Layer)

Knowledge Check – Charlie

What should you do?

Select the correct answer, then click the Submit button.

- Tell Charlie to ignore it and apply for the house because it meets his needs.
- Tell the landlord he is racist and he is a bad person.
- Tell the landlord he can't discriminate against Charlie and if he will be reported for housing discrimination.

✘ Incorrect

Incorrect. While it is tempting, confronting the landlord could make the situation worse. Either work with the person to find different housing or get legal advice about how to proceed.

Continue

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answer3 (Slide Layer)

Knowledge Check – Charlie

What should you do?

Select the correct answer, then click the Submit button.

- Tell Charlie to ignore it and apply for the house because it's what he wants.
- Tell the landlord he is racist and he is a bad person.
- Tell the landlord he can't discriminate against Charlie and if he will be reported for housing discrimination.

Correct
Correct! You want to avoid putting someone at risk by encouraging them to rent from a racist landlord. Since housing discrimination is against the law, you can and should report the landlord.

Continue

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6.9 Combating Discrimination

Combating Discrimination

It is against the law for a landlord to refuse to rent on the basis of race, gender, religion, sexual orientation or ethnicity. If a landlord discriminates against a person you are working with, you may contact one of the legal help websites.

Unfortunately, it is impossible to completely end discrimination. Your best course of action is to ensure every person finds a home and report landlords who continue to discriminate.

*This is not legal advice, but a best practice when working with people to resolve barriers.

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Notes:

Combating Discrimination

It is against the law for a landlord to refuse to rent on the basis of race, gender, religion, sexual orientation or ethnicity. If a landlord discriminates against a person you are working with, you may contact one of the legal help websites.

Unfortunately, it is impossible to completely end discrimination. Your best course of action is to ensure every person finds a home and report landlords who continue to discriminate.

*This is not legal advice, but a best practice when working with people to resolve barriers.

6.10 Cultural Considerations

Cultural Considerations

It is important to consider someone's culture when trying to find or keep someone in housing. Culture could be related to language, ethnicity, race, religion or other aspects of their identity. For instance, if you are working with someone who is Muslim, they may want to live in housing near a mosque. Another example is if someone's primary language is Hmong, they may need access to housing that has staff who can speak Hmong and other culturally appropriate services.



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Notes:

Cultural Considerations

It is important to consider someone's culture when trying to find or keep someone in housing. Culture could be related to language, ethnicity, race, religion or other aspects of their identity. For instance, if you are working with someone who is Muslim, they may want to live in housing near a mosque. Another example is if someone's primary language is Hmong, they may need access to housing that has staff who can speak Hmong and other culturally appropriate services.

6.11 Knowledge Check

Knowledge Check

Yes or No – select the correct answer.



Yusef is a Somali man struggling with homelessness. You find him housing that he is excited about. When touring the apartment the landlord stops by and begins chatting with you. He tells Yusef that he isn't familiar with Somali culture, but would like to learn more. Should you tell Yusef to apply for this apartment?

Yes No

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Notes:

Knowledge Check

Yes or No - Select the correct answer.

Yusef is a Somali man struggling with homelessness. You find him housing that he is excited about. When touring the apartment the landlord stops by and begins chatting with you. He tells Yusef that he isn't familiar with Somali culture, but would like to learn more. Should you tell Yusef to apply for this apartment?

Correct (Slide Layer)

This screenshot shows a feedback slide with a green checkmark and the word "Correct!". The text explains that while the landlord lacks a Somali background, he is open to learning and working with Yusef to address his cultural needs. A "Close" button is at the bottom. The slide is overlaid on a background that includes a photo of a woman and a question: "es. You rring atting Somali ll Yusef". The logo for the Department of Human Services is in the bottom left corner.

Incorrect (Slide Layer)

This screenshot shows a feedback slide with a red X and the word "Incorrect.". The text is identical to the correct slide, stating that the landlord is open to learning and working with Yusef. A "Close" button is at the bottom. The background elements, including the photo of the woman and the question "es. You rring atting Somali ll Yusef", are the same as in the correct slide. The Department of Human Services logo is also present in the bottom left corner.

7. Addressing Recipients' Barriers

7.1 HB101

HB101

HB101 provides a number of resources that can help a person overcome barriers to housing.

HB101 provides a "Present Myself" path. When a person learns to make a good impression on potential landlords, barriers are broken down. Work with recipients to try and present themselves in the best possible manner.

[HB101 "Present Myself" Path Video](#)



Notes:



HB101

HB101 provides a number of resources that can help a person overcome barriers to housing. HB101 provides a "Present Myself" path. When a person learns to make a good impression on potential landlords, barriers are broken down. Work with recipients to try and present themselves in the best possible manner.

7.2 Recognize Barriers

Recognize Barriers

Throughout this module you have learned about barriers that hinder recipients from finding and staying in stable housing. In your role as a Sustaining provider recognize what may be holding a person back from stable housing and how you can remove, address or go around these barriers.



Notes:

Recognize Barriers

Throughout this module you have learned about barriers that hinder recipients from finding and staying in stable housing. In your role as a Sustaining provider recognize what may be holding a person back from stable housing and how you can remove, address or go around these barriers.

8. Takeaways

8.1 Takeaways

Takeaways

Section III – Module Two: Addressing Barriers

In this module you learned how to:

- Recognize barriers related to housing
- Work around barriers to keep people in their homes
- Understand how to resolve financial, criminal, and demographic barriers

Up next is Module Three: Reasonable Accommodations and Ending Leases

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Notes:

Takeaways

Section III - Module Two: Addressing Barriers

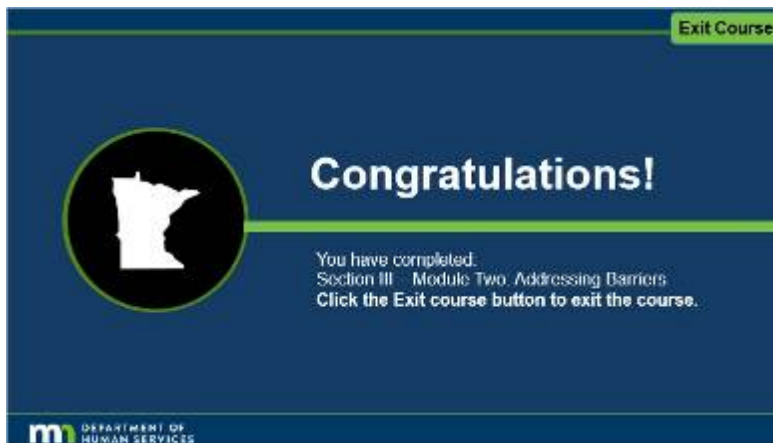
In this module you learned how to:

- Recognize barriers related to housing
- Work around barriers to keep people in their homes

Understand how to resolve financial, criminal, and demographic barriers

Up next is Module Three: Reasonable Accommodations and Ending Leases

8.2 End Screen



Notes:

Congratulations!

You have completed:

Section III - Module Two: Addressing Barriers

Click the Exit course button to exit the course.