

## WHY BEYOND BACKGROUNDS?

HousingLink launched **Beyond Backgrounds** after hearing from low-income renters who struggled to find housing due to **barriers in their background like evictions, credit issues, and convictions**. Since launch in 2022, **1,375 renters** with barriers have been housed through Beyond Backgrounds.



“Finding a place through Beyond Backgrounds gave me the peace of mind that I need. I can focus on my health, mental and physical, which is **an improvement for everything and everyone around me**.”

– Beyond Backgrounds Renter

**700** properties have rented to a Beyond Backgrounds participant

**91%** of Beyond Backgrounds renters were still stably housed 12 months after enrolling in the program in 2024.

**Just 11%** of owners have had claims to the risk assurance fund.

## HOW IT WORKS



Renters visit our website, watch Beyond Backgrounds videos, and use our listings to search for housing.



If a property requires a risk fund, the renter pays \$300 to put in place the program’s **\$2,000 financial assurance fund**. The property then makes an exception to their rental criteria and rents to them.



Monthly check-ins from HousingLink help renters and properties stabilize housing and build strong rental relationships.



Beyond Backgrounds has been a game changer for us. We have expanded our rental criteria and accept families with lower credit and income than our standards previously allowed. We believe the [financial assurance] policy eliminates the risk. **The best part? We have not made a single claim. A win-win.**

– William Cullen of 1st Select Property Management

## Background Barriers

Beyond Backgrounds serves nearly **2.5 times the average** of Minnesotans with a criminal background, reducing discrimination and opening doors to affordable housing.

48% Credit score below 550

40% Criminal record of any kind

21% Have a felony

22% Eviction < 2 years

## Race & Ethnicity

People of color are disproportionately affected by all the barriers above. **Meanwhile, roughly 70% of Minnesota's homeless population is from BIPOC communities.**

It's especially important that **Beyond Backgrounds serves 70% BIPOC** participants.

53% Black or African American

31% White

9% Two or more

4% American Indian/Alaska Native

1% Asian

1% Other

7% Hispanic (among all races)

**“Low-income renters with poor or nonexistent credit scores struggle to access quality, affordable housing.”**

– Family Housing Fund

## THANK YOU TO BEYOND BACKGROUNDS FUNDERS

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