



March 14, 2023

House Committee on Housing and Homelessness  
Oregon State Legislature  
900 Court St. NE  
Salem, Oregon 97301

Chair Dexter, Vice-Chairs Gamba and Helfrich, and Members of the House Committee on Housing and Homelessness:

Thank you for the opportunity to offer comments on [Zillow's approach to improving the rental experience](#). While we have not taken a position on [HB 3237](#), I hope this background is helpful as the committee considers issues relating to applicant screening for residential tenants.

As you well know, the past few years have been challenging and volatile for both renters and housing providers, from pandemic-driven trends [driving people to relocate](#) to skyrocketing rents as many people returned to in-person work. While there are some [early signs that rents are cooling, typical rents in the Portland metro](#) are just shy of \$2,000 a month — up 6.8% from this time last year. Affordability challenges don't just hurt renters; they also create headaches for property managers and landlords as they try to keep their units filled and navigate an ever-changing rental market.

We know it will take policymakers and the real estate industry working together to deliver resources and tools to help the rental industry work better for everyone, housing providers and renters alike. That work will include what we do here at Zillow, where we've long prioritized building products that create ease and transparency in the rental market. Here are just a few of the things Zillow has built to improve the rental experience for all:

### **Universal applications**

Zillow offers both renters and housing providers an easy-to-use [online application process](#), which allows participating housing providers a simplified way to screen tenants and provides renters a single form they can use to apply to as many participating properties on Zillow as they'd like over 30 days for a flat fee. These reusable applications, sometimes referred to as portable applications, save consumers both precious time and hundreds of dollars. Research has found that most renters pay at least \$50 — or more — for an application, and [renters of color submit more applications and pay even more than others](#). Additionally, our universal application feature offers just a "soft" credit pull, giving housing providers an easy tool to check creditworthiness while protecting renters from having their own credit score impacted by applying to a rental unit.

In fact, in a recent [open letter to the housing industry](#), U.S. Department of Housing and Urban Development Secretary Marcia Fudge encouraged all rental housing providers to allow a single application fee to cover multiple applications on the same platform or across multiple properties owned by one housing provider or managed by one company across providers.

Along this vein, we appreciate that [HB 3237](#) acknowledges the benefit reusable applications provide for tenants and is drafted in a way that facilitates, rather than limits, their use.

### **Fair housing resources**

Rental listings on Zillow's platforms display available local legal protections, including [source of income](#) and [LGBTQ+ anti-discrimination laws](#). These protections are clearly displayed, ensuring renters know their rights in communities where they are searching. Especially given these affordability constraints, it is crucial families using alternative sources of income, such as [housing choice vouchers](#), are able to find a great home, free from discrimination. This also helps housing providers better understand their legal obligations as landlords.

### **Tenant screening and anti-discrimination tools**

Zillow leverages technology to screen new rental listings and filter for discriminatory content based not only on federal fair housing laws, but also on state and local protections, including source of income and other anti-discrimination laws, as applicable. Recognizing rules and laws are always changing, this feature makes it easier for property managers to list their properties in compliance with local fair housing laws.

### **Housing Connector**

Acknowledging [higher rents can have an impact on homelessness](#), Zillow launched a partnership with [Housing Connector](#), a Seattle-based organization which works with landlords to waive or reduce screening criteria and connects clients experiencing homelessness to rental housing that is available and affordable. This Zillow-powered program has created a landlord network of over [73,000 rental units](#), [securing housing for close to 4,000 people](#) since launching in 2020, and will continue to expand in 2023.

### **Helping renters unlock life's next chapter**

Many renters dream of homeownership, and at Zillow we're working to make this a reality. We display [down payment assistance](#) information on every eligible for-sale home listing on our site. Over 1.5 million shoppers have used this tool as they try to figure out how to overcome what is often the biggest hurdle to owning a home: affording a down payment. We also launched a first-of-its-kind feature for veterans that allows them [to search for condos that accept Veterans Affairs loans](#), unlocking more affordable homeownership options for those who served our country.

## **The road ahead**

There is much more to be done. We are exploring other features, such as how to make it possible to list and rent out a single room or expand the inventory of income-restricted buildings on our platform, to bring more affordable housing options to light for consumers, as well as continued innovations to our universal application. And, we are committed to building finance tools to help anyone prepare to navigate real estate and take on life's next chapter. We strongly [support policies and features that make it easier for renters to build credit](#) through timely rental payments and to have their rental payment history taken into account in the mortgage underwriting process for when they are ready for homeownership.

Zillow is committed to continuing the development of innovative products and working with policymakers to create ease and transparency in the rentals market. We look forward to partnership and collaboration as we work to create a pro-consumer market that is fairer and more accessible for all.

Please don't hesitate to contact me with any questions or for further discussion.

Sincerely,



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