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To: House Housing Committee
From: Sybil Hebb, Oregon Law Center
Date: February 11th, 2021
Re: HB 2427

Chair Fahey, Vice-Chairs Campos and Morgan, and members of the committee:

On behalf of the Oregon Law Center, I submit this testimony in support of HB 2427, which would establish a uniform rental application for tenants to use in seeking housing. The bill will streamline the application process, reduce costs, and reduce barriers to the opportunity for stable and secure housing for Oregonians.

The Oregon Law Center is a non-profit law firm whose mission is to achieve justice for low-income communities of Oregon by providing a full range of the highest quality civil legal services. Helping families maintain safe, stable housing is a critical part of our work. Without stable housing, it is difficult or impossible to hold down a job, keep children in school, access neighborhood amenities, and stay healthy.

Across the state, in urban and rural areas, access to safe, stable, and affordable housing has become one of the most important issues facing low-income communities. As rental vacancy rates have plummeted and housing has become less and less affordable across the state, an increasing number of our clients experience homelessness, and homeownership is evermore out of reach. Communities of color experience some of the greatest rates of housing instability in the state, due to systemic and structural racism manifest in zoning laws, screening policies, access to capital, and other structures disproportionately impacting people of color.

HB 2427 reduces barriers to stable housing for low-income Oregonians by streamlining the application process, standardizing assessments, and reducing often-exorbitant costs. The bill provides for the development of a uniform application system, in consultation with an advisory committee representing tenant, landlord, and tenant screening company interests. The bill requires landlords to accept this common application, and prohibits the imposition of a screening fee greater than \$10. Passage of the bill will ensure fairness for tenants and reduce inefficiencies and costs for all parties.

Oregon has some of the nation's highest rates of unsheltered homelessness, and extreme rates of cost-burdened households. Application and screening fees contribute to these problems. Frequently, our low-income clients (or the non-profit housing service agencies desperately trying to help our clients) must pay multiple application fees to multiple

landlords in their search for housing stability. Often, these applications are asking for the same information, but tenant applicants are subject to separate and repeated fees. Tenants and service providers share stories of hundreds of dollars in fees required in a single search for housing.

Excessive application fees are a barrier to housing entry from homelessness, and they are a barrier to low-income tenants seeking better places to live. The application process in Oregon serves to trap people in poverty, and is not good for our communities. The burden of the current structure falls disproportionately on communities of color, who are more likely to be low-income and more likely to face housing instability.

Improving the application screening process is one way that Oregon can reduce structural inequities in our housing markets, and ensure greater housing opportunity for all communities. HB 2427's approach of convening stakeholders to design a fair, streamlined, and low-cost uniform application is an excellent step forward. We appreciate the sponsors' work on this concept and urge continued commitment to the implementation of solutions designed to ensure that Oregon's most vulnerable and impacted communities can survive and thrive in stable homes.

Thank you for your work and for the opportunity to submit testimony.