



OREGON HOUSE OF REPRESENTATIVES

House Bill 3974: \$20 App Cap | HRULES

June 2nd, 2025

Chair Bowman, Vice-Chairs Pham & Drazen, and Members of the Committee,

For the record, my name is Farrah Chaichi, and I am the Representative for House District 35, Beaverton and Aloha.

Thank you for taking the time this morning to hear our testimony in strong support of House Bill 3974, we colloquially refer to as the \$20 App Cap.

As the cost of housing continues to rise for both buyers and renters, the rental market has become extraordinarily competitive. Some listings receive dozens of applicants within hours of being posted and many renters will submit just as many applications before being accepted. Prospective renters who have poor credit, a criminal record, limited rental history, or who are low income or previously unhoused typically submit the most applications before securing housing. These are people for whom finances are already a barrier to accessing safe housing. The added burden of numerous expensive application fees are yet another hurdle marginalized people must clear to stay or become housed.

According to the National Consumer Law Center, Black and Latino applicants are twice as likely (27% vs 13%, respectively) to submit 5 or more rental applications¹. If the limitation in this bill were in place that is still a cost of at least \$100 just to apply for a new place to live. High application fees are a modern form of red lining that act to push seemingly “less desirable” candidates to lower cost areas. Limiting application fees to \$20 will reduce the financial burden of searching for housing, while still allowing landlords to cover the cost of credit screenings and background checks.

You will hear from a number of housing experts this morning, but I can also tell you how important policies to protect renters are to working families and Oregonians. I am a renter in House District 35. With the rising costs of rent, tight competition for available units, and associated fees for moving, I live with the ever present anxiety of not only being potentially priced

¹ TOO DAMN HIGH HOW JUNK FEES ADD TO SKYROCKETING RENTS. (2023).
<https://www.nclc.org/wp-content/uploads/2023/03/JunkFees-Rpt.pdf>

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out of my current apartment but also being unable to find a suitable place to go as my current living situation is no longer meeting my needs. This fear is not unique to me, nor is it unique to the many families forced to relocate due to costs. These often sudden moves uproot lives, affect employment, and disrupt families through impacts to childcare, education, and financial burden.

This bill is simple and it addresses a very real and solvable burden for working class families. Today I urge an “Aye” vote on HB 3974. Thank you.