



## Pacific Screening Testimony HB 2427

Pacific Screening has been in the tenant screening industry for 20+ years. In those years of servicing the rental industry, we have gained insight into the inefficiencies and shortcomings of the tenant screening process and we have continued to strive to better our process throughout the years to both increase accuracy and minimize efficiencies.

We agree with the goal of this in the sense that there is a better way to screen a tenant. By providing a tenant their screening report to be utilized at multiple locations, this allows the applicant to know and understand their barriers upfront when met with the criteria of the location that they are attempting to rent from. Each rental property has their own list of requirements that an applicant must meet. If that applicant is aware of their report, then they save time and money by knowing upfront if they meet that properties' specifications.

We agree with the access that applicants should have to their screening reports. As we have and continue to work with both property managers and potential renters, the main focus of the screening process is a screen in process not screen out. Until they fail to meet criteria is the only time an applicant gets denied and in most cases, those denials get rectified and the applicant fixes their barrier in order to meet the criteria.

This report comes at a cost. Cost of crime records, credit reports, labor to contact rental references and employment verifications are essential in determining an accurate picture of a tenant. When you cut the cost of screening fees, you ultimately cut the accuracy out of the process. Cheaper fees cause more false positives and do not support the labor it takes to determine if such data belongs to the applicant. The benefit of an accurate and full screening report means that this person applying is not just a number (i.e. a credit score).

In recent years, we have seen companies such as Appfolio being sued for their failure to follow through on disputes and that shows a movement in the right direction where applicants are more involved in the process by way of accessibility. This is extremely welcomed by our company. With the recent failure of OneApp, who has had this similar idea of a single application fee, we see that the failure came as a result of not having a clear understanding of / experience with the screening process. This house bill has the opportunity to do it better than done before. We feel with the applicants inclusivity in the screening process, there is a better opportunity to serve and provide clear and accurate reports that will result in less financial cost to the applicant overall.