

Submitter: Dallas Hames

On Behalf Of:

Committee: House Committee On Rules

Measure, Appointment or Topic: HB3974

The cost of application screenings is already arbitrary, as I feel I do over \$50 of work on most screenings I process. Screening and property management companies have incentives to charge more for application fees to increase their profit margins and reduce the likelihood of lower income applicants qualifying; not necessarily to do more thorough work or add people to process an increased workload. Keeping the price at \$50 or even putting a higher price on applications will be detrimental to the applicant's who already struggle with income and will reinforce the exclusiveness of private shelters/housing("shelter" used in the context of a necessary resource for mammalian survival). Having more screening resources does not guarantee more applicant approvals, safer properties, or safer tenants. No amount of screening guarantees a tenant will not commit a crime on a new property, nor will it deter those who want to commit a crime on a property, nor will confirm they make timely and full payments, nor will be evicted, but will prevent those with lesser charges, lesser recurring income, and previous evictions from being accepted to the property, even after complying with court proceedings and punitive measures. Essentially, this measure would ease some of the strain of the current housing crisis issue by allowing more applicants to apply for housing, instead of giving more authority and money to those with the most incentive to keep lower income applicants off their property and punish criminal behavior after they have answered to our judicial system. Screening should be quick and efficient for a low price, not constantly rising to meet the cost of living for offices processing the screening, or because more resources are needed to prevent fraud. No amount of resources will account for human error, which will still occur, and fraud will still get through the screening process; we cannot even count on our vendors for providing full and complete information on criminal and eviction requests. At least the system can be set up for the average citizen, instead of catering to homeowners with personal businesses or savings/investment accounts, as that is who pass through screening the quickest, so that is who the properties prefer. Less qualified applicants does mean more work on the screening company as it will increase the amount of applications received and reduce the quality of how the applications are provided(usually have limited information, so we have to call them more to get information needed to qualify for particular property like current landlord reference), but that reinforces that screenings should not be intensive like applying for a government position. It has to be low barrier, so input the application into our software(5-20 minutes), public record search(5-30 minutes), credit(2 seconds), rental and employment reference check(currently do 3 check ins over 3 days, but we should make it 2 tries over 2 days; total of 10-20 minutes of calling/emailing). That means each application gets a full hour of employee time total. I do not get \$50 an hour, so make it my wage and have applications cost \$21 because less than that is going into

the screening report. Have properties request audits from their screening companies before raising application prices to show the merit of these companies work. Why pay the same, or more, when the work is not being done as promised already? We have gotten to the point where we stress applicants out who do qualify, but we need to put them through a more intensive process to qualify because other applicants used the same loopholes in the past. That past history of applicants lying to pass rental screening creates an environment that treats everyone like a liar, which is taxing on all involved and reinforces societal distrust in those lacking shelter or income to pay for shelter. Reducing application fees is a net positive for low income applicants over pearl clutching property owners.