



March 14, 2023

House Committee on Housing & Homelessness  
Oregon State Legislature  
900 Court Street NE  
Salem, OR 97301

Dear Chair Dexter, Vice Chair Helfrich, Vice Chair Gamba, and Members of the Committee:

My name is Loren Naldoza and I am writing to you today on behalf of the Oregon Housing Alliance to express our support for HB 2680, which would make important changes to Oregon law to facilitate the process for tenants to secure a safe place to call home.

The Oregon Housing Alliance is a coalition of one hundred organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built. We represent a diverse set of voices including affordable housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state. We believe that all Oregonians need a safe, stable, and affordable place to call home.

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 neighbors experience greater housing instability and homelessness, and homeownership is even more out of reach. Communities of color experience some of the greatest rates of housing instability in the state, due to systemic and structural barriers manifest in zoning laws, screening policies, and access to capital, among others.

Excessive application fees are an example of a barrier to housing entry from homelessness, and for low-income tenants seeking new or replacement housing. The application process in Oregon tends to trap people in poverty by making it harder for some prospective tenants to secure stable housing. 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. A recent report from Zillow found that Black and Latinx renters were nearly twice as likely to report submitting five or more applications, and that people of color reported paying a higher median application fee than white renters.<sup>1</sup> A recent NPR article from this year, also indicates more anecdotal

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<sup>1</sup> Zillow, *Renters: Results from the Zillow Consumer Housing Trends Report 2022*, July 27, 2022, <https://www.zillow.com/research/renters-consumer-housing-trends-report-2022-31265/>.

accounts of individuals having to pay for upwards of ten or twelve units before a new place to call home can be secured.<sup>2</sup>

HB 2680 approaches this issue by accomplishing two things. First it prevents waste; if a landlord hasn't conducted or ordered a screening of the applicant, they must return that money within 14 days. The same is true if the landlord fills the unit before having the chance to screen the applicant. requiring landlords to refund screening charges within fourteen days if the landlord fills the unit before screening the applicant, or has not conducted or ordered any screening of the applicant before the applicant withdraws the application. Second, it ensures that, throughout the application process, a tenant is informed of their right to a refund in certain circumstances.

Improving the application screening process is one way that Oregon can reduce structural inequities in our housing markets, and ensures greater housing opportunity for all communities. We recommend your support of HB 2680. Thank you for your time and service to our state.

Sincerely,

Loren Naldoza, on behalf of the Oregon Housing Alliance

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<sup>2</sup> Jennifer Ludden, *Rental Application Fees Add up Fast in a Tight Market*, NATIONAL PUBLIC RADIO, Jan 13. 2023, <https://www.npr.org/2023/01/13/1148426491/rental-application-fees-housing-affordable-market-states-laws> (quoting Kevin Cronin with Housing Oregon “You can lose 10 bucks and move on . . . but losing 75 bucks, three or four times? You’re out of cash to look for a place”).