



Portland Housing Bureau

Mayor Ted Wheeler • Interim Director Shannon Callahan

Screening Criteria

Rental Services Commission
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Methodology

Informal survey of 15 groups that administer or provide Screening Criteria

- Alder
- American
- Cascade
- Fox
- Grid
- Homeward Bound
- Home Forward
- Living Room
- Multifamily NW
- OneApp Oregon
- RareBird
- Portland Property Management
- Portland Area Rental Owners Association
- Rental Management Services (RMS)
- Zad Property Management

Individual sites typically adapt screening criteria based off each property's tenant selection plan

Initial Application and Screening Fees

Equity Barriers

- Applications being selectively ignored
- Application fees adding up
- Rejecting incomplete or falsified applications

Local Practices

- Fees from \$35-50
 - \$42 and up is common
- Nearly all reject incomplete or falsified applications
 - Only 2 return incomplete applications for correction

Initial Application and Screening Fees

Current Protections in Oregon

- Fees must equal screening costs
- Fees must be refunded if an application isn't screened
- Agents must respond to an application in a reasonable time

Suggested Practices

- WA requires incomplete applications be given 72 hours notice before rejecting
- Seattle has a first in time law requiring time stamp and processing applications in the order received

ID Requirements and Credit Screening

Equity Barriers

- **Rejecting Applications with no credit score**
- **Inaccurate credit reports**
- **Rejecting applicants without government ID**

Local Practices

- **Half require government ID, most of those ask for DL or Social Security #**
- **Near even split between only rejecting for bad credit or requiring good credit**
 - **Only some make explicit exemptions for medical or student loan debt**

ID Requirements and Credit Screening

Current Protections in Oregon

- **Federal Law requires applicants be given contact information for the screening company and a credit report copy if it is the reason for rejection**
- **Rejection from lacking government ID is considered a fair housing violation**

Suggested Practices

- **CA bans housing discrimination based off immigration status, and requires alternate IDs be considered for rescreening existing tenants**
- **Allowing ITIN screening or alternative financial documentation in place of a credit report**

Income Requirements

Equity Barriers

- Using income requirements to discourage applicants
- Inability to meet high income requirements
- Balancing desire to avoid cost burden with financial barriers to housing

Local Practices

- Most require applicants to make 3x rent
- Applicants below desired income level can often use a co-signer or higher security deposit
 - Agent discretion varies

Income Requirements

Current Protections in Oregon

- **Discrimination based on source-of-income is illegal**
- **City-regulated properties require all applicants with incomes of 1.5x monthly rent to be considered**

Suggested Practices

- **Clear policies allowing applicants who cannot meet income requirements to be accepted with a co-signer or higher security deposit**
- **Minimize individual agent discretion**

Rental History Screening

Equity Barriers

- **Rejecting applicants with no rental history or no past landlord reference**
- **Rejection based on past evictions or negative landlord references**
- **Automatic rejection based on past noise or disturbance complaints**

Local Practices

- **Most require 1-2 yrs of verifiable rental or mortgage history, some 3 yrs**
- **Most require 3-5 yrs eviction-free history, some require 7 yrs or longer**
- **Most reject based on past noise or disturbance complaints, only a few limit this to cases “when the landlord would not re-rent”**

Rental History Screening

Current Protections in Oregon

- Cannot reject for dismissed evictions or evictions more than 5 years old
- Cannot reject domestic violence survivors based on past crimes, evictions or noise and disturbance complaints related to their trauma

Suggested Practices

- MN has requirements on information in past eviction screening and allows dismissed evictions to be expunged from public record
- CA keeps eviction filings confidential unless it results in an eviction
- Allow professional references, and applicant's response to negative references

Criminal Background Checks

Equity Barriers

- Using screening requirements to discourage applicants
- Rejection without considering extenuating circumstances
- Use of “a box” to reject applicants without considering other qualifications

Local Practices

- Some ask whether applicants have been convicted of a crime (“using the box”) as part of their initial application
- A few explicitly reject registered sex offenders
- Many may do the same for some drug offenses.

Criminal Background Checks

Current Protections in Oregon

- HUD considers blanket rejection for past arrests or convictions discriminatory, agents are required to consider individual circumstances
- Cannot reject for criminal charges resulting in acquittal or case dismissal

Suggested Practices

- Seattle limits criminal background-based rejections
- Screen for criminal background only after confirming applicant meets all other qualifications (“ban the box”)
- Consider past convictions only from within the past 3 or 5 years

Reasonable Accommodation and Appeals

Equity Barriers

- Unclear appeals process lead qualified applicants to be improperly rejected
- Unclear reasonable accommodation process can create barriers for applicants with disabilities

Local Practices

- Majority do not specify clear procedures for submitting reasonable accommodations requests on their publicly available screening criteria
- Some do not specify clear procedures for appealing applications directly to the agent or the agent's employer.

Reasonable Accommodation and Appeals

Current Protections in Oregon

- Reasonable accommodations are protected under Fair Housing law
- Pet rent” or “pet deposit” for service or companion animals is illegal
- Applicants are entitled to written rejection, and can request reasons for rejection

Suggested Practices

- MN and others incentivize or require landlord training courses
- WA requires rejection notice with specified format including appeal process
- MN requires rental history screening companies to notify recent agents when applicant information is corrected