



# Portland Housing Bureau

Mayor Ted Wheeler • Interim Director Shannon Callahan

## Rental Services Commission Rules and Bylaws Committee

Monday, September 10, 2018

3:30 p.m. – 4:00 p.m.

*Portland Housing Bureau*

421 6<sup>th</sup> SW Ave., Suite 500

Portland, OR 97204

## Screening Criteria Action Items

At the Rental Services Commission (RSC) work session on screening criteria on August 21, and on September 7, Commissioners submitted several action items to be considered along with recommendation letters from the RSC.

### Applications

1. Modify to exempt lotteries from first-come first-served if they are administered by the Housing Bureau.
2. Replace “applications” with “screening criteria” for notice of rights and description of screening criteria.

### Advertisements

3. Remove reference to a “link” and replace with a less restrictive term.

### Income

4. Modify minimum income to be 1.5 times rent.
5. Modify minimum income to be 2.5 times rent.
6. Modify minimum income to be 2.5 times rent, and remove the section on rent ratio.
7. Modify minimum income to be 3 times rent.
8. Modify “family assistance” to “regular family assistance”
9. Remove allowing rent ratio to include average utility cost.
10. Modify rent ratio to not include co-signer as part of an applicant’s rent to income ratio.
11. Define applicants responsible/not responsible for paying rent.
12. Modify to screen rental history of applicants who are not responsible for paying rent.

## **Criminal History**

13. Replace “evidence of good tenant history before/after each conviction” with “proof of rental payments to a prior landlord”.
14. Replace “presumption that the crime or conduct does not merit denial on its own” with “a landlord may not consider as the only reason for denial the following”
15. Remove Sex offenses (non-forcible) from the list.

## **Credit History**

16. Replace “presumption that their rental history does not merit denial on its own” with “rental/Eviction history that shows any of the following, alone or in combination, with 2 or more of the following”
17. Remove “3 or fewer” from presumption that credit history does not merit denial on its own.
18. Modify to raise threshold for adverse accounts. (currently 1000)
19. Modify property debt to allow property debt under \$500 instead of \$300.
20. Modify bankruptcy to distinguish between Chapter 7 and Chapter 13 bankruptcies.
21. Modify bankruptcy threshold to 2 years.
22. Modify bankruptcy to apply only if bankruptcy included property debt owed to a previous landlord, and is still open.
23. Add cellular and credit card debt to forms of debt presumed not merit denial on its own.
24. Modify to not consider any debt except debt owed to a previous landlord.
25. Modify to exclude debt if it has been sent to collections
26. Modify to exclude debt with an established payment arrangement.

## **Rental History**

27. Modify general judgements window to be in the past 2 years.
28. Modify general judgements to refer to judgements before the applicant submits an application.

## **Notice of Denial**

29. Modify to identify who is responsible for providing the applicant with the complete information from their background report and the specific reason for a denial.
30. Define Nexus.

## **Additional Deposit**

31. Modify to have the Housing Bureau gather and track notices of conditional approval.

## **Screening Fees**

32. Modify screening fee refund period to 30 days.

33. Modify 10% to refer to actual cost instead of “the average professional screening company fee rate in the Portland-Metro area”.

## **Screening Fees**

34. Remove mention of screening fees beyond the 2 week requirements.

## **Exemptions**

35. Define placement partnership further.

36. Modify exemption for loan laws to be an exemption for compliance with loan requirements.