



Friday, September 28, 2018

3:30 p.m. – 4:00 p.m.

Portland Housing Bureau

421 6th SW Ave., Suite 500

Portland, OR 97204

Screening Criteria Action Items

This document summarizes RSC action items reviewed by the Rules and Bylaws Committee with responses from Commissioner Eudaly's Office.

Applications

1. Modify to exempt lotteries from first-come first-served if they are administered by the Housing Bureau.
 - a. **Draft amended**
2. Replace "applications" with "screening criteria" for notice of rights and description of screening criteria. .
 - a. **Revised language to be more flexible in how notices can be provided**

Advertisements

3. Remove reference to a "link" and replace with a less restrictive term.
 - a. **Revised to say "address" instead of "link"**

Income

4. Modify minimum income to be 1.5 times rent.
 - a. **We are concerned this is too low. Draft not amended**
5. Modify minimum income to be 2.5 times rent.
 - a. **We are concerned this is too high. Draft not amended**
6. Modify minimum income to be 2.5 times rent, and remove the section on rent ratio.
 - a. **We are concerned this is too high and the section on rent ratio was carefully negotiated with many parties. Draft not amended**
7. Modify minimum income to be 3 times rent.
 - a. **We are concerned this is too high. Draft not amended**

8. Modify “family assistance” to “regular family assistance”
 - a. **REVISED LANGUAGE TO ADD, “...for at least 3 months of tenancy.”**
9. Remove average utility cost from rent to income ratio.
 - a. **Required utility costs are an important calculation in monthly expenses and are not optional like other lifestyle choices. Required utilities also contribute directly to the condition of the unit. Draft not amended**
10. Modify rent to income ratio to not include co-signer as part of an applicant’s rent ratio.
 - a. **We believe a co-signer is an important component of the policy. Draft not amended**
11. Define applicants responsible and not responsible for paying rent.
 - a. **Revised code to include a definition for “head(s) of household”**
12. Modify to screen rental history of applicants who are not responsible for paying rent.
 - a. **Still considering this suggestion. Draft not yet amended**

Criminal History

13. Replace “evidence of good tenant history before/after each conviction” with “proof of rental payments to a prior landlord”.
 - a. **Language was added to supplemental evidence categories but did not replace language about tenant history.**
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”
 - a. **The language change suggested is considered to be in violation of state law. Draft not amended**
15. Remove Sex offenses (non-forcible) from the list.
 - a. **All reference to specific crimes has been deleted**

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”
 - a. **Draft amended**

17. Remove “3 or fewer” from presumption that credit history does not merit denial on its own.
 - a. **Draft amended**
18. Modify to raise threshold for adverse accounts. (currently 1000)
 - a. **Data from oneapp supports this number has the biggest impact for increased housing access. Draft not amended**
19. Modify property debt to allow property debt under \$500 instead of \$300.
 - a. **Draft amended**
20. Modify bankruptcy to distinguish between Chapter 7 and Chapter 13 bankruptcies.
 - a. **Draft amended**
21. Modify bankruptcy threshold to 2 years.
 - a. **Draft amended to “closed” instead of a timeline**
22. Modify bankruptcy to only consider bankruptcies including property debt owed to a previous landlord, that are still open.
 - a. **Draft amended**
23. Add cellular and credit card debt to forms of debt presumed not merit denial on its own.
 - a. **We limited presumptions to credit items that are not indicative of a person’s ability to pay rent because they have discriminatory impacts or origins. We do not believe this applies to these items at this time. Draft not amended**
24. Modify to not consider any debt except debt owed to a previous landlord.
 - a. **See #23. Draft not amended**
25. Modify to not consider debt if it has been sent to collections
 - a. **We do not understand the premise of this suggestion. Draft not amended**
26. Modify to not consider debt with an established payment arrangement.
 - a. **That is already included under “supplemental evidence”**

Rental History

27. Modify general judgements window to be the past 2 years.
 - a. **Still considering this suggestion. Draft not yet amended**

28. Modify general judgements to refer to judgements before the applicant submits an application.

- a. **That is already how it is written**

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.

- a. **Draft amended to clarify the landlord as the responsible party.**

30. Define Nexus.

- a. **All nexus language has been removed and notice of denial has been amended to be more understandable.**

Additional Deposit

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

- a. **We do not understand the purpose of this suggestion. Draft not amended**

Screening Fees

32. Modify screening fee refund period to 30 days.

- a. **We are concerned this is too long. Draft not amended**

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

- a. **We need more clarity on this suggestion. Draft not amended**

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

- a. **Draft not amended**

Exemptions

35. Define placement partnership further.

- a. **Still considering this suggestion. Draft not yet amended**

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

- a. **Draft amended**