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application and give feedback on how the website worked.

Many of the volunteers were exactly who OneApp and the Portland Housing Bureau hope to serve: older than 40, unemployed or homeless.

They hit a roadblock almost immediately: Hardly anyone knew how to use a track pad. OneApp staff had to find mice to connect to the computers.

Then another issue arose: Many people didn't know how to create a password.

"We learned a lot," said Tyler Peterson, OneApp's CEO. "They might have needed a little help along the way, but everyone made it through."

De Lovato said that OneApp has been "very receptive" to numerous concerns and questions she brought forth, which include the kind of images and language that were included on the website.

Peterson said OneApp is obligated, in its contract with the Portland Housing Bureau, to provide at least one physical location where people can go to fill out an application on OneApp's website. Peterson said the company is already planning to have more locations, most likely in social services offices, open by April.

"Anyone who doesn't have access to a computer will know that they can go to these locations," he said.

Collecting valuable data

The data and information OneApp collects on its apartment listings, including rents and screening criteria, as well as basic demographics on prospective tenants could be a boon to policymakers and housing advocates.

Currently, information on Oregon and even Portland's rental inventory is spotty. Peterson said OneApp has already aggregated a list of nearly 100 different

screening criteria landlords and property managers use when evaluating tenants.

"You can start to break each category into its own," he said, such as how many past evictions a particular property management company will consider.

The website could also provide data on the average credit score or the average debt that a tenant has and compare it to their income. That data, he said, could help the Portland Housing Bureau, elected officials and policymakers "understand how the market of renters match up with the market of available units."

Tenants' knowledge of the rental process could also deepen. Anyone who fills out an application on OneApp's website is able to see how their income, their credit score and other factors determine their application.

If someone conditionally passes an application, for example, the website will display information telling someone that they could get into the unit if they paid a higher security deposit, get a co-signer for their application, take different steps to increase their credit score or pay past rent debt.

"It tells you exactly what you need to do," de Lovato said.

That, in and of itself, she said, could be an enormous advance in helping low-income people find housing. By peeling away the mystery why someone can be denied housing, de Lovato and others hope OneApp can remove many of the barriers that low-income Portlanders face when trying to find housing.

"Even when our housing specialists try to find out why (a client) was denied, the screening company will not tell us."

She would like to see OneApp add information on its website, listing social service agencies that could help low-income renters finish their applications or apply for housing. Peterson said the company might add that feature.

De Lovato estimates that Northwest Pilot Project spends between \$10,000 and \$12,000 on application fees.

"We'd be saving a lot of money" if the agency's clients could use OneApp to find housing, she said. "That's more money that could go to rent assistance, eviction prevention – whatever it may be."

A property manager's perspective

Jamie Martinson, a senior portfolio manager with REACH Community Development, said REACH put one unit on OneApp's website to see what the process would be like.

"We were very pleased with the outcome," he said. "We were able to rent the unit with little trouble, and it was vacant for less than a week."

Martinson said it has not yet been determined whether REACH will advertise all or only some of its 2,128 units on OneApp.

"We want to make sure that when we start using their platform that it is as seamless as possible for both our staff and the applicants," he said.

One issue is the need to be very exact in how the website describes REACH's screening criteria for tenants.

"We've had several conversations about ... the information we're looking for and how they can ask their questions so that we're getting the responses we need," Martinson said.

That particularly affects the community development corporation's properties that use federal tax credits, which have requirements related to a tenant's income.

"There are specific questions that need to be asked (in the application), depending on the agency that is funding the property," he said.

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