

Website a promising portal for low-income renters

Affordable housing advocates are hoping a new online program can help low-income renters qualify for apartments

BY AMANDA WALDROUPE
STAFF WRITER

Since the December soft launch of a website designed to make it easier for renters to find and qualify for housing they can afford, approximately 1,600 people have created accounts, and nearly half have filled out renter applications, according to the company, OneApp Oregon.

In September, Portland Mayor Ted Wheeler and the Portland Housing Bureau trumpeted the rollout of the website and phone app, which allows prospective renters to fill out multiple apartment applications and pay only one application fee, potentially saving renters hundreds of dollars, time and stress.

The average rent for apartments listed on OneApp is \$1,700. A range of apartments are listed, from \$800-a-month units to luxury condos that rent for thousands of dollars. But much of the work to create the website has been done with an eye toward making it as accessible as possible to the most unstably housed and lowest-income tenants in Portland.

Last year, the Portland Housing Bureau awarded a three-year, \$375,000 contract to OneApp to list affordable-housing units on its website. The city is also supporting the website with a one-year \$150,000 innovation grant. (The Housing Bureau did not provide Street Roots with the bureau's contract with OneApp when requested, and bureau staff did not respond for comment by press time.)

The hope is that OneApp's services can make it easier and more efficient for someone to find housing they can afford.

That is difficult in a rental housing market like Portland's, where nearly half the city's residents are renters and the average rent grew by 4.6 percent last year. The median rent price for an apartment in Portland is now \$1,879 a month, according to a Zillow analysis.

But simply finding housing can be expensive. Application fees – which cover the costs of running a credit history check and criminal and background checks – often range between \$35 and \$60. Applying for housing at multiple properties and through different management companies could end up costing hundreds of dollars in application fees.

OneApp Oregon was created as a solution to that challenge, one the company's founder, Tyrone Poole, faced himself.

In 2005, Poole tore ligaments in his leg while training to be a firefighter. He spent more than nine months in and out of the hospital. He became homeless and ended up living in a homeless shelter in the Goose Hollow neighborhood for three months.

During that time, he filled out rental application after rental application. He estimates he paid more than \$500 in application fees and was rejected by more than 10 housing units. He found an apartment, six blocks from the shelter, just as he neared the then-90-day limit there.

From that experience, he said, he learned that “the process to find housing is



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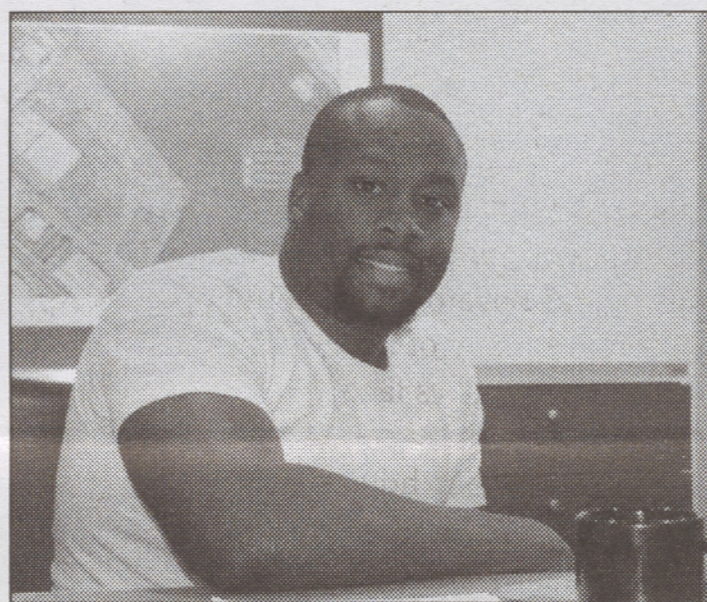


PHOTO BY AMANDA WALDROUPE

Tyrone Poole, above, one of the founders of OneApp Oregon, learned from his own hardships trying to find housing that the process needed to be more accessible for people in need.

cumbersome and expensive and outdated.”

“Going door-to-door and applying place-to-place is expensive,” Poole said. “Most people (who are) low-income won’t be successful at the process. There is a certain amount of time and money that it’s going to take to locate one of those needles in the haystacks.”

OneApp’s prospective renters log on, create an account and enter a laundry list of information: their income, employment details, rental history, landlord references, and so on. That information is then compared with available apartments and screening criteria that landlords and property managers provide to OneApp. The website also runs a background check and credit report.

Prospective renters are then told whether they “pass,” “conditionally pass” or do not qualify for housing. A searchable map shows the location of the units. A green marker shows the units renters qualify for, a yellow marker shows units a tenant is conditionally approved for, and a red marker shows the units a renter does not qualify for.

Every applicant is given a “scorecard,” which shows what factors play into whether they qualify for housing: whether their credit score or their income is too low, they have past evictions in their rental history, or

they have unpaid rent.

One hurdle: Access

Online applications inherently can be challenging to people who are homeless, unstably housed or not computer savvy. That’s what Laura Golino de Lovato, the executive director of Northwest Pilot Project, thought when she first learned about OneApp.

Northwest Pilot Project serves low-income and homeless seniors who are 55 years or older. When de Lovato thought of the organization’s clients, she realized how OneApp’s services, which are entirely dependent on using a computer, could be completely useless.

“We serve people who don’t know how to use computers,” de Lovato said. “People who don’t have a computer. People can only access a computer at the library. People who cannot work through a housing application process on their own because they’re either homeless or they’re trying to figure out whose house they’re going to sleep at tonight ... (and there’s a) high level of stress.”

Sometimes there is a “lack of awareness that the people seeking housing assistance have some barriers” to filling out rental applications, de Lovato said. “Sometimes those barriers are being overwhelmed and stressed out. Sometimes it’s mental health. Sometimes it’s a disability.”

Many of Northwest Pilot Project’s clients, she said, have poor vision or hand tremors, which can make filling out rental applications, whether online or on paper, next to impossible.

The variety of obstacles low-income and homeless people face when applying for housing quickly became apparent to OneApp’s leadership when the company did a test run of the website in November.

Approximately 100 people went in and out of a room in a building owned by REACH Community Development Corporation, a local housing builder. The room had 10 computers set up, and OneApp staff asked the volunteers to fill out the

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