

MOVING FORWARD WITH A PAST

A guide to help people with criminal histories to know their housing rights and responsibilities while looking for housing.



Fair Housing Council of Oregon

Legal Aid Services of Oregon

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Thank you

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A note to case managers and housing advocates

This guide is directed towards people who are actively searching for housing and find criminal history to be a barrier. As a case manager or housing advocate, this guide can be used as a step by step manual to work alongside your client. It provides helpful information about applying for housing, an applicant's rights and responsibilities, how to build an application packet, and information about how to talk to a landlord about criminal history.

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INTRODUCTION

Do you have a criminal history? Is that criminal history making it hard to rent? This guide is designed to help you understand your Fair Housing rights. Fair Housing law is Civil



Rights protections in housing. In the spring of 2016 the office of Housing and Urban Development (HUD) issued guidance stating when landlords screen applicants with criminal histories several things must be taken into consideration. Landlords should:

- Not consider arrest records that did not result in conviction;
- Consider how long ago a conviction occurred;
- Consider what type of crimes they will screen for as they relate to the safety of the property and other tenants; and
- Consider an applicant's rehabilitation.

Blanket statements like “no criminal history ever” are no longer acceptable. By using this guide, you will better understand:

- Self-advocacy (what to say, when to say it, and how to say it when talking to a prospective landlord about criminal history so they understand you will be a good renter);
- How to search for resources and identify supports in the community;
- Your rights and responsibilities under Fair Housing and Landlord Tenant law when applying for housing; and
- Types of documents and information to give the landlord with your application.

An appendix is included in this guide where you can find:

- Checklists to help you with your housing search and application packet;
- Helpful samples of documentation you may want to include with the housing application;
- More information on Fair Housing law while living in rental housing and at move out; and
- A helpful list of resources.

Dear Friend,

Welcome to the first steps in making different choices. My name is Adrian, and I wanted to take a moment to introduce this training material, because it will change your life and show you just how capable and worthy you are. What is in the past does not define the future. I know first-hand.

Despite my felony record, an eviction, and the worst credit imaginable (let's get real, the bank wouldn't even loan me a pen), I was approved for my own apartment. No co-signer. One month of rent was my deposit. Two years later, at the time I am writing this, I am still a successful tenant in that apartment.

I completed drug and alcohol treatment, collected documentation from caseworkers and letters of reference. I kept all the documentation for the positive steps I was making to change, and that allowed me to request a reasonable accommodation to have my barriers overlooked.

What I did will not work for everyone. We all have different situations. Just know that it is possible to overcome the past. The more past there is to overcome, the harder you will have to work, and the more evidence you will need to present that you have changed.

As human beings, we make choices every day. I know that I have made some great choices and had some epic failures. I have struggled with addiction, stolen, cheated, and lied, and been arrested for every class of felony and misdemeanor that the State of Oregon classifies. Realizing that the way I was living my life was not moving me forward, I really invested in my desire to change and learn from my mistakes.

This material was brought to me to read because I too have barriers in my life that I have had to overcome. It is possible, and you are taking the first steps. This material is written by people who really care about your future, and has been reviewed by your peers (such as myself) to bring to you the realistic truth about your odds in overcoming your barriers. That truth is, you can overcome anything. From trespassing charges to serious person crimes, anyone can make meaningful changes in their lives and overcome the public records of past actions.

Don't get frustrated and don't get discouraged, because you will get many "Nos" before that "Yes" comes along. Following the strategies outlined in this guidebook will not only help you on your quest for permanent stable housing, but will boost your ability to be a responsible member of any community which you are a part.

Enough with the pep-talk. Dive in, write down your questions as they come up, work with a case-worker or other support to find answers, and get to the bright future you are capable of and deserve.

Warmest Regards,

Adrian

ADVOCACY: WHAT IT IS AND WHY IT IS IMPORTANT

A basic definition for advocacy is to make a case or an argument for something. When applying for housing it means showing why you will be a good renter even though you have a criminal history and possibly other rental barriers (rental barrier is a fancy way to say the thing that's getting in the way of getting into housing). There may be information in your background check that can lead a landlord to believe you will not be a good tenant. Advocacy means being honest with a landlord about what they will find in your background check **before** submitting the housing application. It means showing what is different now. You do this by being honest and by having documentation to show a landlord what you have worked on since your conviction.

Often people are afraid to be honest with a landlord about their criminal histories and past actions. They are afraid that this honesty is what will keep them from getting into housing. However, if someone learns what to say about their past, how to say it, when to say it, and what documentation to bring with them, chances are greatly improved of being accepted into housing.

Before discussing how to present yourself to a landlord, it is important to understand how to use the supports you already have, identify additional resources, and identify the people and agencies that can help.

Identifying resources—building a base

To become and stay stable, someone



needs to have a good base underneath them. This base is made up of resources. Resources can be information about services, places to go for help, and people to lean on for support.

Asking questions

Why asking questions is important:

To gather information about programs and resources, you need to ask questions. It is part of the learning process. Asking questions is the first step to building a stronger base. While in custody, some learned that asking questions at certain times wasn't appropriate. However, it is an extremely important thing to do once released. The more questions asked means the more information gathered. You increase the possibilities of finding what you need.

What kinds of questions do you need to ask

This section is designed to help brainstorm types of support you need and what types of questions you might ask. These are only suggestions. Take what works and leave the rest.

Asking questions

Underline any of the suggestions below that are important to you:

1. What kind of resource am I looking for?

- Housing availability—temporary housing options or permanent housing options
- Financial assistance for housing
- Employment search assistance
- Help getting into school
- Help applying for SSI or SSDI
- Credit—help with credit clean up, access to my credit report
- Information about your rental history
- Health and wellness: medical care, health insurance, support groups, treatment for addiction

Other: _____

2. Questions to ask:

- Where:
 - Where can I find this resource?
 - Is there a website I can use to search for more information?
 - Where can I get access to a computer?
 - Where is the agency located?
- Who:
 - Who do I talk to about this?
- When:
 - When is a good time to go?
 - Are there limited hours for when I can access this service or information?
- How:
 - How can I get there?
 - How do I apply for services?
 - How long is the waiting list?
 - How often do I need to check in?

Asking questions

How to search for resources

Searching for resources can be a frustrating process so here are some ideas to help get started:

- Call 211® Connect by dialing 211 or (866) 698-6155. This is a resource hotline with information about different kinds of support to help people get on their feet. The number works statewide. You can ask them about any of the resources listed in the previous section.
- Use internet searches. First, figure out where you can find a computer to use if you don't have one. Libraries are good places to go if you need free internet access.
- Ask friends and family if they know of any information or resources that might be useful. Even if they don't, they may know someone who does. Ask them. It's worth a try.
- People and staff at drop in day centers, meals sites, and social service agencies are a good place to start. Many times people using services at these locations are also looking for helpful resources. Staff usually stays up to date on local resources. You can also call 211 to search for these places.
- Resource fairs.
- If incarcerated, transition services staff will have resource lists.
- Other ideas:



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There may also be more local resources depending where you live and/or release.

APPLYING FOR HOUSING AND THE SCREENING PROCESS

Before turning in your application

When you are ready to look for housing, it is important to understand how the application process works. Landlords screen applications for information like rental, eviction, credit, and criminal histories; income amount; and references. Most landlords charge a screening fee. A screening fee should only cost you the same amount it costs the landlord to run your application. A screening fee is charged for each adult that applies.

According to Oregon Landlord Tenant Law, a landlord must do certain things before charging a screening fee (ORS 90.295). A landlord must let you know the following information:

- How many units are available;
- How many applications are before yours;
- The amount of the screening fee;
- The process the landlord uses for screening (they may use a professional screening company; this is a company that checks your history for the landlord);
- The **screening criteria** the landlord uses;
- How to dispute any information the landlord gets from the screening company or credit reporting agency that may be incorrect;
- The amount of rent and deposit (best estimate of the deposit); and
- Whether a tenant is required to get renter's insurance (however, if you are low-income, the landlord may not be able to require renter's insurance).

Screening criteria

Screening criteria: the requirements a landlord sets for an applicant to qualify for housing

It is important to get a copy of the landlord's screening criteria before you apply and before you pay any money. You need to see exactly what information the landlord considers when deciding when to rent to someone. It is important to read the screening criteria carefully to see if you will pass or not. Remember, a landlord screens applications for information like rental, eviction, credit, and criminal histories; income amount; and references.

If you think you won't pass the screening because there is something

in your background caused by a disability, you have the right to request a Reasonable Accommodation and ask the landlord to overlook it. See page 15 for more information about disability and how to request a Reasonable Accommodation. If you think you will not pass the screening criteria and you do not have a disability, it may be a good idea to talk to the landlord about whether they will be willing to overlook specific things in your background before you pay the screening fee.

What a landlord screens for

When applying for housing, a landlord generally looks at three types of information to decide whether someone will be a good tenant or not.

Credit history and income amount

To determine if you are likely to pay the bills, a landlord usually gets a copy of your credit report. On the credit report a landlord will see current credit debts, outstanding debts, and collection accounts. A landlord is especially interested in looking for things like unpaid utility bills, court judgments for money, or debts to an old landlord. From the point of view of the landlord, if it happened before, it will happen again.



Before you start to look for housing, it is a good idea to get a copy of your credit report to see what is on it. Many people find mistakes on their credit report.

You can get free copies of your credit report at www.annualcreditreport.com

unique credit report is created by each of the three credit bureaus: Experian, Equifax, and Transunion. Each bureau allows one of each credit report each year. Get a copy of your report from each bureau. If you find a mistake on your credit report, try to fix it by following the steps outlined here:

www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports

In addition to looking at a credit report, a landlord will also want to find out what your current income is. The landlord will ask for proof of income through things like pay stubs and letters of award for public benefits. Under law, the landlord must consider any legal source of income that someone gets including any form of rental assistance such as a Section 8 voucher or short term rent assistance.

Most landlords have a policy that an applicant must make a certain amount of money each month to qualify. For example, some landlords will say your income must be equal to three times the amount of the rent every month. If someone gets rental assistance, a landlord needs to count that. In this case, they should not consider the entire amount of rent. They should only consider how much someone's income is in relation to the portion of the rent the tenant will pay each month.

Rental and eviction history

The second category of information is about a person's history as a renter. The landlord will usually look to see if someone has been evicted through the courts in the past. Landlords cannot consider:

- Evictions where the judge ruled in the tenant's favor (ORS 90.303) ;
- Eviction court cases that resulted in an agreement with the landlord that a tenant followed (ORS 90.303) ; and
- Eviction court cases that a tenant lost more than five years ago. (ORS 90.303)

The landlord will also want to talk to past landlords to find out if someone has been a good tenant in the past. The landlord will likely ask the previous landlord:

- If rent was paid on time every month;
- Why the tenant moved out (for example did they give a written 30 day notice or did the landlord serve a notice of termination); and
- The unit's condition upon move out.

Criminal history

The third category of information is about criminal history. Under Oregon Landlord Tenant law, a landlord cannot consider any arrests that did not result in a conviction, unless the charges are currently pending. See the next section titled Fair Housing law and criminal history (page 18) to find out more about how a landlord must consider an applicant who has a criminal history.

FAIR HOUSING LAW

Fair Housing laws are Civil Rights law in housing. It makes certain types of discrimination illegal. The purpose of Fair Housing law is to improve access to housing. In this section there is information about Fair Housing law and criminal history.

When discrimination in housing is legal

Some discrimination in housing is legal. For example, a landlord can legally discriminate and turn an applicant down if they don't meet the screening criteria. This means a landlord can deny an applicant if they:

- Don't make enough money to pay rent (usually two to three times the monthly stated rent);
- Have an eviction on their record in the past five years;
- Have poor credit, no credit, and/or owes a past landlord or utility company; and/or
- Have a criminal history which demonstrates a risk to the safety of other tenants and/or the property

Remember, a landlord needs to have screening criteria that states how they will evaluate a housing applicant.

When discrimination in housing is illegal

Discrimination in housing is illegal if it is based on a person being part of a "protected class." Protected class status doesn't mean special treatment, it means equal treatment

Some discrimination happens on purpose. Some discrimination is not on purpose. Sometimes rules can cause discrimination.

On the national level, the protected classes are:

- Race
- Color
- Religion
- National Origin
- Sex
- Familial Status (families with kids)
- Disability

The state of Oregon adds:

- Marital Status
- Source of Income (including Section 8 vouchers, housing assistance, TANF, SSI, SSDI, etc.)
- Sexual Orientation and Gender Identity
- Survivors of domestic violence, sexual assault, or stalking.*

***Survivors of domestic violence, sexual assault, and stalking have specific rights under Fair Housing and Landlord Tenant law. A landlord cannot refuse to rent to someone because they are a survivor of domestic violence, sexual assault, or stalking. If a survivor has rental barriers, such as a poor rental history or property damage related to being a survivor, they can ask the landlord to overlook these barriers. You may need to show verification, such as a restraining order, documentation from a domestic violence advocate, lawyer, law enforcement officer, or a licensed health professional, a copy of a criminal conviction of your abuser, or a police report.**



To try to figure out if you have been discriminated against when applying for housing, it is important to ask the following questions:

- Do you believe you are being treated differently than other applicants?

If the answer is *no*, then what you are experiencing may not be illegal based on Fair Housing law. If your answer is *yes*, then you need to ask two more questions:

- 1) Are you being treated differently because of race, color, religion, national origin, marital status, gender, family status (families with kids), disability, source of income, sexual orientation, gender identity, and/or because you are a survivor of domestic violence? OR
- 2) Does a landlord have a screening criteria that makes it so you don't qualify for housing because of race, color, religion, national origin, marital status, gender, family status (families with kids), disability, source of income, sexual orientation, gender identity, and/or because you are a survivor of domestic violence?

If you answered *yes* to one of these last two questions, you may be experiencing illegal housing discrimination. Contact the Fair Housing Council of Oregon at (800) 424-3247, ext. 2 or information@fhco.org

Examples of illegal discrimination at application

It is important to understand how an act of discrimination relates to a protected class. To be illegal based on Fair Housing law, discrimination must be because of a protected class. Some examples are below:

Example: A landlord states they do not rent to anyone who has a Section 8 voucher.

Why this is illegal: This different treatment is related to Source of Income. Landlords are not allowed to say that they do not rent to people only because they have a form of rental assistance, including a Section 8 voucher.

Example: On the phone, a landlord says there is a unit that's available and the security deposit is \$500. When the applicant meets the landlord, the landlord sees the applicant has a wheelchair. The landlord then states the security deposit is \$1,000.00.

Why this is illegal: A landlord is not allowed to treat a person with a disability differently from someone who is not disabled.

Example: A person who has an accent from another country calls a landlord several times inquiring about a rental and leaves messages asking about a unit. The landlord doesn't call the person back.

Why this is *possibly* illegal: If a landlord isn't calling back because of the person's accent this is called *Linguistic Profiling*. This is illegal based on the protected class of National Origin.

If you believe that you have experienced illegal housing discrimination, you can contact the Fair Housing Council of Oregon at (800) 424-3247, ext. 2 or information@fhco.org.

Everyone has to follow Fair Housing law

Anyone involved in housing has to follow Fair Housing law. This includes:

- Owners/Landlords
- Property managers
- Maintenance staff
- Homeowners' associations
- Real estate agents
- Mortgage lenders and financial institutions
- Insurers
- Neighbors
- State and local governments
- Advertising media

Where Fair Housing law applies

- Individual homes, duplexes, multifamily housing (apartments, condos, and townhomes), retirement housing, adult foster homes and assisted living facilities, homeless shelters, and other nonprofit housing, etc.
- Sales, rentals, mortgage lending, building and construction, home insurance, appraisals, and inspections, land use regulations, zoning, and neighbor-on-neighbor harassment.

Fair Housing and disability

Disability is a little different than other protected classes. A landlord is not allowed to treat someone differently in housing because they have a disability. Also, it means that sometimes a landlord needs to make a physical change to a unit or they need to apply a policy or procedure differently for the person with a disability.

Under Fair Housing law, disability is defined as any physical or mental condition that substantially impairs a major life activity like:

- Walking
- Seeing
- Hearing
- Breathing
- Thinking
- Caring for oneself

This includes many ongoing chronic medical conditions; for example, MS, cerebral palsy, schizophrenia, autism, seizure disorder, asthma, PTSD, ADD, depression, anxiety, etc.

People with an an alcohol addiction or drug addiction are considered disabled under Fair Housing law (not current users of illegal drugs). If someone has a history of a disability that causes a rental barrier, the applicant is covered under Fair Housing law.



Reasonable Modification

This means asking the landlord to make a physical change to a housing unit due to a disability. Examples can include asking for a grab bar in a shower, a ramp installed so a tenant can get in the front door, adapted kitchens, or roll-in showers. If the housing unit

is owned and operated by a federally-funded housing program, then the landlord needs to pay for the modification. In other types of housing, the tenant is responsible to pay for these modifications. A landlord can require a tenant to change a unit back after they have moved out.



Reasonable Accommodation

Requesting a Reasonable Accommodation means asking for a change to a landlord's policy or procedure due to a tenant's disability. At application, this usually means asking for an exception to the screening criteria because a disability has caused a rental barrier that disqualifies the applicant.

When asking the landlord to overlook a barrier by requesting a Reasonable Accommodation, an applicant needs to show what has changed and why they are no longer a business risk to a landlord. Here are some examples of Reasonable Accommodations requests related to screening criteria:

Example: Rental history

- **Past:** Johnny has an eviction and bad rental history on his record from several years ago. At the time Johnny was evicted he didn't realize that he had bipolar disorder which caused him to act erratically, damage the unit, and allow people to stay in his unit who were not on the lease agreement. He was also harassing neighbors. Johnny was evicted for his behavior and breaking the rules in his lease agreement.
- **Present:** Johnny has since been diagnosed as having bipolar disorder and has been in treatment for it. His behavior has stabilized. He's been living in a transitional housing program and has been a model tenant.
- **Reasonable Accommodation request:** Johnny gives the landlord a letter asking for a Reasonable Accommodation to overlook his poor rental history and eviction. They were related to his mental health disability. He is now in treatment for his disability and has not relapsed in the behavior that caused his rental problems. Along with the written reasonable accommodation request, Johnny gives the landlord a letter from his psychiatrist stating that he is in treatment for his disability and follows treatment recommendations. Johnny also gives the landlord a letter from his housing case worker and a letter from the on-site manager of his transitional housing program showing he is a good tenant and follows his lease agreement.

Example: Credit History

- **Past:** Samantha was in an accident several years ago and never regained full mobility. She has been unable to work. Trying to keep her apartment, Samantha charged most everything on her credit cards to cover her bills. As a result, she has a lot of collection accounts on her credit history and knows that she looks like a bad business risk to a landlord.
- **Present:** Samantha was approved for SSDI and has a Section 8 voucher. With these she has enough money to pay her rent and monthly bills even though she is unable to pay her collection accounts.
- **Reasonable Accommodation request:** Samantha gives the landlord a letter requesting a Reasonable Accommodation to overlook her poor credit history since it is related to her disability. She gives the landlord a copy of her SSDI statement and Section 8 paperwork to show that she has stable income. She also gives the landlord copies of her monthly bill statements to show that she pays them on time.

Example: Criminal history

- **Past:** Mark has a long standing criminal history. At age 15 he started using drugs and alcohol. For over 30 years he continued to engage in his addiction and in criminal activity. He accumulated 88 charges during that time which ranged from shoplifting in his teenage years to felony possession charges as an adult. He also has several assault charges on his record.
- **Present:** When Mark started drug and alcohol treatment, he stopped his criminal behavior. He graduated from an intensive



six-month drug and alcohol treatment program. He regularly attends AA and NA meetings. He also attends groups and workshops that help people with criminal histories. He has been sober for three years and has not engaged in criminal activity during that time.

- **Reasonable Accommodation request:** Mark gives the landlord a letter asking for a Reasonable Accommodation to overlook his long standing criminal history. It was directly related to his addiction. He also gives the landlord several documents: a copy of his drug and alcohol treatment certificate, a letter from his sponsor, a copy of all UA reports showing he has not used, a letter of support from the case worker that teaches the groups Mark attends, and a copy of his police contact sheet for the last three years which shows he has had no police contact since becoming sober.

Reasonable Accommodation and assistance animals

Animals can be extremely helpful to people with disabilities. Under Fair Housing law these animals are called assistance animals. An assistance animal may be an emotional support animal, therapy animal, companion animal, or a service animal. To be clear, an assistance animal is not a pet. An assistance animal is a tool that someone with a disability needs to be stable in housing. An animal might help a person with PTSD, depression, or anxiety. The assistance animal may help detect seizures for someone with epilepsy, sense low blood sugar in someone who is diabetic, or act as a guide dog for someone who is blind.

Some important information for people with assistance animals to know:

- To have an assistance animal, a person needs to have a disability;
- The assistance animal needs to be necessary so that the person with a disability can stay stable in housing. This includes quality of life;
- The individual with a disability needs to have verification that the assistance animal is necessary. Verification needs to come from a qualified third party (this means verification needs to be from someone who works with the applicant because the applicant has a disability; examples can include a doctor, a counselor, or a sponsor);
- Weight and breed restrictions normally used for pets, do not apply. An assistance animal is not a pet;
- There might be more than one assistance animal in a household. For example, in one household a mother may have PTSD and have an assistance animal and her child living with autism may have another assistance animal;
- A landlord is not allowed to charge fees or deposits for assistance animals;
- If an assistance animal damages a unit, the tenant is responsible for the damage;
- A landlord is allowed to require assistance animals to be licensed and up to date on vaccinations;
- Landlords are allowed to have assistance animal agreements outlining how a tenant is expected to take care of their animal so it isn't a nuisance and doesn't cause damage; and
- If an assistance animal acts violently or causes damages, a landlord can ask that a tenant remove the animal from the household. If the animal has a history of damage or violence and a landlord finds out about this when checking an applicant's rental history, a landlord is allowed to deny that specific animal.

REQUESTING A REASONABLE ACCOMMODATION OR MODIFICATION

To ask for a Reasonable Accommodation or Modification, the request must be related to a disability. It must be necessary to be accepted into housing and/or to stay stable once in housing. Even if someone has a disability, they still need to follow the requirements of the lease agreement. These requests are best if done in writing. This creates a paper trail. If someone makes a request, they need to provide documentation with the request that verifies disability and the connection to the Accommodation or Modification request. The documentation needs to come from a qualified individual who has knowledge of the person's disability and need for this request. If the disability is obvious (ex. a blind person needing a seeing eye dog as a service animal), then the applicant is not required to give this documentation.

If you need help requesting a Reasonable Accommodation or Modification, you can contact the Fair Housing Council of Oregon at (800) 424 - 3247, ext. 2 or information@fhco.org.

Examples of documentation for a Reasonable Accommodation request

For a Reasonable Accommodation request, the documentation an applicant needs to provide is based on the type of request. Some examples of documentation someone may need to provide are:

- **Rental history barrier:** An eviction and poor rental history related to addiction
 - Types of documentation someone might include are:
 - ◆ graduation certificate from a drug and alcohol program;
 - ◆ letter from a certified drug and alcohol counselor;
 - ◆ letter from a sponsor;
 - ◆ letter from a parole officer indicating clean UAs;
 - ◆ letters from doctors or social workers.
- **Credit history barrier:** Poor credit history related to disability
 - Types of documentation someone might include are:
 - ◆ letter from a social worker or case manager who has knowledge of the person's disability and its impact on their finances;



- ◆ SSDI statement showing current and regular income;
- ◆ supporting documentation to show credit clean up;
- ◆ documentation showing someone pays their current bills on time since getting regular income;
- **Criminal history barriers:** Extensive criminal history related to previously undiagnosed mental health issue and/or addiction issues
 - Types of documentation someone might include are:
 - ◆ letter from mental health provider stating the applicant has a disability and since diagnosis the disability has stabilized;
 - ◆ letter from a licensed social worker that has knowledge of a person's disability;
 - ◆ letter from a doctor;
 - ◆ criminal history report showing the incidents related to disability are not continuing;
 - ◆ a graduation certificate from a drug and alcohol program;
 - ◆ letter from a certified drug and alcohol counselor;
 - ◆ letter from a sponsor;
 - ◆ a letter from a parole officer indicating positive behavior and/or clean UAs.

In each of these cases an applicant needs to show a landlord that even though they have a disability that created the rental barrier, they can still meet the requirements of the lease agreement.

A letter from a provider verifying the need for this request needs to include:

- that the person asking for the Accommodation has a disability;
- what the request is;
- that the request is related to the disability; and
- that the request is necessary to obtaining or maintaining housing.

The landlord cannot require someone to disclose what their disability is. They cannot require an applicant to be seen by the landlord's doctor. The landlord cannot charge any extra fees or deposits to an applicant because of their disability.

If you need help requesting a Reasonable Accommodation or Modification, you can contact the Fair Housing Council of Oregon at (800) 424-3247, ext. 2 or information@fhco.org

A landlord's process to approve or deny a Reasonable Accommodation or Modification request

A landlord generally needs to approve a Reasonable Accommodation or Modification request unless it is not “reasonable.” Here the word “reasonable” has to do with the impact on the landlord. Reasonable does not mean a landlord second guesses the doctor or provider who verifies a person’s disability and request. “Reasonable” is related to the cost, burden, and extra work that a request places upon a landlord. Reasonable also has to do with any safety concerns.

A landlord can turn down a Reasonable Accommodation or Modification request if it will:

- Be too costly;
- Make too much additional work for the landlord which would interfere with their ability to carry out their regular business activities;
- Interfere with the rights of other tenants;
- Be outside of the landlord’s scope of duties; and/or
- Cause a danger to residents, property, and staff.

FAIR HOUSING LAW AND CRIMINAL HISTORY

According to guidance from HUD that was issued in 2016, when screening an applicant for criminal history, a landlord:

- Can no longer consider arrest records that did not result in a conviction;
- Can consider the type of crime as it relates to a risk to the safety of tenants and/or property;
- Needs to consider how long ago a conviction happened; and
- Must consider rehabilitation.

What this means is that landlords must consider applicants with criminal histories on a case-by-case basis. To improve chances of being accepted into housing, it is important to demonstrate to a landlord what has shifted or changed since your conviction and why you will be a good tenant. For more information about how to do this, please see the sections Presenting oneself (page 20), the Rental application packet (page 23), and the Appendix for sample letters of explanation.

What to do if you have been illegally discriminated against when seeking housing

Some examples of what illegal housing discrimination might look like when applying for housing are:

- When applying, you request a Reasonable Accommodation. Your criminal history is related to your disability. You provide documentation to show how your life has



changed since the criminal activity. The landlord says he doesn't care and won't rent to anyone with a criminal history.

- You tell the landlord you have a criminal history. It is not related to a disability. The landlord says there's no use in applying. They never rent to anyone with a criminal history. They are unwilling to look at your application or any documents you have that show how your life changed since your conviction and release.
- You explain to the landlord that you have an assistance animal needed for your disability and offer documentation; the landlord refuses to allow you to have the animal and says there is a no pet policy.
- The landlord won't return your calls and you believe it is because of your accent or your name.

If you believe you have been illegally discriminated against when applying for housing (or while living in housing), it is important to keep a record of what happened. You need to write down what happened, when it happened, who was involved, any witnesses to the event, and how it affected you. It is also important for you to keep copies of any documentation related to the incident. Next, it

is a good idea to contact the Fair Housing Council of Oregon's hotline to report the incident (800) 424 – 3247, ext. 2 or your local Legal Aid Office which can be found at www.oregonlawhelp.org. A person has up to two years to take legal action related to an incident of illegal housing discrimination; however, the sooner, the better.

PRESENTING ONESELF

When talking to a landlord, sometimes it's hard to know what to say, how to say it, and when to say it. This section reviews some best practices for how to do this. These suggestions are based on what others with significant rental barriers, including criminal history, have found to be most effective when presenting themselves to a landlord.

It is important to remember a landlord is legally required to consider an applicant who has a criminal history. A landlord must review these situations on a case-by-case basis by looking at a number of factors:

- Nature of the crime(s) committed;
- How much time has passed since then; and
- What has shifted or changed since then.

You may need to approach several landlords before finding one who is willing to work with you. The point is that the landlord needs to be willing to give an applicant with criminal history consideration.

If criminal history is related to a disability and an applicant can verify that the situation has changed or shifted, the landlord should agree to rent to them assuming they meet the other screening criteria.

There are several tools an applicant can use when presenting themselves: persistence; honesty and knowing when to talk about rental barriers, what to say, and how to say it.

PERSISTANCE

Persistence means doing the work that it takes to give yourself the best chance possible. This means understanding that you



will probably need to approach several landlords, review the screening criteria of each property, and understand which criteria will disqualify you. This information is important to know because it helps you understand what type of information you need to give to a landlord to show what is different now from what they see on your background check.

It is important not to give up on your housing search if the first few landlords won't work with you. This may mean that you need to make a stronger case for yourself. You may need to consider providing more documentation or letters of recommendation. You may need to talk more to your support team about how you can strengthen the documentation you are giving a landlord when you apply.

HONESTY

If you hide or don't talk about what a landlord or screening company will find on your background check, it appears that you are being dishonest, that you're hiding something, or that you're still stuck in past behaviors. You may be afraid that if a landlord knows about what is in your background, they won't work with you. It is important to remember though,

they will find out about this information. It will not be a secret. If you are upfront, it shows you are accountable and making different choices than you did in the past.

When to say it, what to say, how to say it

Timing is important for when you decide to talk to a landlord about what's in your background.

So when do you talk to the landlord?

1. Before talking to the landlord, you need to look at the unit and make sure it will work for you.
2. Next, you need to ask for the screening criteria when getting the rental application.
3. You will need to review the screening criteria to know what would get in the way of the application being approved. This will help you understand what you need to say.
4. You will need to talk to the landlord after you've reviewed the screening criteria, but before you've paid an application fee. If you have a limited amount of money for application fees, you need to make sure that a landlord is open to working with you before paying to apply.

What you tell the landlord will be based on the screening criteria. You will need to address the pieces of the screening criteria that would disqualify you. This means your criminal history, it may also include lack of rental history, bad rental history, eviction history, no credit history, and/or bad credit.

How you talk about your background is important. A general script is:



Introduction:

“Thank you for showing me your rental. I think that it will be a good fit. I believe I will be a good tenant for you and want to give you some information that will come up when you run my application.”

Talking about your barriers:

“When you run my application you will see...”

- State your rental barriers. Be honest. Don't go into a long explanation why something is on your background. Simply state what the barriers are.
- Tell the landlord what is different now. Be direct and honest.
- Bring documentation, verification, and/or letters of reference with you that verify the changes you mention to the landlord. Make sure to talk about these documents when talking to the landlord.

Wrapping up:

You can use one of the following statements when talking to the landlord or create one of your own:

- “How likely is it that you will be able to work with someone like me with these barriers?”
- “Have you worked with other people in the past that had similar things in their

backgrounds?”

- “Do you think it’s likely that with the information I have provided, you would be able to overlook my screening barriers?”

These questions are important to ask *before* you pay the application fee. You don’t want to waste your money.

Here is an example of what it might look like when someone talks to a landlord:

Introduction:

“Thank you for showing me your rental. I think that it will be a good fit for my needs. I believe I will be a good tenant for you and want to give you some information that will come up when you run my rental application.”

Talking about your barriers:

“When you run my application you will see I have an assault charge on my record from three years ago. Since the time of my charge, I have been attending counseling. I’ve learned different ways to deal with difficult situations. I have completed several classes related to this. I am renting an apartment and my current landlord can verify that I have been a good tenant. I have also been a good employee and have had no issues at work.

You will see when you run my rental application that I have no other criminal history charges since my assault charge. I brought with me a letter from my counselor which talks about my progress, certificates of completion from the classes I took, a letter from my current landlord stating I am a good renter who pays his rent on time and follows the lease agreement, and a letter from my employer which demonstrates I am responsible”

Wrapping up:

“Do you think it’s likely that with the information I have provided, you would be able to overlook my screening barriers?”

A note about documentation:
Landlords need documentation to show you are less of a business risk than your background check might show. It is your responsibility to do the footwork and provide this documentation. The more rental barriers you have, the more documentation you need to provide to show things have changed. If you do not provide a landlord with enough documentation, then the landlord will not consider your application.

Tips for making a good impression:

Some basic tips for making a good first impression when meeting the landlord are:

- **Clothing:** make sure your clothes are clean, not stained or ripped; avoid anything with images or words that might be seen as offensive.
- **Hygiene:** arrange the walk through and meeting the landlord on a day that you have showered. Don’t smoke before meeting the landlord or wear colognes/perfumes. Some landlords may be allergic.
- **Cars:** Some landlords will look at your car. They assume if your car is dirty that you won’t take care of a rental unit. If your car isn’t in good condition, park it down the block and walk to the rental.
- **Introducing yourself:** use a firm handshake that lasts no longer than a second or two and make eye contact when shaking the landlord’s hand.

- **Questions:** have a few questions prepared for the landlord about the property or the neighborhood. It shows you are interested and attentive.

Remember the landlord will also judge you based on any person, friend, child, or animal you might bring with you when you look at the unit. Err on the side of caution. If they don't need to be there, leave them at home.

Submitting the rental application

It is important to be honest on the application. If the landlord finds out an applicant was not honest on the application, the applicant will probably be denied. If you request a Reasonable Accommodation, give it to the landlord in writing along with the completed application. It is important to give supporting documents along with the request so the landlord can consider all information at the same time. The supporting documents need to link the request for the accommodation with the disability.

Even if an applicant is not requesting a Reasonable Accommodation, but there are some issues in an applicant's background that may result in a denial, it is important to provide supporting documentation at time of application. The documents need to make a case to show that an applicant will be a good tenant. See the next section for a list of documents to provide at time of application. When paying an application fee or any other money to a landlord, get receipts.

The rental application packet

Generally, when you turn in your rental application you need to have the following items:

- Completed rental application;
- Proof of income (including food stamps, SNAP, TANF, rent subsidies, and/or utility assistance);
- Copy of acceptable form of ID (see landlord's screening criteria for a list of acceptable forms of ID);
- A letter of explanation or a letter requesting a Reasonable Accommodation;
- Letters of reference that talk about why you will be a good renter;
- Supporting documents;
- Money to pay the screening fee or application fee (get a receipt when giving any money to a landlord).

Reasonable Accommodation request versus letter of explanation? Which one do we use?

	Reasonable Accommodation request	Letter of explanation
When do you use these tools?	<ul style="list-style-type: none"> —Your rental barriers are related to and caused by your disability. —Circumstances have now changed based on treatment for your disability. 	<ul style="list-style-type: none"> —Your rental barriers were not caused by a disability. —Circumstances have changed and you no longer present a risk.
What do you need to show?	<ul style="list-style-type: none"> —The problem was caused by your disability. —Circumstances have stabilized and your disability no longer creates a risk for the landlord. <p>If our Reasonable Accommodation request includes overlooking criminal history:</p> <ul style="list-style-type: none"> —Your life has changed or shifted. —You are no longer involved in illegal activities. —You do not present a risk to the property or other residents. 	<ul style="list-style-type: none"> —Your life has changed or shifted. —You are not a business risk to the landlord. <p>If your letter of explanation is related to your criminal history:</p> <ul style="list-style-type: none"> —You are no longer involved in illegal activities . —You do not present a risk to the property or other residents.
When can you be turned down?	<ul style="list-style-type: none"> —There is evidence that you pose a risk to other residents and/or the property. —You do not meet other application requirements 	<p>You pose too great of risk to the landlord, property, or other residents*</p> <p>*If your letter of explanation is related to your criminal history, the landlord is required to make an individualized assessment of your criminal history. They must look at:</p> <ul style="list-style-type: none"> —The risk you pose to other people or the property —The amount of time that has passed since you committed your crimes —The verification you provide which shows how things have shifted or changed <p>If they find you are too great a risk, they can turn you down</p>
But what if the landlord won't consider you?	<p>If the prospective landlord refuses to consider the request, it is probably a violation of Fair Housing law.</p> <p>Contact the Fair Housing Council of Oregon to find out. Website: fhco.org email: information@fhco.org phone: (800) 424-3247 ext. 2</p>	<p>If the prospective landlord refuses to review your situation, it may be a violation of Fair Housing law.</p> <p>Contact the Fair Housing Council of Oregon to find out. Website: fhco.org email: information@fhco.org phone: (800) 424-3247 ext. 2</p>

SUPPORTING DOCUMENTS FOR YOUR RENTAL APPLICATION PACKET

Supporting documents you may want to include to advocate for yourself may include:

- Letters (typed is best, on letterhead if coming from a professional):
 - A letter requesting a Reasonable Accommodation;
 - A personal letter of explanation explaining rental barriers and what has changed;
 - A letter from a parole or probation officer;
 - Letters from a caseworker, therapist, counselor, employer, teacher, and/or school official. A landlord will consider how long you've known the person writing the letter, how they know you, and if this relationship applies to your rental barriers.
- Certificates demonstrating completion of a program like:
 - Drug and/or alcohol treatment;
 - Rehabilitation programs;
 - Tenant education courses (such as Road to Success, Rent Well, Ready to Rent, Second Chance, Moving Forward, R.E.N.T., etc.);
 - Other certificates demonstrating completion of groups or workshops.
- Other:
 - Verification of employment;
 - Any other type of documentation that demonstrates your life has stabilized since your release;
 - Data related to rehab or treatment programs related to your criminal history;
 - Goals or plans you are working on with a professional entity that shows your progress.



It is important that you include information that helps a landlord understand that you have taken steps to correct the actions of your past so that you are stable now. If you do not have any supporting documentation to give to a landlord, they are not able to see the progress you've made and it will make it more difficult to convince them to rent to you.

If your application is denied

If your application is denied, a landlord is required to provide you with the reason for denial in writing if:

- You paid an application fee; or
- You did not pay an application fee and you ask for the reason of denial in writing.

It is always important to find out why you were denied. If you believe your application was wrongfully denied and the landlord used a professional screening company, you can contact the screening company to correct the misinformation. The landlord's denial letter and/or the paperwork they give with the application should include the information on how to contact the screening company. Unless you correct the misinformation, you will probably continue to get denied.



Getting approved and moving in

Once your application is approved, the landlord will usually have you pay the first month's rent and sometimes last month's rent. Most landlords will also have you pay a security deposit (ORS 90.300). A security deposit is money to help protect the landlord if a tenant moves out owing any money such as rent, utilities, and/or damages the rental unit. The law does not limit how much a landlord can charge for a security deposit. Deposits are refundable, meaning that a tenant will get deposits back after move out unless the tenant owes the landlord money or caused damage. A landlord must refund a security deposit, or send an accounting of how they used the security deposit, within 31 days of move out. Get receipts any time you pay money to the landlord.

Most landlords will ask an approved applicant to sign a written rental agreement before move in. A rental agreement is a contract that includes the terms and conditions for living in the rental unit. An oral rental agreement (spoken not written) is valid; however, it is better to get a rental agreement in writing. A rental agreement can either be for a specific amount of time (such as six months or one year) or be renewed every month (called a "month to month" rental agreement). What type of rental agreement you have will determine what rights you have as a renter for things like rent increases and termination of tenancy. If you have questions about your rights as a tenant, contact your local legal aid office or go to www.oregonlawhelp.org.

An oral rental agreement (spoken not written) is valid; however, it is generally better to get a rental agreement in writing.

Appendix

Housing search checklist

Instructions: (check when completed)

Before you apply:

- Create a list of resources you need to help you get into housing (pages 5, 35)
- Search for resources (page 5,35)
- Find out what is on your background check (credit, rental/eviction, and criminal; pages 6-8)
- Practice how to talk to the landlord about anything negative they will find on your background check (page 20-23)
- Make a list of rentals to look at (include landlord name, contact information, address of rental, and any other information you need to keep track of)
- Get copies of the screening criteria. Make sure you write the address of the location of each rental on the same page as the screening criteria. This is so you can keep track.
- Write out a list of questions to ask the landlord
- Create a housing application packet (see the check list on page 28)
- Make several copies of your housing application packet
- Keep the original housing application packet and its documents in a safe place

Deciding to apply:

- Tour the unit
- Decide if you like the unit. Will it work for you?
- Talk to the landlord about your barriers and show them your application packet (page 12)
- After you talk to the landlord, decide if you want to apply

When you apply:

- Give the landlord a copy of your housing application packet
- Pay application fee
- Ask for receipts for any money you give to the landlord
- Ask when you can expect to hear back

Building a housing application packet checklist

Instructions: (check when completed and added to application packet) A Housing Application packet should include:

- Completed rental application
- Proof of income:
 - Retirement benefits statement
 - SSI/SSDI statement
 - Pension statement
 - Wages from job (pay stubs)
 - Housing Subsidy (this will be a letter from the agency providing subsidy)
 - Food stamps benefits letter
 - SNAP benefit
 - TANF benefit
 - Student loans/grants verification and amount
- Copy of ID
- Letter of explanation (page 31) and/or Reasonable Accommodation request (page 29)
- Letters of reference that will talk about you and what would make you a good renter (page 25)
 - If you are working with a housing program, make sure you include a reference letter from your housing case worker
 - Letters of reference can come from people like past landlords, current landlord, employers, places where you volunteer, case managers, pastors, ministers, sponsors, therapists, counselors, and resident services coordinators
- Any supporting documents that show you've been working on your housing barriers (page 25)

Template: Reasonable Accommodation request

Dear “Landlord/Property Management Name,”

I am interested in your rental unit located at “add in the address.” I want to give you some information in addition to my rental application.

In accordance with federal and state Fair Housing law, I would like to ask for a Reasonable Accommodation (list the Reasonable Accommodation request. If the accommodation is related to the screening criteria, say which criteria.).

With this letter, I have included documentation which verifies my disability and how it is connected to my Reasonable Accommodation request. The document/s I have included with this request are (list the documents).

As a renter, you will find that I am (list the qualities that will make you a good renter). Please respond to my request for Reasonable Accommodation by (add date).

Sincerely,

(name)

Sample Reasonable Accommodation requests

Sample Reasonable Accommodation letter for rental barrier due to addiction

8/28/2017

Dear Mr. Larry Landlord,

I am interested in renting one of your apartments and I want to give you some information that will help you decide on my rental application. When you run my background check you will see that I have a criminal history charge for possession of a controlled substance.

In accordance with federal and state Fair Housing law, I would like to ask for a Reasonable Accommodation that you overlook this criminal history as it is related to my addiction. An addiction, under federal and state Fair Housing law, is defined as a disability and therefore I am asking for an accommodation for this disability as I am now in recovery.

With this letter, I have included documentation which verifies my continued work on my sobriety. I have included several letters from my sponsor, my parole officer, my case worker, and my drug and alcohol counselor which verify my sobriety.

In addition to this documentation, I have also included my graduation certificate from a tenant education series called Road to Success. This class helped prepare me to be a solid renter because I understand my responsibilities in being a good neighbor and tenant.

As a renter, you will find that I am quiet and helpful. I work to create a calm living environment. Please consider this information as you review my rental application. I would be proud to call your property my home.

Sincerely,

Betsy the future renter

Sample Reasonable Accommodation letter for rental barrier due to mental health

Dear Penny the Property Manager,

I am interested in renting your property and think that it would be a good fit for my needs as a renter. I want to give you some information that I believe will be helpful as you review my rental information.

When you run my background check, you will see that I have a felony assault charge on my record from four years ago. At the time of my criminal activity, I was suffering from symptoms related to an undiagnosed mental illness. Since the time of this charge, I was diagnosed with a mental health disability. I am now in appropriate treatment. Given that my criminal history is directly related to this disability, for which I am now in treatment, I would like to ask for a Reasonable Accommodation that you overlook my history in accordance with federal and state Fair Housing law. Since the time of my diagnosis and treatment, you will see that there are no other criminal charges.

Along with this letter, I have included documentation from my psychiatrist, doctor, and medical case manager that verify my disability, my management of my condition, and my ability to successfully comply with a lease agreement.

As a renter, you will find that I am courteous to my neighbors and easy to get along with. I keep my unit clean and in good condition. Thank you for your time and consideration.

Sincerely,

Tyrese the tenant

Worksheet to create a letter of explanation

The worksheet below is provided for you to organize the information you will need to address in your letter of explanation. Examples of barriers include and are not limited to evictions, poor rental history, no rental history, low income, no income, criminal history, current criminal activity, bad references, no references, bad credit, property debt.

Barrier <i>(List the barriers you have that will deny your application)</i>	What you are doing or have done to fix this barrier or improve it. <i>(List what has changed and be specific with what you have done)</i>	Verification <i>(List what documents you have that show these changes. It is best to give the documentation to the landlord rather than tell them they can get it)</i>

Template: letter of explanation

Landlord/Property Management Name

Address

Date

Dear “Landlord/Property Management Name,”

I am interested in your rental unit located at “add in address.” It looks like a great property and I believe I will be a good fit for you as a tenant. I would like to give you some information that will help you decide on my rental application.

(Each barrier will have its own paragraph. The paragraph will have three parts.)

When you run my application you will find “list first barrier.”

Since that time, “add in what you’re doing or what you’ve done to address that barrier.”

To verify this, (list the document you have included to show your progress or the name and contact information of the person that can verify this).

(Repeat this paragraph for as many barriers as you have)

As a renter, you will find I am (list the qualities you have that will make you a good renter).

Thank you for your time and consideration.

Sincerely,

(Sign)

(Your name printed)

Sample letter of explanation

Lana Landlord
Pines Property Management
1616 SE 16th Ave
Lexington, OR 97355

September 28, 2017

Dear Lana Landlord,

I am interested in renting your apartment at 1616 SE 16th Ave #205. It looks like a great apartment and I believe I will be a good fit for you as a tenant. I would like to give you some information that will come up when you run my rental application.

When you run my rental application, specifically my criminal history, you will see that I have an assault charge from four years ago. I was incarcerated for three years due to the charge and released one year ago.

During the time I was incarcerated I earned my GED and worked in a job training program which taught me carpentry skills. Since being released, I have complied with all terms of my probation. I got connected with an employment program for people with criminal histories. I have worked in a cabinet factory for the past six months. I also continue to attend skills building workshops to help me learn ways to handle difficult situations without resorting to past behaviors.

With this letter, I have included a copy of my GED certificate, letters of completion for workshops I have attended, a letter from my probation officer stating I am complying with all terms of my release, and a letter of character reference from my employer.

While I know that my background check makes it seem that I would be a less than ideal tenant, I believe that the supporting documentation I am providing gives a better sense of who I am today. I am a responsible person who has worked hard to create a different life for myself.

As you review my rental application, please take the additional information I am providing into consideration. Thank you for your time.

Sincerely,

Charlie the applicant

Tenant Rights During Tenancy and Move Out

Fair Housing law during tenancy and move out

Fair Housing law also applies once you are a tenant and during move out. Some examples of what illegal housing discrimination might look like are:

- A landlord denying a person with a disability a Reasonable Accommodation for an assistance animal necessary for their disability;
- A landlord only making repairs for the households that speak English and ignoring repair requests from households that speak languages other than English; or
- A maintenance staff harassing a tenant because of their race, national origin, or sexual orientation.

What to do if you have been illegally discriminated against in housing

If you believe you have been illegally discriminated against in housing or when applying for housing, it is important to keep a record of what happened. You need to write down what happened, when it happened, who was involved, are there any witnesses to the event, and what was its effect. It is also important for you to keep copies of any related communications with the landlord or neighbors. Next, it is a good idea to contact the Fair Housing Council of Oregon's Hotline to report the incident (800) 424-3247, ext. 2 or your local Legal Aid office which can be found at www.oregonlawhelp.org. A person has up to two years to take legal action regarding an incident of illegal housing discrimination.

Landlord Tenant law during tenancy and move out

Landlord Tenant law outlines when a landlord is supposed to make repairs, how and when they can give notices or charge fees, and how and when they are allowed to ask a tenant to move out. If you have questions about your rights as a tenant under Oregon Landlord Tenant law, contact your local legal aid office or go to www.oregonlawhelp.org.

Helpful resources

Fair Housing Council of Oregon

- Mission: to end illegal housing discrimination through access to education and enforcement
- www.fhco.org
- To report illegal housing discrimination, contact (800) 424-3247, ext. 2
- Email: information@fhco.org

Legal Aid Services of Oregon (LASO)/ Oregon Law Center (OLC)

- Mission: LASO and OLC's mission is to achieve justice for the low-income communities of Oregon by providing a full range of the highest quality civil legal services.
- To find your closest Legal Aid office go to
<https://oregonlawhelp.org>

Oregon Law Help

- Website with free legal information about tenant rights as well as other important information like family law, consumer law, public benefits, and employment law
- <https://oregonlawhelp.orghttps://www.oregon.gov/ohcs/CRD/css/docs/homeless-referral-list.pdf>
- <https://oregonlawhelp.org/find-legal-help>

Community Alliance of Tenants

- Mission: To educate and empower tenants to demand safe, stable and affordable rental homes. We believe that housing is the basis of a strong community. So we bring tenants together to organize and collectively advocate for fair and equal protections in housing practices and policies.
- www.oregoncat.org
- Renters' Rights Hotline: (503) 288-0130

211 Connect

- Mission: Our central hub empowers Oregon and Southwest Washington communities by helping people identify, navigate and connect with the local resources they need.
- www.211info.org
- Call 211 or (866) 698 - 6155
- Email: contact@211info.org

Community Action Agencies

- Purpose: a Community Action Agency works to focus available local, state, federal, and private resources to assist low-income individuals and families acquire useful skills and knowledge, gain access to new opportunities, and achieve economic self-sufficiency.
- <https://caporegon.org>

Public Housing Authorities

- Purpose/Mission: Housing Authorities are the largest providers of affordable housing in Oregon. Oregon housing authorities advocate for policies and resources that create safe, stable housing options for all Oregonians.
- To find the closest local housing authority go to:
<https://www.housingauthoritiesoforegon.com>

Landlord Tenant Law Handbook

Go to <https://oregonlawhelp.org> and enter “landlord tenant law handbook” into the search box to find this handbook in English or Spanish.

Rental Housing and Credit Counseling in Oregon

The federal Department of Housing and Urban Development has a list of organizations throughout Oregon who can help with you with credit problems or other rental issues. You can find it by going to HUD.gov on the web and searching “Oregon credit workshops” This link should be at the top of the page: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=OR>