OneApp Oregon website a promising portal for low-income renters

Affordable housing advocates hope a new online program can help low-income renters find apartments they qualify for

by Amanda Waldroupe | 16 Feb 2018

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.

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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.

Tyrone Poole, 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. (Photo by Amanda Waldroupe)

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 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 making 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 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."

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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.

To learn more about OneApp Oregon, visit www.oneapporegon.com.