

# Improve your Housing Search Success!

Below are some tips and tricks to help make your search for housing a success! Most of these are **no-cost solutions** that can greatly improve your chances of being approved for a rental unit.

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## **What will the landlord find?**

Before you pay an application fee to be screened for a rental unit, find out what your records say.

### **Credit**

Go to [www.annualcreditreport.com](http://www.annualcreditreport.com). This website is provided by the government to allow people access to their own credit reports for free once a year. Beware of scams! Other websites may claim to offer a free credit report, but may have hidden costs.

### **Eviction, Small Claims, and Criminal History Records**

For all counties in Oregon, go to the records department of the County Courthouse and ask for your OJIN (Oregon Justice Information Network) printout. There is usually a small fee of about 25 cents per page.

### **Incorrect information? Get it fixed.**

If something on your credit report, civil records, or criminal history is incorrect, get documentation of the correct information and then contact the source of the information (such as the credit reporting agency, or the County Courthouse).

### **Past issues?**

If there are issues in your past that show on your credit report, civil records, or criminal history, you may still be able to get approved for a rental.

- 1) Are the issues related to a disability? If so, you may be able to request a Reasonable Accommodation to the screening criteria. An example might be an eviction on your record that happened because you were hospitalized and unable to pay rent.
- 2) Have you made changes in your life? Write a letter explaining the history. Keep it brief, but honest and include information about:
  - What happened
  - What you did to fix it
  - How/why it won't happen again
  - Why a landlord should rent to you
  - References—any agency, organization, or person who helped you with the problem can provide a letter of reference or act as a personal reference.

## **Get a copy of the screening criteria.**

Most landlords can provide a written copy of their screening criteria. Read through it and know what to expect. Ask if the landlord has an appeal process for people who do not pass the screening. Every situation is different and screening is a case-by-case basis. Many people get approved through an appeal after being denied.

## **A co-signer may help.**

If a friend or family member is willing to co-sign for you, sometimes it will help. Remember that the co-signer must have income and must also meet the screening criteria. You may have to pay an additional application fee so the co-signer can be screened.

## **If you get a “conditional approval”...**

A conditional approval means you may be approved if you pay an increased security deposit, have a co-signer, or complete a tenant education class. Ask the landlord for the terms of your conditional approval if it is offered.

## **If you are denied...**

If you did not get the unit because someone else was screened and offered the unit first, ask if you were screened. If the landlord did not pull your background reports, your application fee should be refunded.

Ask the reason you were denied. You may need to call the screening company for the details. If you find out that the information is not true or is inaccurate, you may be able to correct it and be screened again.

Decide if you want to appeal. If you have many barriers, appealing may be your best chance at getting an approval. If you did not make a Reasonable Accommodation request during the application process, but you think your disability caused your screening barriers, consider submitting a request for a Reasonable Accommodation now.

## **Want to know more?**

Rent Well Tenant Education can help! To register for the next Rent Well class in Washington County, contact Community Action Organization at (503) 726-0821 or visit [http://caowash.org/what\\_we\\_do/housing.html](http://caowash.org/what_we_do/housing.html).