# House Bill 2967

Sponsored by Representative GAMBA, Senator GORSEK; Representative CHAICHI (Presession filed.)

#### **SUMMARY**

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced.** The statement includes a measure digest written in compliance with applicable readability standards.

Digest: The Act bans applicant screening fees for tenants. (Flesch Readability Score: 71.8). Prohibits residential landlords from charging an applicant screening charge.

#### A BILL FOR AN ACT

Relating to residential applicant screening charges; amending ORS 90.100, 90.140, 90.295, 90.297, 90.302, 90.555, 90.634, 90.680, 215.490, 456.259 and 646A.614.

#### Be It Enacted by the People of the State of Oregon:

**SECTION 1.** ORS 90.295 is amended to read:

90.295. (1)[(a)] A landlord may **not** require payment of an applicant screening charge [solely to cover the costs of] **or other charge for the purpose of** obtaining information about an applicant [as] **or for** the landlord **to** [processes] **process** the application for a rental agreement. [This activity is known as screening and includes but is not limited to checking references and obtaining a consumer credit report or tenant screening report. The landlord must provide the applicant with a receipt for any applicant screening charge. Promptly after each screening conducted by a tenant screening company or consumer credit reporting agency for the landlord, the landlord shall provide the applicant with confirmation of the screening, including a copy of a receipt from the company or agency.]

- [(b) A landlord may only require an applicant to pay a single applicant screening charge within any 60-day period, regardless of the number of rental units owned or managed by the landlord for which the applicant has applied to rent.]
- [(2) The amount of any applicant screening charge must not be greater than the landlord's average actual cost of screening applicants or the customary amount charged by tenant screening companies or consumer credit reporting agencies for a comparable level of screening. Actual costs may include the cost of using a tenant screening company or a consumer credit reporting agency and the reasonable value of any time spent by the landlord or the landlord's agents in otherwise obtaining information on applicants.]
- [(3)] (2) A landlord may not [require payment of an applicant screening charge unless prior to accepting the payment] apply any screening criteria to an application unless prior to applying the criteria the landlord:
  - (a) Adopts written screening or admission criteria;
  - (b) Gives written notice to the applicant of:
  - [(A) The amount of the applicant screening charge;]
  - [(B)] (A) The landlord's screening or admission criteria;
- [(C)] (B) The process that the landlord typically will follow in screening the applicant, including whether the landlord uses a tenant screening company, credit reports, public records or criminal

**NOTE:** Matter in **boldfaced** type in an amended section is new; matter [*italic and bracketed*] is existing law to be omitted. New sections are in **boldfaced** type.

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1 records or contacts employers, landlords or other references;

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- [(D)] (C) The applicant's rights to dispute the accuracy of any information provided to the landlord by a screening company or credit reporting agency;
  - [(E)] (D) A right to appeal a negative determination, if any right to appeal exists;
- [(F)] (**E**) Any nondiscrimination policy as required by federal, state or local law plus any non-discrimination policy of the landlord, including that a landlord may not discriminate against an applicant because of the race, color, religion, sex, sexual orientation, gender identity, national origin, marital status, familial status or source of income of the applicant;
- [(G)] (F) The amount of rent the landlord will charge and the deposits the landlord will require, subject to change in the rent or deposits by agreement of the landlord and the tenant before entering into a rental agreement; and
- [(H)] (G) Whether the landlord requires tenants to obtain and maintain renter's liability insurance and, if so, the amount of insurance required[; and].
- [(I) The applicant's right to a refund of the screening charge under subsection (5) of this section and right to recover damages under subsection (6)(b) of this section; and]
- [(c) Gives actual notice to the applicant of an estimate, made to the best of the landlord's ability at that time, of the approximate number of rental units of the type, and in the area, sought by the applicant that are, or within a reasonable future time will be, available to rent from that landlord. The estimate shall include the approximate number of applications previously accepted and remaining under consideration for those units. A good faith error by a landlord in making an estimate under this paragraph does not provide grounds for a claim under subsection (6)(b) of this section.]
- [(4) Unless the applicant agrees otherwise in writing, a landlord may not require payment of an applicant screening charge when the landlord knows or should know that no rental units are available at that time or will be available within a reasonable future time.]
- [(5) A landlord that requires an applicant screening charge must refund the applicant screening charge to the applicant within 30 days if the landlord:]
  - [(a) Fills the vacant dwelling unit before screening the applicant; or]
- [(b) Has not conducted or ordered any screening of the applicant before the applicant withdraws the application in writing.]
- [(6)(a) An applicant may not recover an applicant screening charge from the landlord if the applicant refuses an offer from the landlord to rent the dwelling unit.]
- [(b)] (3) The applicant may recover from the landlord twice the amount of any applicant screening charge paid, plus \$250, if[:]
- [(A)] the landlord fails to comply with this section [with respect to the applicant's screening or screening charge; or]
- 36 [(B) The landlord does not conduct a screening of the applicant for any reason and fails to refund 37 an applicant screening charge to the applicant within 30 days].
  - **SECTION 2.** ORS 90.140 is amended to read:
- 39 90.140. (1) A landlord may require or accept the following types of payments:
- 40 [(a) Applicant screening charges, pursuant to ORS 90.295;]
- 41 [(b)] (a) Deposits to secure the execution of a rental agreement, pursuant to ORS 90.297;
- 42 [(c)] (b) Security deposits, pursuant to ORS 90.300;
- 43 [(d)] (c) Fees, pursuant to ORS 90.302;
- 44 [(e)] (d) Rent, as defined in ORS 90.100;
- 45 [(f)] (e) Prepaid rent, as defined in ORS 90.100;

- 1 [(g)] (f) Utility or service charges, pursuant to ORS 90.315 (4), 90.568 or 90.572;
  - [(h)] (g) Late charges or fees, pursuant to ORS 90.260; and

- [(i)] (h) Damages, for noncompliance with a rental agreement or ORS 90.325, under ORS 90.401 or as provided elsewhere in this chapter.
  - (2) A tenant who requests a writing that evidences the tenant's payment is entitled to receive that writing from the landlord as a condition for making the payment. The writing may be a receipt, statement of the tenant's account or other acknowledgment of the tenant's payment. The writing must include the amount paid, the date of payment and information identifying the landlord or the rental property. If the tenant makes the payment by mail, deposit or a method other than in person and requests the writing, the landlord shall within a reasonable time provide the tenant with the writing in a manner consistent with ORS 90.150.

# **SECTION 3.** ORS 90.297 is amended to read:

- 90.297. (1) Except as provided in [ORS 90.295 and in] this section, a landlord may not charge a deposit or fee, however designated, to an applicant who has applied to a landlord to enter a rental agreement for a dwelling unit.
- (2) A landlord may charge a deposit, however designated, to an applicant for the purpose of securing the execution of a rental agreement, after approving the applicant's application but prior to entering into a rental agreement. The landlord must give the applicant a written statement describing:
- (a) The amount of rent and the fees the landlord will charge and the deposits the landlord will require; and
- (b) The terms of the agreement to execute a rental agreement and the conditions for refunding or retaining the deposit.
- (3) If a rental agreement is executed, the landlord shall either apply the deposit toward the moneys due the landlord under the rental agreement or refund it immediately to the tenant.
- (4) If a rental agreement is not executed due to a failure by the applicant to comply with the agreement to execute, the landlord may retain the deposit.
- (5) If a rental agreement is not executed due to a failure by the landlord to comply with the agreement to execute, within four days the landlord shall return the deposit to the applicant either by making the deposit available to the applicant at the landlord's customary place of business or by mailing the deposit by first class mail to the applicant.
- (6) If a landlord fails to comply with this section, the applicant or tenant, as the case may be, may recover from the landlord the amount of any fee or deposit charged, plus \$150.

# SECTION 4. ORS 90.302 is amended to read:

- 90.302. (1) A landlord may not charge a fee at the beginning of the tenancy for an anticipated landlord expense and may not require the payment of any fee except as provided in this section. A fee must be described in a written rental agreement.
  - (2) A landlord may charge a tenant a fee for each occurrence of the following:
  - (a) A late rent payment, pursuant to ORS 90.260.
- (b) A dishonored check, pursuant to ORS 30.701 (5). The amount of the fee may not exceed the amount described in ORS 30.701 (5) plus any amount that a bank has charged the landlord for processing the dishonored check.
- (c) Removal or tampering with a properly functioning smoke alarm, smoke detector or carbon monoxide alarm, as provided in ORS 90.325 (2). The landlord may charge a fee of up to \$250 unless the State Fire Marshal assesses the tenant a civil penalty for the conduct under ORS 479.990 or

under ORS 105.836 to 105.842 and 476.725.

- (d) The violation of a written pet agreement or of a rule relating to pets in a facility, pursuant to ORS 90.530.
- (e) The abandonment or relinquishment of a dwelling unit during a fixed term tenancy without cause. The fee may not exceed one and one-half times the monthly rent. A landlord may not assess a fee under this paragraph if the abandonment or relinquishment is pursuant to ORS 90.453 (2), 90.472 or 90.475. If the landlord assesses a fee under this paragraph:
- (A) The landlord may not recover unpaid rent for any period of the fixed term tenancy beyond the date that the landlord knew or reasonably should have known of the abandonment or relinquishment;
- (B) The landlord may not recover damages related to the cost of renting the dwelling unit to a new tenant; and
  - (C) ORS 90.410 (3) does not apply to the abandonment or relinquishment.
- (3)(a) A landlord may charge a tenant a fee under this subsection for a second noncompliance or for a subsequent noncompliance with written rules or policies that describe the prohibited conduct and the fee for a second noncompliance, and for any third or subsequent noncompliance, that occurs within one year after a written warning notice described in subparagraph (A) of this paragraph. Except as provided in paragraph (b)(G) or (H) of this subsection, the fee may not exceed \$50 for the second noncompliance within one year after the warning notice for the same or a similar noncompliance or \$50 plus five percent of the rent payment for the current rental period for a third or subsequent noncompliance within one year after the warning notice for the same or a similar noncompliance. The landlord:
  - (A) Shall give a tenant a written warning notice that describes:
- (i) A specific noncompliance before charging a fee for a second or subsequent noncompliance for the same or similar conduct; and
- (ii) The amount of the fee for a second noncompliance, and for any subsequent noncompliance, that occurs within one year after the warning notice.
- (B) Shall give a tenant a written notice describing the noncompliance when assessing a fee for a second or subsequent noncompliance that occurs within one year after the warning notice.
- (C) Shall give a warning notice for a noncompliance or assess a fee for a second or subsequent noncompliance within 30 days after the act constituting noncompliance.
- (D) May terminate a tenancy for a noncompliance consistent with this chapter instead of assessing a fee under this subsection, but may not assess a fee and terminate a tenancy for the same noncompliance.
- (E) May not deduct a fee assessed pursuant to this subsection from a rent payment for the current or a subsequent rental period.
- (b) A landlord may charge a tenant a fee for occurrences of noncompliance with written rules or policies as provided in paragraph (a) of this subsection for the following types of noncompliance:
- (A) The late payment of a utility or service charge that the tenant owes the landlord as described in ORS 90.315.
  - (B) Failure to clean up pet waste from a part of the premises other than the dwelling unit.
- (C) Failure to clean up the waste of a service animal or a companion animal from a part of the premises other than the dwelling unit.
- (D) Failure to clean up garbage, rubbish and other waste from a part of the premises other than the dwelling unit.

(E) Parking violations.

- (F) The improper use of vehicles within the premises.
- (G) Smoking in a clearly designated nonsmoking unit or area of the premises. The fee for a second or any subsequent noncompliance under this subparagraph may not exceed \$250. A landlord may not assess this fee before 24 hours after the required warning notice to the tenant.
- (H) Keeping on the premises an unauthorized pet capable of causing damage to persons or property, as described in ORS 90.405. The fee for a second or any subsequent noncompliance under this subparagraph may not exceed \$250. A landlord may not assess this fee before 48 hours after the required warning notice to the tenant.
  - (4) A landlord may not be required to account for or return to the tenant any fee.
- (5) Except as provided in subsection (2)(e) of this section, a landlord may not charge a tenant any form of liquidated damages, however designated.
- (6) Nonpayment of a fee is not grounds for termination of a rental agreement for nonpayment of rent under ORS 90.394, but is grounds for termination of a rental agreement for cause under ORS 90.392 or 90.630 (1).
  - (7) This section does not apply to:
  - (a) Attorney fees awarded pursuant to ORS 90.255;
  - [(b) Applicant screening charges paid pursuant to ORS 90.295;]
- [(c)] **(b)** Charges for improvements or other actions that are requested by the tenant and are not required of the landlord by the rental agreement or by law, including the cost to replace a key lost by a tenant;
  - [(d)] (c) Processing fees charged to the landlord by a credit card company and passed through to the tenant for the use of a credit card by the tenant to make a payment when:
  - (A) The credit card company allows processing fees to be passed through to the credit card holder; and
    - (B) The landlord allows the tenant to pay in cash or by check;
  - [(e)] (d) A requirement by a landlord in a written rental agreement that a tenant obtain and maintain renter's liability insurance pursuant to ORS 90.222; or
  - [(f)] (e) Assessments, as defined in ORS 94.550 and 100.005, for a dwelling unit that is within a homeowners association organized under ORS 94.625 or an association of unit owners organized under ORS 100.405, respectively, if:
  - (A) The assessments are imposed by the association on a landlord who owns a dwelling unit within the association and the landlord passes the assessments through to a tenant of the unit;
  - (B) The assessments are imposed by the association on any person for expenses related to moving into or out of a unit located within the association;
  - (C) The landlord sets forth the assessment requirement in the written rental agreement at the commencement of the tenancy; and
  - (D) The landlord gives a copy of the assessment the landlord receives from the association to the tenant before or at the time the landlord charges the tenant.
  - (8) If a landlord charges a tenant a fee in violation of this section, the tenant may recover twice the actual damages of the tenant or \$300, whichever is greater. This penalty does not apply to fees described in subsection (2) of this section.
  - (9) The landlord may unilaterally amend a rental agreement for a facility subject to ORS 90.505 to 90.850 to impose fees authorized by subsection (3) of this section upon a 90-day written notice to the tenant, except that a marina landlord may not impose a noncompliance fee for parking under

1 subsection (3)(b)(E) of this section.

**SECTION 5.** ORS 90.100 is amended to read:

- 90.100. As used in this chapter, unless the context otherwise requires:
- (1) "Accessory building or structure" means any portable, demountable or permanent structure, including but not limited to cabanas, ramadas, storage sheds, garages, awnings, carports, decks, steps, ramps, piers and pilings, that is:
  - (a) Owned and used solely by a tenant of a manufactured dwelling or floating home; or
- (b) Provided pursuant to a written rental agreement for the sole use of and maintenance by a tenant of a manufactured dwelling or floating home.
- (2) "Action" includes recoupment, counterclaim, setoff, suit in equity and any other proceeding in which rights are determined, including an action for possession.
- [(3) "Applicant screening charge" means any payment of money required by a landlord of an applicant prior to entering into a rental agreement with that applicant for a residential dwelling unit, the purpose of which is to pay the cost of processing an application for a rental agreement for a residential dwelling unit.]
- [(4)] (3) "Attorney" includes an associate member of the Oregon State Bar practicing law within the member's approved scope of practice.
  - [(5)] (4) "Bias crime" has the meaning given that term in ORS 147.380.
- [(6)] (5) "Building and housing codes" includes any law, ordinance or governmental regulation concerning fitness for habitation, or the construction, maintenance, operation, occupancy, use or appearance of any premises or dwelling unit.
  - [(7)] (6) "Carbon monoxide alarm" has the meaning given that term in ORS 105.836.
- [(8)] (7) "Carbon monoxide source" has the meaning given that term in ORS 105.836.
  - [(9)] (8) "Conduct" means the commission of an act or the failure to act.
- [(10)] (9) "DBH" means the diameter at breast height, which is measured as the width of a standing tree at four and one-half feet above the ground on the uphill side.
  - [(11)] (10) "Dealer" means any person in the business of selling, leasing or distributing new or used manufactured dwellings or floating homes to persons who purchase or lease a manufactured dwelling or floating home for use as a residence.
    - [(12)] (11) "Domestic violence" means:
    - (a) Abuse between family or household members, as those terms are defined in ORS 107.705; or
    - (b) Abuse, as defined in ORS 107.705, between partners in a dating relationship.
    - [(13)] (12) "Drug and alcohol free housing" means a dwelling unit described in ORS 90.243.
  - [(14)] (13) "Dwelling unit" means a structure or the part of a structure that is used as a home, residence or sleeping place by one person who maintains a household or by two or more persons who maintain a common household. "Dwelling unit" regarding a person who rents a space for a manufactured dwelling or recreational vehicle or regarding a person who rents moorage space for a floating home as defined in ORS 830.700, but does not rent the home, means the space rented and not the manufactured dwelling, recreational vehicle or floating home itself.
    - [(15)] (14) "Essential service" means:
  - (a) For a tenancy not consisting of rental space for a manufactured dwelling, floating home or recreational vehicle owned by the tenant and not otherwise subject to ORS 90.505 to 90.850:
  - (A) Heat, plumbing, hot and cold running water, gas, electricity, light fixtures, locks for exterior doors, latches for windows and any cooking appliance or refrigerator supplied or required to be supplied by the landlord; and

- (B) Any other service or habitability obligation imposed by the rental agreement or ORS 90.320, the lack or violation of which creates a serious threat to the tenant's health, safety or property or makes the dwelling unit unfit for occupancy.
- (b) For a tenancy consisting of rental space for a manufactured dwelling, floating home or recreational vehicle owned by the tenant or that is otherwise subject to ORS 90.505 to 90.850:
- (A) Sewage disposal, water supply, electrical supply and, if required by applicable law, any drainage system; and
- (B) Any other service or habitability obligation imposed by the rental agreement or ORS 90.730, the lack or violation of which creates a serious threat to the tenant's health, safety or property or makes the rented space unfit for occupancy.
  - [(16)] (15) "Facility" means a manufactured dwelling park or a marina.
  - [(17)] (16) "Fee" means a nonrefundable payment of money.
- [(18)] (17) "First class mail" does not include certified or registered mail, or any other form of mail that may delay or hinder actual delivery of mail to the recipient.
- [(19)] (18) "Fixed term tenancy" means a tenancy that has a fixed term of existence, continuing to a specific ending date and terminating on that date without requiring further notice to effect the termination.
- [(20)] (19) "Floating home" has the meaning given that term in ORS 830.700. "Floating home" includes an accessory building or structure.
- [(21)] (20) "Good faith" means honesty in fact in the conduct of the transaction concerned.
- [(22)] (21) "Hazard tree" means a tree that:

- (a) Is located on a rented space in a manufactured dwelling park;
- (b) Measures at least eight inches DBH; and
- (c) Is considered, by an arborist licensed as a landscape construction professional pursuant to ORS 671.560 and certified by the International Society of Arboriculture, to pose an unreasonable risk of causing serious physical harm or damage to individuals or property in the near future.
  - [(23)] (22) "Hotel or motel" means "hotel" as that term is defined in ORS 699.005.
- [(24)] (23) "Informal dispute resolution" includes voluntary consultation between the landlord or landlord's agent and one or more tenants or voluntary mediation utilizing the services of a third party, but does not include mandatory mediation or arbitration.
- [(25)] (24)(a) "Landlord" means the owner, lessor or sublessor of the dwelling unit or the building or premises of which it is a part.
- (b) "Landlord" includes a person who is authorized by the owner, lessor or sublessor to manage the premises or to enter into a rental agreement.
- [(26)] (25) "Landlord's agent" means a person who has oral or written authority, either express or implied, to act for or on behalf of a landlord.
- [(27)] (26) "Last month's rent deposit" means a type of security deposit, however designated, the primary function of which is to secure the payment of rent for the last month of the tenancy.
- [(28)] (27) "Manufactured dwelling" means a residential trailer, a mobile home or a manufactured home as those terms are defined in ORS 446.003 or a prefabricated structure. "Manufactured dwelling" includes an accessory building or structure.
- [(29)] (28) "Manufactured dwelling park" means a place where four or more manufactured dwellings are located, the primary purpose of which is to rent space or keep space for rent to any person for a charge or fee.
- 45 [(30)] (29) "Marina" means a moorage of contiguous dwelling units that may be legally trans-

- 1 ferred as a single unit and are owned by one person where four or more floating homes are secured,
- the primary purpose of which is to rent space or keep space for rent to any person for a charge or fee.
- 4 [(31)] (30) "Marina purchase association" means a group of three or more tenants who reside in 5 a marina and have organized for the purpose of eventual purchase of the marina.
  - [(32)] (31) "Month-to-month tenancy" means a tenancy that automatically renews and continues for successive monthly periods on the same terms and conditions originally agreed to, or as revised by the parties, until terminated by one or both of the parties.
    - [(33)] (32) "Organization" includes a corporation, government, governmental subdivision or agency, business trust, estate, trust, partnership or association, two or more persons having a joint or common interest, and any other legal or commercial entity.
    - [(34)] (33) "Owner" includes a mortgagee in possession and means one or more persons, jointly or severally, in whom is vested:
      - (a) All or part of the legal title to property; or
- 15 (b) All or part of the beneficial ownership and a right to present use and enjoyment of the premises.
  - [(35)] (34) "Person" includes an individual or organization.
  - [(36)] (35) "Prefabricated structure" means a structure that is substantially constructed or assembled using closed construction at an off-site location in compliance with the state building code and that is sited and occupied by the owner in compliance with local codes.
    - [(37)] (36) "Premises" means:

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- (a) A dwelling unit and the structure of which it is a part and facilities and appurtenances therein;
  - (b) Grounds, areas and facilities held out for the use of tenants generally or the use of which is promised to the tenant; and
  - (c) A facility for manufactured dwellings or floating homes.
  - [(38)] (37) "Prepaid rent" means any payment of money to the landlord for a rent obligation not yet due. In addition, "prepaid rent" means rent paid for a period extending beyond a termination date.
    - [(39)] (38) "Recreational vehicle" has the meaning given that term in ORS 174.101.
    - [(40)] (39) "Recreational vehicle park" has the meaning given that term in ORS 197.492.
  - [(41)(a)] (40)(a) "Rent" means any payment to be made to the landlord under the rental agreement, periodic or otherwise, in exchange for the right of a tenant and any permitted pet to occupy a dwelling unit to the exclusion of others and to use the premises.
  - (b) "Rent" does not include security deposits, fees or utility or service charges as described in ORS 90.315 (4) and 90.562.
  - [(42)] (41) "Rental agreement" means all agreements, written or oral, and valid rules and regulations adopted under ORS 90.262 or 90.510 (6) embodying the terms and conditions concerning the use and occupancy of a dwelling unit and premises. "Rental agreement" includes a lease. A rental agreement is either a week-to-week tenancy, month-to-month tenancy or fixed term tenancy.
  - [(43)] (42) "Roomer" means a person occupying a dwelling unit that does not include a toilet and either a bathtub or a shower and a refrigerator, stove and kitchen, all provided by the landlord, and where one or more of these facilities are used in common by occupants in the structure.
- [(44)] (43)(a) "Screening or admission criteria" means a written statement of any factors a landlord considers in deciding whether to accept or reject an applicant and any qualifications re-

quired for acceptance.

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- **(b)** "Screening or admission criteria" includes, but is not limited to, the rental history, character references, public records, criminal records, credit reports, credit references and incomes or resources of the applicant.
- [(45)] (44)(a) "Security deposit" means a refundable payment or deposit of money, however designated, the primary function of which is to secure the performance of a rental agreement or any part of a rental agreement.
  - (b) "Security deposit" does not include a fee.
  - [(46)] (45) "Sexual assault" has the meaning given that term in ORS 147.450.
- [(47)] (46)(a) "Squatter" means a person occupying a dwelling unit who is not so entitled under a rental agreement or who is not authorized by the tenant to occupy that dwelling unit.
  - (b) "Squatter" does not include a tenant who holds over as described in ORS 90.427 (11).
  - [(48)] (47) "Stalking" means the behavior described in ORS 163.732.
  - [(49)] (48) "Statement of policy" means the summary explanation of information and facility policies to be provided to prospective and existing tenants under ORS 90.510.
    - [(50)] (49) "Surrender" means an agreement, express or implied, as described in ORS 90.148 between a landlord and tenant to terminate a rental agreement that gave the tenant the right to occupy a dwelling unit.
      - [(51)] (**50**) "Tenant":
- 20 (a) Except as provided in paragraph (b) of this subsection:
  - (A) Means a person, including a roomer, entitled under a rental agreement to occupy a dwelling unit to the exclusion of others, including a dwelling unit owned, operated or controlled by a public housing authority.
    - (B) Means a minor, as defined and provided for in ORS 109.697.
  - (b) For purposes of ORS 90.505 to 90.850, means only a person who owns and occupies as a residence a manufactured dwelling or a floating home in a facility and persons residing with that tenant under the terms of the rental agreement.
    - (c) Does not mean a guest or temporary occupant.
  - [(52)] (51) "Transient lodging" means a room or a suite of rooms.
  - [(53)] (52) "Transient occupancy" means occupancy in transient lodging that has all of the following characteristics:
    - (a) Occupancy is charged on a daily basis and is not collected more than six days in advance;
  - (b) The lodging operator provides maid and linen service daily or every two days as part of the regularly charged cost of occupancy; and
    - (c) The period of occupancy does not exceed 30 days.
- 36 [(54)] (53) "Vacation occupancy" means occupancy in a dwelling unit, not including transient occupancy in a hotel or motel, that:
  - (a) Has all of the following characteristics:
  - (A) The occupant rents the unit for vacation purposes only, not as a principal residence;
  - (B) The occupant has a principal residence other than at the unit; and
  - (C) The period of authorized occupancy does not exceed 45 days; or
- 42 (b) Is for the rental of a space in a recreational vehicle park on which a recreational vehicle 43 owned by the occupant will be located and for which:
  - (A) The occupant rents the unit for vacation purposes only, not as a principal residence;
- 45 (B) The occupant has a principal residence other than at the space;

- 1 (C) The period of authorized occupancy does not exceed 90 days;
  - (D) The recreational vehicle is required to be removed from the park at the end of the occupancy period before a new occupancy may begin; and
  - (E) A written agreement is signed by the occupant that substantially states: "Your occupancy of this recreational vehicle park is a vacation occupancy and is NOT subject to the Oregon Residential Landlord and Tenant Act (ORS chapter 90)."
    - [(55)] **(54)** "Victim" means:

- (a) The person against whom an incident related to domestic violence, sexual assault, bias crime or stalking is perpetrated; or
- (b) The parent or guardian of a minor household member against whom an incident related to domestic violence, sexual assault, bias crime or stalking is perpetrated, unless the parent or guardian is the perpetrator.
  - [(56)] (55) "Week-to-week tenancy" means a tenancy that has all of the following characteristics:
- (a) Occupancy is charged on a weekly basis and is payable no less frequently than every seven days;
- (b) There is a written rental agreement that defines the landlord's and the tenant's rights and responsibilities under this chapter; and
- (c) There are no fees or security deposits[, although the landlord may require the payment of an applicant screening charge, as provided in ORS 90.295].

#### **SECTION 6.** ORS 90.680 is amended to read:

- 90.680. (1) As used in this section, "consignment" means an agreement in which a tenant authorizes a landlord to sell a manufactured dwelling or floating home on behalf of the tenant who owns the dwelling or home in a facility that is owned by the landlord and for which the landlord receives compensation.
- (2) A landlord may not deny any manufactured dwelling or floating home space tenant the right to sell a manufactured dwelling or floating home on a rented space or require the tenant to remove the dwelling or home from the space solely on the basis of the sale.
- (3) A landlord may not require, as a condition of a tenant's occupancy, consignment of the tenant's manufactured dwelling or floating home.
- (4)(a) A landlord may sell a tenant's manufactured dwelling or floating home on consignment only if:
- (A) The sale involves a dwelling in a facility and the landlord is licensed to sell dwellings under ORS 446.661 to 446.756. The license may be held by a person that differs from the person that owns the facility and is the landlord, if there is common ownership between the two.
- (B) The landlord and tenant first enter into a written consignment contract that specifies at a minimum:
  - (i) The duration of the contract, which, unless extended in writing, may not exceed 180 days;
- (ii) The estimated square footage of the dwelling or home, and the make, model, year, vehicle identification number and license plate number, if known;
  - (iii) The price offered for sale of the dwelling or home;
- (iv) Whether lender financing is permitted and the amount, if any, of the earnest money deposit;
  - (v) Whether the transaction is intended to be closed through a state-licensed escrow;
- (vi) All liens, taxes and other charges known to be in existence against the dwelling or home that must be removed before the tenant can convey marketable title to a prospective buyer;
  - (vii) The method of marketing the sale of a dwelling or home to the public, such as signs posted

at the facility or through advertisements posted on the Internet or published in newspapers or in other publications;

- (viii) The form and amount of compensation to the landlord, such as a fixed fee, a percentage of the gross sale price or another similar arrangement. If the form of compensation is a fixed fee, the contract shall state the amount; and
- (ix) For the purpose of determining the net sale proceeds that are payable to the tenant, the manner and order by which the gross sale proceeds will be applied to liens, taxes, actual costs of sale, landlord compensation and other closing costs.
- (C) Within 10 days after a sale, the landlord pays to the tenant the tenant's share of the sale proceeds and provides to the tenant a written accounting for the sale proceeds.
- (b) The landlord may not exact a commission or fee, however designated, or retain a portion of any sale proceeds for the sale of a manufactured dwelling or floating home on a rented space unless the landlord has acted as representative for the seller pursuant to a written consignment contract.
- (5)(a) The landlord may not deny the tenant the right to place a "for sale" sign on or in a manufactured dwelling or floating home owned by the tenant. The size, placement and character of such signs shall be subject to reasonable rules of the landlord.
- (b) If the landlord advertises a manufactured dwelling or floating home for sale within the facility, the tenant may advertise the sale of the tenant's dwelling or home by posting a sign in a similar manner and similar location.
- (6) A landlord may not knowingly make false statements to a prospective purchaser about the quality of a tenant's manufactured dwelling or floating home.
- (7) Nothing in this section prevents a landlord from selling to a prospective purchaser a manufactured dwelling or floating home owned by the landlord at a price or on terms, including space rent, that are more favorable than the price and terms offered for dwellings or homes that are for sale by a tenant.
- (8) If the prospective purchaser of a manufactured dwelling or floating home desires to leave the dwelling or home on the rented space and become a tenant, the landlord may require in the rental agreement:
- (a) Except when a termination or abandonment occurs, that a tenant give not more than 10 days' notice in writing prior to the sale of the dwelling or home on a rented space;
- (b) That prior to the sale, the prospective purchaser submit to the landlord a complete and accurate written application for occupancy of the dwelling or home as a tenant after the sale is finalized and that a prospective purchaser may not occupy the dwelling or home until after the prospective purchaser is accepted by the landlord as a tenant;
- (c) That a tenant give notice to any lienholder, prospective purchaser or person licensed to sell dwellings or homes of the requirements of paragraphs (b) and (d) of this subsection, the location of all properly functioning smoke alarms and any other rules and regulations of the facility such as those described in ORS 90.510 (5)(b), (f), (g), (i) and (j); and
- (d) If the sale is not by a lienholder, that the prospective purchaser pay in full all rents, fees, deposits or charges owed by the tenant as authorized under ORS 90.140 and the rental agreement, prior to the landlord's acceptance of the prospective purchaser as a tenant.
- (9)(a) If a landlord requires a prospective purchaser to submit an application for occupancy as a tenant under subsection (8) of this section, the landlord shall provide, upon request from the purchaser, a copy of the application. At the time that the landlord gives the prospective purchaser an application the landlord shall also give the prospective purchaser:

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- (A) Copies of the statement of policy, the rental agreement and the facility rules and regulations, including any conditions imposed on a subsequent sale, all as provided by ORS 90.510;
  - (B) Copies of any outstanding notices given to the tenant under ORS 90.632;

- (C) A list of any disrepair or deterioration of the manufactured dwelling or floating home;
- (D) A list of any failures to maintain the space or to comply with any other provisions of the rental agreement, including aesthetic or cosmetic improvements; and
- (E) A statement that the landlord may require a prospective purchaser to complete repairs, maintenance and improvements as described in the notices and lists provided under subparagraphs (B) to (D) of this paragraph.
- (b) The terms of the statement, rental agreement and rules and regulations need not be the same as those in the selling tenant's statement, rental agreement and rules and regulations.
- (c) Consistent with ORS 90.305 (4)(b), a landlord may require a prospective purchaser to pay a reasonable copying charge for the documents.
- (d) If a prospective purchaser agrees, a landlord may provide the documents in an electronic format.
- (10) The following apply if a landlord receives an application for tenancy from a prospective purchaser under subsection (8) of this section:
- (a) The landlord shall accept or reject the prospective purchaser's application within seven days following the day the landlord receives a complete and accurate written application. An application is not complete until the prospective purchaser [pays any required applicant screening charge and] provides the landlord with all information and documentation, including any financial data and references, required by the landlord pursuant to ORS 90.510 (5)(i). The landlord and the prospective purchaser may agree to a longer time period for the landlord to evaluate the prospective purchaser's application or to allow the prospective purchaser to address any failure to meet the landlord's screening or admission criteria. If a tenant has not previously given the landlord the 10 days' notice required under subsection (8)(a) of this section, the period provided for the landlord to accept or reject a complete and accurate written application is extended to 10 days.
- (b) When a landlord considers an application for tenancy from a prospective purchaser of a dwelling or home from a tenant, the landlord shall apply to the prospective purchaser credit and conduct screening criteria that are substantially similar to the credit and conduct screening criteria the landlord applies to a prospective purchaser of a dwelling or home from the landlord.
- (c) The landlord may not unreasonably reject a prospective purchaser as a tenant. Reasonable cause for rejection includes, but is not limited to, failure of the prospective purchaser to meet the landlord's conditions for approval as provided in ORS 90.510 (5)(i) or failure of the prospective purchaser's references to respond to the landlord's timely request for verification within the time allowed for acceptance or rejection under paragraph (a) of this subsection. Except as provided in paragraph (d) of this subsection, the landlord shall furnish to the seller and purchaser a written statement of the reasons for the rejection.
- (d) If a rejection under paragraph (c) of this subsection is based upon a consumer report, as defined in 15 U.S.C. 1681a for purposes of the federal Fair Credit Reporting Act, the landlord may not disclose the contents of the report to anyone other than the purchaser. The landlord shall disclose to the seller in writing that the rejection is based upon information contained within a consumer report and that the landlord may not disclose the information within the report.
- (11) The following apply if a landlord does not require a prospective purchaser to submit an application for occupancy as a tenant under subsection (8) of this section or if the landlord does not

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accept or reject the prospective purchaser as a tenant within the time required under subsection (10) of this section:

- (a) The landlord waives any right to bring an action against the tenant under the rental agreement for breach of the landlord's right to establish conditions upon and approve a prospective purchaser of the tenant's dwelling or home;
- (b) The prospective purchaser, upon completion of the sale, may occupy the dwelling or home as a tenant under the same conditions and terms as the tenant who sold the dwelling or home; and
- (c) If the prospective purchaser becomes a new tenant, the landlord may impose conditions or terms on the tenancy that are inconsistent with the terms and conditions of the seller's rental agreement only if the new tenant agrees in writing.
- (12) A landlord may not, because of the age, size, style or original construction material of the dwelling or home or because the dwelling or home was built prior to adoption of the National Manufactured Housing Construction and Safety Standards Act of 1974 (42 U.S.C. 5403), in compliance with the standards of that Act in effect at that time or in compliance with the state building code as defined in ORS 455.010:
- (a) Reject an application for tenancy from a prospective purchaser of an existing dwelling or home on a rented space within a facility; or
- (b) Require a prospective purchaser of an existing dwelling or home on a rented space within a facility to remove the dwelling or home from the rented space.
- (13) A tenant who has received a notice pursuant to ORS 90.632 may sell the tenant's dwelling or home in compliance with this section during the notice period. The tenant shall provide a prospective purchaser with a copy of any outstanding notice given to the tenant under ORS 90.632 prior to a sale. If the tenancy has been terminated pursuant to ORS 90.632, or the notice period provided in ORS 90.632 has expired without a correction of cause or extension of time to correct, a prospective purchaser does not have a right to leave the dwelling or home on the rented space and become a tenant.
- (14) The following applies to a landlord that accepts a prospective purchaser as a tenant under subsection (10) of this section:
- (a) Notwithstanding any waiver given by the landlord to the previous tenant, the landlord may require the new tenant to complete the repairs, maintenance and improvements described in the notices provided under subsection (9)(a)(B) to (D) of this section.
- (b) Notwithstanding ORS 90.412, if the new tenant fails to complete the repairs, maintenance and improvements described in the notices provided under subsection (9)(a)(B) to (D) of this section within six months after the tenancy begins, the landlord may terminate the tenancy by giving the new tenant the notice required under ORS 90.630 or 90.632.
- (15) Except as provided by subsection (13) of this section, after a tenancy has ended and during the period provided by ORS 90.675 (6) and (8), a former tenant retains the right to sell the tenant's dwelling or home to a purchaser who wishes to leave the dwelling or home on the rented space and become a tenant as provided by this section, if the former tenant makes timely periodic payment of all storage charges as provided by ORS 90.675 (7)(b), maintains the dwelling or home and the rented space on which it is stored and enters the premises only with the written permission of the landlord. Payment of the storage charges or maintenance of the dwelling or home and the space does not create or reinstate a tenancy or create a waiver pursuant to ORS 90.412 or 90.417. A former tenant may not enter the premises without the written permission of the landlord, including entry to maintain the dwelling or home or the space or to facilitate a sale.

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(16) A landlord or tenant who sells a manufactured dwelling or floating home shall deliver title to the dwelling or home to the purchaser within 25 business days after completion of the sale. If the sale by contract requires future payments, the landlord or tenant shall notify the county that the purchaser is responsible for property tax payments.

**SECTION 7.** ORS 90.555 is amended to read:

90.555. (1) As used in this section:

- (a) "Actively markets for sale" means that the facility tenant:
- (A) Places a for-sale sign on the dwelling or home;
- 9 (B) Retains a broker, real estate agent, or manufactured structure dealer to assist in the sale; 10 and
  - (C) Advertises the dwelling or home for sale in a newspaper or online.
  - (b) "Facility landlord" means the landlord of the facility.
  - (c) "Facility tenant" means the owner of the manufactured dwelling or floating home, who is the tenant of the facility landlord under the rental agreement.
  - (d) "Rental agreement" means the rental agreement between the facility landlord and facility tenant.
  - (e) "Renter" means a person other than the facility tenant who is lawfully occupying the manufactured dwelling or floating home under a subleasing agreement.
  - (f) "Subleasing agreement" means the written agreement between the facility landlord, facility tenant, and renter concerning the occupancy of the renter and the rights of the parties.
  - (2) A facility tenant may not rent the facility tenant's manufactured dwelling or floating home to another person for a period exceeding three days unless the facility landlord, facility tenant and renter enter into a written subleasing agreement specifying the rights and obligations of the facility landlord, facility tenant and renter during the renter's occupancy of the dwelling or home. The subleasing agreement shall require the renter to timely pay to the facility landlord the space rent, any separately assessed fees payable under the rental agreement and any separately billed utility or service charge described in ORS 90.560 to 90.584. The subleasing agreement shall also grant the renter the same rights as the facility tenant to cure a violation of the rental agreement for the facility space, to require the facility landlord to comply with ORS 90.730 and to be protected from retaliatory conduct under ORS 90.765. This subsection does not authorize a facility tenant to sublease to a renter in violation of the rental agreement.
  - (3) Notwithstanding **the definition of "tenant" in** ORS 90.100 [(51)], a facility tenant who enters into a subleasing agreement remains the tenant of the facility space and retains all rights and obligations under the rental agreement and this chapter. The occupancy by a renter does not constitute abandonment of the dwelling or home by the facility tenant.
  - (4) The rights and obligations of the renter under a subleasing agreement are in addition to the rights and obligations retained by the facility tenant under subsection (3) of this section and any rights or obligations of the facility tenant and renter under ORS 90.100 to 90.465.
  - (5) Unless otherwise provided in the subleasing agreement, and without regard to whether the facility landlord terminates the rental agreement, a facility landlord may terminate a subleasing agreement:
  - (a) Without cause by giving the renter written notice not less than 30 days prior to the termination;
  - (b) If a condition described in ORS 90.380 (5)(b) exists for the facility space, by giving the renter the same notice to which the facility tenant is entitled under ORS 90.380 (5)(b); or

(c) Subject to the right to cure:

- (A) For nonpayment of facility space rent under ORS 90.394 or 90.630; or
- (B) For any conduct by the renter that would be a violation of the rental agreement under ORS 90.396 or 90.398 if committed by the facility tenant.
- (6) Upon termination of a subleasing agreement by the facility landlord, whether with or without cause, the renter and the facility tenant are excused from continued performance under any subleasing agreement.
- (7)(a) If, during the term of a subleasing agreement, the facility landlord gives notice to the facility tenant of a rental agreement violation, a law or ordinance violation or the facility's closure, conversion or sale, the landlord shall also promptly give a copy of the notice to the renter. The giving of notice to the renter does not constitute notice to the facility tenant unless the facility tenant has expressly appointed the renter as the facility tenant's agent for purposes of receiving notice.
- (b) If the facility landlord gives notice to the renter that the landlord is terminating the subleasing agreement, the landlord shall also promptly give a copy of the notice to the facility tenant by written notice.
- (c) If, during the term of a subleasing agreement, the facility tenant gives notice to the facility landlord of a rental agreement violation, termination of tenancy or sale of the manufactured dwelling or floating home, the facility tenant shall also promptly give a copy of the notice to the renter.
- (d) If the renter gives notice to the facility landlord of a violation of ORS 90.730, the renter shall also promptly give a copy of the notice to the facility tenant.
- (8) Before entering into a sublease agreement, the facility landlord may screen a renter under ORS 90.303, but may not apply to the renter credit and conduct screening criteria that is more restrictive than the landlord applies to applicants for a tenancy of a dwelling or home that is either owned by the landlord or on consignment with the landlord under ORS 90.680.
- (9) Notwithstanding subsection (2) of this section, if a facility landlord rents or has a policy of renting manufactured dwellings or floating homes that are listed for sale by the facility landlord, the facility landlord may not prohibit the facility tenant from entering into a subleasing agreement while the facility tenant actively markets for sale the facility tenant's manufactured dwelling or floating home.

# SECTION 8. ORS 90.634 is amended to read:

- 90.634. (1) A landlord may not assert a lien under ORS 87.162 for dwelling unit rent against a manufactured dwelling or floating home located in a facility. Notwithstanding ORS 90.100 [(51)] (50) and 90.675 and regardless of whether the owner of a manufactured dwelling or floating home occupies the dwelling or home as a residence, a facility landlord that is entitled to unpaid rent and receives possession of the facility space from the sheriff following restitution pursuant to ORS 105.161 may sell or dispose of the dwelling or home as provided in ORS 90.675.
- (2) If a manufactured dwelling or floating home was occupied immediately prior to abandonment by a person other than the facility tenant, and the name and address of the person are known to the landlord, a landlord selling or disposing of the dwelling or home under subsection (1) of this section shall promptly send the person a copy of the notice sent to the facility tenant under ORS 90.675 (3). Notwithstanding ORS 90.425, the facility landlord may sell or dispose of goods left in the dwelling or home or upon the dwelling unit by the person in the same manner as if the goods were left by the facility tenant. If the name and address of the person are known to the facility landlord, the landlord shall promptly send the person a copy of the written notice sent to the facility tenant under

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ORS 90.425 (3) and allow the person the time described in the notice to arrange for removal of the goods.

#### **SECTION 9.** ORS 215.490 is amended to read:

215.490. (1) As used in this section:

- (a) "Recreational vehicle" means a recreational vehicle that has not been rendered structurally immobile and is titled with the Department of Transportation.
- (b) "Rural area" means an area zoned for rural residential use as defined in ORS 215.501 or land that is within the urban growth boundary of a metropolitan service district, but not within the jurisdiction of any city, and zoned for residential use.
- (2) A county may allow an owner of a lot or parcel in a rural area to site on the property one recreational vehicle that is used for residential purposes and is subject to a residential rental agreement, provided:
- (a) The property is not within an area designated as an urban reserve as defined in ORS 197A.230;
- (b) A single-family dwelling that is occupied as the primary residence of the property owner is sited on the property;
- (c) There are no other dwelling units on the property and no portion of the single-family dwelling is rented as a residential tenancy;
- (d) The property owner will not allow the use of the recreational vehicle space or recreational vehicle for vacation occupancy, as defined in ORS 90.100, or other short-term uses;
  - (e) The recreational vehicle is owned or leased by the tenant; and
- (f) The property owner will provide essential services to the recreational vehicle space, as described in ORS 90.100 [(15)(b)] (14)(b).
- (3) A county may require that an owner of a lot or parcel who sites a recreational vehicle under this section:
  - (a) Register the use with the county.
  - (b) Enter into a written residential rental agreement with the tenant of the recreational vehicle.
- (c) Limit the amount of payments that the property owner may accept from the tenant under ORS 90.140 to those reasonably necessary to cover the owner's costs or losses.
- (d) Require that the recreational vehicle comply with any reasonable appearance, repair, inspection or siting standards adopted by the county.
- (4) Notwithstanding ORS 455.405, a recreational vehicle sited under this section is not subject to the state building code.

# SECTION 10. ORS 456.259 is amended to read:

- 456.259. (1) In addition to notices given under ORS 456.260 and 456.262, the owner of publicly supported housing as described in ORS 456.250 (6)(a)(B) in which the Housing and Community Services Department is a party to the contract must provide notice to the tenants under this section before the owner withdraws the participating property from publicly supported housing.
  - (2) The notice required under this section must be in plain language and must include:
- (a) That the owner intends to withdraw the property from publicly supported housing upon the specified termination date;
- (b) An explanation and any expiration date of any safe harbor provisions which may allow the tenant to retain the tenancy after the affordability restriction is terminated, including the provisions of ORS 456.267;
  - (c) Information about tenant resources, as may be required by the department by rule; and

- (d) Other information required by the department by rule.
  - (3) The notice required under this section must be delivered no more than 24 months and at least 20 months before the termination date by:
  - (a) First class mail to:

- (A) Any tenant residing at the participating property at the tenant's mailing address; and
- (B) The Director of the Housing and Community Services Department; and
- (b) Posting the notice in a common area of the property.
- (4) During the period 20 months prior to the termination date, the owner [must] **shall** give a copy of the notice required under this section to any prospective tenant of the property before the owner or landlord may [assess a screening charge under ORS 90.295 or] enter into a rental agreement.
- (5) If an owner fails to give notices required under subsection (3) or (4) of this section, the owner shall:
- (a) Extend the termination date until no earlier than 20 months after delivery of all notices required under subsection (3) or (4) of this section; and
- (b) Provide notice of the extension to the department and to each tenant that is entitled to notice under this section.

#### **SECTION 11.** ORS 646A.614 is amended to read:

- 646A.614. (1) The provisions of ORS 646A.606 to 646A.610 do not apply to the use of a consumer report or a protective record by or for any of the following:
- (a) A person, or the person's subsidiary, affiliate, agent or assignee with which the consumer or protected consumer has or, prior to assignment, had an account, contract or debtor-creditor relationship for the purposes of reviewing the account or collecting the financial obligation owing for the account, contract or debtor-creditor relationship. For purposes of this subsection, "reviewing the account" includes activities related to account maintenance, monitoring, credit line increases and account upgrades and enhancements.
  - (b) Any person acting pursuant to a judgment, court order, warrant or subpoena.
- (c) A federal, state or local governmental entity, a law enforcement agency or court, or an agent or assignee of the federal, state or local governmental entity, law enforcement agency or court, for the purpose of investigating fraud or investigating or collecting delinquent taxes, unpaid judgments or court orders or acting otherwise to fulfill statutory or regulatory duties, if the activities or statutory or regulatory duties are consistent with a permissible purpose under section 604 of the federal Fair Credit Reporting Act (15 U.S.C. 1681b) as that Act existed on October 1, 2007.
- (d) The use of credit information for the purposes of prescreening in accordance with the federal Fair Credit Reporting Act (15 U.S.C. 1681 et seq.) as that Act existed on October 1, 2007.
- (e) Any person for the sole purpose of providing a credit file monitoring subscription service, or similar service to which the consumer or protected consumer has subscribed or to which a representative has subscribed on behalf of the protected consumer.
- (f) A consumer reporting agency for the sole purpose of providing a consumer, a protected consumer or a representative with a copy of the consumer's or protected consumer's consumer report upon the consumer's, protected consumer's or representative's request.
- (g) Any person or entity for the purpose of setting or adjusting rates, for handling claims or underwriting for insurance purposes, to the extent permitted by law.
- (h) A subsidiary, affiliate, agent, assignee or prospective assignee of a person to whom access has been granted under ORS 646A.608 (3) for purposes of facilitating the extension of credit or other

1 permissible use.

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- 2 (i) A child support agency acting pursuant to Title IV-D of the Social Security Act (42 U.S.C. 3 651 et seq.) as that Act existed on October 1, 2007.
- 4 (j) A person for the sole purpose of screening an applicant for a residential dwelling unit [as 5 described in ORS 90.295 (1)].
  - (2) The provisions of ORS 646A.606 to 646A.610 do not apply to a protective record used:
- 7 (a) By an entity listed in ORS 646A.618 (2); or
- 8 (b) For purposes other than an extension of credit, including:
- (A) Compiling a criminal record;
- 10 (B) Detecting or preventing fraud;
- 11 (C) Compiling a personal loss history; or
- 12 (D) Screening an applicant for employment, tenancy or other background checking purposes.