



February 17, 2025

House Committee on Housing and Homelessness
Oregon State Legislature
900 Court St. NE
Salem, Oregon 97301

Chair Marsh, Vice-Chairs Andersen and Breese-Iverson, and Members of the House Committee on Housing and Homelessness:

Thank you for the opportunity to share comments on [Zillow's approach to improving the rental experience](#). While we have not taken a position on [HB 2967](#), I hope this background is helpful as the committee considers solutions to barriers facing renters, including upfront costs.

Like much of the country, Oregon faces housing affordability challenges largely driven by a lack of supply. We know it will take policymakers and the real estate industry working together to deliver resources and tools to help the rental industry work better for everyone, housing providers and renters alike. That work will include what we do here at Zillow, where we've long prioritized building products that reduce barriers and create ease and transparency in the rental market. Here are just a few of the things Zillow has built to improve the rental experience for all:

Universal applications

Zillow offers both renters and housing providers an easy-to-use [online application process](#), which allows participating housing providers a simplified way to screen tenants and provides renters a single form they can use to apply to as many participating properties on Zillow as they'd like over 30 days for a flat fee. These reusable applications, sometimes referred to as portable applications, can save consumers both precious time and hundreds of dollars. Research has found that [most renters pay at least \\$50](#) — or more — for an application, with the majority of renters submitting two or more applications before securing housing; renters of color [submit more applications](#) and pay even more than others.

Additionally, our universal application feature offers a "soft" credit pull, giving housing providers an easy tool to check creditworthiness while protecting renters from negatively impacting their credit score when they apply to a rental unit. Zillow's application also allows renters to review and annotate the screening report, ensuring they can provide mitigating information and review the reports for accuracy before submitting.

In an [open letter to the housing industry](#), former U.S. Department of Housing and Urban Development (HUD) Secretary Marcia Fudge encouraged all rental housing providers to allow a single application fee to cover multiple applications on the same platform or across multiple properties owned by one housing provider or managed by one company across providers. Zillow agrees that reusable applications, including our universal application, are an important solution to addressing upfront costs faced by renters.

Fair housing resources

Rental listings on Zillow's platforms clearly display available local legal protections, including [source of income](#) and [LGBTQ+ anti-discrimination laws](#), ensuring renters know their rights in the communities where they are searching. Especially given affordability constraints, it is crucial that families using alternative income sources, such as [housing choice vouchers](#), can find a great home, free from discrimination. This also helps housing providers better understand their legal obligations as landlords.

Cost and fee transparency

In an effort to give renters clear insight into the financial obligations of renting, Zillow created a [Cost of Renting Summary](#), making it easier than ever to understand the costs involved. This feature is available on all detail pages for rental multifamily buildings across the Zillow app and website.

The Cost of Renting Summary was built to empower renters with the information they need to make informed decisions throughout their housing journey. It leverages available data provided by Zillow's multifamily partners to display information about monthly costs, such as rent, parking fees and pet fees, as well as one-time expenses like security deposits, application fees and administration fees. Renters can view the total cost of renting a specific unit they are interested in directly on the building's detail page, making it easier to assess affordability.

Tenant screening and anti-discrimination tools

Zillow leverages technology to screen new rental listings and filter for discriminatory content based not only on federal fair housing laws, but also on state and local protections, including source of income and other anti-discrimination laws, as applicable. Recognizing rules and laws are always changing, this feature makes it easier for property managers to list their properties in compliance with local fair housing laws.

Housing Connector

Acknowledging [higher rents can have an impact on homelessness](#), Zillow has a deep partnership with [Housing Connector](#), which works with landlords to waive or reduce screening criteria and connects clients experiencing homelessness to rental housing that is available and affordable. This Zillow-powered program has secured housing for more than 8,500 people since launching in 2020, and entered the Portland market in 2024, where it has expanded housing access to over 300 case managers and their clients, successfully helping over 50 households secure stable housing to date.

Helping renters unlock life's next chapter

Many renters dream of homeownership, and at Zillow we're working to make this a reality. We display [down payment assistance](#) information on every eligible for-sale home listing on our site. Over 5 million shoppers have used this tool as they try to figure out how to overcome what is often the biggest hurdle to owning a home: affording a down payment. We also launched a first-of-its-kind feature for veterans that allows them [to search for condos that accept Veterans Affairs loans](#), unlocking more affordable homeownership options for those who served our country.

Zillow also allows renters who pay their rent on Zillow to have their [on-time payments reported](#) to two of the major national credit bureaus at no cost to them. Reporting on-time rent payments can help renters build or

enhance their credit history, an important step in accessing broader financial opportunities, including qualifying for a mortgage.

The road ahead

There is much more to be done, and we are constantly evolving our product features to meet the needs of renters. In our efforts to bring more affordable housing options to light for consumers, we recently added an option to search for and list [individual rooms for rent](#), and work is underway to expand the inventory of income-restricted buildings on our platform, as well as continued innovations to our universal application.

Zillow is committed to continuing the development of innovative products and working with policymakers to create ease and transparency in the rental market. We look forward to partnership and collaboration as we work to create a pro-consumer market that is fairer and more accessible for all.

Please don't hesitate to contact me with any questions or for further discussion.

Sincerely,

A handwritten signature in black ink, appearing to read "A Boone". The signature is fluid and cursive, with the first letter being a large capital 'A'.

Anna Boone
Senior Manager, Government Relations and Public Affairs
Zillow Group
Email: annabo@zillowgroup.com