



MULTIFAMILY NW
The Association Promoting Quality Rental Housing

2025–26 LEGISLATIVE BRIEFING BOOK

Insights and Recommendations on State Policy from
Oregon's Largest Association of Housing Providers

PUBLISHED OCTOBER 2024

“Housing providers
are key partners in our
state's efforts to solve the housing
and homelessness crisis.”

— GOV. TINA KOTEK





MULTIFAMILY NW
The Association Promoting Quality Rental Housing

ABOUT US

Multifamily NW is the largest association of housing providers in the state.

We strive to be the recognized leader, partner and trusted voice dedicated to serving the needs of residents, rental housing providers, industry suppliers, our community partners and state and local governments.

896 TOTAL MEMBER ENTITIES

650+
housing provider
members

250+
members are small
housing providers

205+
members provide amenities
*(landscaping, roofing, pool maintenance,
etc. for renters)*

20+
Affiliate
(non-profit, gov't agency members)



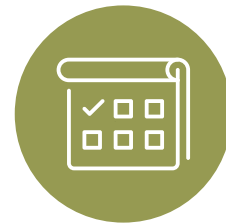
2,669+ PROPERTIES

represented by member housing providers,
with a total of 275,000 units of
rental housing represented



36 OREGON COUNTIES

A presence in 36 Oregon counties



20+ EVENTS

20+ networking events, trade shows,
and industry gatherings across
Oregon every year



25+ TRAININGS

on fair housing and compliance with
local/state laws across Oregon every year



2 ANNUAL REPORTS

Produce 2 annual reports with latest
rental data and economic trends

About this Resource

As the state affiliate of the National Apartment Association, Multifamily NW is Oregon’s largest association of housing providers – owners, managers, staff, maintenance professionals, vendors, suppliers, and more – representing more than 275,000 units of rental housing across the state.

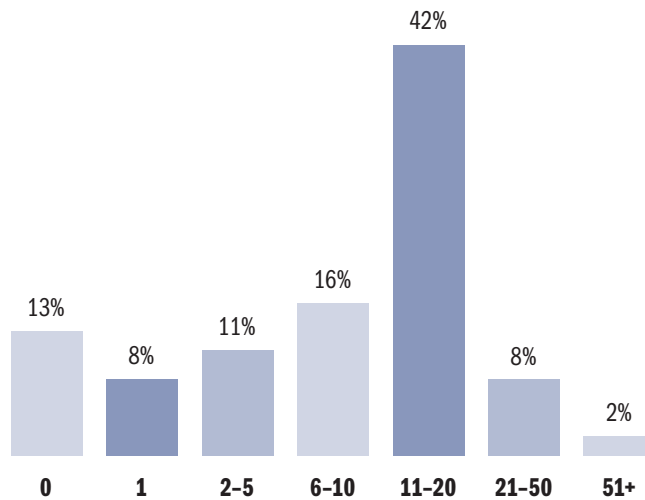
In addition to our advocacy work, we provide hundreds of networking events and several legal compliance trainings throughout the year to ensure our members are abreast of the latest developments in state and local rental housing policy.

Guided by an experienced and diverse Board of Directors, our organization aims to collaborate with legislators, policymakers, and stakeholders to create a robust and inclusive rental housing landscape. Together, we can work towards sustainable, affordable, and diverse housing options that benefit communities across our region.

This briefing book was created with direct input from across our membership, from housing providers with just one unit to large companies that manage thousands of homes – as well as with guidance from Oregonians that work in leasing, maintenance, and other areas of our rental housing industry.

Rental Buildings Owned by Survey Respondents

This graph illustrates the number of rental unit buildings owned by survey respondents, highlighting the range of ownership within the Multifamily Northwest membership.



A survey was distributed to Multifamily NW membership in the spring of 2024. Although unscientific, their answers offer real insight into the impacts that existing and potential policies have on their ability to provide housing in Oregon.

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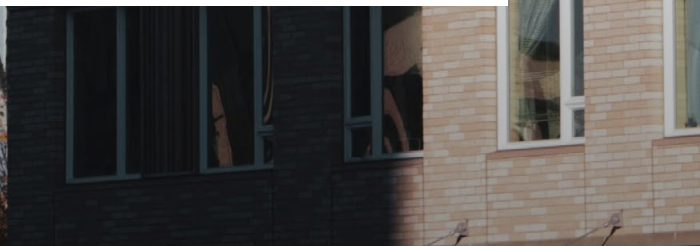
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EXECUTIVE SUMMARY



Key Themes

The survey highlighted several critical issues that housing providers are currently grappling with, particularly in the context of rising housing costs and rapidly evolving regulations, including:

Housing Costs & Rent Control

The survey identified escalating housing costs as the most pressing concern for housing providers. These rising costs are exacerbated by recent rent control measures. Housing providers emphasized that such controls limit their ability to effectively respond to the needs of both tenants and their own operations.

Regulatory Complexity

One of the most significant challenges facing housing providers is the ever-evolving landscape of local and state landlord-tenant laws. Frequent changes to regulations create a complex and uncertain environment, often requiring additional staff, labor hours, and the hiring of specialists to ensure compliance. These policies not only increase operational costs but also expose housing providers to the risk of litigation. This regulatory unpredictability adds layers of complexity, making it harder for housing providers to manage their properties effectively while navigating the potential legal consequences of non-compliance.



Key Takeaways on Policy Proposals

Our members answered questions about the most pressing housing policy proposals and their potential impacts on the housing market, including:

1

STATEWIDE RENTAL REGISTRY

The concept of a statewide rental registry was viewed as problematic by many housing providers. They believe it would lead to unnecessary costs and potentially invade the privacy of both tenants and landlords.

2

PORTABLE SCREENING PROGRAMS

Housing providers expressed substantial concerns about the current lack of efficient infrastructure to validate tenant information through portable screening programs. They fear that inadequate validation mechanisms could lead to compromised screening processes, increasing the risk of fraud and safety issues.

3

INSPECTION FEES

Increased inspection fees were reported to have a high or very high impact on rent prices, especially for affordable housing. These fees also contribute to rising administrative costs for housing providers, further straining their financial resources.

4

TENANT NONCOMPLIANCE & SAFETY

The survey revealed significant challenges in removing noncompliant tenants, even those who pose public safety threats. Housing providers stressed the need to reevaluate the statutory eviction process to address these difficulties more effectively and ensure community safety.

5

INSURANCE RATES

Rising general liability and commercial property insurance rates were also a major concern. These increases are attributed to certain policies, like Oregon's Measure 110, combined with rising behavioral health issues, and add to the financial burdens faced by housing providers.

The survey underscores the urgent need for policy reforms that consider the practical challenges faced by housing providers. Addressing these concerns is essential to ensure a stable and sustainable housing market in Oregon. Multifamily NW advocates for policies that balance tenant protections with the viability of housing providers to maintain and expand housing options.



HOUSING ISSUES



Rental Registry Has Not Worked In Cities; Should Not Expand Statewide

Overview

Back in 2018, the city of Portland adopted a citywide Residential Rental Registration program which, as of 2023, costs housing providers \$70 per unit – in addition to the staff expenses related to completing and filing the forms required. The fee raises millions in annual revenue, which goes toward administrative and software costs incurred by the city's Rental Services Office.

At the time of passage, the Portland Housing Bureau cited rental registration programs in 11 other cities, from Gresham to Medford, which have similar models and comparable fees. Many of the other programs in other cities directly fund random or complaint-based city inspection programs, despite homeowner insurance policies that mandate annual inspections for every unit.

Now, Multifamily NW has heard from state lawmakers that a potential statewide rental registry may be under consideration in 2025 – theoretically to create a dedicated fund for long-term rental assistance. Here's what our members have to say about the impact these programs have had in the cities where they operate, regardless of what the funds are used for.

Survey Findings

When asked about the cost of compliance should a rental registration program be established statewide (assuming a fee like Portland's), Multifamily NW members provided a wide array of answers – from a few hundred dollars per year for smaller owners, to nearly \$300,000 annually for larger providers. The cost includes the fee itself, as well as anticipated staff time spent on compliance, which varies by the size of the company. These expenses are often passed onto renters, as many housing providers already operate on tight margins. This is especially true given the increasing number of regulations driving up operational costs. A lot remains unknown about what a statewide rental registry would include, how it would be enforced, and how it would serve the state's larger housing strategies. However, if it is used for long-term rent assistance, our members have strong feelings on how that should be allocated.

QUESTION 1:

If you have concerns about a statewide rental registry requirement and funding of long-term rent assistance, what are the main issues you foresee?



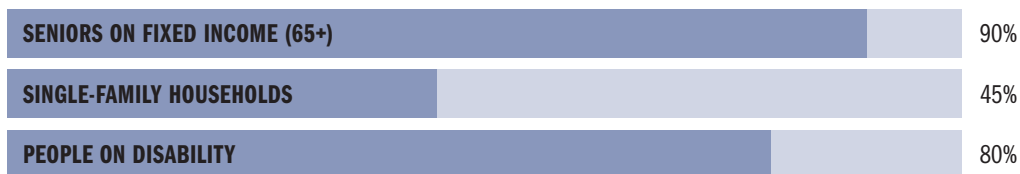
Note: Respondents not limited to one answer.

Conclusion: Cost, compliance, and privacy of tenants and housing providers are major concerns to MFNW members.

Housing providers are very concerned about the additional cost that the state is considering, especially during a time when housing needs to become cheaper – not more expensive. Costs continue to rise for expenses like payroll, insurance, and utilities, and the state has an obligation to not add to that burden. Concerns about reputational damage arise from the potential for properties to be misrepresented during the data collection process, which could lead to unfair perceptions of housing providers. These providers are diligently working to maintain high standards and responsibly manage their properties.

QUESTION 2:

Who should be eligible for long-term rent assistance?



Note: Respondents not limited to one answer.

Conclusion: MFNW members believe funds should be prioritized to those in need with the highest success rates of remaining housed.

Multifamily NW members believe that long-term rent assistance should be prioritized for those on fixed incomes such as seniors and people with disabilities, as they are most likely to succeed with stable housing. While current guidelines from Oregon Housing and Community Services (OHCS) state that anyone making up to 80% of the Area Medium Income (AMI) is eligible for assistance, priority should be given to those in the most challenging situations. However, our members advocate for a focus on individuals with the highest likelihood for success,

while also recognizing the complexities posed by individuals facing drug addiction and behavioral health issues, which should be addressed separately. Short-term rent assistance should be reserved for those facing medical or financial hardship.

Impact on Housing Providers + Renters

“Based on my portfolio of customers, the average annual financial impact would be \$295,000 per customer. If you factor in the standard rate increases for operating a community, this leads to a rent increase and the renter suffers.”

“Depending on the intricacies of the form and the information required, it could be between \$5 and \$20/unit per year [in addition to the fee].”

“I am a one-person office. On top of all the current regulations which differ by county and the ever-changing state regulations, adding additional administrative tasks and costs would be devastating for me.”

Recommendations for Policymakers

Due to the potential for increased cost burden on both housing provider and renter, Multifamily NW recommends against a statewide rental registration program – especially one without clear goals and a direct connection to improving our housing crisis in Oregon. If policymakers ultimately decide to pursue this legislation, it is critical that the policy pre-empt local programs and render them void. While our association supports long-term rent assistance, that is a shared goal for all of our communities and must not be borne on the backs of one particular group.



HOUSING ISSUE

Portable Screening Proposal Raises Concerns

Overview

Portable screening, also referred to as a portable universal screening application, proposes a system where tenants obtain credit and background checks themselves and share them with potential housing providers, bypassing individual screening processes directed by housing providers. While aimed at streamlining the rental application process and making housing more accessible, this proposal raises significant concerns within the rental housing industry.

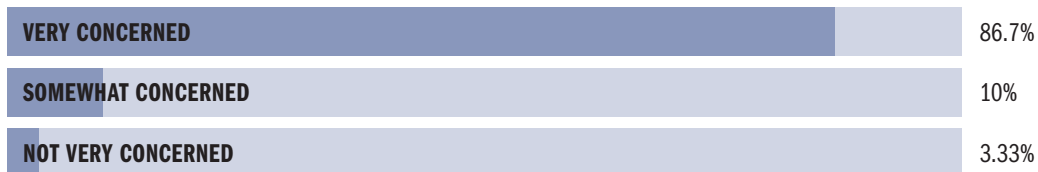
Concerns include the potential decrease in screening quality due to outdated information, uncertainties regarding responsibility for misreported information, financial implications for housing providers, the potential shift of responsibility from expert screeners to leasing staff, and the rise of fraud. These challenges pose risks to both tenants and housing providers, impacting the overall integrity of the screening process and potentially hindering fair and equitable access to housing.

Survey Findings

Multifamily NW members express significant concern regarding the implementation of portable screening systems. The primary issues include the potential decline in the quality of tenant screenings, the lack of clear guidelines and processes for correcting inaccuracies, and the financial impact associated with increased costs and compromised screening comprehensiveness. Additionally, members are worried about the rulemaking process and emphasize the need to be involved at the table when crafting screening questions to ensure they are aligned with the needs of housing providers. These concerns underscore the need for careful consideration and robust mechanisms to ensure the reliability, accuracy, and fairness of tenant screening processes.

QUESTION 1:

How concerned are you about the decrease in the overall quality of tenant screenings due to the use of portable screening reports, which may contain outdated information?



Conclusion: Multifamily NW members are overwhelmingly very concerned about the impact portable screenings would have in the overall quality of tenant screenings. The quality of screening matters to MFNW members and their tenants/renters because it ensures accurate and reliable tenant information, protecting both parties from potential risks and maintaining the integrity and safety of the rental community.

QUESTION 2:

What are the main concerns regarding the responsibility for misreported information in portable screenings?

LACK OF CLEAR GUIDELINES FOR RESOLVING INACCURACIES	25.8%
CHALLENGES IN ENSURING PROMPT RECTIFICATION OF INACCURACIES	32.3%
ABSENCE OF STREAMLINED PROCESS FOR APPLICANTS TO DISPUTE OR SUPPLEMENT INFORMATION	12.9%
OTHER: ALL OF THE ABOVE, QUALITY OF SCREENING CONCERNS, OVER REGULATION, FRAUD	29.03%

Conclusion: The primary concerns regarding the responsibility for misreported information in portable screenings include the lack of clear guidelines for resolving inaccuracies and the challenges in ensuring timely correction of these errors. Additionally, there is significant apprehension about the absence of a streamlined process for applicants to dispute or supplement information. Other concerns noted include issues related to the quality of screenings, overregulation, and potential fraud. These points underscore the necessity for a transparent and efficient system to manage and rectify information to uphold the integrity of the tenant screening process.

QUESTION 3:

How do you anticipate the financial aspect of portable screening impacting your housing operations?

INCREASED COSTS FOR SCREENING PROCESSES	27.6%
COMPROMISE ON THE COMPREHENSIVENESS OF SCREENING REPORTS	48.28%
POTENTIAL FOREGONE SCREENING DUE TO COST-PROHIBITIVE PROCESSES	6.9%
OTHER: ALL OF THE ABOVE, LOW STANDARDS FOR SCREENINGS	17.24%

Conclusion: The financial impact of portable screening on housing provider operations is anticipated to be significant, with nearly half of the respondents concerned about the compromise on the comprehensiveness of screening reports. Additionally, increased costs for screening processes are also a notable concern. Other issues, such as lower standards for screenings and a combination of these factors, highlight the broader financial and operational challenges posed by portable screening systems.

Impact on Housing Providers + Renters

"I would like to screen each person moving into the home that cost me over \$250,000 to build, to ensure they meet the criteria (can they pay, are they engaging in criminal activity, have they damaged previous housing or not complied with lease terms, do they pay their bills on time)."

"I would not necessarily trust a portable screening report over what I am able to do."

"I should be able to choose my screening service based on the ability of the service to protect my investment."

Recommendations for Policymakers

Due to significant concerns about the quality, accuracy, and financial implications of portable screening systems, Multifamily NW recommends against the implementation of a statewide portable screening program. Effective tenant screenings are crucial for maintaining public safety within rental communities and ensuring the protection of health and property.

For example, the City of Happy Valley recently increased business license fees for multifamily properties in response to concerns about tenant behavior, as they found that 40% of 911 calls were directed to multifamily buildings. This highlights the importance of thorough tenant screening. The potential for outdated information, lack of clear guidelines for resolving inaccuracies, potential fraud, and increased costs for housing providers pose substantial risks to both tenants and providers. Implementing such measures could undermine the safety of apartment communities and jeopardize housing providers' ability to maintain their units.



HOUSING ISSUE

New Inspection Fees Drive Up Cost of Housing

Overview

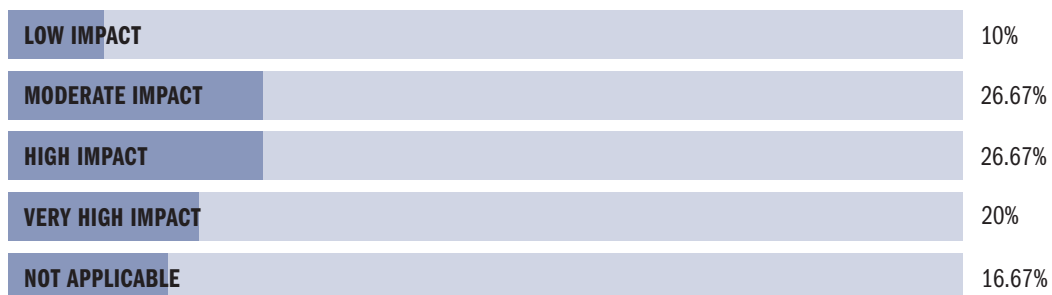
Inspection fees are charges imposed on housing providers by local or state authorities for the inspection of rental properties. These fees are intended to cover the costs associated with regulatory compliance and ensuring that rental properties meet certain standards for safety, habitability, and compliance with local regulations. However, housing providers already conduct annual inspections to meet the requirements of their insurance companies and mortgage lenders. This raises the question of why an additional state inspection is necessary when these properties are already in compliance. Housing providers often have concerns about inspection fees due to several reasons including financial burden, lack of clarity on value, inequity, and administrative burden.

Survey Findings

The survey highlights that current inspection fees have a substantial impact on housing providers, with over 73% experiencing moderate to very high effects on their ability to manage rental properties. The primary challenges identified include increased rental prices for tenants, administrative burdens, and financial strain on operating budgets. Multifamily NW members propose various solutions such as eliminating or reducing fees, focusing inspections on necessary units, and funding through general funds rather than user fees.

QUESTION 1:

How would you rate the impact of current inspection fees on your ability to manage rental properties?



Conclusion: The survey indicates that a significant portion of housing providers experience a moderate to very high impact from current inspection fees, with over 73% of respondents reporting these fees affect their ability to manage rental properties. This highlights the considerable financial and administrative burden inspection fees place on housing providers.

QUESTION 2:

What specific challenges do you face due to the imposition of inspection fees?

FINANCIAL STRAIN ON OPERATING BUDGET	10.34%
INCREASED RENTAL PRICES FOR TENANTS	24.14%
ADMINISTRATIVE BURDEN IN DEALING WITH INSPECTIONS	24.14%
PERCEIVED LACK OF VALUE OR BENEFIT FROM INSPECTION SERVICES	20.69%
ALL THE ABOVE	20.69%

Conclusion: The survey reveals that the main challenges housing providers face due to inspection fees are increased rental prices for tenants and administrative burdens, each impacting 24.14% of respondents. Additionally, financial strain on operating budgets and perceived lack of value from inspection services are significant concerns, with many respondents indicating that they experience all of these challenges simultaneously.

QUESTION 3:

In your opinion what measures could be taken to address concerns related to inspection fees for rental properties?

The infographic consists of a light blue background with four speech bubble shapes containing text. Below each speech bubble is a bolded summary statement. The speech bubbles contain the following text:

- Make the system complaint-driven and charge fees only for non-compliance with repair requirements.*
- Eliminate or reduce inspection fees and streamline the process to reduce costs.*
- Ensure fees cover only significant safety issues, not minor repairs.*
- Fund inspections through city or county general funds instead of user fees.*

The bolded summary statements are:

- Utilize existing inspection information to avoid redundancy.**
- Oppose mandatory inspections or shift the cost to tenants.**
- Implement independent oversight to ensure efficient fund allocation.**
- Charge fees only to companies that repeatedly fail inspections.**

Conclusion: Multifamily NW members suggest various measures to address concerns related to inspection fees, including eliminating or reducing fees, streamlining the inspection process, focusing on necessary inspections, and funding inspections through general funds rather than user fees. There is strong opposition to mandatory inspections, with some advocating for a complaint-driven system or shifting the cost to tenants.

Impact on Housing Providers + Renters

“Find a way for the government to utilize the information on existing inspections that take place.”

“The inspection fee should only address life and safety issues like fire or trip hazards or lack of working smoke detectors not things like small areas of chipping paint or a nonworking outlet etc.”

Recommendations for Policymakers

Due to the significant financial and administrative burdens that current inspection fees impose on housing providers, Multifamily NW recommends against the expansion of such fees without careful consideration. Policymakers should consider eliminating or reducing inspection fees, focusing inspections only on necessary units, and funding inspections through city or county general funds rather than user fees. There is also strong opposition to mandatory inspections, with members advocating for a complaint-driven system or shifting the cost to tenants when necessary.



HOUSING ISSUE

Well-Intended Statutory Changes Have Impacted Resident Safety

Overview

In the 2023 legislative session, Oregon passed [HB 2001](#), a comprehensive housing bill that introduced significant changes to nonpayment eviction procedures. These include mandatory disclosures with termination notices and summons, allowing tenants to settle nonpayment at any point during eviction proceedings, and eliminating 72- and 144-hour eviction notices in favor of 10- or 13-day notices. Additionally, HB 2001 modifies timelines for court appearances and trial settings in nonpayment cases, emphasizing compliance with new procedural requirements and longer eviction timelines. Coupled with additional statutory requirements that lowered income requirements from 3:1 to 2:1, included relocation assistance requirements, and included more stringent requirements for proving criminal activity, providers face an uphill battle when it comes to eviction processes. And while eviction is always considered a last resort, providers need the ability to take action in cases where safety, property integrity, or lease compliance is at risk.

Survey Findings

Multifamily NW members are concerned about new eviction laws, citing difficulties with tenants meeting reduced income requirements and the financial burden of new relocation assistance mandates. The primary issue is proving criminal activity, especially when law enforcement is slow to respond. These requirements have increased the financial strain on providers beyond what was intended by the law. Members advocate for expanding the statute to include adverse criminal activities, such as assault, property destruction, arson, and threats, as grounds for eviction.

QUESTION 1:

Have you had issues evicting a tenant within 24 hours due to statutory requirements?



Conclusion: More than a third (34.62%) of Multifamily NW members have faced issues with the new eviction notice requirements. Providers are worried that the additional regulations for evicting unruly tenants consume time, resources, and staff, detracting from their primary responsibilities.

QUESTION 2:

Would you be supportive of changes to this statutory requirement that would allow for eviction of a tenant if they were charged with one the following crimes? (Assault, Arson, Threatening tenants or staff, Destruction of property)



Conclusion: Providers are facing significant challenges in evicting tenants charged with dangerous crimes, as current laws often prevent action until a conviction is secured. Evicting tenants based on charges, rather than waiting for a conviction, is essential for community safety. Providers unanimously support changes to existing statutes, including access to police reports, to enable the timely removal of tenants who pose a danger.

Impact on Housing Providers + Renters

“A tenant was harassing his neighbors and we tried to evict him with a 24-hour notice but were informed by counsel that it did not meet the threshold and if we lost, it would be very hard to evict him after that. We initiated a 30-day notice and before we could evict the tenant, he allegedly assaulted a tenant, which resulted in a civil lawsuit against us. One of the claims is that we failed to protect the plaintiff because we did not evict him fast enough, i.e., under a 24-hour notice.”

“We had a tenant threaten a staff member with a gun, and then physically assault them. It took us 9 weeks in total to go through the full process all the way to sheriff lockout. The employee had to obtain a no contact order due to being stalked by the former resident.”

“I have had several incidents where one tenant on the property was creating a dangerous situation for other tenants but I did not have the documentation necessary to proceed with an eviction. The victimized tenants were too afraid of retaliation to provide written documentation. In these situations, the violent tenant causes harm to other tenants and significant damage to the property.”

Recommendations for Policymakers

As well-intended as current eviction requirements may be, they are placing an undue burden on both providers and tenants. Multifamily NW strongly recommends streamlining the eviction process for tenants involved in dangerous criminal activity, such as arson, property damage, and assault. Additionally, we urge policymakers to provide legal immunity for landlords who initiate the eviction process and later face further criminal acts from the tenant during the eviction period. This would ensure that housing providers are not held liable for crimes committed after the eviction process has started but before it has concluded. Lastly, housing providers currently cannot access open police reports regarding crimes on their properties. The ability to access this information would help protect the safety of other tenants. These measures would alleviate the challenges housing providers face under current statutes and judicial limitations.



Public Safety Challenges Leave Providers with Limited Options in Insurance Market

Overview

Multifamily providers are facing increasing challenges in finding adequate and affordable insurance coverage. Insurance has now become the second leading cost for housing providers, behind mortgages. Factors such as natural disasters, public safety concerns, and aging buildings have driven up premiums for many Multifamily NW members, exacerbating financial pressures at a time when the State should aim to reduce costs for providers.

Survey Findings

Multifamily NW members have faced growing challenges in finding and securing insurance coverage. 70% of respondents reported premium increases of 20% or more, with 20% experiencing increases of over 50%. These significant hikes indicate a challenging insurance market for providers, reflecting rising costs and reduced availability of coverage. Many providers cited criminal activity as a primary driver of these increased rates, as well as increases in natural disasters and increased risks associated with aging buildings.

QUESTION 1:

Have you shopped for new coverage within your most recent renewal cycle?



Conclusion: Most providers (54.55%) are shopping around for new insurance coverage, indicating an increase in risk for multifamily properties due to a variety of reasons – wildfires, public safety issues, aging buildings.

QUESTION 2:

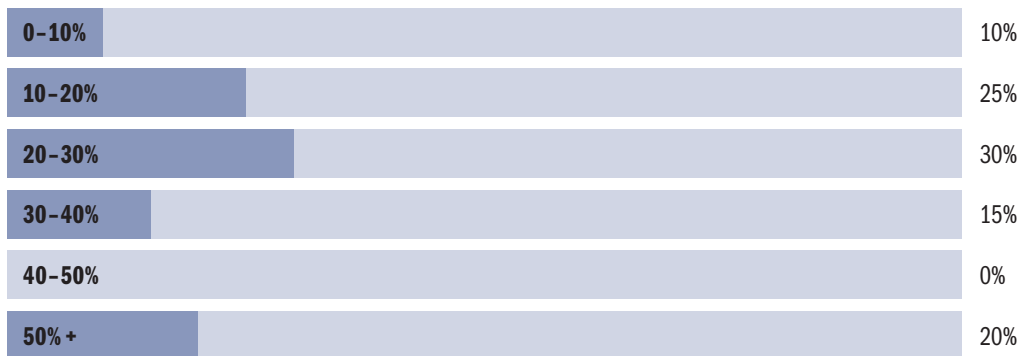
If yes, how many brokers/agents have you contacted? And what companies by name were quoted or contacted?



Conclusion: Providers have contacted numerous brokers and insurance companies in their efforts to find suitable coverage, with some reaching out to over 30 carriers, including well-known names such as State Farm, Zurich, USI, Farmers Insurance, Liberty Mutual, and Safeco. However, despite these efforts, several members report they only have one or two viable options for coverage, which significantly limits their choices. As a result, many providers remain with their current insurer(s) due to the difficulty in finding better alternatives, either because of limited coverage availability or prohibitively high new quotes. While insurance companies are not necessarily leaving the multifamily housing market, they also lack incentives to lower premiums or increase coverage, placing additional pressure on providers.

QUESTION 3:

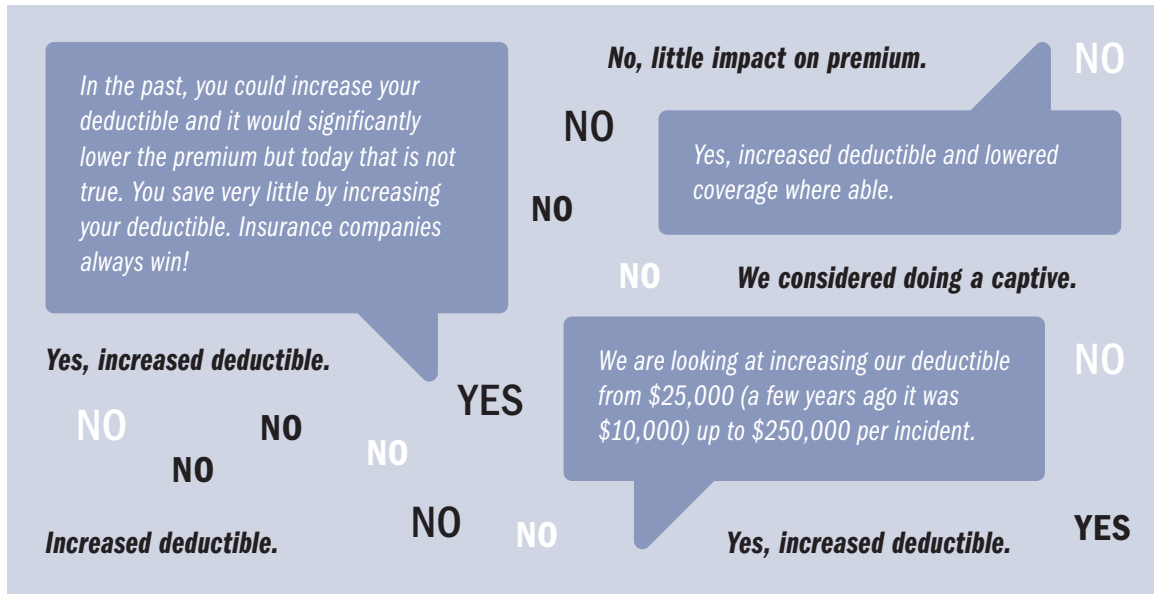
How much has your premium increased in the most recent renewal period?



Conclusion: Providers are experiencing increased premium, 70% of respondents reported premium increases of 20% or more, with 20% experiencing increases of over 50%. These significant hikes indicate a challenging insurance market for providers, reflecting rising costs and reduced availability of coverage.

QUESTION 4:

Did you make changes to the policy (i.e. changed deductible, changed coverage levels, etc.) during your most recent renewal?



Conclusion: In response to rising premiums, some providers have increased their deductibles or lowered coverage levels, though many found these changes had little impact on reducing costs. The majority, however, did not make changes to their policies, reflecting limited options for mitigating premium increases.

QUESTION 5:

Have you engaged in any activities that may result in risk reduction prevention (i.e. risk management plan, loss control services, property survey, etc.)?



Conclusion: Most providers (54.55%) have engaged in risk reduction activities such as implementing risk management plans, loss control services, or property surveys. However, a significant portion (45.45%) have not taken such measures, indicating room for improvement in proactive risk management efforts.

QUESTION 6:

If you have engaged in any activities that may result in risk reduction prevention, please list the changes.

I had a survey that required me to remove some 5-to-6-foot dead trees – they were perennials that had died back. Repainting of a house when another rental house was in worse shape and had already scheduled to repaint. Ended up painting two houses this spring.

Yes, we have a robust risk program and rolled out a safety audit program.

Replacing wood burning fireplaces with electric inserts.

Risk management plan.

We do unit by unit inspections every year to help with this. And we have an in-house safety team that inspects each property annually.

Annual insurance inspections.

Annual preventative maintenance, monthly fire control system testing, insurance and lender inspection follow up.

Flood surveys, exploring loss control services.

Conclusion: Providers have implemented various risk management activities to curb rising insurance costs, many of which involved costly activities, which may be challenging for all providers to implement.

QUESTION 7:

What do you believe is the reason insurers are pulling out of the state and premium rates increasing? Do you believe public safety plays a role?

Public safety is huge due to the increase in claims that are filed with the unmitigated assault on buildings that seem to be on a daily basis. For example, broken windows on a bi-weekly basis, biohazard removal, homeless camping in doorways, quarters, drug usage around property and inside property.

*Floods, fires, homeless / crime / safety risks.
Lack of emergency services response times.*

Main reason is due to crime, vandalism and damage to properties. Yes, public safety has played a role. One of our commercial properties in the city core received a cancellation notice because is tagged with graffiti frequently. We repaint the building on a weekly basis. The insurance company is asking for us to do something to reduce the frequency of graffiti. Somehow this is figuring as a component for insurance viability. As a note, there have been no claims against this building for the time we have owned the building.

Conclusion: Insurance coverage for providers is becoming more expensive due to increased claims from crime, vandalism, and natural disasters, as well as regulatory challenges and risks associated with aging buildings. Insurers are raising premiums to mitigate losses, leaving providers struggling to secure affordable and comprehensive coverage.

Impact on Housing Providers + Renters

“Main reason is due to crime, vandalism and damage to properties. Yes, public safety has played a role. One of our commercial properties in the city core received a cancellation notice because is tagged with graffiti frequently. We repaint the building on a weekly basis. The insurance company is asking for us to do something to reduce the frequency of graffiti. Somehow this is figuring as a component for insurance viability. As a note, there have been nonclaims against this building for the time we have owned the building.”

“Most recently we have had multiple properties receive non-renewal notices as they are pre-1972 construction, non-sprinkled, so fire is a major consideration. Also, insurers are excluding most water damage events. Public safety has not been a consideration. It appears that type of loss is the primary driver.”

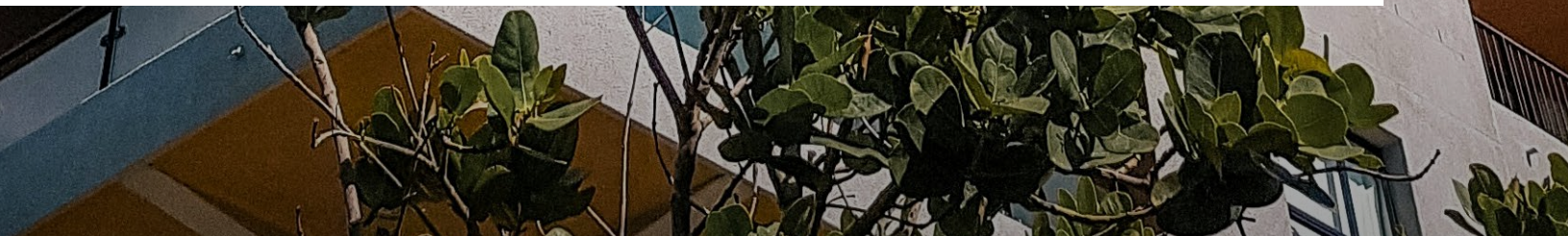
“Public safety is huge due to the increase in claims that are filed with the unmitigated assault on buildings that seem to be on a daily basis. For example, broken windows on a bi-weekly basis, biohazard removal, homeless camping in doorways, squatters, drug usage around property and inside property.”

Recommendations for Policymakers

Premium rates have increased for providers due to various factors, including rising crime, vandalism, natural disasters, and risks associated with aging buildings. To address the escalating insurance costs faced by multifamily providers, policymakers should explore incentives for providers to implement robust risk management and property safety measures. Offering tax breaks or grants could help reduce claims and lower insurance costs. Additionally, effective risk management strategies can shift liability away from housing providers, further protecting them from litigation. Long-term, Multifamily NW suggests addressing the root causes of increased claims by improving public safety and investing in infrastructure to mitigate natural disasters, ultimately creating a more sustainable insurance market for providers.



CONCLUSION





Working Together for Better Rental Housing Solutions

These survey findings from Multifamily NW highlight several pressing concerns within the housing community that require immediate attention. One of the most significant challenges identified by our members is the rising costs associated with new inspection fees, rental registries, and overall property management. These additional expenses, combined with the need for increased labor, long-term legal assistance, and the insurance challenges that arise from a higher number of filings, place a heavy financial burden on housing providers. This ultimately drives up the cost of housing for everyone during a time of widespread housing affordability crises.

Additionally, our survey revealed concerns about the quality and accuracy of information provided in portable screening reports, with 86% of our members expressing apprehension about their reliability. Inaccurate or incomplete screening information can lead to poor tenant selection decisions, destabilizing rental communities and potentially harming tenant credentials, including credit reports. **We urge lawmakers to include housing providers in discussions about portable screening to ensure access to trustworthy and comprehensive data, while also providing tenants with the ability to correct inaccurate information.**

Though eviction is no longer the primary issue for many housing providers, it remains a critical concern in some cases. More than a third of Oregon housing providers have reported difficulties in evicting tenants, even in cases involving criminal activity. This not only jeopardizes the safety and well-being of other residents but also complicates the responsibilities of property managers who are striving to maintain a secure and peaceful living environment. **Lawmakers must work with us to develop more effective policies that facilitate necessary evictions while ensuring due process is upheld.**

Multifamily NW is committed to working collaboratively with lawmakers to address these critical issues. By taking proactive steps to reduce regulatory burdens, improve screening processes, and enhance public safety, we can create a more sustainable and equitable housing environment for all. We look forward to engaging in meaningful dialogue to ensure the housing community's needs are met and to continue providing safe, affordable, and quality housing to our residents.

Additional Resources

Multifamily NW strives to be a trusted resources for legislators, as well as members of the media, our partners in the housing industry, and the general public. For more information on our advocacy efforts and our approach to housing policy, visit pnwhousing.org where you can find our latest policy platform, factsheets for each legislative district, member stories, and calls to action on key policies under consideration by state and local governments.

Additionally, you can always reach out to any member of the Multifamily NW advocacy team.



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