July 2024

SCREENED OUT OF HOUSING

How AI-Powered Tenant Screening Hurts Renters



TECH EQUITY



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THE AUTOMATED SYSTEMS DETERMINING YOUR HOUSING FUTURE

For the over 122 million renters in the United States, decisions about where they can live are increasingly made by companies that provide automated artificial intelligence tools to landlords.[1][2] While landlords have always screened potential renters when deciding whether to rent to someone, the introduction of largely opaque and unaccountable AI systems into the decision-making process raises questions about how renters can enforce their rights.

The tenant screening industry is vast and lucrative, consisting of as many as 2,000 companies that generate $1.3 billion in annual revenue.[3] These companies, known as Consumer Reporting Agencies, or CRAs, include the "Big Three"—TransUnion, Experian, and Equifax—but in recent years increasingly include startup companies who are leveraging AI to compete against the legacy players. Those established firms are, in turn, moving swiftly to incorporate AI into their offerings in order to keep pace.

As has been well documented in a variety of areas, AI systems have a tendency to discriminate against already vulnerable communities.[4][5][6] The rapid adoption of AI by the firms that landlords use to screen potential renters is introducing significant challenges to prevent discrimination in the rental housing market. While the pre-AI systems offered by CRAs provided landlords with full background reports, many of the new AI-enabled systems make recommendations to landlords about whether to approve or deny particular applicants. Others go further, providing predictive scoring a la the film

Minority Report that crunches opaque data to tell landlords how likely an applicant is to be a "good" renter.

What they all have in common is that they are remarkably opaque. Without a deeper understanding of how these AI-enabled tenant screening systems work, it is becoming increasingly difficult to enforce civil rights protections such as the Fair Housing Act and Fair Credit Reporting Act.[7] [8]

In order to shed light on the role of these systems in the provision of rental housing, TechEquity Collaborative and MIT Doctoral Candidate Wonyoung So worked with a market research firm to develop a survey for landlords and renters in California asking about their use and understanding of tenant screening AI. We received responses from over 1,000 renters and 400 landlords in California, the state with the second-largest share of renter households, making the joint surveys the most extensive insights to date into how landlords work with CRAs to make rental decisions. We found:

AI-enabled tenant screening systems are widely used in the rental market

Almost two-thirds of the landlords we surveyed received tenant screening reports that contained some AI-generated score or recommendation. While prior research into this industry demonstrates that most landlords also receive underlying background reports alongside the AI-generated scores, our survey indicates that landlords often rely more heavily on the score alone.[9]

The use of Minority Report-esque predictive scoring for renters is prevalent

Twenty percent of landlords reported receiving predictive information from screening companies. Predictive analytics offer landlords proprietary assessments for metrics covering everything from the risk an applicant might pay rent late or break their lease early to the likelihood they might damage the property. Predictive analysis of this type, which was recently made illegal in the European Union, combines information from an individual's own background with data from a wide array of sources that is often not connected to the applicant at all such as market data, financial statistics, aggregated renter outcomes, and social media profiles to project an applicant's behavior in the future.

Renters are often left in the dark, deepening power imbalances that threaten housing rights

Our research shows that renters do not have information about who is assessing rental applications. The survey asked renters to provide the name of the company that conducted their application screening. Only 3% provided the name of a screening or consumer reporting agency; the rest left the response blank or erroneously provided the name of their landlord or property management company. This confusion indicates that renters may be only passive participants in the screening process, kept unaware of how decisions to rent to them or not are being made. The information gaps raise questions about the ability that renters who are subject to these screening tools have to enforce their rights, and warrants further research to understand the extent of their alienation.

AI tenant screening systems disproportionately impact the most vulnerable tenants

The survey found the highest prevalence of AI-enabled tenant screening systems among landlords who serve lower-income renters, and among those who own a smaller number of units (in California, landlords with small holdings are typically exempted from tenant protection regulation). Given the vulnerability of these particular renters, the disproportionate prevalence of AI-enabled systems among landlords who serve this population raises concerns about the possibility of bias, exploitation, and further financial marginalization.

While our research doesn't establish a causal link between automated tenant screening and racial disparities in the rental market, our survey results do reinforce that there is deeply entrenched racial bias in rental housing. Black and Latinx renter survey respondents were nearly half as likely to have their rental applications accepted as white respondents (46% and 43% respectively). These findings, alongside what we know about the racial makeup of lower-income renters, point to the risk that automated tenant screening systems pose for furthering racial bias in housing.[10]

THE PATH FORWARD

Our research finds that AI's role in the rental market is widespread and insidious. Automated tenant screening is already at scale in the California rental market, disproportionately affecting vulnerable renters. There has always been bias and discrimination within the rental market. However, the proliferation of these tools introduces a level of opacity that makes it close to impossible for renters and their advocates to enforce existing rights. Renters need real transparency into how decisions about their housing options are made—and in some cases, new rights and rules to ensure that these tools do not further inequity in our housing system. As these automated systems undermine landmark civil rights protections in the housing market, policymakers must respond to their destabilizing threat.

HUD's recent guidance on the use of artificial intelligence in tenant screening offers common-sense recommendations for how landlords and screening companies must apply the Fair Housing Act to tenant screening in the age of AI, and how advocates and policymakers can hold the purveyors of these tools accountable.[11] They advise:

- Making rental decisions that reflect a landlord's own judgment, not a screening company's
- Establishing and publishing the criteria landlords use to assess rental applicants
- Making sure all renter-applicants are provided with a copy of their screening reports
- Creating dispute processes for renters to correct inaccurate or irrelevant information
- Auditing automated tenant screening systems for accuracy and Fair Housing Act compliance
- Restricting assessments to only relevant and accurate inputs

This guidance is a good basis on which to build, but it has not yet been codified or meaningfully implemented. In addition to formalizing this guidance, we also need to encode new laws that account for the unique impacts of automated tenant screening tools:

Screening companies must ensure that AI use in the housing system does not further inequities—

—by providing landlords and renters with the logic behind the AI systems' recommendation or decision, adhering to best practices on data minimization and public notice, and assessing for harm prior to the use of this technology on the public. In order to enforce their existing and future rights, renters must be provided with robust notice that AI systems are in use as well as the information they need to understand how their personal data and other factors were used in the decision or recommendation. Additionally, AI regulation must take a human-centered approach that allows renters meaningful public control of the technology that impacts their access to housing.

Regulators must shift the burden of monitoring AI and enforcing protections from individuals to the industry—

—by strengthening guardrails on the monetization of proprietary datasets; requiring that technology meets civil rights as well as data accuracy and completeness standards before their public use; compelling information from companies that will allow regulators to understand how the technology works and impacts renters; regularly auditing companies and screening outcomes for harm; and investing in the enforcement capacity necessary to respond to AI.

Landlords must be held responsible for upholding renters' rights—

—by publishing their screening standards for renters and providing all acquired reports received from screening companies to rental applicants to rebalance information asymmetries. Ultimately, landlords are responsible for discrimination if and when it happens, so they must hold their screening vendors accountable and understand the underlying details of how the vendor arrived at a particular score or recommendation. Additionally, enforcement agencies and trade groups should invest in education for landlords (especially landlords of smaller holdings) so they understand how AI-enabled tenant screening tools work and the potential liability issues they create for their users.

Despite the extensiveness of our surveys, there is more work to do to understand the use of tenant screening tools in the rental market. Self-reported data in surveys will always contain a level of unreliability, and while we have gone to lengths to ensure the survey is representative, it is not as comprehensive as we would like it to be. Inherent in our recommendations above is the fact that there must be greater transparency of these systems so that researchers, regulators, and, most importantly, renters themselves can understand the real impact of these tools on the housing market. Transparency, along with the accountability we are calling for, is necessary to protect hard-won gains and establish the housing system that renters need in California and beyond.



BACKGROUND ON TENANT SCREENING

Most people are familiar with the process of applying for private rental housing: typically an applicant submits basic personal information, proof of income, references, and consent for the landlord to pull various background reports, including criminal records, credit reports, and eviction histories. Historically, those reports were delivered in complete, raw formats to the landlord who had to review them and come to their own conclusion about whether to approve or deny an applicant. The advent of credit scoring introduced the concept of compiling data into a recommendation, but until recently those scores generally accompanied the raw data rather than replacing it.

Now, with the introduction of automated decision-making systems and artificial intelligence, the raw data from those reports is increasingly crunched by machines that generate scores, recommendations, and predictions about rental applicants that are decontextualized from the data that went into those recommendations.

That data is consumed by the proprietary algorithms that produce decisions without providing the landlords or renters much clarity about how the decisions were reached.

Landlords who use AI screening systems are now receiving the screening company's proprietary analysis, not just the unprocessed reports. Some combine an individual's background reports with larger datasets to predict their likelihood of being a stable renter in the future. Others merely assess the background reports to analyze a renter application. There are different end-products, but ultimately tech-enabled screening outsources the assessment of various reports from landlords to companies. These companies then offer simplified risk scores or rental recommendations that flatten renter profiles into metrics or instructional graphics.

The risk assessments and recommendations look different company to company, and it's worth clarifying the different forms they can take.

THREE MODERN FORMS OF TENANT SCREENING

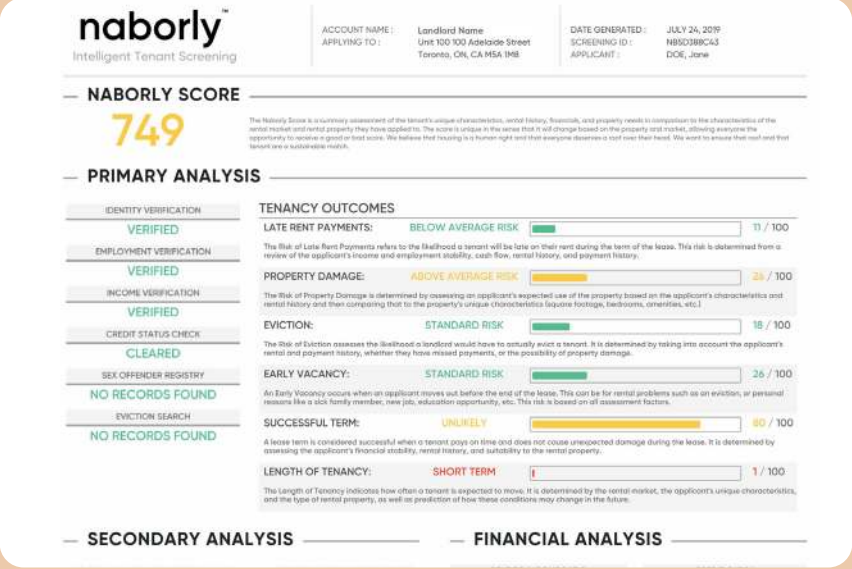
Predictive analysis

Predictive analysis offers landlords proprietary assessments of everything from the risk that an applicant might pay rent late or break their lease early to the likelihood they might damage the property. It combines information from an individual's underlying reports with data from a wide array of sources such as market data, financial statistics, aggregated renter outcomes, social media profiles, and more to project an applicant's behavior in the future. Because these are proprietary systems that aren't open to public scrutiny, it is unclear exactly what data informs these scores, or whether the methodology is even made available to customers.

A review of some companies that have made elements of their assessments public reveals that predictive analysis varies widely.

For example, Naborly used to make a sample screening report available online before it was acquired by SingleKey, another screening company, in 2022. According to the sample report, Naborly's service offered predictions for an applicant's risk of "late payments," "property damage," "early vacancy," and "eviction."

"Length of Tenancy," for example, is rated both by applicant characteristics as well as a prediction of how "conditions may change in the future." Eviction outcomes are determined by "possibility of property damage." Successful payments rely on "suitability to the rental property." Naborly has not made clear what analysis or data is behind subjective determinations like "suitability" to a unit or what the nexus between an individual's characteristics and a unit's characteristics is that indicates the likelihood for property damage.


naborly
Intelligent Tenant Screening

ACCOUNT NAME : Landlord Name
APPLYING TO : Unit 100 100 Adelaide Street Toronto, ON, CA M5A 1N8
DATE GENERATED : JULY 24, 2019
SCREENING ID : NBSD3B8C43
APPLICANT : DOE, Jane

NABORLY SCORE

749

PRIMARY ANALYSIS

IDENTITY VERIFICATION: VERIFIED
EMPLOYMENT VERIFICATION: VERIFIED
INCOME VERIFICATION: VERIFIED
CREDIT STATUS CHECK: CLEARED
SEX OFFENDER REGISTRY: NO RECORDS FOUND
EVICTION SEARCH: NO RECORDS FOUND

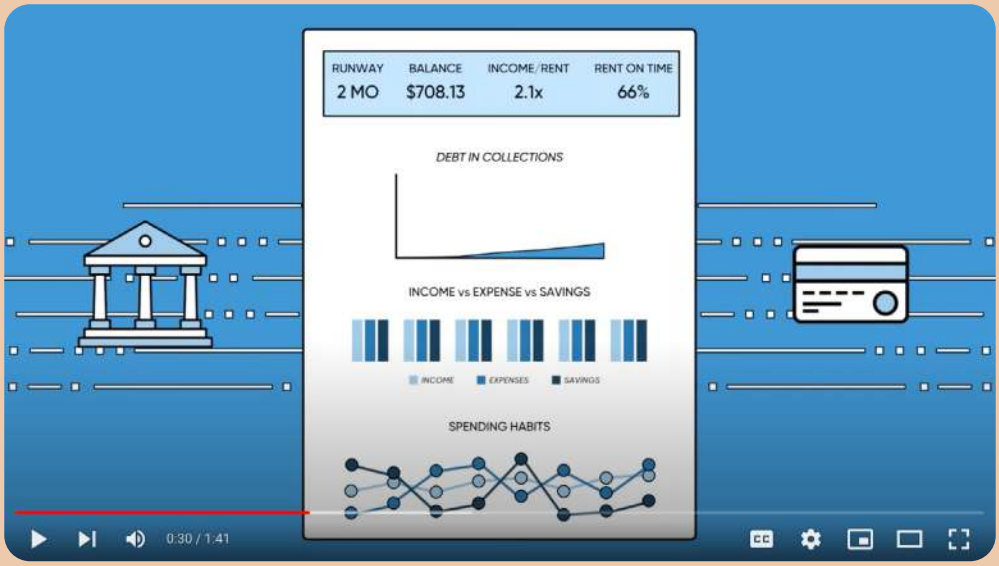
TENANCY OUTCOMES

LATE RENT PAYMENTS: BELOW AVERAGE RISK — 11 / 100
PROPERTY DAMAGE: ABOVE AVERAGE RISK — 26 / 100
EVICTION: STANDARD RISK — 18 / 100
EARLY VACANCY: STANDARD RISK — 26 / 100
SUCCESSFUL TERM: UNLIKELY — 80 / 100
LENGTH OF TENANCY: SHORT TERM — 1 / 100

SECONDARY ANALYSIS

FINANCIAL ANALYSIS

Sample report from Naborly in 2019 (pre-acquisition by SingleKey in 2022)



Source: Rent Butter promotional video.

Rent Butter, another startup CRA, puts little online, but its promotional videos reveal that it provides not only underlying credit and income data, but its own assessment of how much financial "runway" an applicant has.

The Rent Butter website explains, "our solution combines bank transaction history & credit behavior analytics into a simple, predictive tenant performance report."[12] Its promotional video goes on to state that, "**accurate** credit is not about a set number. It's about where it's been and **where it's going**." [Emphases added.]

As new startups pioneer the use of predictive analysis in tenant screening, they are encouraging more mature companies to get into the business as well. One of those is Tract, a data research firm.[13] Tract does not advertise its tenant screening services directly on its website, but LinkedIn posts reveal that it does offer AI screening (Appendix Figure J). Its original data scraping capabilities now seem to inform its screening model, which boasts "predicting future financial stability," the use of Facial Recognition Technology to verify someone's identity, and AI that can "assess an applicant's financial health in a more nuanced and predictive manner."[14]

"AI can ethically analyze public social records, providing insights into an applicant's lifestyle and behaviors relevant to tenancy," their marketing materials say. "This technology respects privacy while uncovering crucial information that might affect their tenancy, such as undisclosed pets or smoking habits."

The trend toward experimental screening AI is not unique to small CRAs. In recent years, TransUnion started using an algorithm-backed screening tool called ResidentScore.[15] The TransUnion website is not as forthcoming about what is behind its predictive analysis. What is publicly available, however, suggests it also combines applicant characteristics with extraneous data related to the market or based on other tenants' rental outcomes.

Risk scores

Once CRAs run data through their systems, they offer results to landlords in a couple ways. Risk scores, akin to credit scores, tell landlords the perceived general risk level a certain applicant can pose to a landlord and neighbors. Risk scores can be based on predictive analysis or assessments of an individual's underlying records. In either case, they offer landlords simplified suggestions on whether to approve or deny an applicant. In doing so, they flatten the reasons behind how a score was calculated and which tenant characteristics or records influenced the overall score. Risk scores are determined by screening companies, increasing the influence that these third-party CRAs have on housing decisions.

Recommendations

Similar to risk scores, recommendations reflect a CRA's suggestion about whether to approve or deny an application but in narrative format. Recommendations can give landlords more clarity about what is driving the assessment, though they are rarely shared with applicants.

THE RISKS OF HOUSING AI

While most algorithmically-driven tenant screening systems deliver a more detailed report alongside their recommendations and predictions, a worrying number of landlords seem to rely solely on the scoring to inform their decision (as demonstrated in the following section). This poses risks not only to the applicant but also to the landlords, since they may be exposed to liability for violating fair housing laws.

The Fair Housing Act protects people from discrimination in the housing system, including during the rental screening process. Under the FHA, landlords cannot use criteria that disproportionately deny certain protected groups without cause, and must use greater discretion and consideration for criteria that are more likely to screen out certain groups, such as credit and criminal history.

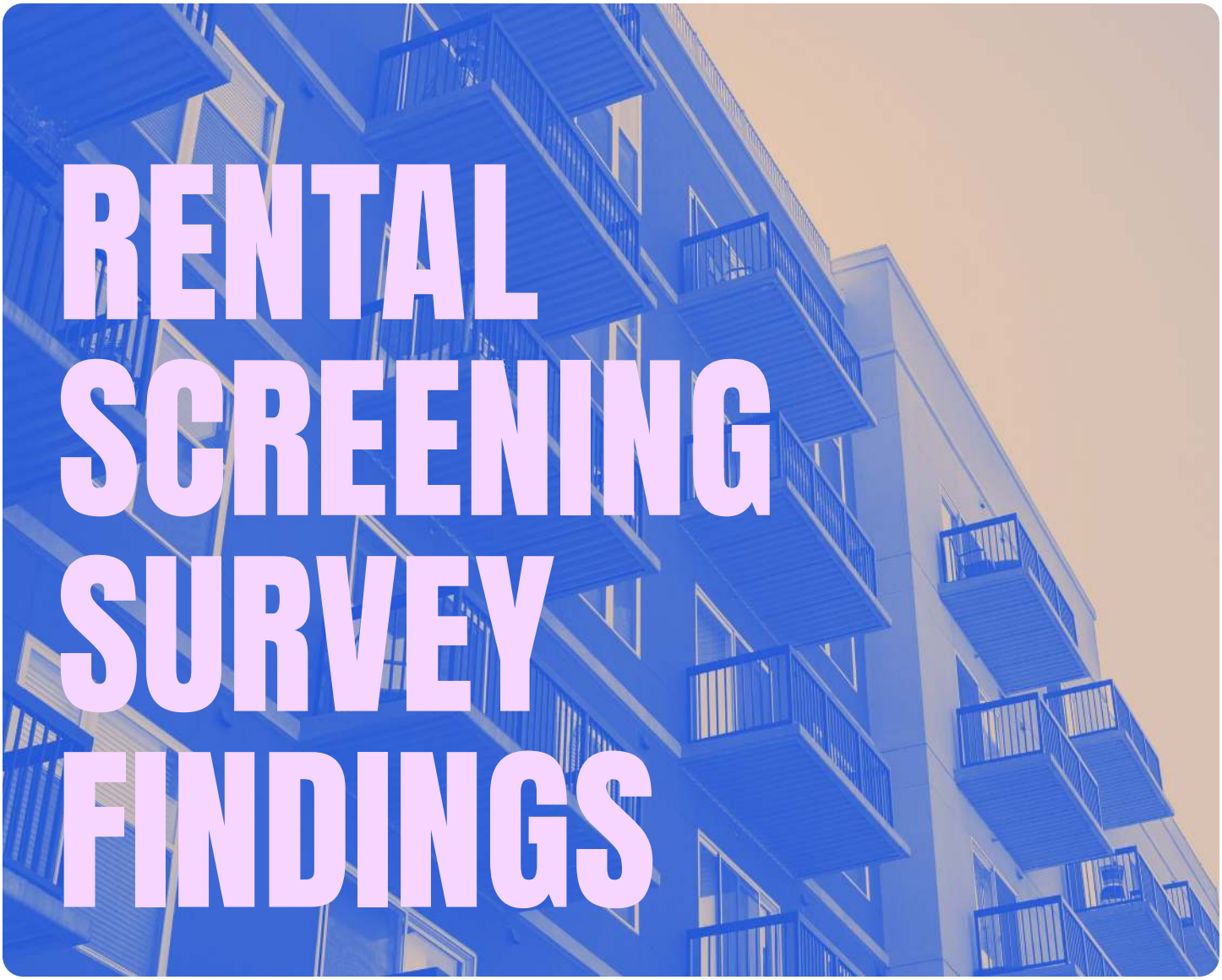
Their exposure is limited by the barriers applicants face in enforcing these rights. The CRAs using algorithmic systems reveal little about how they compile and validate the data that trains algorithms, how they weigh various individual and aggregated data, or whether they audit the products to meet certain standards.

Without greater transparency, it's possible, for example, that a single mother with a young boy is more likely to be flagged as a property damage risk. Familial status is protected from discrimination under the Fair Housing Act—but if neither the landlord nor renter knows that's the basis for denial, the discrimination will go unchecked. The opacity of these tools leaves renters without sufficient information to uphold their rights in the process of securing housing. Virtually none (3%) of the renters in our survey knew who conducted their screening, a fact that also means renters overwhelmingly do not know if an algorithm was the reason why they were denied.

Similarly, the Fair Credit Reporting Act (FCRA) allows consumers to correct inaccurate or incomplete information on their consumer reports. The challenge with algorithmically-driven tenant screening systems is that the data inputs used to come up with tenant scores are often withheld from landlords and applicants. Moreover, the advent of predictive scoring creates a reality that wasn't envisioned when the FCRA was drafted. Regulators have been clear that existing protections apply to machine-generated screening results, but the Fair Housing Act and Fair Credit Reporting Act are straining to keep bad data and discriminatory decisions out of the rental process.[16] [17]

The European Union, by contrast, has recognized the need to update its legal regime to account for this new reality. The EU's recently-enacted AI Act prevents "social scoring," the term for technology that combines data to evaluate the trustworthiness of someone based on their "known, inferred, or predicted personal or personality characteristics."[18] Social scoring has been used in other contexts to administer public benefits and employment opportunities.[19]

As the U.S. national response lags behind the E.U., some federal agencies are issuing guiding frameworks.[20] This spring, the Department of Housing and Urban Development (HUD) released recommendations on how to uphold the Fair Housing Act in the face of algorithmic screening.[21] It noted that housing discrimination is exacerbated by advanced rental screening technology and that both landlords and screening companies are legally responsible for nondiscrimination, tech accuracy, and renter transparency. The lack of established auditing standards, however, means it is up to companies to self-regulate for now.



RENTAL SCREENING SURVEY FINDINGS

Given the risks posed by machine-based screening decisions, it is critical to understand *how* landlords receive screening results and make rental decisions. There has, however, been very little information on how landlords use third-party rental assessments. TechEquity, alongside MIT Doctoral Candidate Wonyoung So, created two survey instruments to develop a first-of-its-kind dataset to shed some light on this issue.

The first survey, for renters, collected demographic data and background information alongside data about their experiences applying for rental housing. The second survey, for landlords, sought to understand their interaction with algorithmic tenant screening products.

For the full list of survey questions, please see the methodology in the appendix.

The joint surveys allowed for a comparative analysis of how landlords conduct the rental screening process and what renters understand about how those decisions are made. Here, we outline the main takeaways.

USE OF AI-ENABLED TENANT SCREENING IS WIDESPREAD IN THE RENTAL MARKET

While existing research on this topic has raised alarms about the potential risks of algorithmic tenant screening and its impact on renters, our research sought to broaden the scholarship on screening technology by understanding how landlords report using the technology, and its scale within the rental market.

Landlord respondents were asked what they received from screening companies (Figure 1). Fifty-nine percent receive the underlying tenant reports, for example, actual credit reports or court files for criminal history. Fifty percent receive a recommendation and 27% receive a risk score, the proprietary assessments that advise a certain rental decision.

Respondents could select multiple types of screening results. To understand how many landlords are receiving only one form of screening, we disaggregated the results to find that 10% reported receiving only a risk score, 28% reported receiving only the recommendation, and 34% receive only the underlying reports (Figure 2).

Figure 1. "How does the tenant screening service provide their scores or recommendations (select all that apply)?"

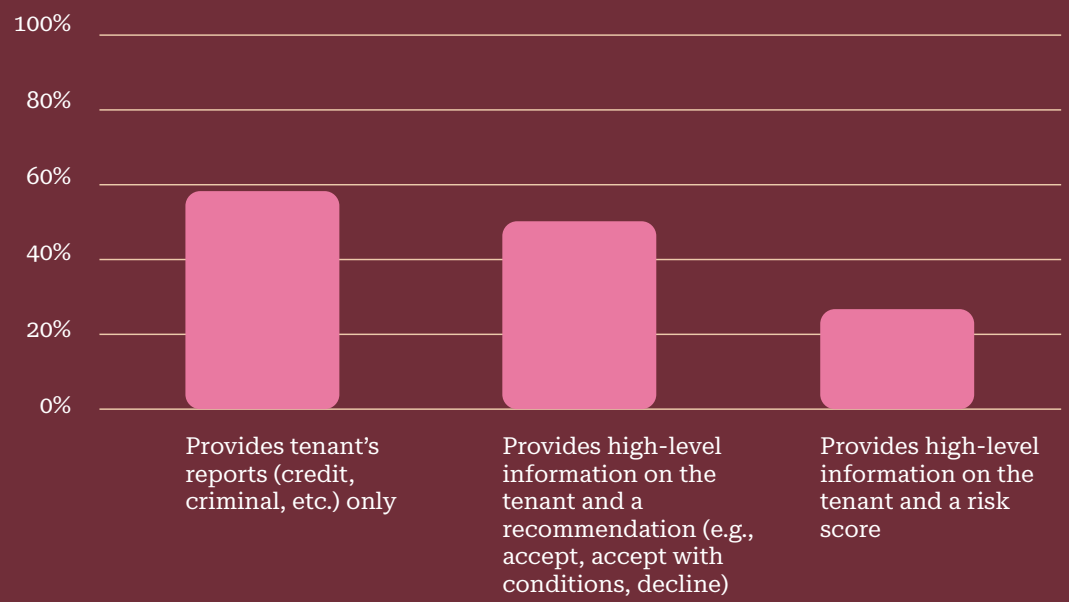
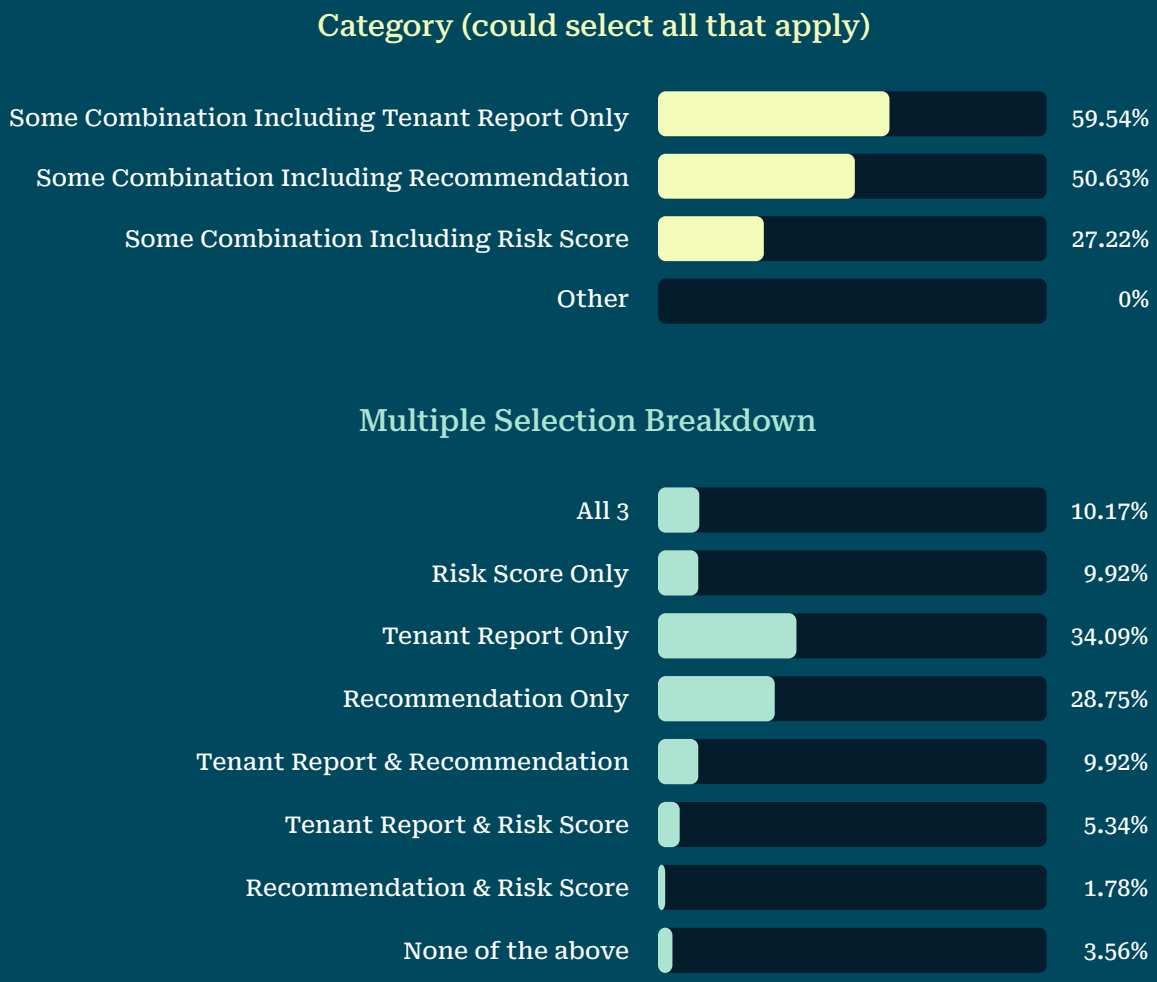


Figure 2. Disaggregation of what landlords receive from tenant screening companies



38%

of landlords do not receive an applicant's underlying reports

While prior research into this industry demonstrates that most landlords also receive underlying background reports alongside the AI-generated scores, our survey indicates that landlords often rely more heavily on the score alone. When asked what they receive from their tenant screening vendors, 10% of landlords reported receiving only a risk score, and 28% reported receiving only a recommendation (Figure 2). The combined risk score and recommendation figures mean that 38% of the landlords rely on unvalidated third-party screening analysis to make rental decisions.[22]

USE OF MINORITY REPORT-ESQUE PREDICTIVE SCORING FOR RENTERS IS PREVALENT

The survey also asked landlords about which specific pieces of information they receive about an applicant. Applicant credit and rental or eviction histories was the most common information received, followed by income data.

16%

of respondents reported receiving predictive information

Notably, however, over 20% reported receiving predictive information about renter behavior (Figure 3). While it was the least common type of information the landlord sample received, it represents a significant portion of housing the market given it is a relatively new option. Presumably, there is more opportunity for market penetration.

In addition to the type of screening products landlords receive, it was important to understand how landlords use these inputs to make rental decisions. The survey asked landlord respondents how they apply reports to approve or deny applications.

Figure 3. "What kind of information do you receive from the tenant screening service? Check all that apply."

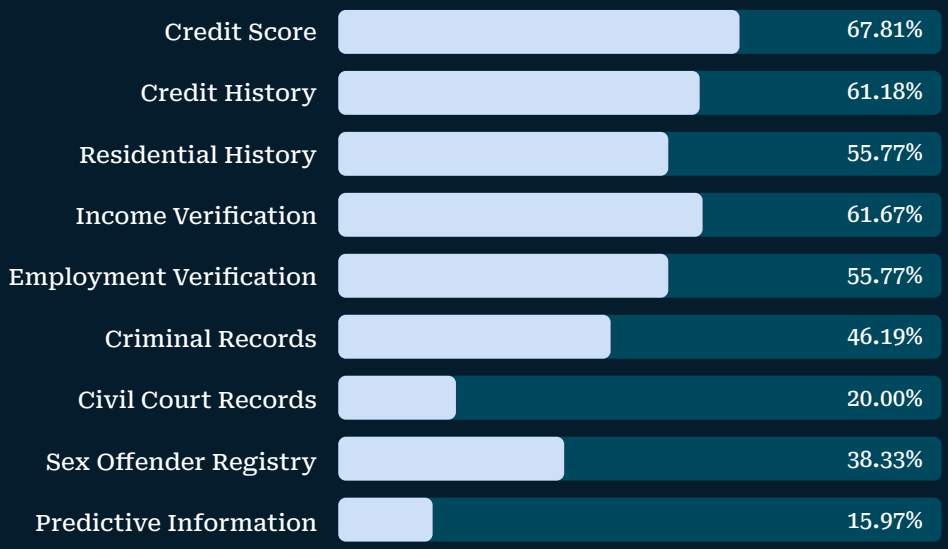
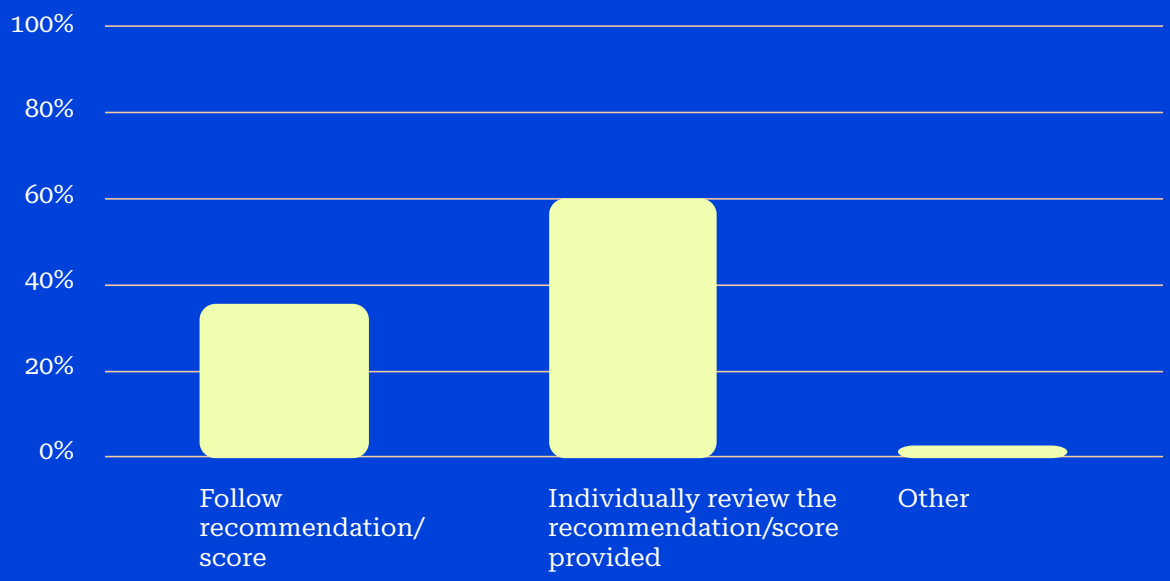


Figure 4. "If [the screening company provides] scores/recommendations, how do you use the recommendations/scores for the final decision-making?"



37%

of landlords reported following what the screening companies say without additional discretion

Across the total landlord sample, 37% follow third-party recommendations, while 60% review the results or apply some level of discretion (Figure 4). These figures are concerning, especially taken in context with HUD's 2016 and 2024 guidance calling for individualized consideration of the characteristics most likely to lead to housing discrimination.[23] [24] This finding supports existing research that shows private landlords rarely (54%) or never (24%) consider extenuating circumstances, and highlights the role of tech in that failure.[25] Applied across the California market, this could mean that as many as 2.2 million of the 5.9 million renter households are assessed in ways that do not comply with the FHA.[26]

AI SCREENING DISPROPORTIONATELY IMPACTS THE MOST VULNERABLE RENTERS

Unproven screening technology is exercising immense influence over renters' access to housing. Even traditional tenant screening practices relying on credit, eviction, and other characteristics already disproportionately screen out Black and Latinx applicants. These surveys add evidence that housing AI is exacerbating rental disparities.

A TechEquity request to the California Civil Rights Department reveals an explosion of housing complaints involving the term "score" beginning in 2018 and persisting through 2023, the final year for which there was data and the all-time high; there were zero "score"-related housing complaints in the 5 years prior to 2018 for which we received data.[27]

In the tenant survey, Black and Latinx renter respondents were nearly half as likely to have their rental applications accepted as white respondents (46% and 43% respectively). These findings persist even when controlling for differentiating factors such as income. Combined, the proliferation of "score"-related housing complaints and evidence of significant racialized housing denial rates suggest AI plays a role in housing discrimination.

Small landlords are more likely to rely on screening recommendations than landlords overall

The surveys also found evidence that landlords who owned fewer units, and those charging more affordable rents, were more likely to rely on the decisions delivered by AI screening systems without reviewing underlying reports. When isolating the screening practices of landlords by portfolio size, small landlords increase as a total share of those who apply tenant screening recommendations without additional analysis or discretion. Landlords operating 1-4 units were 57% of the total sample, but 62% of those who reported relying on automated recommendations for rental decisions (Figures 5 + 6).

Figure 5. Portfolio breakdown across all respondents

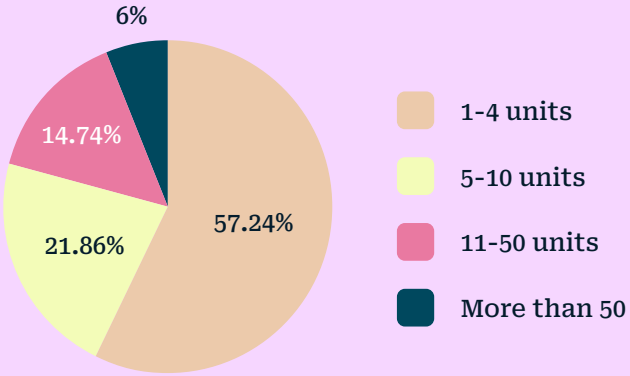
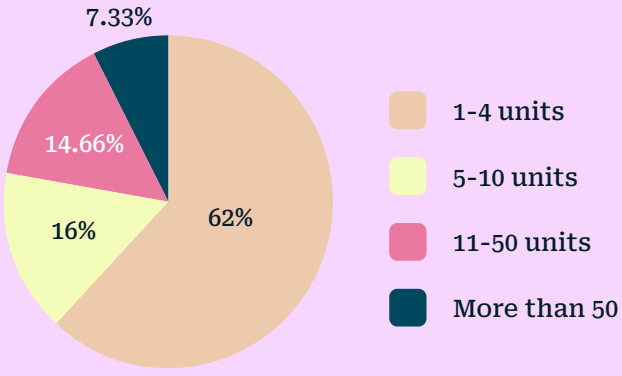


Figure 6. Breakdown of landlords that rely on screening recommendations by portfolio size



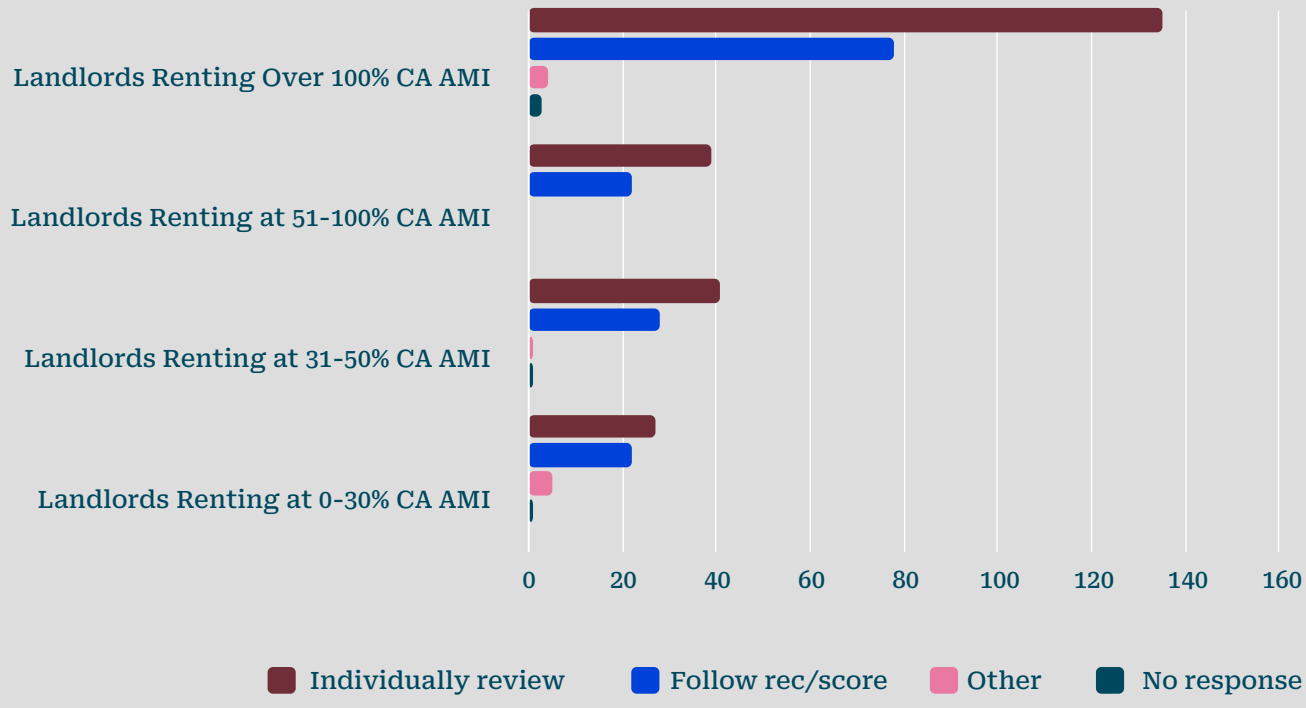
Landlords that charged affordable rent were more likely to rely on third-party recommendations than landlords overall

Moreover, landlords charging lower rents are more likely to rely on algorithmic recommendations alone than landlords overall. In the total sample, 37% of housing operators applied screening companies recommendations outright. When isolating how different landlord groups answered that question, the largest deviation by rental amount was amongst landlords charging rents affordable at the 0-30% AMI category, where reliance on recommendations accounted for 40% of the total (Figure 7).

These findings have implications for future policymaking. Given the exemptions for landlords with smaller holdings in much landlord-tenant law, the reliance on untested models by this group means new technology is being disproportionately deployed on a renter population with comparatively fewer protections. One reason for the uptick amongst small landlords could be a lack of resources or legal counsel to develop rental practices that comply with the latest laws and regulatory guidance. Still, the reliance on unproven and harmful methods suggests that tenant protection laws should extend to small landlords, and that regulatory guidelines should consider targeted outreach strategies for this group.

The overrepresentation of Black and Latinx renters in the denials, as well as the overreliance of small portfolio and 0-30% AMI landlords, suggest that tenant screening AI is having an acute effect on vulnerable renters with the fewest housing options and legal protections.

Figure 7: Landlord reviewal process by rental pricing

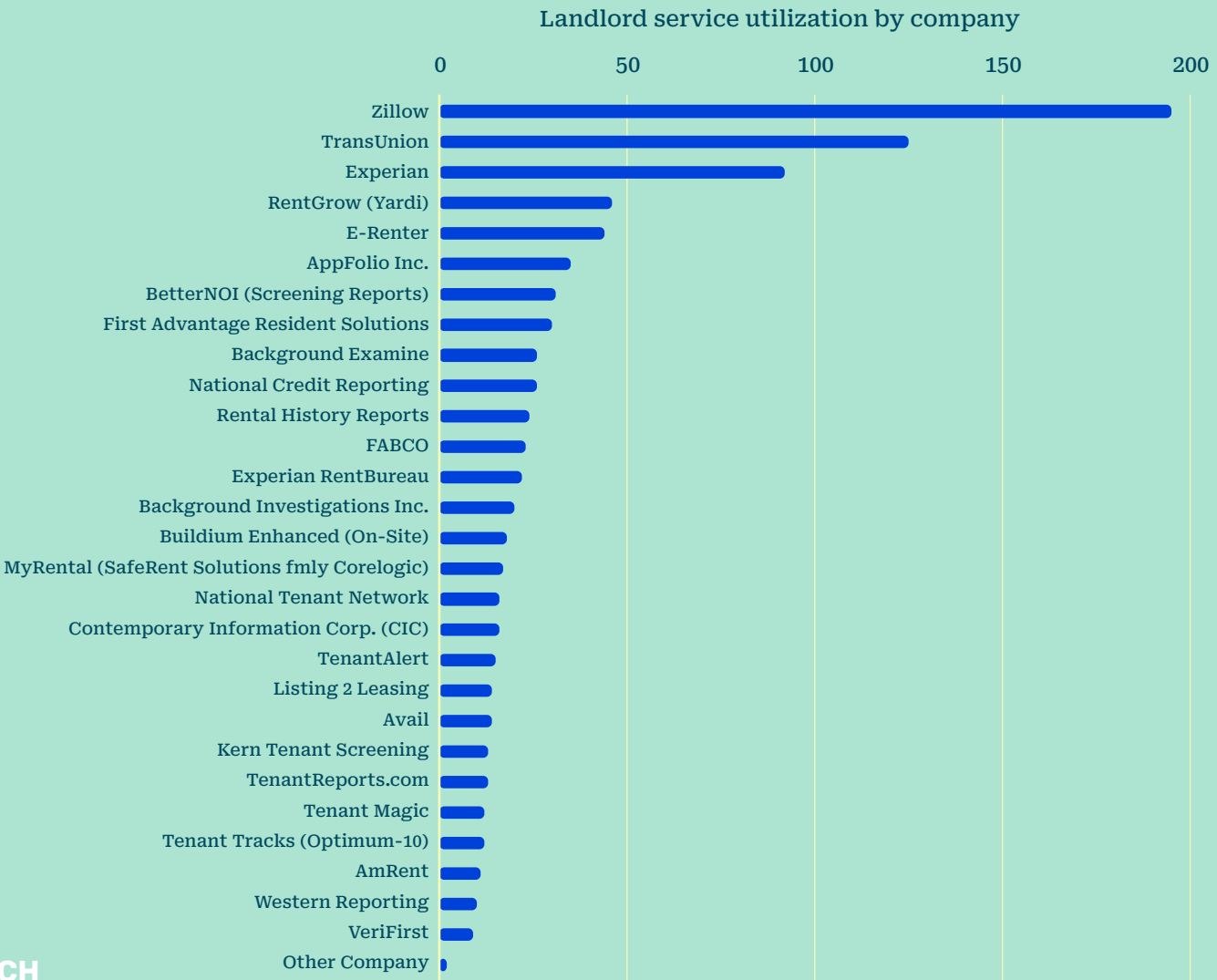


RENTERS ARE LEFT IN THE DARK, DEEPENING POWER IMBALANCES THAT THREATEN HOUSING RIGHTS

Given the scale of the tenant screening industry and the various AI models each company uses (or does not), we sought to understand the companies that landlords work with to assess rental applications.

Zillow was the most common third-party company conducting screening for landlords with 51% of respondents selecting the company followed by TransUnion, Experian, RentGrow (Yardi), and E-Renter (Figure 8).

Figure 8: "What services or companies do you use to assess rental applications?"



Four of the five most widely used screening tools offer a proprietary recommendation or a risk score to landlords. Zillow's Rental Manager service is the only one that does not rely on proprietary recommendations or risk scores. Instead, it provides the underlying reports from Experian credit history, Contemporary Information Corp. (CIC) background check, residence history, and income and employment verifications directly to landlords.[28] (Appendix Figure B). TransUnion offers a range of screening services, including its ResidentScore service that offers a predictive analysis estimating the "likelihood of eviction."[29] Experian operates two tenant screening services: Experian RentBureau and Experian Nationwide, the latter of which includes services that generate risk scores for landlords.[30] RentGrow (Yardi) provides applicant reports to landlords, in addition to a recommendation in the form of a letter grade at the top of the provided reports.[31] RentGrow has been a defendant in lawsuits brought by renters who were erroneously matched with inaccurate eviction or criminal records and denied housing.[32] [33] E-Renter offers services that range from a basic background check package to its "Ultimate" package that includes a Rent Check Advisor recommendation based on "check-writing patterns, history, risk analysis, and any negative check information."[34]

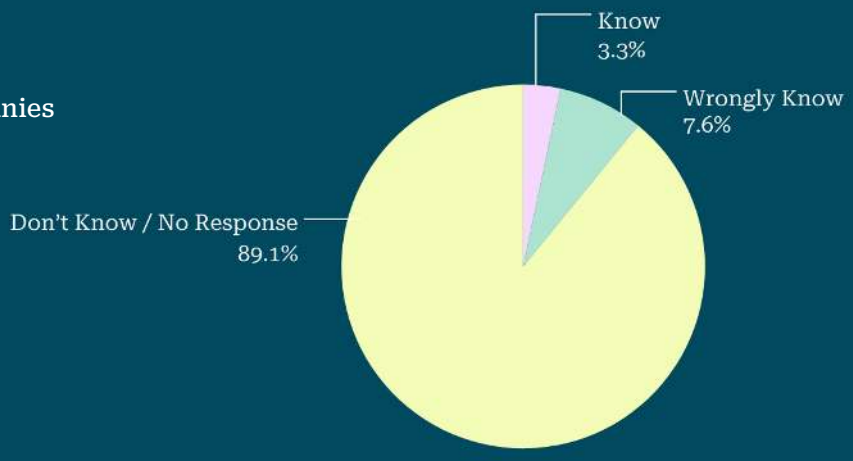
We asked renter respondents to provide the name of the company that conducted their application screening. Just 3% answered with the name of a Consumer Reporting Agency, or a tenant screening company.[35]

This confusion indicates that renters may be only passive participants in the screening process, kept unaware of how decisions to rent to them or not are being made. This confusion raises questions about the ability that renters who are subject to these screening tools have to enforce their rights, and warrants further research to understand the extent of their alienation.

Landlords are also under-informed. Thirty eight percent of surveyed landlords are applying the logic of algorithms they don't understand and that aren't validated or accountable to an external party. In National Consumer Law Center research into digital screening practices, of 253 surveyed housing counselors and attorneys—the professionals often tasked with helping renters enforce the FHA or FCRA—"a number of" respondents reported that they "did not have much knowledge regarding the issue."[36]

Companies are amassing troves of data on renters—yet renters themselves, their advocates, and even landlords are operating at a deficit. The structural transparency issues enable discrimination to go undetected in the shadows, and once again leave renters to pick up the slack of a broken system.

Figure 9: Assessment of tenant knowledge of screening companies





ADDRESSING THE PROBLEM

As concerns about the long-term risks of AI have come to the fore in the wake of the release of ChatGPT, the dystopian future that many are warning of is already a reality in the housing system. The current regulations in place to protect renters' rights must be bolstered to meet the moment. Policymakers must consider ways to both shine a light on the information that goes into these decision-making systems and to shift the burden of accountability and enforcement from the applicants to the companies providing the technology and the landlords who use them. Further, regulators and enforcement agencies must be empowered to hold the technology accountable.

The recent HUD guidance on applying the Fair Housing Act to tenant screening AI offers one roadmap for how these new protection frameworks might work. It notes that the use of overbroad criminal, eviction, and credit criteria are especially likely to lead to discrimination and calls on landlords and screening companies to recognize their shared responsibility by:

- Making rental decisions that reflect a landlord's own judgment, not a screening company's
- Establishing and publishing the criteria landlords use to assess rental applicants
- Making sure all renter-applicants are provided with a copy of their screening reports
- Creating dispute processes for renters to correct inaccurate or irrelevant information
- Auditing automated tenant screening systems for accuracy and FHA compliance
- Restricting assessments to only relevant and accurate inputs

This guidance is a good basis on which to build, but it has not yet been codified into law. The HUD document contains *instructions* for landlords that must now be backed up by *regulation*. In addition to formalizing this guidance, we also need to write new laws that account for the unique impacts of automated tenant screening tools.

CLOSE INFORMATION ASYMMETRIES BETWEEN RENTERS, LANDLORDS, AND SCREENING COMPANIES

With over a third of surveyed landlords relying on scores and recommendations without the underlying data behind them, there is a clear need to bring transparency to the tenant screening industry. Landlords must be held responsible for upholding renters' rights.

- Landlords must provide all reports and data received from screening companies to applicants.
- Screening companies must provide landlords (and landlords must provide renter-applicants) with the data inputs and decision-making logic used to classify, assess, and score renter applications.
- Landlords must create appeals processes for rental decisions that include specific protocols for how to understand and appeal a tech-backed assessment
- Landlords must publish their screening policies in advance and only use legal and relevant criteria to make rental decisions
- Enforcement agencies must invest in education for landlords (especially landlords who own a small number of units) to understand how AI tenant screening works, and the legal risks it poses.

In addition, tenant screening companies should provide anonymized data to regulators and researchers to determine the accuracy and affects of their systems. While our surveys go further than any other existing research, additional work is needed to paint a full picture of how algorithmic tenant screening tools impact the prospects of people seeking rental housing.

ENSURE THAT HOUSING AI DOES NOT FURTHER INEQUITIES IN THE HOUSING SYSTEM

While it is important to ensure that the data being fed into these algorithms is accurate, even a perfectly "accurate" algorithm can create discriminatory outcomes. It may, based on statistical information, be accurate to say that applicants with recent felony convictions may not be stable renters. It's also true, however, that screening people with criminal histories out of housing entirely violates the Fair Housing Act. We must develop systems to ensure not only that tenant screening algorithms are accurate, but that they are accountable for discriminatory outcomes.

- Federal and state regulators including the Consumer Financial Protection Bureau, Department of Housing and Urban Development, the Federal Trade Commission, and California Civil Rights Department must establish non-discrimination as well as data accuracy and completeness standards for tenant screening technology to ensure that it is validated to fulfill its tasks legally.
- Landlords must provide robust notice to applicants that AI systems are in use, as well as include the information necessary to understand how their personal data and other factors are used in the decision or recommendation.
- Renters and advocates must explicitly include housing and tenant screening technology in ongoing fights for renter justice, including tenant screening reform campaigns, to ensure that new regulations close loopholes and enforcement gaps.
- AI regulation must take a human-centered approach that allows renters meaningful public control of the technology that impacts their access to housing.

SHIFT THE BURDEN OF MONITORING AND UPHOLDING PROTECTIONS FROM INDIVIDUALS TO COMPANIES AND REGULATORS

Ultimately, we must shift the burden of accountability—and fundamentally, for upholding our civil, consumer, and housing rights frameworks—to the companies who deploy these technologies. State and federal agencies have the power to compel companies to meet certain product standards before they can go to market, and can require the disclosures necessary for renters to enforce their rights.

- Lawmakers must strengthen guardrails on the monetization of proprietary datasets.
- Regulators must require companies and landlords to disclose their audit and model validation results, testing outcomes and data inputs to both consumers and regulating bodies so there can be proactive investigations and enforcement.
- Regulators must enact pre-deployment standards (efficacy, accuracy, non-discrimination) that outline privacy, data use, relevancy, and non-discrimination standards that companies must meet before they can sell new screening products.
- Lawmakers must invest in the enforcement capacity necessary to respond to AI.

ABOUT THE AUTHORS

This paper is written by TechEquity Collaborative and Wonyoung So, Ph.D. candidate at the Department of Urban Studies and Planning at the Massachusetts Institute of Technology.

TechEquity envisions a world in which tech is responsible for building prosperity and held accountable for the harms it creates in our communities. As the reliance on this technology grows, we will continue to push for greater transparency about the role of AI in the housing market and advocate for structural changes that reflect how technology impacts our livelihoods. If you want to be involved in this work, please reach out here.



METHODOLOGY

Corrections note

A previous version of this report had miscalculated figures relating to the information received by landlords: the highlighted statistic on page 15, Figure 3 on page 15, and Figure M on page 38 have all been updated with accurate calculations as of March 6th, 2025.

Origins of algorithmic tenant screening research

This project is part of TechEquity's larger Tech, Bias, and Housing Initiative. As part of that initiative, TechEquity began secondary research in 2022 into the role that tech products and business models were having across the housing system. We investigated algorithmic tenant screening, corporate consolidation of single-family homes and landlord operations, and Rent-to-Own financing models. In consultation with legal aid, housing organizers, and research partners, TechEquity collaboratively determined that tech's role in rental screening and rental access was the most urgent issue for vulnerable renters.

To better understand the scale and practicalities of screening AI, TechEquity began developing a renter survey. The questions largely mirrored the final survey questions included in this methodology. In 2023, we began fielding the survey with partners spanning legal aid and housing advocacy to better understand tenant experiences with housing AI. The survey was limited in its efficacy due to how insidious the technology is; few renters have a window into how technology impacts their rental applications, and even those that do have limited resources to understand the logic or assert their

rights against it.

At the end of 2023, TechEquity and Wonyoung So began collaborating to break through the obstacles that our respective renter-focused research presented. With funding that So received from Mozilla, we added a landlord survey to ascertain screening practices. We partnered with the market research firm Cint to field the landlord survey. For comparison, Cint also ran a tenant survey based on TechEquity's prior questionnaire; we anticipated, and were ultimately correct, that the substance of tenant responses would be limited given considerable information asymmetries in the housing system.

Survey design

The surveys targeted 1000 renters and 200 landlords originally, though we ultimately received over 400 landlord responses. Potential respondents were selected by geography to ensure California-based responses, with renter responses capped to ensure a demographically representative sample. TechEquity and So conducted quality assurance checks at periodic points throughout the fielding process. Cint closed the surveys after three weeks when we had hit the established N1106 renter responses and N407 landlord responses. All respondents received an incentive for completing the survey.

- **Survey Live:** January 18, 2024
- **Survey Closed:** February 5, 2024
- **Data cleaning & analysis:** February 5 - April 30, 2024

Analysis

So and TechEquity conducted all analysis independently. We began cleaning data by removing responses that did not meet the quality assurance question or provided atypical responses, such as gibberish open-field answers or clear outliers like $200,000 monthly rent.

We assessed the data by each question, breaking down certain responses by landlord or renter typology to understand trends and disparities. So conducted statistical regression analyses.

We scrutinized our analysis with the generous feedback of partners spanning renter services, data science, litigation, and policy expertise. We wish to express our gratitude to East Bay Community Law Center, Equal Rights Center, Southern Louisiana Legal Services, PolicyLink, and Human Rights Data Analysis Group for strengthening this work.

Limitations

Despite the extensiveness of the surveys, there is more work to do to understand the use of tenant screening tools in the rental market. Self-reported data in surveys will always contain a level of unreliability and while we have gone to lengths to ensure the survey is representative, it is not as comprehensive as we would like it to be.

Given the novel nature of this study, Cint was unsure if landlord targeting would be successful. As such, we scoped the survey for a smaller number of landlord responses than we had hoped, given the cost and feasibility projections.

Renter survey questionnaire

Applicant Details

1. Race
    - American Indian or Alaska Native
    - Asian
    - Black or African American
    - Native Hawaiian or other Pacific Islander

- White
- Two or more races

2. Ethnicity
   - Hispanic or Latino
   - Not Hispanic or Latino
3. Age (open field)
4. Yearly Income (open field)
5. Credit Score (open field)
6. Rental Debt (open field)
7. Eviction History (check all that apply)
   - Have you ever:
     - Been served an eviction notice
     - Been served a nonpayment notice
     - Been sued in eviction court
     - Had an eviction case dismissed
8. Criminal History (check all that apply)
   - Have you ever:
     - Been arrested
     - Been charged with a misdemeanor
     - Been charged with a felony
     - Been convicted of a misdemeanor
     - Been convicted of a felony
     - Had a conviction(s) expunged
9. Most Recent Eviction History (drop down)
   - One of these happened within the last 5 years
   - One of these happened within the last 10 years
   - Not sure
10. Most Recent Criminal History (drop down)
    - One of these happened within the last 5 years
    - One of these happened within the last 10 years
    - Not sure

Application Details

11. Name of Screening Company (open field)
12. Application Date (open field)
13. Costs Paid to Apply (open field)
14. Did You Use a Portable Screening Fee (drop down)
    - Yes
    - No
    - Not Sure
15. Application Method (drop down)
    - In person
    - Online
16. Do You Have a Housing Voucher (drop down)
    - Yes
    - No
    - Not sure

17. What color is a banana?
    - Red
    - Yellow
    - Blue
    - Orange
    - Purple
18. Income Certification (drop down)
    - The property has income certification requirements
    - The property does not have income certification requirements
    - Not sure
19. Assessment Outcome (drop down)
    - Accepted
    - Accepted with conditions
    - Denied
    - [open field] Enter details if applicable
20. Reason Provided for Denial (drop down)
    - Credit
    - Income
    - Eviction History
    - Criminal History
    - Unverifiable Identity
    - No reason given
    - Other
    - [open field] if other, please explain
21. Application Denial Notes
    - [open field] If you believe you were denied for a reason other than the one provided on your application, please explain
22. Additional Context
    - [open field] please share any additional notes about your application

Landlord survey questionnaire

1. How many units do you have/manage?
    - 1-4 units
    - 5-10 units
    - 11-50 units
    - More than 50 units
2. Zip code with your largest number of rental units
3. Average monthly rent
4. What services or companies do you use to assess rental applications?
    - BetterNOI (Screening Reports)
    - FABCO
    - AppFolio Inc.
    - RentGrow (Yardi)
    - Buildium Enhanced (On-Site)
    - Contemporary Information Corp. (CIC)
    - First Advantage Resident Solutions
    - Kern Tenant Screening
    - RentPrep (TransUnion)
    - Zillow
    - Experian
    - Background Examine
    - Western Reporting
    - AmRent
    - E-Renter
    - Tenant Tracks (Optimum-10)
    - Tenant Tracks (TransUnion)
    - TenantAlert
    - Tenant Magic
    - VeriFirst
    - National Credit Reporting
    - Experian RentBureau
    - Zumper (TransUnion)
    - TenantReports.com
    - Avail
    - TurboTenant (TransUnion)
    - MyRental (SafeRent Solutions fmly Corelogic)
    - Rental History Reports
    - National Tenant Network
    - RentSpree (TransUnion)
    - Background Investigations Inc.
    - Doorloop (TransUnion)
    - Listing 2 Leasing
    - Other. Please Specify:
5. What kind of information do you receive from the tenant screening service? Check all that apply.
    - Credit Score
    - Credit History
    - Residential History
    - Income Verification
    - Employment Verification
    - Criminal Records
    - Civil Court Records
    - Sex offender Registry
    - Predictive information (ie, likelihood of property damage, missed payments, etc.)
    - Other
        - Please Specify: _____
6. How much do you charge for screening?
    - No charge
    - $0-$20
    - $21-$50
    - More than $50
7. How does the tenant screening service provide their own scores/recommendations (Select all that apply)?
    - Provides tenant's reports (credit, criminal, etc.) only
    - Provides high-level information on the tenant and a narrative recommendation on whether they would make a good tenant (e.g., accept, accept with conditions, decline)
    - Provides high-level information on the tenant and a risk score indicating whether they would make a good tenant
    - Other. Please Specify:
8. If they provide scores/recommendations, how do you use the recommendations/scores for the final decision making?
    - Follow the recommendation/score
    - Individually review the recommendation/ score against other tenant characteristics to make my decision
    - Other. Please Specify:

9. Which applicant characteristics are most important in your deliberations? (Select up to 3)
    - Credit Score
    - Credit History
    - Rental debt
    - Income / Rent-to-income ratio
    - Employment
    - Criminal History
    - Eviction history
    - Predictive information from the screening company (ie, likelihood of property damage, likelihood of missed payments, etc.)
    - Other
        - Please Specify: _____
10. If an applicant does not fulfill your desired characteristics, how are you likely to proceed:
    - Deny the application
    - Charge and additional security deposit
        - (11) If so, on average how much are you likely to charge:
    - Look at other characteristics in their profile to see if they might still be a fit
    - Other, please specify:
12. How do you consider an applicant's rent-to-income ratio, specifically:
    - I apply the recommendation from the screening service
    - Tenant must earn 2x rent
    - Tenant must earn 3x rent
    - Tenant must earn 4x rent
    - I don't consider it
    - Other. Please Specify:
13. What color is a banana?
    - Red
    - Yellow
    - Blue
    - Orange
    - Purple
14. If an applicant does not meet your rent-to-income ratio requirements, how are you likely to proceed:
    - Deny the application
    - Approve the application but with a higher security deposit
    - Look at their other characteristics and history to see if they outweigh their rent-to-income ratio
    - Other, please specify:
15. How do you consider an applicant's debt, specifically (Select all apply):
    - I apply the recommendation from the screening service
    - Tenant must have no rental debts from previous landlords
    - Tenant must have no bankruptcy records
    - Tenant must have no collections
    - Tenant must have a debt-to-income ratio (DTI) of 50% or below
    - Tenant must have a debt-to-income ratio (DTI) of 40% or below
    - Tenant must have a debt-to-income ratio (DTI) of 30% or below
    - I don't consider it
    - Other. Please Specify:
16. If an applicant does not meet your debt requirements, how are you likely to proceed:
    - Deny the application
    - Approve the application but with a higher security deposit
    - Look at their other characteristics and history to see if they outweigh their debt
    - Other, please specify:
17. How do you consider an applicant's criminal or court records, specifically (Select all apply):
    - I apply the recommendation from the screening service
    - Tenant must have no court records
    - Tenant must have no felony convictions
    - Tenant can have felony convictions if they're older than a certain number of years
        - (18) Please specify # of years:
    - Tenant must have no misdemeanor convictions
    - Tenant can have misdemeanor convictions if they're older than a certain number of years
        - (19) Please specify # of years:

- Tenant must have no arrest records
- Tenant can have an arrest record if it's older than a certain number of years
  - (20) Please specify # of years:
- I don't consider it
- Other. Please Specify:

21. If an applicant does not meet your criminal records requirements, how are you likely to proceed:
    - Deny the application
    - Approve the application but with a higher security deposit
    - Look at their other characteristics and history to see if they outweigh their criminal records
    - Other, please specify:
22. How do you consider an applicant's eviction history, specifically (Select all apply):
    - I apply the recommendation from the screening service
    - Tenant must have no eviction history of any kind
    - Tenant must have no eviction judgments
    - Tenant can have eviction judgments in their histories if it's older than a certain number of years
      - (23) If yes, how many years:
    - Tenant must have no eviction proceedings
    - Tenant can have eviction proceedings in their histories if it's older than a certain number of years
      - (24) If yes, how many years:
    - I don't consider it
    - Other. Please Specify:
25. If an applicant does not meet your eviction records requirements, how are you likely to proceed:
    - Deny the application
    - Approve the application but with a higher security deposit
    - Look at their other characteristics and history to see if they outweigh their eviction records
    - Other, please specify:

RENTER RESPONDENT DETAILS

Demographics of renter respondents

The renter sample was roughly 40% white and 60% respondents of color.

Renter respondents were also clustered in the San Francisco and Los Angeles metropolitan areas, as well as in the California Central Valley along Highway 99.

Figure A: Racial demographics of renter respondents

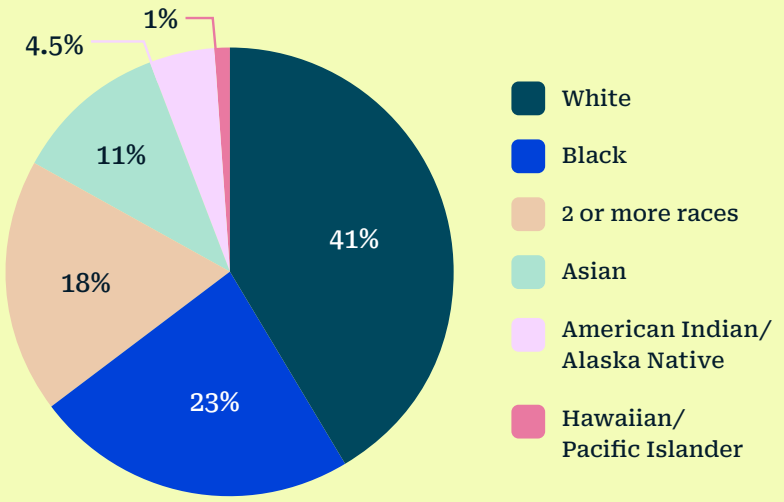
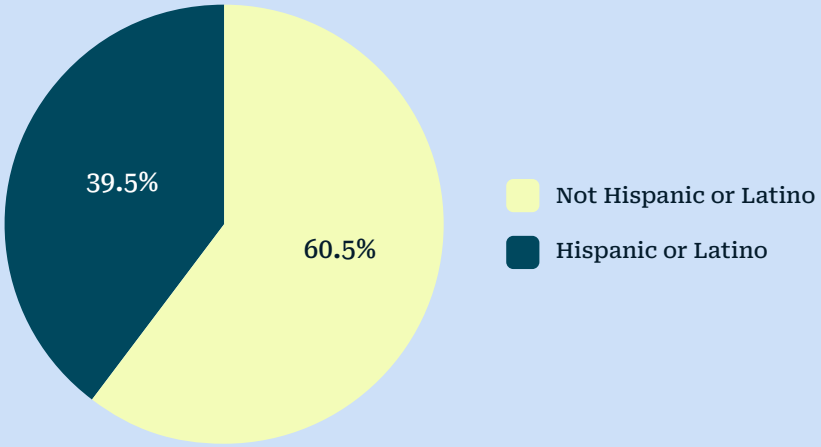


Figure B: Ethnicity of renter respondents



Renter respondent financials

Of the 1074 renter respondents that provided both income and monthly rental amounts, 66% were rent burdened, defined as paying more than one-third of one's income on housing. Of rent-burdened respondents, 42% were severely cost burdened, defined as paying more than half of one's income for housing. 33% of respondents did not experience cost burden. Compared to statewide trends, the renter respondents were more cost burdened than California renters overall.[37]

The renter sample was also representative of national credit score distribution, with approximately 50% of respondents at or below the 638 national FICO average and 50% above.[38]

Renter respondents were asked for their annual income, which was then categorized into state Area Median Income brackets as calculated by NLIHC in California based on $114,340 annual income.[39]

Figure C: Cost burden of renter respondents

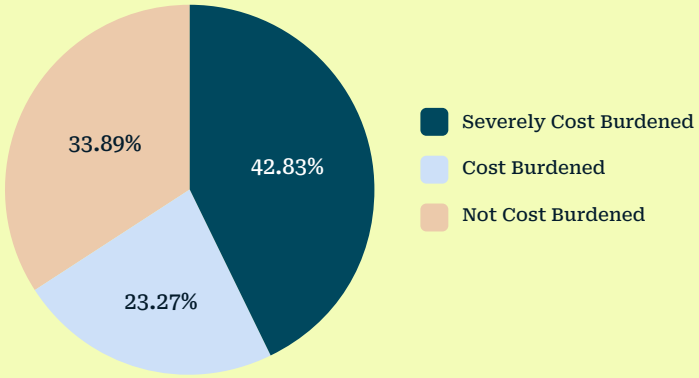


Figure D: Renter responses to "What is your credit score?"

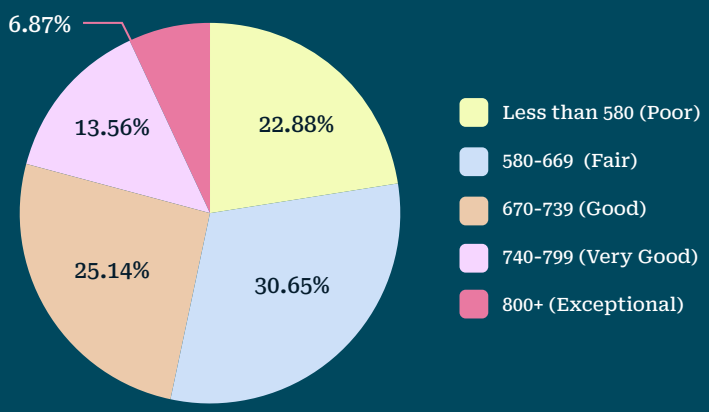
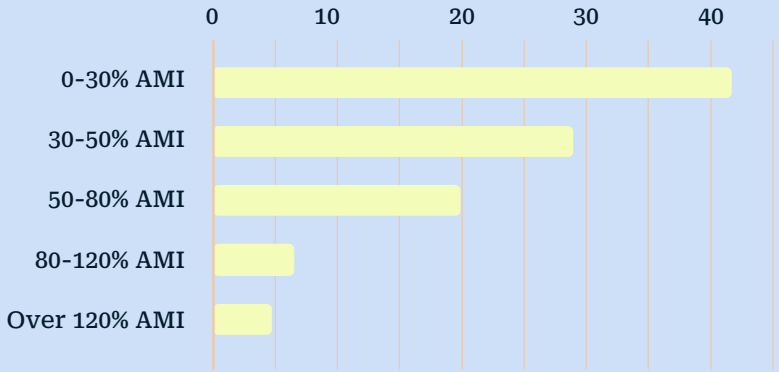


Figure E: Renters by reported income



Renter criminal history

Overwhelmingly, renters did not have eviction or criminal history records.

Overall renter profile

Renter respondents were overwhelmingly eviction and criminal history free. Given the barriers that applicants with eviction and criminal histories face in securing rental housing, oversampling for these vulnerable populations would have enabled deeper research into the disparities and experiences of those disadvantaged in the rental market. As is, however, the sample can provide an understanding of how those with backgrounds more favorable to landlord assessment—those without negative civil or criminal court records— experience the application process.

Figure F: Renter responses to "Have you ever (check all that apply):"

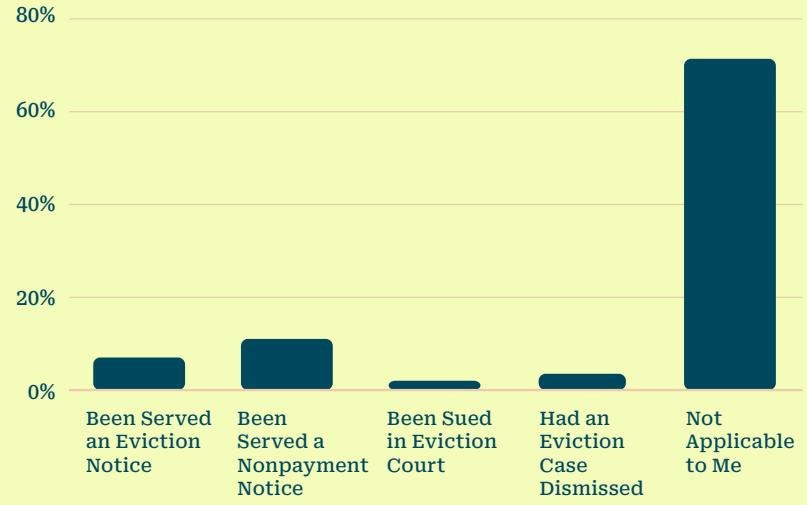
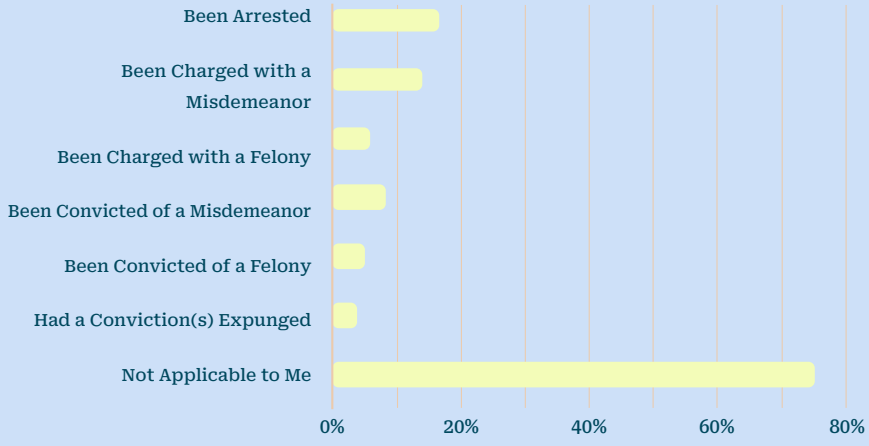


Figure G: Renter responses to "Have you ever (check all that apply):"



LANDLORD RESPONDENT DETAILS

407 landlords contributed to the landlord sample.

Respondents were asked about the monthly charged rent, which to aid comparison to the renter sample was then categorized into the breakdown of AMI those rents were affordable to.

Though the majority of renter respondents were in the 0-50% AMI category, landlord respondents largely operated more expensive rental units.

Landlords in the sample were also more likely to be small operators.

To determine the representative nature of the sample, TechEquity compared results to the 2021 Rental Housing Finance Survey.[40] Isolating for the variance in how our survey asked about the number of units a person managed (as opposed to owned), the landlord survey was largely representative, while slightly oversampling landlords in the 1-4 unit category.

Figure H: AMI breakdown of monthly charged rent

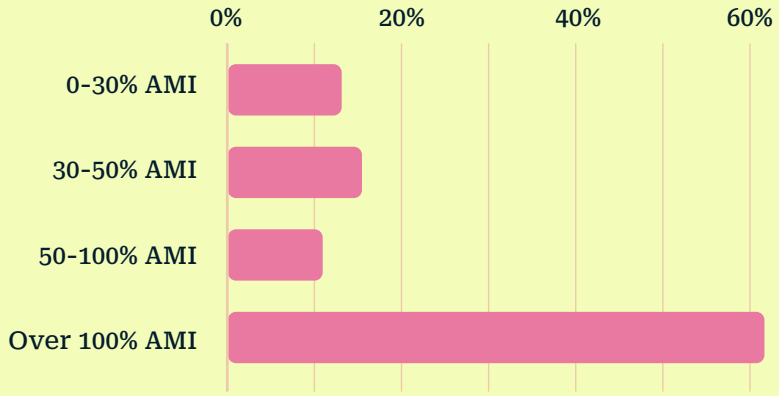


Figure I: Landlord responses to "How many units do you have or manage?"

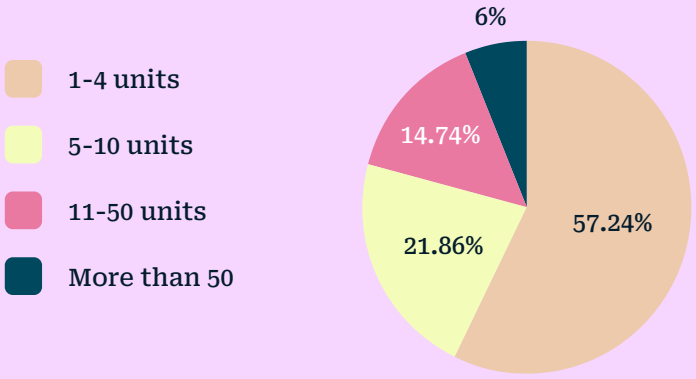


Figure J. Tract LinkedIn post on tenant screening AI

How to Revolutionize Tenant Screening with AI

TRACT
2,028 followers

February 20, 2024

In the realm of property management, the key to maximizing your property's net operating income (NOI) and safeguarding against fraud lies in leveraging artificial intelligence (AI) in your tenant screening process. AI technology offers unprecedented efficiency and accuracy, transforming traditional screening methods into a powerful tool for identifying the best tenants. Here's how AI can revolutionize your approach and why it's essential for today's landlords.

ID Verification: Establish Trust Instantly

AI can instantly verify identities by analyzing government-issued IDs and matching them with facial recognition technology. This step significantly reduces the risk of identity fraud, ensuring that you start each tenant relationship on solid ground.

Financial Insights with AI: Beyond the Basics

AI takes financial verification to the next level by not just analyzing pay stubs, bank statements, and tax returns but also predicting future financial stability. Through deep learning algorithms, AI can assess an applicant's financial health in a more nuanced and predictive manner, ensuring they can afford the rent today and in the future.

Credit Analysis: A Smarter Approach

Utilizing AI to examine credit and FICO scores allows for a more comprehensive understanding of an applicant's financial responsibility. AI algorithms can sift through credit history, highlighting patterns and behaviors that indicate reliability, far beyond what traditional checks might reveal.

Legal Background Checks: Fast and Thorough

AI accelerates the process of conducting legal background checks, quickly parsing through databases for criminal records, sex offender registries, and more. This ensures a safe living environment for all tenants while significantly speeding up the screening process.

Public Social Records: AI's Discretionary Analysis

AI can ethically analyze public social records, providing insights into an applicant's lifestyle and behaviors relevant to tenancy. This technology respects privacy while uncovering crucial information that might affect their tenancy, such as undisclosed pets or smoking habits.

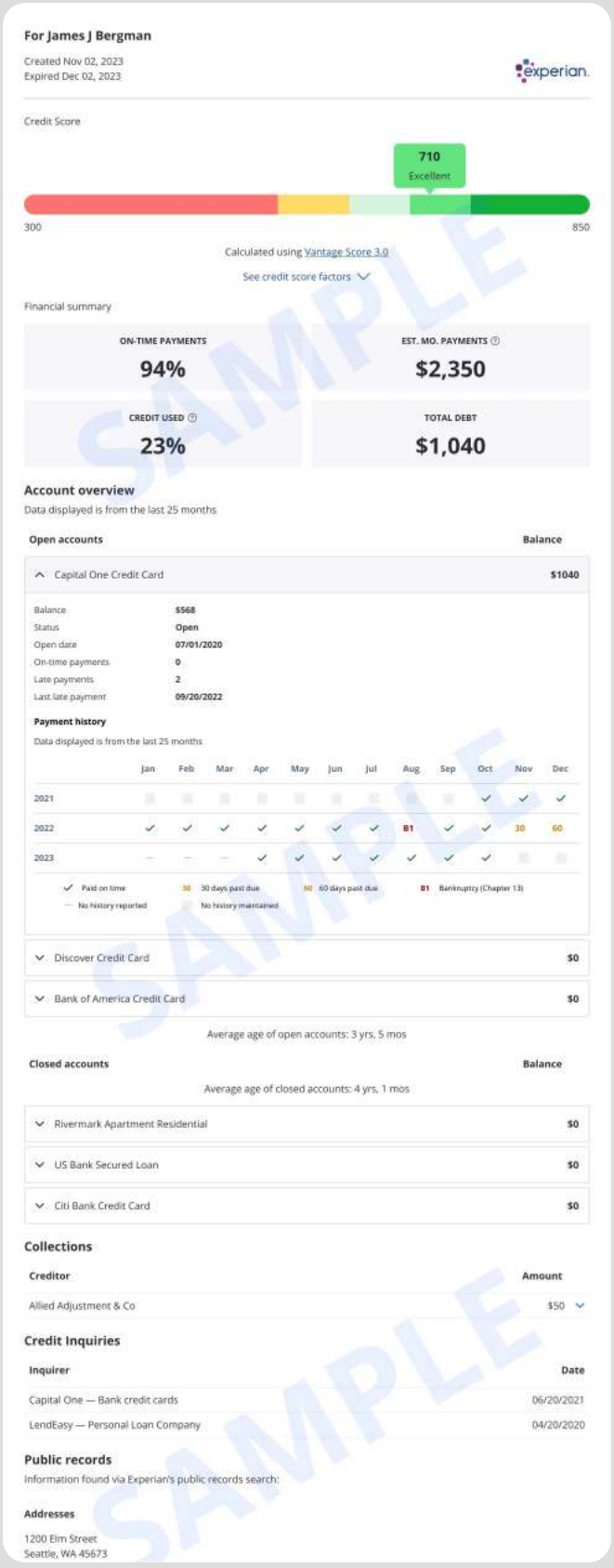
Impact of AI on Tenant Screening

Incorporating AI into your tenant screening process enhances your property's NOI by selecting more reliable, financially stable, and trustworthy tenants. This leads to lower turnover rates, reduced rent defaults, and a decrease in evictions. Moreover, AI acts as a powerful deterrent against fraudulent applications, protecting your investment over the long term.

Why AI is Essential

Adopting AI in tenant screening isn't just about keeping up with technology—it's about staying ahead in the highly competitive property management industry. AI offers a strategic advantage, ensuring that your screening process is thorough, efficient, and effective. By embracing AI, landlords and property managers can not only boost their property's financial performance but also contribute to a safer, more secure rental community. AI in tenant screening is the future, and the future is now. By leveraging this technology, you can streamline your processes, make more informed decisions, and set your property up for long-term success and profitability.

Figure K. Sample Zillow rental manager credit reports and background checks.



For James J Bergman

Created Nov 02, 2023
Expired Dec 02, 2023

experian.

Credit Score

710
Excellent

300 850

Calculated using Vantage Score 3.0

See credit score factors

Financial summary

ON-TIME PAYMENTS	EST. MO. PAYMENTS
94%	$2,350
CREDIT USED	**TOTAL DEBT**
23%	$1,040

Account overview

Data displayed is from the last 25 months

Open accounts	Balance
Capital One Credit Card	$1040

Balance	$568
Status	Open
Open date	07/01/2020
On-time payments	0
Late payments	2
Last late payment	09/20/2022

Payment history

Data displayed is from the last 25 months

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021										✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	B1	✓	✓	30	60
2023	—	—	—	✓	✓	✓	✓	✓	✓	✓		

✓ Paid on time — No history reported | 30 30 days past due | 60 60 days past due | B1 Bankruptcy (Chapter 13) | No history maintained

Discover Credit Card	$0
Bank of America Credit Card	$0

Average age of open accounts: 3 yrs, 5 mos

Closed accounts	Balance

Average age of closed accounts: 4 yrs, 1 mos

Rivermark Apartment Residential	$0
US Bank Secured Loan	$0
Citi Bank Credit Card	$0

Collections

Creditor	Amount
Allied Adjustment & Co	$50

Credit Inquiries

Inquirer	Date
Capital One — Bank credit cards	06/20/2021
LendEasy — Personal Loan Company	04/20/2020

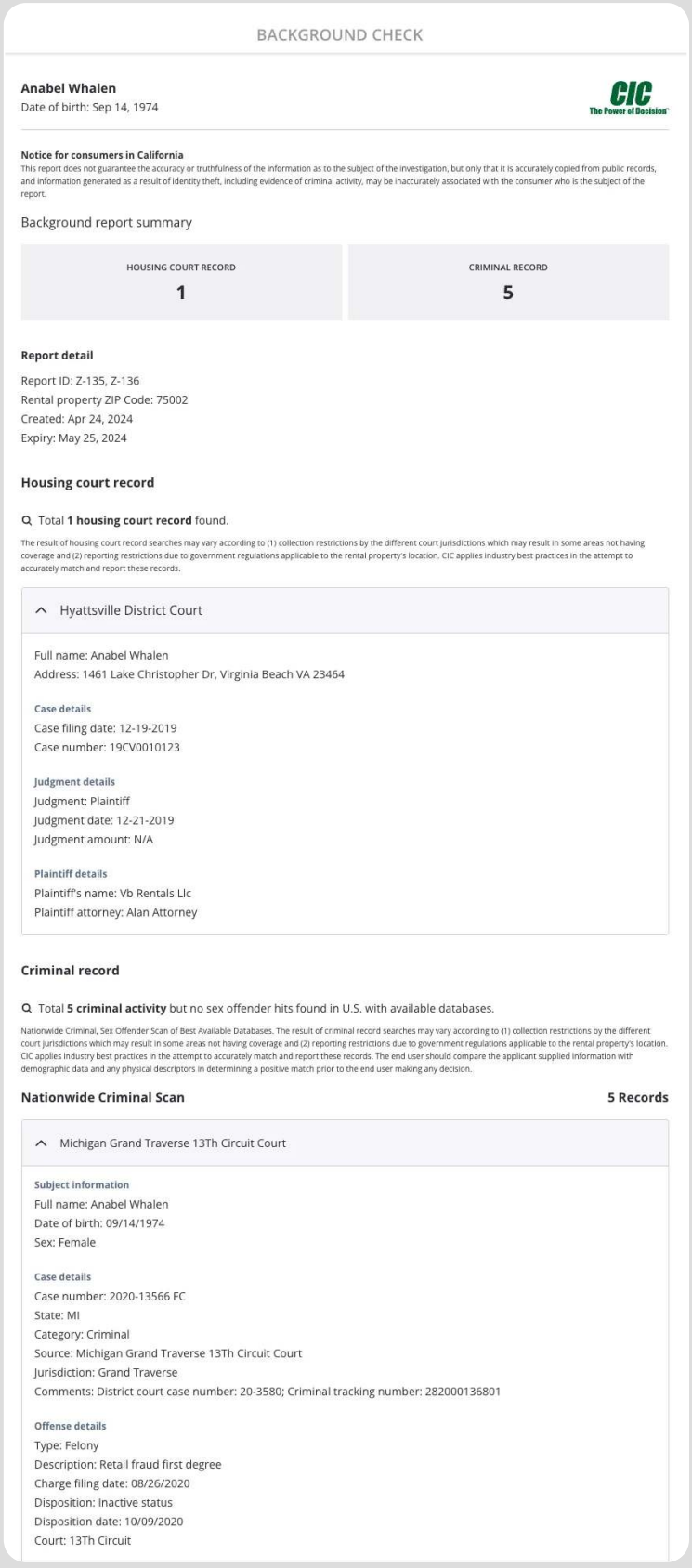
Public records

Information found via Experian's public records search:

Addresses

1200 Elm Street
Seattle, WA 45673

SAMPLE



BACKGROUND CHECK

Anabel Whalen
Date of birth: Sep 14, 1974

CIC The Power of Decision

Notice for consumers in California

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

Background report summary

HOUSING COURT RECORD	CRIMINAL RECORD
1	5

Report detail

Report ID: Z-135, Z-136
Rental property ZIP Code: 75002
Created: Apr 24, 2024
Expiry: May 25, 2024

Housing court record

Total **1 housing court record** found.

The result of housing court record searches may vary according to (1) collection restrictions by the different court jurisdictions which may result in some areas not having coverage and (2) reporting restrictions due to government regulations applicable to the rental property's location. CIC applies industry best practices in the attempt to accurately match and report these records.

Hyattsville District Court

Full name: Anabel Whalen
Address: 1461 Lake Christopher Dr, Virginia Beach VA 23464

Case details
Case filing date: 12-19-2019
Case number: 19CV0010123

Judgment details
Judgment: Plaintiff
Judgment date: 12-21-2019
Judgment amount: N/A

Plaintiff details
Plaintiff's name: Vb Rentals Llc
Plaintiff attorney: Alan Attorney

Criminal record

Total **5 criminal activity** but no sex offender hits found in U.S. with available databases.

Nationwide Criminal, Sex Offender Scan of Best Available Databases. The result of criminal record searches may vary according to (1) collection restrictions by the different court jurisdictions which may result in some areas not having coverage and (2) reporting restrictions due to government regulations applicable to the rental property's location. CIC applies industry best practices in the attempt to accurately match and report these records. The end user should compare the applicant supplied information with demographic data and any physical descriptors in determining a positive match prior to the end user making any decision.

Nationwide Criminal Scan — **5 Records**

Michigan Grand Traverse 13Th Circuit Court

Subject information
Full name: Anabel Whalen
Date of birth: 09/14/1974
Sex: Female

Case details
Case number: 2020-13566 FC
State: MI
Category: Criminal
Source: Michigan Grand Traverse 13Th Circuit Court
Jurisdiction: Grand Traverse
Comments: District court case number: 20-3580; Criminal tracking number: 282000136801

Offense details
Type: Felony
Description: Retail fraud first degree
Charge filing date: 08/26/2020
Disposition: Inactive status
Disposition date: 10/09/2020
Court: 13Th Circuit

SAMPLE

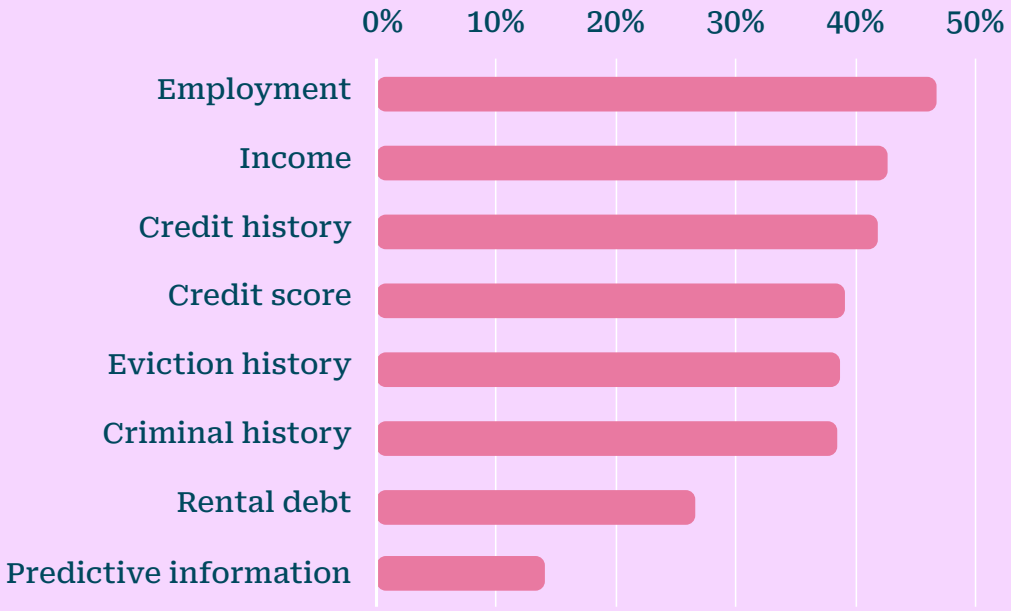
Figure L. Multilevel regression results for predicting probability of getting accepted.

	Dependent Variable: Pr(Accepted = 1)					
	(1)		(2)		(3)	
Independent Variable	**Odds Ratios**	**std. Error**	**Odds Ratios**	**std. Error**	**Odds Ratios**	**std. Error**
(Intercept)	6.45 ***	1.33	4.11 *	2.40	4.08 *	2.39
Race or Ethnicity American Indian or Alaska Native	0.55	0.39	0.74	0.56	0.80	0.62
Asian	0.99	0.34	0.72	0.27	0.73	0.27
Black or African American	0.50 **	0.13	0.53 *	0.15	0.54 *	0.16
Hispanic or Latino	0.55 **	0.13	0.57 *	0.14	0.57 *	0.14
Native Hawaiian or Pacific Islander	0.08 *	0.10	0.08	0.11	0.08	0.11
Rent-to-income Ratio (10% Increase)			0.91 *	0.00	0.90 *	0.00
Holding a Housing Voucher			1.12	0.25	1.14	0.26
Credit Score (10pt increase)			1.01	0.01	1.01	0.01
Rental Debt			1.00 *	0.00	1.00 *	0.00
Having Any Eviction History			0.53 **	0.12	0.56 *	0.13
Having Any Criminal History			0.44 ***	0.09	0.46 *	0.14
Had an eviction case dismissed					0.78	0.35
Been arrested					0.95	0.31
Had a conviction expunged					0.89	0.36
Random Effects						
σ^2	3.29		3.29		3.29	
τ_{00}	0.14 $_{Zip.Code:COUNTY}$		0.36 $_{Zip.Code:COUNTY}$		0.37 $_{Zip.Code:COUNTY}$	
	0.00 $_{COUNTY}$		0.00 $_{COUNTY}$		0.00 $_{COUNTY}$	
ICC	0.04		0.10		0.10	
N	598 $_{Zip.Code}$		598 $_{Zip.Code}$		598 $_{Zip.Code}$	
	44 $_{COUNTY}$		44 $_{COUNTY}$		44 $_{COUNTY}$	
Observations	1028		1028		1028	
Marginal R^2 / Conditional R^2	0.027 / 0.068		0.111 / 0.200		0.112 / 0.202	

* p<0.05 ** p<0.01 *** p<0.001

Figure M. Renter characteristics listed in order of priority

Across all responses, as reported by landlords.



How landlords proceed when screening criteria aren't met

We asked landlords what their screening criteria are and how they proceed when an applicant does not meet an established standard—whether they automatically deny the application or review the details and make case-by-case decisions.

Across the various standards the overwhelming response to applicants who do not meet established criteria is to deny the application.

Figure N: "How do you consider an applicant's eviction history?"

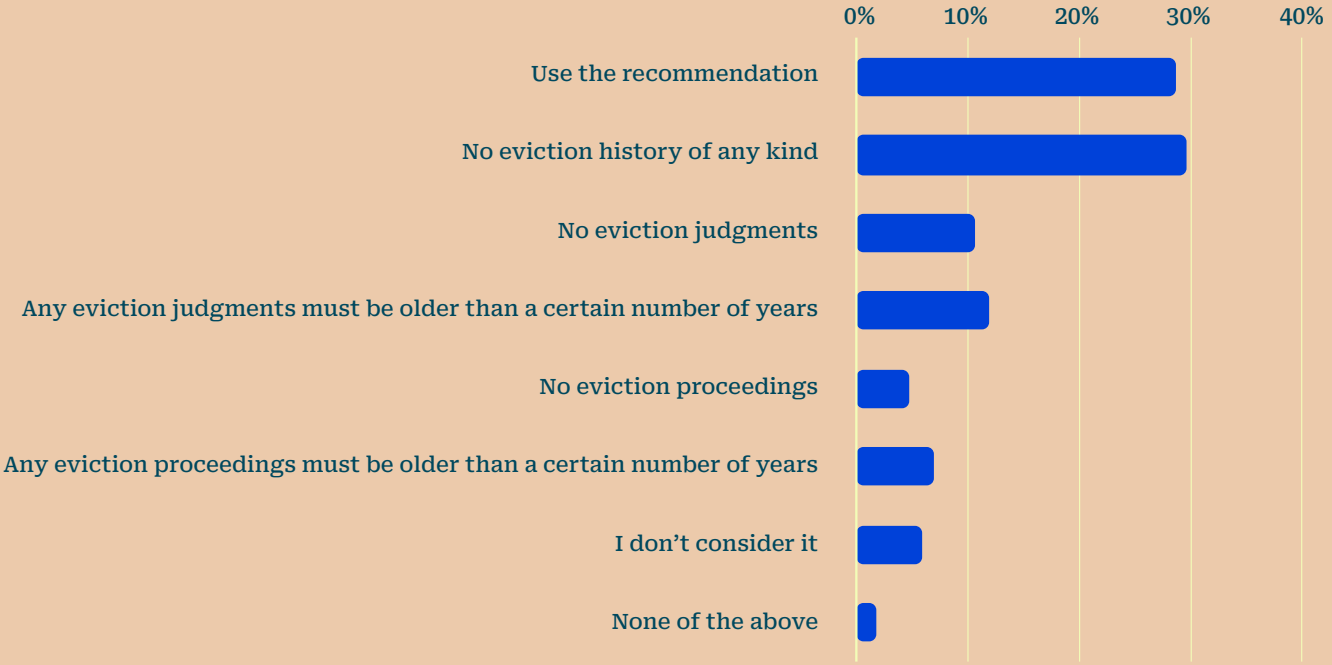
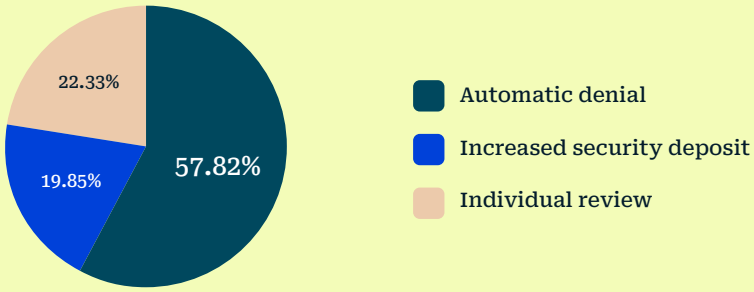


Figure O: "If an applicant does not meet your eviction requirements, how are you likely to proceed?"



The most common answer to rent-to-income standards was that income must be twice the rent. This is a departure from the typical affordability standard of earning three times the rent.

The response may indicate the inaccessible cost of living compared to income in California and poses interesting questions for additional research, such as how income requirements vary across affordability levels and geographic areas.

Figure P: "How do you consider an applicant's rent-to-income ratio?"

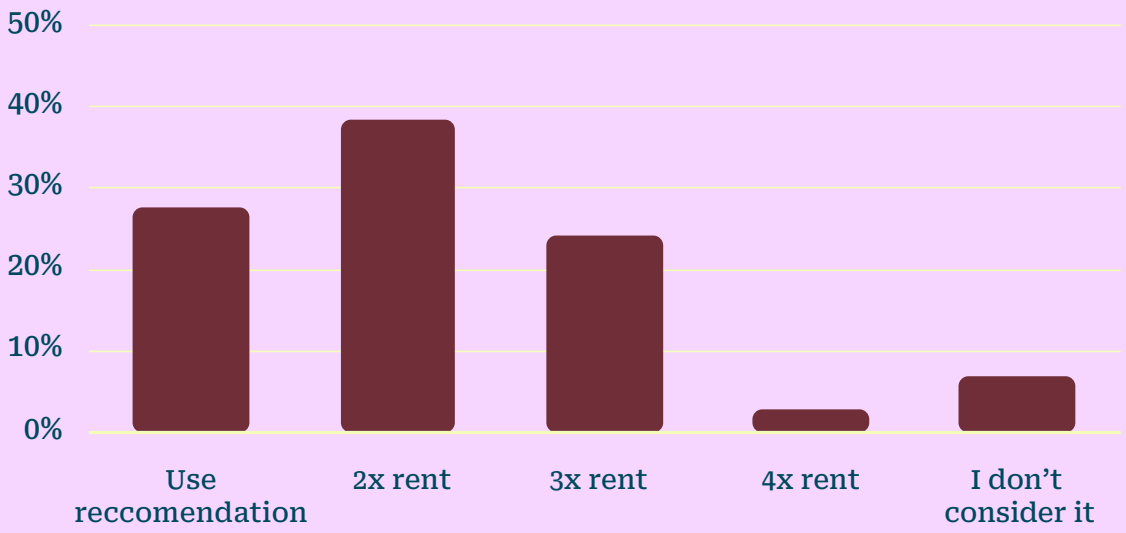


Figure Q: "If an applicant does not meet your rent-to-income requirements, how do you proceed?"

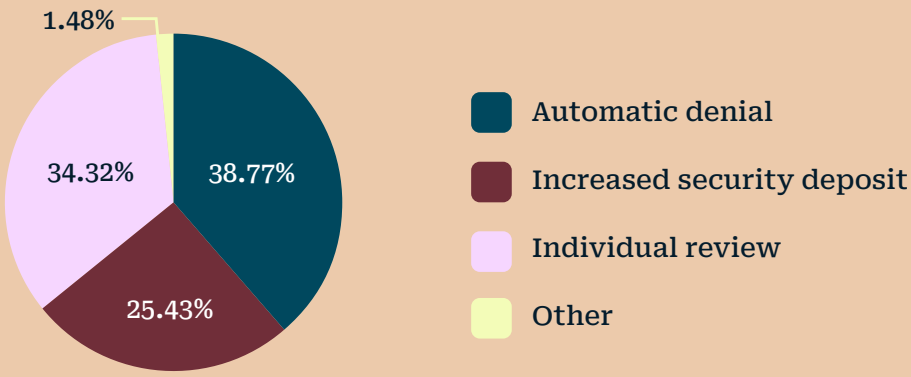


Figure R: "How do you consider an applicant's debt, specifically (Select all apply):"

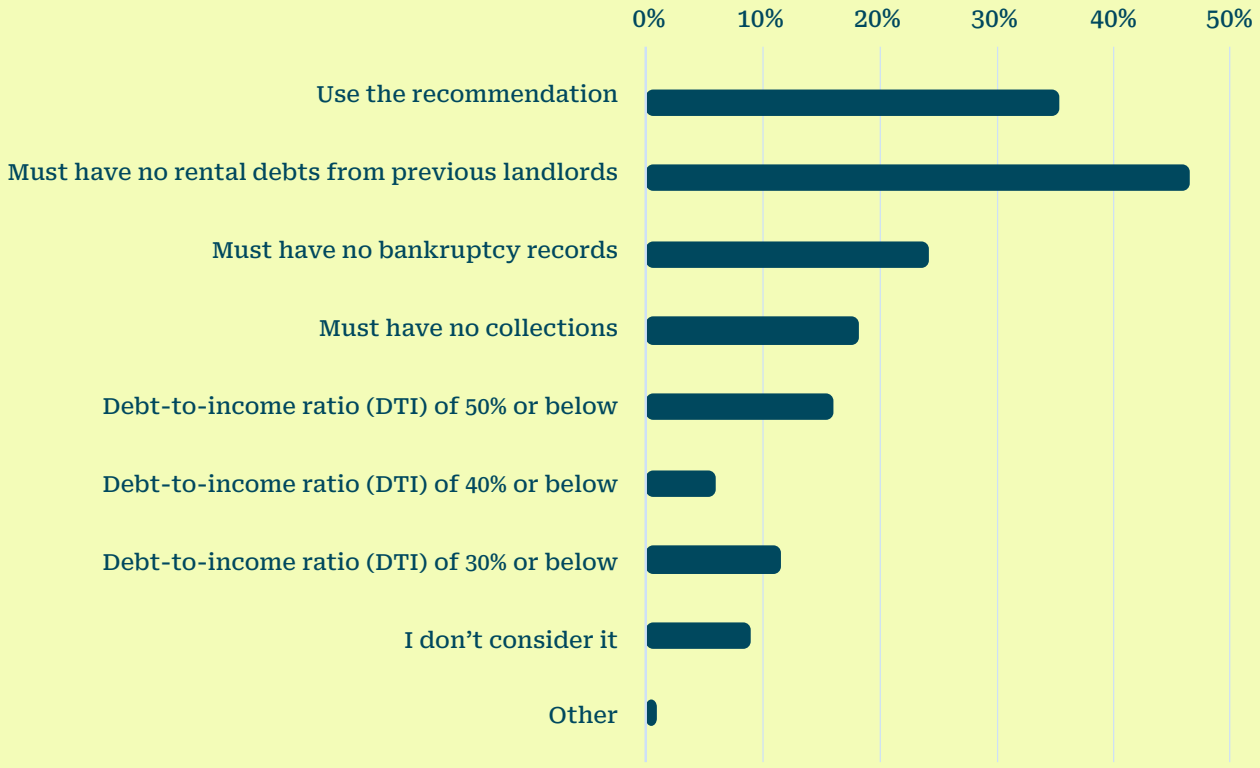


Figure S: "If an applicant does not meet your debt requirements, how are you likely to proceed?"

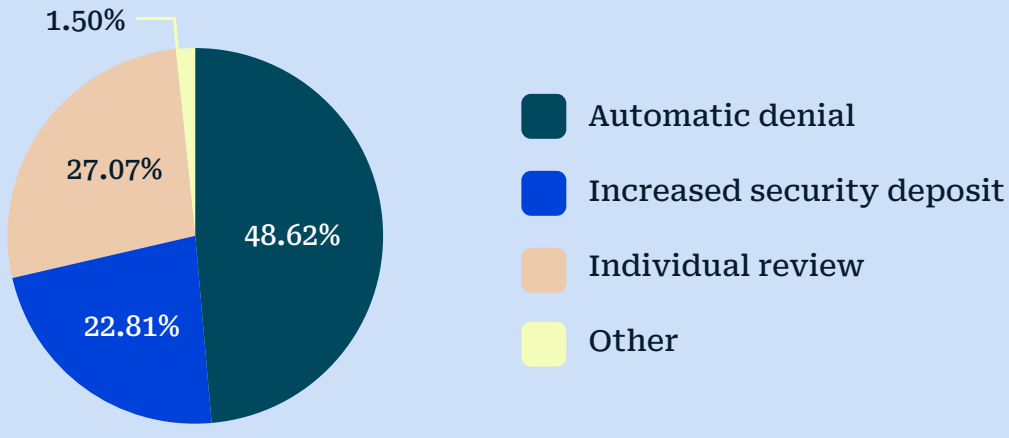
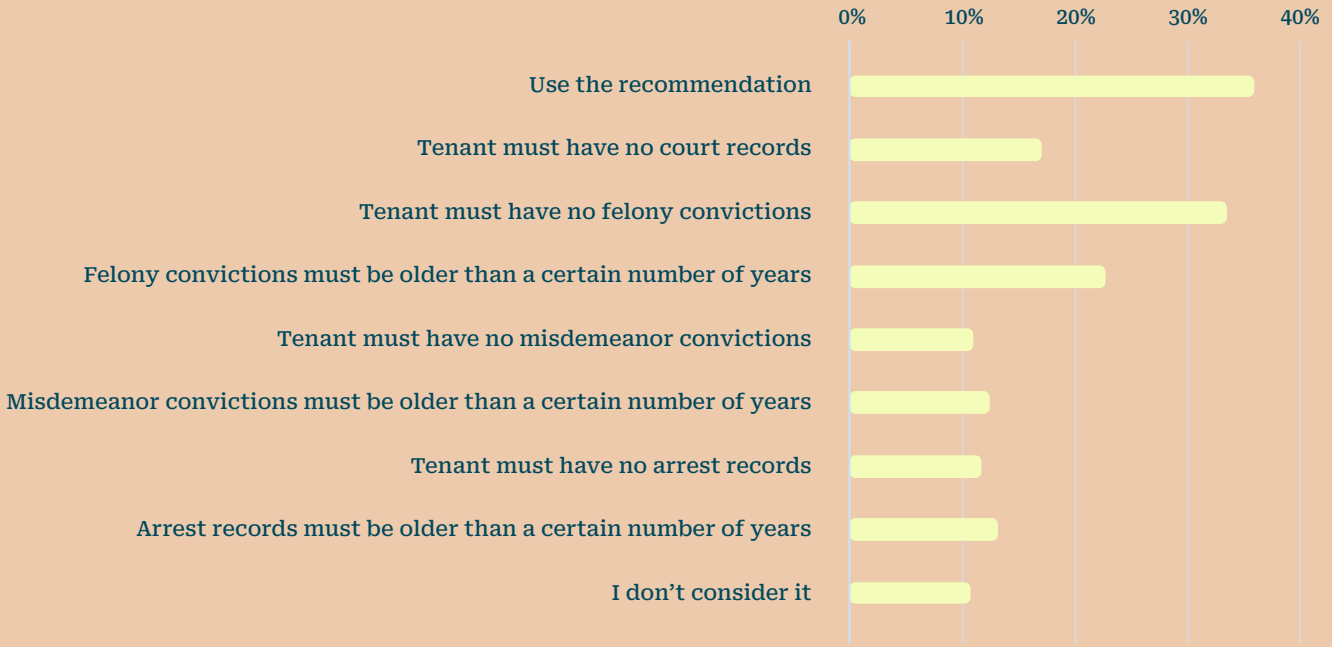


Figure T: "How do you consider an applicant's criminal or court records, specifically (Select all that apply):"



Across criteria, landlords are most likely to automatically deny an application that does not meet their standards; the second most common response is to individually review, and the third is to charge a higher security deposit.

To request the So-TechEquity survey data, email us at info@techequity.us.

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35 Note: We found an error in our original portrayal of the data. We previously said that "(76%) of respondents reported the name of their landlord or property management company, rather than a Big Three (eg TransUnion, Equifax, Experian) or other (eg Zillow, Yardi, Rent Butter) Consumer Reporting Agency." Instead, we found that 7.6% incorrectly stated their landlord or property management company while 89.1% said they didn't know or left that response blank. It remains true that only 3.3% of tenants knew the name of the screening company that did their assessment.

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