

Rental Application Delays Highlight the Need for Clearer Screening Workflows

You applied for the apartment 11 days ago. You did everything right, but the background check was still "pending," and the landlord already moved on.

DENVER, CO, UNITED STATES, June 16, 2026 /EINPresswire.com/ -- Renting an apartment in the U.S. now means waiting, often without updates, often without results. Industry guidelines say applications process takes 1–3 business days. In practice, it takes 5–14 days. By then, the unit is usually gone. The cost adds up fast. A renter actively searching in a competitive metro area may spend \$150 to \$300 or more in application fees alone before receiving a single decision. Each application requires the same stack of documents: pay stubs, tax returns, and photo ID. None of that time or money comes back when a denial arrives, or when the unit goes to someone else while the decision is still pending. Then the search starts over.



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No one should be shut out of housing because of inaccurate or unfair background screening practices”

Samuel Levine, Director of the FTC's Bureau of Consumer Protection.

What Happens After a Renter Clicks "Submit"

Every application triggers four separate checks. Automated credit and criminal background checks can return results in under 24 hours. Employment and income verification typically takes one to three business days and depends entirely on how fast an employer responds. Landlord reference checks carry the same uncertainty. The final review and decision add another 1 to 3 days on top. One unanswered call from a previous landlord pauses the

entire chain. Applications submitted on weekends or holidays don't move until the next business day. During June through August, volume spikes add two to three days further. Delays are not simply a landlord efficiency problem. They reflect a structural gap in how

screening data is collected at the national level.

In February 2023, the FTC and CFPB launched a joint public inquiry into tenant background screening practices across the United States. They received over 600 responses, from the majority from renters, documenting inaccurate reports, missing adverse action notices, and errors the CFPB described as carrying a "decades-long impact on housing opportunities." Part of the problem is the data source itself. According to a 2023 Multi-State Attorneys General letter to the CFPB and FTC, screening companies pull eviction and criminal records from more than 13,000 federal, state, and local courts. No single standardized national database exists. The National Center for State Courts has warned that online court records "may be subject to errors or omissions." Meanwhile, landlord behavior has shifted. [Urban Institute research](#) found that 39% of landlords tightened their screening criteria post-pandemic, with income verification and prior evictions as their top concerns. More than half (56%) now reject at least 25% of applicants.

Because waiting on a single application is not a viable strategy in a tight market, most renters apply to several properties at once. Non-refundable fees of \$35 to \$75 per application accumulate to \$150-\$300 or more before a single decision arrives. Each inspection triggers a separate credit check request from the landlord. This can lower the applicant's credit score and weaken their financial profile for subsequent applications. Errors in screening reports compound this further. The CFPB has flagged screening companies for "sloppy" accuracy procedures, and inaccuracies that go uncorrected carry forward from one application to the next. The result is straightforward: renters spend real money, absorb credit damage, and reassemble the same documents (pay stubs, tax returns, ID, references,...) for each new application, with no guarantee the outcome changes.

A Workflow Solution Gaining Legislative Momentum

One emerging solution is gaining both adoption and regulatory support across the country: the Portable Tenant Screening Report, or PTSR. A PTSR is a renter-owned background check, covering credit history, eviction records, and criminal background. Tenant obtains once PTSR and shares it with multiple landlords. Rather than waiting for each landlord to initiate a separate screening process, landlords who accept PTSRs get verified applicant data on the spot. Regulatory adoption is accelerating. Colorado, California, Washington, Illinois, and Rhode Island have enacted legislation requiring landlords to accept PTSRs or prohibiting separate application fees when a valid portable report has been submitted. Rhode Island's 2024 consumer protection update extended this further, barring hidden charges at any stage of the rental application process.

LeaseRunner's PTSR reflects that direction. The report uses a soft credit inquiry, so the applicant's credit score is not affected. More substantively, LeaseRunner's screening methodology draws on bank-level financial data to build a credit assessment that correlates directly with the risk of rental payment default, a more precise signal than a standard credit score, which was built to measure general borrowing behavior rather than tenancy-specific risk.

The result is a report that gives landlords a clearer picture of how an applicant is likely to perform as a tenant, not just as a borrower. For renters, it means a single, competitively priced report that travels with them across applications and holds up under landlord scrutiny. Learn more at [leserunner.com](https://www.leserunner.com)

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