New RS³ Scoring Model from Leaserunner Evaluates Tenant Risk Using Bank Income and Cash Flow Data

New RS³ scoring model provides decision-ready guidance for the applicants most platforms leave unanswered


Scoring Model Using Bank Income and Cash Flow Data

CO, UNITED STATES, July 13, 2026 /EINPresswire.com/ -- The gap between a good screening decision and a bad one is measured in thousands of dollars. Yet for the millions of independent landlords managing rental properties on their own, most tenant screening platforms still leave the hardest calls entirely to guesswork.

According to TheGuarantors, late-payment rates across independently owned rentals climbed from 8.58% to 11.7% in a single twelve-month stretch. Additionally, a December 2025 analysis by Snappt, when a tenancy does go wrong, the total cost to a landlord- legal fees, lost rent, and turnover- ranges from \$3,500 to over \$10,000 per incident.
The average U.S. renter carries a credit score around 650, right at the threshold most landlords set as their minimum, according to The Zebra. Meanwhile, roughly 25% of the U.S. adult population falls below 660, according to Federal Reserve Bank of St. Louis data, and that share has been growing. These are not fringe applicants. They represent a substantial portion of the people walking through any landlord's door.

Credit score measures loan repayment behavior (credit cards, auto loans, medical debt), not whether someone has consistently paid rent on time. Fannie Mae's Positive Rent Payment research found that when on-time rent payments are reported to credit bureaus, nearly 58% of participants see their scores increase by an average of 40 points. Those same renters, before reporting, appeared riskier on paper than they actually were.

"Traditional credit scores primarily measure loan repayment behavior, such as credit cards and

auto loans, rather than consistent rent payments," said Joseph Buczkowski, CEO of LeaseRunner Ltd.
This creates a specific failure zone in the 500–650 range. When a platform hands a landlord the number and nothing more, the landlord is left to decide on instinct, not data. That instinct leads to one of three expensive outcomes: automatic rejection that leaves units vacant for weeks, approval based on first impressions rather than verified data, or ad hoc accommodations - higher deposits, co-signer requests - applied inconsistently enough to create Fair Housing exposure. According to the Fair Housing Institute, screening rejections based on credit history, eviction records, or criminal background that lack documented, context-specific justification may constitute a fair housing violation.
LeaseRunner offers its Portable Tenant Screening Report (PTSR) to landlords at a $20 flat rate. More significantly, LeaseRunner introduces RS³ (Rental Screening Science Score), a proprietary model that evaluates applicant risk using verified bank income, cash flow stability, and rent-relative affordability, rather than credit history alone. Where a standard credit score shows that an applicant has carried debt imperfectly, RS³ shows whether that applicant can reliably cover rent given their actual income and spending patterns.

The data comes directly from the bank via API. This removes the false-positive matches common in public-record credit checks, like shared names or addresses. It also removes the lag of manual document review.
This matters most precisely in the gray zone. An applicant with a 590 credit score and consistent monthly cash flow that covers rent by a comfortable margin looks very different under RS³ than one with the same credit score and irregular income. That distinction - currently invisible to most landlords using standard tools - is what transforms a screening report from a data printout into a decision.

About LeaseRunner
Founded in Denver, Colorado, LeaseRunner is a tenant screening and property management platform serving independent landlords across all 50 states. With over 15 years of experience, LeaseRunner combines verified bank income data, cash flow analysis, and the RS³ (Rental Screening Science Score) model to deliver decision-ready screening reports, helping landlords reduce risk without turning away qualified renters.

For more information, visit leaserunner.com

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