LeaseRunner Introduces RS³ Affordability Scoring to Its Portable Tenant Screening Reports

New RS³ layer measures whether an applicant can sustain rent payments over time, not just whether they have paid other bills in the past

LeaseRunner Introduces RS³ Affordability Scoring

CO, UNITED STATES, July 14, 2026 /EINPresswire.com/ -- RS³ (Rental Screening Science Score), a proprietary scoring methodology built on verified bank income, cash flow stability, and rent-relative affordability. Rather than scoring an applicant's general creditworthiness, RS³ is designed to answer the question landlords increasingly need answered in a portable-screening market: can this specific applicant sustain this specific rent over time. LeaseRunner now includes the score in its PTSRs as an added layer, not a replacement for the credit and background checks landlords already use.

The launch arrives as tenant screening shifts from a one-time, landlord-run background check to a single, reusable report. Now a single report travels with the applicant across multiple properties. This puts more weight on that data, for longer. The Consumer Financial Protection Bureau found that only 1.7% to 2.3% of renters have a rent tradeline in their credit file. The agency also stated that credit history poorly predicts whether someone will pay rent. In January 2024, the CFPB issued advisory opinions on inaccurate background checks and inconsistent file-sharing among consumer reporting agencies. CFPB said these errors block people from quality rental housing. Separately, Urban Institute research on tenant screening databases found that risk profiles within these reports are highly sensitive to errors in matching court records, such as eviction filings and criminal histories, to the correct individual. Taken together, the findings point to a common theme: the data most screening reports rely on was not designed to measure whether a renter will pay rent.

Portable tenant screening reports have moved from a convenience feature to a compliance requirement in several states. Colorado's HB23-1099 and its 2026 update, HB25-1236, require landlords to accept a valid PTSR and prohibit charging a duplicate application fee once one is provided. California's AB 2559 established a similar framework. The National Consumer Law Center has identified mandatory PTSR acceptance as one of the legislative tools states are using to curb the rental application "junk fees" that add up for renters applying to multiple properties. As more states adopt this model, the contents of a "standard" PTSR - credit history, rental history, criminal background, and verified addresses - are becoming the floor of what renters can expect, not the ceiling.

In practice, that means RS^3 pulls income and transaction data directly from bank data rather than self-reported pay stubs. The score updates each time a tenant pulls a new PTSR, so it reflects current income, not income from months or years ago. That keeps the report accurate as a tenant's financial situation changes, and it keeps the portability promise of PTSR intact: one verified report, reusable across applications, now with one affordability number landlords can trust. It benchmarks both against the rent for the specific unit. The result: one score, not three separate data points landlords have to reconcile by hand. The approach reflects research from the Harvard Joint Center for Housing Studies. The center found that 22.6 million renter households were cost-burdened in 2023 — a record high. More than a third of fully employed renters fell into that category. The data suggests something simple: A stable paycheck and a clean credit report don't guarantee that a given rent is sustainable for a household over time.

For any given rent amount, affordability depends upon both the applicant’s income and banking metrics. RS^3 cracks the code of affordability. Without RS^3, the landlord still has to guess whether the applicant can afford the rent. RS^3 closes that gap. It sits inside the same PTSR and gives landlords one affordability answer instead of three unrelated data points to interpret on their own.

This matters most for landlords who screen high application volumes. A landlord can scan RS^3 first and use it as a quick filter before reading the rest of the report. A tenant with steady income and a strong RS^3 score moves through screening faster, even with a thin credit file. A tenant with strong credit but volatile income now shows a flag that credit checks alone would miss. RS^3 surfaces risk that traditional screening hides, and it surfaces stability that traditional screening also misses.

LeaseRunner's PTSR brings all of this together in one report: credit, background, rental history, and now RS^3, built for landlords who want a complete picture and for tenants who want to screen once and apply anywhere.
Learn more at http://leaserunner.com

About LeaseRunner
LeaseRunner provides tenant screening, lease management, and rent collection tools for independent landlords and property managers across the United States. Its portable tenant screening reports are designed to meet state-specific compliance requirements while giving both

landlords and renters a faster, more transparent application process.

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