Landlords Still Have to Piece Together Tenant Data From Four Disconnected Sources as Application Fraud Climbs

DENVER, CO, UNITED STATES, September 12, 2026 / EINPresswire.com/ -- A rental applicant's background may look like a single report, but behind it sit four separate data systems. In practice, no single system holds all four. To evaluate one tenant, a landlord typically has to pull credit history, criminal records, eviction filings, and income verification from independent sources. They have their own format, their own delay, and their own reliability problems. As rental application fraud rises across the U.S., the gaps between these disconnected sources are becoming harder to ignore.



Industry data shows no national database exists for criminal or eviction records.

Industry sources note that there is no single reliable resource for a nationwide criminal record check. The federal judiciary is divided into 94 separate judicial districts, each with its own district court. Every one of these jurisdictions creates, stores, and releases criminal records according to its own procedures, retention rules, and definitions. There is no federal system that consolidates what they hold, and no requirement that they report to one.
An applicant who has lived in three states may have records in three court systems that do not communicate. A search of one returns nothing about the other two. The absence of a record is not evidence that no record exists.

The FBI has stated that state agencies contribute records to national systems voluntarily, unless state law or federal funding conditions require it. Justice Department reviews found that roughly half of the states failed to include complete disposition information in at least a quarter of their cases. Most landlords are not legally authorized to access FBI systems for tenant screening.

A February 2024 Government Accountability Office report to Congress found that eviction

records are neither uniformly kept nor uniformly named. GAO examined the Eviction Lab at Princeton University, collecting state and county statistics and buying case data from LexisNexis Risk Solutions. Eviction Lab, which built the most comprehensive national eviction dataset available by filing records requests with courts. GAO found the project still missing at least a full year of court-issued data from 2,673 counties across 49 states. Only about 56 percent of its county-year records came from actual court data. A statistical model estimated the rest.

HUD has told GAO it lacks legal authority to require states to collect or report eviction data. Nine states seal or expunge eviction records under certain conditions. An eviction record is created when a case is filed, not when it is decided. GAO found roughly a third of case data contained no judgment information at all - no indication of who prevailed. A report showing "eviction filing, 2021" may describe a tenant who won the case.

Research from the Urban Institute notes that applicants with common names face a greater risk of being wrongly tied to records that are not theirs. The CFPB has declared this practice illegal under the Fair Credit Reporting Act. For landlords, rejecting a good applicant on faulty data costs them the tenant and may expose them to a fair-housing complaint.

Income verification is the data block most commonly handled by hand. National Multifamily Housing Council data shows 93.3 percent of property owners and managers reported experiencing rental application fraud.
Criminal and eviction data fail because they are scattered across thousands of jurisdictions. Income data exists in one continuously updated record: the bank account. But landlords have never had direct access to it. The industry's workaround asks applicants to submit a pay stub, an exported bank statement, or an employer letter instead.
As tools for producing fraudulent documents grow more sophisticated, manual detection grows harder. The CFPB found that prior rental payment history appears in the consumer reporting system for only 1.7 to 2.3 percent of U.S. renters. Screening reports cannot see whether an applicant pays rent or how money moves through the account. They infer both from a page the applicant printed.

Verified bank-level cash-flow data removes the document from the chain. The record is retrieved directly from the financial institution. Cash-flow data answers whether money reliably arrives and whether enough remains after existing obligations. It also reaches applicants the document system was never built for: gig workers, contractors, freelancers, and the self-employed.

LeaseRunner addresses this fragmentation directly. The platform pulls credit data, criminal background history, eviction records, and bank-verified income into a single dashboard. At its center sits RS³ (Rental Screening Science Score), LeaseRunner's proprietary scoring model. RS³ evaluates tenant risk using three inputs: verified bank income, cash flow stability over time, and rent-relative affordability.

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