LeaseRunner Finds Tenant Screening Reports Are Failing the Landlords Who Rely on Them

DENVER, CO, UNITED STATES, September 14, 2026 / EINPresswire.com/ -- Payment problems consistently rank as landlords' top concern when screening a new tenant. Yet the reports landlords rely on to answer that concern are increasingly failing to communicate the information they contain. The analysis identifies three structural problems that make tenant screening reports difficult to read, even for landlords who are trying to read them carefully.



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Research cited by Shelterforce found that one in seven traditional tenant background checks contains inaccurate or incomplete data, meaning that hundreds of thousands of renters each year may be denied housing due to errors beyond their control. The CFPB, as cited by Thesis Driven, has documented that approximately 22% of eviction court records are ambiguous or misleading, producing "false" eviction hits. A felony arrest record that was later reduced to a misdemeanor can, on the same reports, read as a felony conviction. Reports often fail to distinguish an eviction filing from an executed eviction, or a criminal arrest from a conviction.

Data from the Urban Institute shows that in Washington, D.C., in 2018, only 5.5% of eviction filings resulted in a formal eviction. This is a distinction rarely reflected on the face of a screening report. A single disputed filing can follow a tenant across housing applications for years.

A behavioral study of 209 landlords and 5,225 screening decisions, published in Housing Policy Debate, found that screening reports typically lack the basic graphic design cues such as bolding, highlighting, or visual hierarchy. They are needed to direct attention to what matters. Reports also rely on legal jargon and acronyms without a glossary. They also rarely include a data dictionary explaining what each field means or how it should be weighted against other

information in the report.

Industry expectations are beginning to shift in response. According to Thesis Driven (2025), a modern screening report should not function as a "data dump" or a "white-labeled banking report." Still, it should instead flag what is important and guide interpretation for the person making the decision.
The analysis illustrates the gap in three common scenarios.
In the first, a tenant carries an eviction record whose underlying data shows the case was dismissed in the tenant's favor — a score reads it the same as an executed eviction.
In the second, a felony flag on a report reflects an initial charge that was later reduced to a misdemeanor and served; the score captures the original severity, not the resolution.

In the third, an eviction filing dates to 2020 or 2021, when many jurisdictions had moratoriums in place; several states now offer legal protection for such records, but the score does not reflect that context.
As ProPublica reported in a 2020 investigation with The New York Times, unlike credit scores, tenant screening models and algorithms are not reviewed by any federal agency. There is no established guidance for how a tenant can improve a score, and in many cases, no straightforward way to know whether a score is being applied at all.
Against this backdrop, a growing number of landlords are moving toward portable tenant screening reports (PTSRs) - reports that the prospective tenant purchases and controls, then shares directly with landlords across multiple applications. Colorado became the first state to require landlords to accept a valid portable tenant screening report (PTSR) instead of running their own, under HB23-1099. Six additional states — California, Illinois, Maryland, New York, Rhode Island, and Washington.

The PTSR model addresses several of the failures the analysis identifies. Because the tenant purchases the report, they see the same records a landlord will see and can dispute errors before the report reaches an application, rather than after a rejection. And a well-designed PTSR can surface the distinctions the current generation of reports most often collapses: filings from executed evictions, arrests from convictions, dismissed cases from adverse outcomes.
For landlords, the appeal is not only cleaner data but a cleaner read. A PTSR can be structured to separate filings from executed evictions, arrests from convictions, and dismissed cases from adverse outcomes — the distinctions that the current generation of reports most often collapses. For independent landlords without legal teams to interpret adverse action notices, that clarity is the difference between a decision they can defend and one they cannot.

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