Why the LeaseRunner Data Model Behind a Portable Tenant Screening Report Matters More Than the Format

As PTSR mandates spread across seven states, LeaseRunner examines why two reports in the same format can produce meaningfully different screening decisions



Portable tenant screening reports (PTSRs) are moving from convenience to legal requirement

DENVER, CO, UNITED STATES, September 18, 2026 / EINPresswire.com/ -- Portable tenant screening reports (PTSRs) are moving from convenience to legal requirement. Seven states (Colorado, Illinois, New York, Rhode Island, Maryland, Washington, and California) now regulate them.

As acceptance becomes widespread, a report's standard contents, including credit history, rental history, criminal background, and payroll verification, are becoming the floor of what landlords expect, not the ceiling. A new analysis released by LeaseRunner argues that the law standardizes the format of a PTSR but says nothing about the underlying data model. When a landlord is required to accept a report, the quality of the underlying model carries more weight than ever.

Most PTSRs draw their score from the same source as a traditional credit report. The Consumer Financial Protection Bureau has stated that credit history is a limited predictor of whether someone will pay rent, because most tradelines reported to the national bureaus come from bank loans, credit cards, and insurance. The single most relevant variable — rent payment history — appears in only 1.7% to 2.3% of renters' credit files, according to the CFPB's 2022 Tenant Background Check Markets Report. A bureau-based PTSR repackages that same credit data in a portable format: new format, old data model.

Bureau-sourced reports frequently blur an eviction filing with an executed eviction, or an arrest with a conviction. The landlord inherits the Fair Housing exposure of any decision built on that ambiguity. ProPublica documented a tenant with an excellent 788 credit score and no criminal or

eviction record who received a screening score of 685 out of 1,000 - a figure ProPublica itself translated to roughly 68%, or the equivalent of a D grade, for illustrative purposes. As a result, the apartment's management asked for an extra month of rent as a security deposit.

The CFPB's 2023 analysis of cash-flow data in underwriting recognized bank transaction data as a predictive signal in consumer credit decisions. Bank data also captures whether a specific rent is affordable. Affordability is a ratio, not a fixed number. Harvard's Joint Center for Housing Studies reported a record 22.6 million cost-burdened renter households in 2023, with the cost-burden rate among households earning $45,000 to $74,999 doubling to 45% since 2001, and 13% of renters earning $75,000 or more also cost-burdened. When burden reaches even six-figure earners, income and credit alone clearly fail to signal whether a given rent is sustainable.

LeaseRunner's Rental Screening Science Score (RS³) is built to measure both dimensions. RS³ produces a rental credit score on the same 300–850 scale landlords already recognize, and it includes a corresponding default rate. However, the inputs differ: it draws directly on rental payment defaults, income, rental application data including the specific rent amount, and verified banking metrics such as account type, available and average balances, and transaction activity. Because it reads bank data through a direct API connection, it avoids the false-positive name and address matches common in credit reports and public records. RS³ is built on LeaseRunner's 15 years of online ACH rent collection, drawing on hundreds of thousands of payments across all 50 states, more than 2,000 zip codes, and default data from over 1,000 U.S. banks.

RS³ sits inside LeaseRunner's PTSR as an added affordability layer rather than a replacement for the credit and background checks landlords already use. It relies on a soft credit inquiry, so an applicant's credit score is not affected, and the score refreshes each time a tenant generates a new report, keeping the affordability read current within the report's 30-day reuse window.

As PTSR acceptance becomes the legal baseline, LeaseRunner's analysis suggests the competitive question is whether the data beneath it predicts what landlords actually need to know. The purpose of credit screening is to determine rental payment default risk. RS³ delivers a credit score and default risk for the applicant at a given rent amount.

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