

Mitigating Algorithmic Bias In Housing: Challenges, Insights, and Solutions

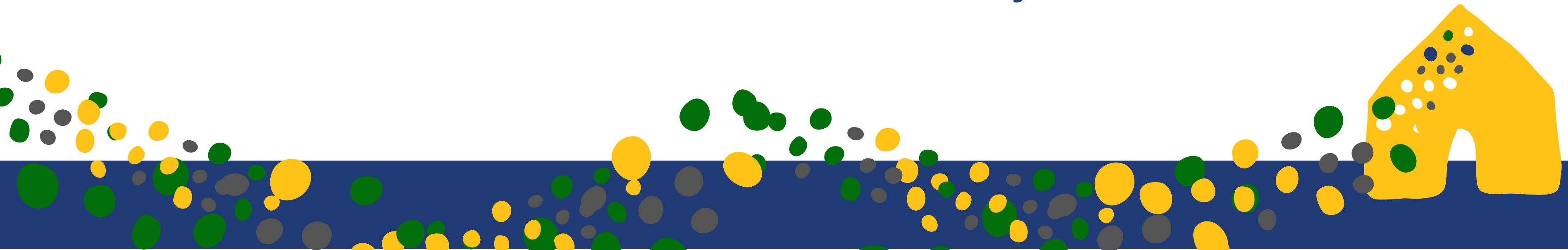


Dalio
Education



Mitigating Algorithmic Bias In Housing: Challenges, Insights, and Solutions

- Rashida Rattray, CT Fair Housing Center
- Eric Dunn, National Housing Law Project



Mitigating Algorithmic Bias in Housing: Challenges, Insights, and Solutions



Connecticut
**FAIR HOUSING
CENTER**

RASHIDA RATTRAY-REID – EDUCATION & OUTREACH COORDINATOR



About Us

The mission of the Connecticut Fair Housing Center is to ensure that all people have equal access to housing opportunities in Connecticut that are free from discrimination.

The Center focuses on the intricate ways different forms of oppression are connected and how these connections contribute to housing discrimination.

The work we do has expanded as the needs of our residents have expanded.



The Work We Do

- Foreclosure Prevention
- Education & Outreach
- Policy Advocacy
- Tenant Organizing/Movement Lawyering
- Fair Housing Investigation & Enforcement

Federal & State Fair Housing Laws



In order to make sure everyone has equal access to housing Congress passed the [Fair Housing Act of 1968](#). It prohibits discrimination based on your membership in a protected class in all forms of housing transactions.

A protected class can be defined as a group of people who share characteristics that are protected from discrimination.

Connecticut has protected vulnerable members of our communities by enacting additional state-wide fair housing laws.



Federal & State Fair Housing Protections

Federal

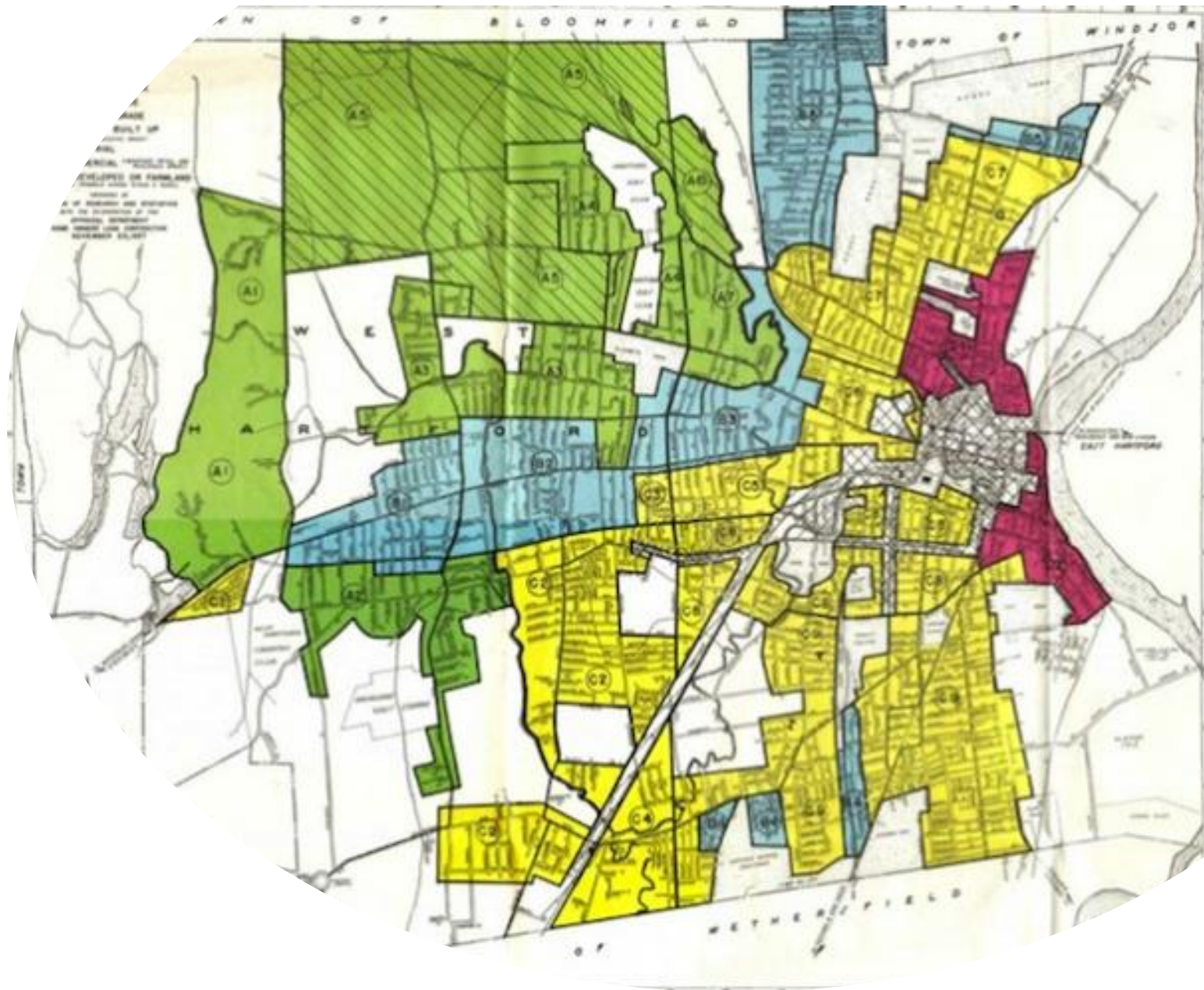
- Race
- Color
- National Origin
- Sex
- Disability
- Religion
- Familial Status

Connecticut

- Ancestry
- Marital Status
- Age
- Sexual Orientation
- Lawful Source of Income
- Gender Identity & Expression
- Veteran Status
- Status as a Victim of Domestic Violence



Fair Housing History



Decades of discriminatory policies shape our built environment, and still contribute to the lack of wealth accumulation for families of color, and the extreme racial and economic segregation of our neighborhoods.



Visual Timeline Layout

📌 1968 – Fair Housing Act Passed

📌 1970s–1990s – Subtle Discrimination & White Flight

📌 2000s – Discrimination Goes Digital

📌 Today – Tenant Screening & Algorithmic Bias



Selected Issues Concerning Tenant Background Checks

Eric Dunn, National Housing Law Project

May 21, 2025

Though this place is up for rent...

What you say about his history is what you say about his housing



Back in the Day

- Classified newspaper ads, signs
 - Written application
- Landlord might check references
 - Possible screening fee
 - Limited, in-house screening
 - Credit report
- Possible criminal history check
 - Reference checks common
 - Denial: no written notice



Nowadays

- Internet listings (and signs)
- Written application
- Consent to release of information form
- Screening fee
- Third-party screening
 - Credit, criminal, eviction
 - Score or analysis
 - Automated decision
- Written denial notice*

Everybody makes mistakes

But it seems like it's mine that always keep on stingin'

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- “Most landlords said they use income and job history, rental history and evictions, credit history and credit score, and criminal backgrounds when screening rental applicants. Income, job history, and previous evictions were the most common, with close to 90 percent of landlords saying they check these criteria.”
 - Jung Hyun Choi, Laurie Goodman, and Daniel Pang, “The Real Rental Housing Crisis Is on the Horizon,” *Urban Wire* (Mar. 11, 2022)
- “[A]bout 85 percent of landlords say they run an eviction report on all applicants. About 90 percent say they always run credit and criminal background checks.”
 - Collatz, Andrea, “Landlord Survey: Optimism In Renting Your Property,” *TransUnion Smartmove blog* (June 6, 2017)

Screening Report for [REDACTED]

WARNINGS

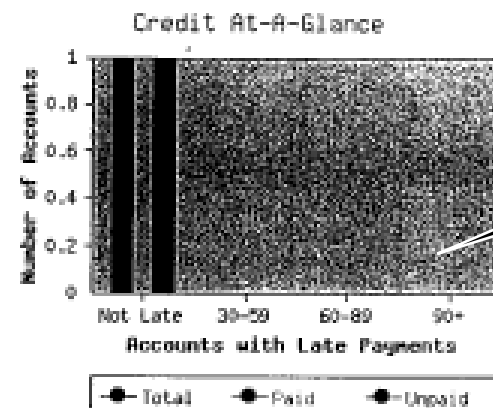
APPLICANT: Address is a Restaurant/Bar/Night Club (TransUnion)
An address listed on the application is a restaurant, bar or night club. You should verify the information thoroughly before proceeding.

APPLICANT: Address, SSN, or Telephone Number Reported by More Than One Source (TransUnion)
The information on the application was reported by more than one source. You should verify the information thoroughly before proceeding.

APPLICANT: Address is a Restaurant/Bar/Night Club (TransUnion)
An address listed on file with the credit bureau is a restaurant, bar or night club. You should verify the information thoroughly before proceeding.

Credit Quick Summary

| | |
|---|--|
| Total number of accounts | 1 |
| Accounts with no late payments | 1 (1 unpaid past due) |
| Accounts paid 30-59 days past due | 0 (0 unpaid past due) |
| Accounts paid 60-89 days past due | 0 (0 unpaid past due) |
| Accounts paid more than 90 days past due | 0 (0 unpaid past due) |
| Total outstanding balance | \$3,825.00 (\$3,825.00 past due) |
| Outstanding revolving debt | \$3,825.00 (0% of limit) (\$3,825.00 past due) |
| Outstanding loan balance | \$3,825.00 (\$3,825.00 past due) |
| Bankruptcies, foreclosures, and legal items | 0 |
| Collection total balance | \$12,401.00 |
| Eviction records found | 1 |



| Identity | From Application | From TransUnion |
|-------------|------------------|-----------------|
| Name: | [REDACTED] | [REDACTED] |
| SSN: | 437-11-**** | 437-11-**** |
| Birth Date: | 11/5/1958 | 11/5/1958 |

| Addresses | From Application | From TransUnion |
|-----------|--|---|
| | 2301 2nd Ave Seattle, WA 98121 3025 NE 143rd St Apt 4 Seattle, WA 98155 | 3025 NE 143RD 4 SEATTLE, WA 98125 (Applicant) 1100 PIKE SEATTLE, WA 98101 (Applicant) 1810 NE 166TH BELLEVUE, WA 98008 (Applicant) |

| Employment | From Application | From TransUnion |
|------------|--------------------------------|--|
| Applicant: | Total monthly income: \$338.00 | F REMEDY INTELL STAFFING F HARBORVIEW MED CTR |

OFAC SDN/Terrorist Watchlist

From On-Site.com

There were no matching records found in the Office of Foreign Asset Control database of specially designated nationals and blocked persons.

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

Miscellaneous
Disclaimers

Selected Credit
Information

ID Verification

Employment
Verification

OFAC Search
("terrorist watchlist")

Public Records
Disclaimer

Criminal History

Sex Offender Check

| Evictions | | | | |
|------------------|--|----------------------------|-------------|-------------|
| From On-Site.com | | | | |
| Date Filed | Case Type | Court | Case Number | Notice Type |
| 9/2005 | EVICTON | SEATTLE-SUP CT | 313747 | |
| | Judgment | Judgment Amount | Status | Amount Paid |
| | FOR PLAINTIFF 11/2/2008 | | | |
| | Defendants | Defendant SSN(s) | | |
| | Address | Comments | | |
| | 3025 NE 143RD ST #4, SEATTLE, WA 98125 | | | |
| | Plaintiff | Plaintiff Phone # | | |
| | WANG, YUN G | | | |
| | Plaintiff Attorney | Plaintiff Attorney Phone # | | |
| | RICHARD C COHAN | (206) 244-6718 | | |

| Collections | | | | |
|--|----------|-----------------------|--------------|------------|
| From TransUnion | | | | |
| Client Name | Date | Last Active | Orig. Amount | Balance |
| 08 S J MGMT FKA JONES MURPHY (Applicant) | 5/2002 | | \$620.00 | \$1,090.00 |
| | Comments | PLACED FOR COLLECTION | | |
| Client Name | Date | Last Active | Orig. Amount | Balance |
| MEDICAL (Applicant) | 1/2004 | | \$750.00 | \$750.00 |
| | Comments | PLACED FOR COLLECTION | | |
| Client Name | Date | Last Active | Orig. Amount | Balance |
| MEDICAL (Applicant) | 11/2004 | | \$630.00 | \$630.00 |
| | Comments | PLACED FOR COLLECTION | | |
| Client Name | Date | Last Active | Orig. Amount | Balance |
| 04 KCDC EAST DIVISION BELLEVUE (Applicant) | 7/2006 | | \$901.00 | \$901.00 |
| | Comments | PLACED FOR COLLECTION | | |
| Client Name | Date | Last Active | Orig. Amount | Balance |
| MEDICAL (Applicant) | 6/2005 | | \$399.00 | \$495.00 |
| | Comments | PLACED FOR COLLECTION | | |

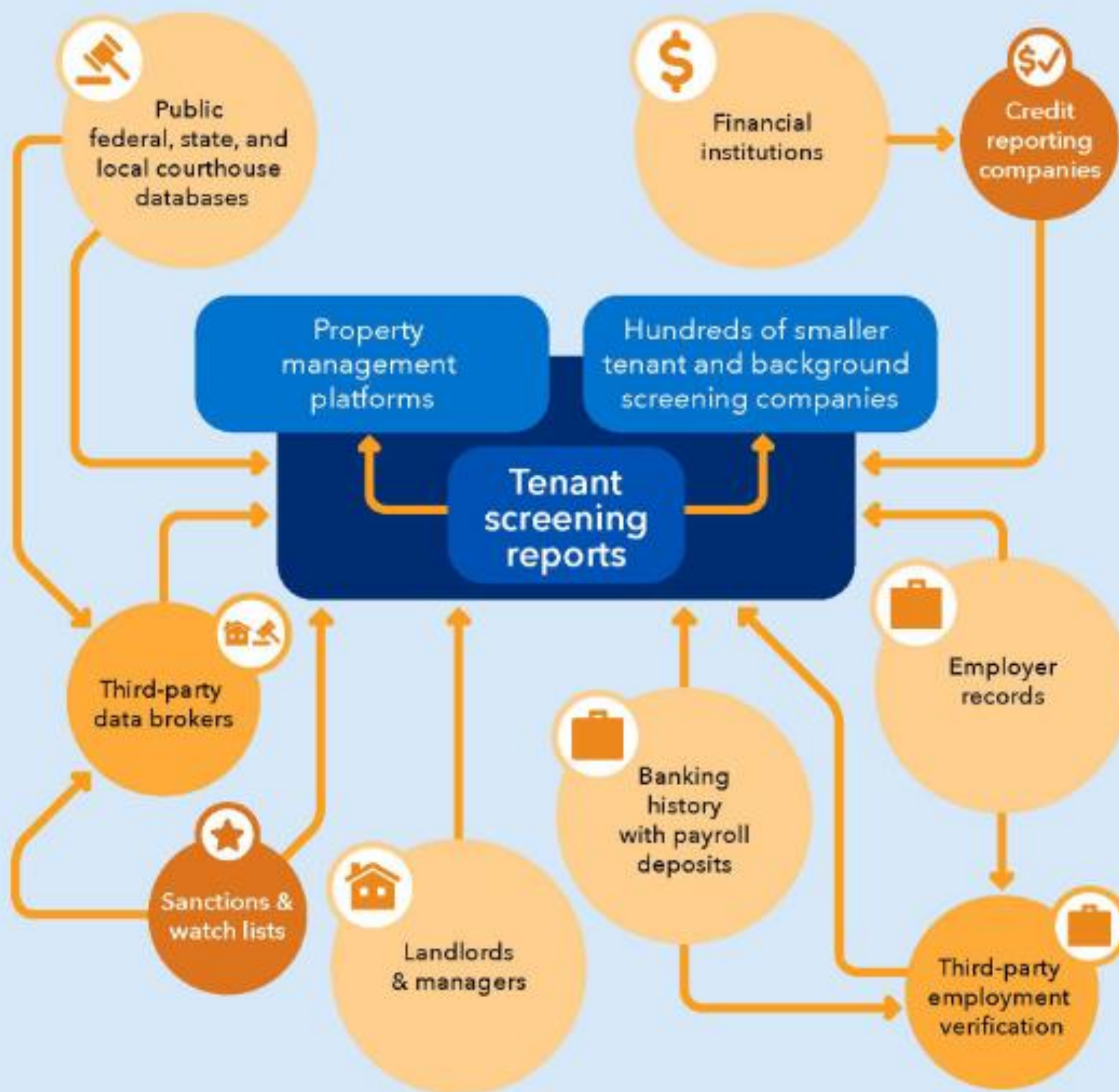
| RECOMMENDATIONS | |
|------------------------|--|
| Recommendation: | DENIED |
| SUMMARY: | |
| Rental History: | DOES NOT MEET CRITERIA |
| Credit: | DOES NOT MEET CRITERIA RENTAL COLLECTIONS AT FOREST COVE APTS AND WATERFORD AT THE LAKES, CHAPTER 13 BANKRUPTCY FILING REPORTING, DEROGATORY CREDIT IS GREATER THAN \$501 |
| Employment: | MEETS CRITERIA NO MINIMUM REQUIREMENT |
| Income: | MEETS CRITERIA NO MINIMUM REQUIREMENT |
| Public Records Search: | MEETS CRITERIA NO RECORDS FOUND |



Eviction History

Collection Accounts &
Civil Judgments

Recommendations



How does information get into a tenant screening report?

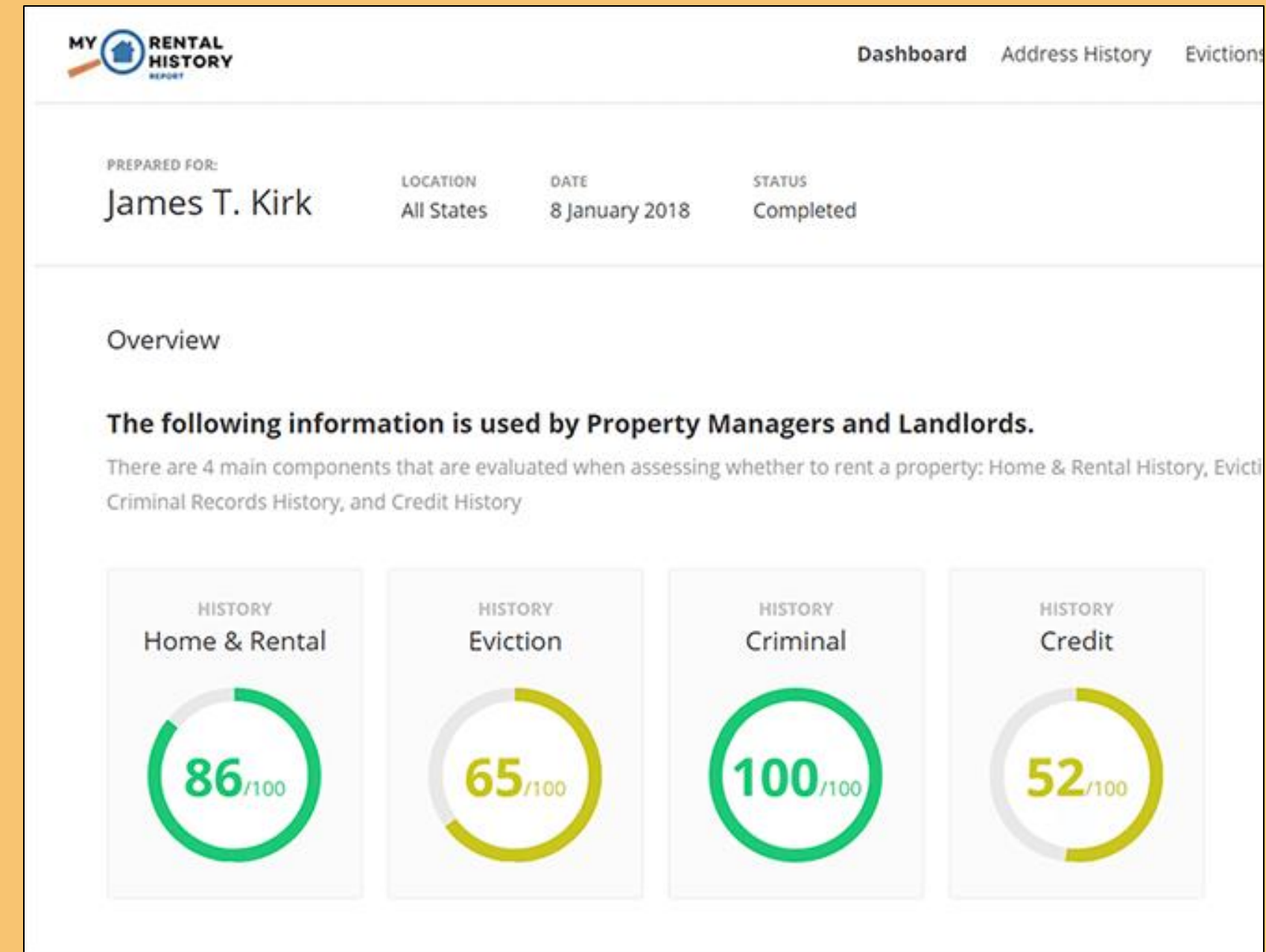
Source: [CFPB](#)

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Follow me, don't follow me

The results come back fast for your tenant-screening

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[illegible]

Rental Score & Recommendation

Así pasan los días, con yo desesperando

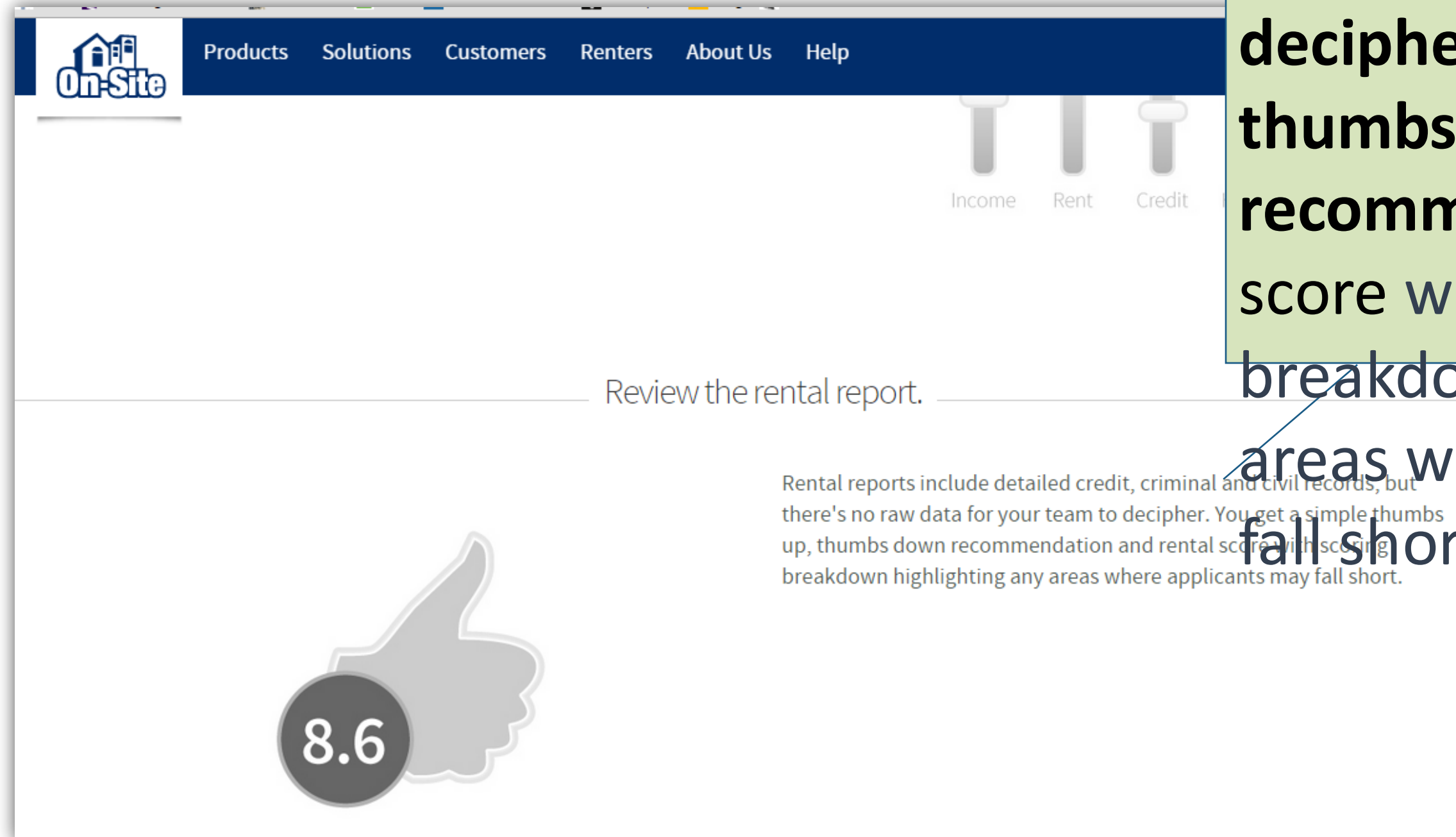
Y tú, tú me contestando: quizás, quizás, quizás

- Three typical outcomes:
 - Admit
 - Deny
 - Admit w/ conditions:
 - Extra security deposit
 - Cosigner/guarantor
- Most housing providers routinely defer to screening company's recommendation



Won't somebody simplify, just let a computer decide

Slap an applicant in the eye, just let some computer decide



detailed credit, criminal and civil records, **but there's no raw data for your team to decipher. You get a simple thumbs up, thumbs down recommendation and rental score with scoring breakdown highlighting any areas where applicants may fall short.**

| Individuals | Factor | Importance |
|---|---|--------------|
| Ability to Pay Rent what's this? | | |
| Minimum Monthly gross income-to-rent ratio | 2.4 | Extremely ▼ |
| Monthly minimum net income (after rent and debt obligations) | a fixed amount: ▼ \$750.00 | Extremely ▼ |
| Credit History what's this? | | |
| Maximum percentage of past due negative accounts | number of derogatory accounts: ▼ 25.0% | Moderately ▼ |
| <input checked="" type="checkbox"/> Do not consider foreclosures, but cap the overall score. Score Cap: 6.9 <input type="checkbox"/> Do not consider mortgages in default, but cap the overall score. <input type="checkbox"/> Do not consider warnings, but cap the overall score. | | |
| Maximum balance of unpaid collections (includes past due accounts) | \$500.00 | Moderately ▼ |
| Bankruptcy permitted | If Cleared ▼ | Pass/Fail ▼ |
| Residency History what's this? | | |
| No landlord tenant court records or unpaid landlord collections | Any number ▼ Ever ▼ | Pass/Fail ▼ |
| <input checked="" type="checkbox"/> Ignore dismissed or satisfied records. | | |
| Criminal History what's this? | | |
| May not have had a misdemeanor conviction (Specify Exceptions) | Any number ▼ In the last 3 years ▼ | Pass/Fail ▼ |
| <input type="checkbox"/> Consider pending cases as well as convictions. (Not applicable in KY, CA, NM, NY, and WA) | | |
| May not have had a felony conviction (Specify Exceptions) | Any number ▼ Maximum allowable by law ▼ | Pass/Fail ▼ |
| <input type="checkbox"/> Consider pending cases as well as convictions. (Not applicable in KY, CA, NM, NY, and WA) | | |
| May not be a registered sex offender | | Pass/Fail ▼ |

- Housing provider enters admission criteria on website
- Software compares applicant data to admission criteria to produce score and decision
- Housing provider follows computer-generated decision

It takes two for admission to be denied

It takes two to keep the reasons out-of-sight

Adverse action notice:

- Landlord (who uses screening report) required to give by FCRA (15 U.S.C. § 1681m)
- Purpose is to enable FCRA consumer disclosure request (15 U.S.C. § 1681g)
- Identifies screening companies used (CRA) & contact information
- Does not typically state reason(s) for denial (or other adverse action)
- Some states & localities have additional requirements

Fidelis Screening Solutions, LLC plays no part in the decision to take any action on your rental application and is unable to provide you with specific reason(s) for not accepting your application.

[Sample from
RentPrep.com](#)

ADVERSE ACTION LETTER

Dear [REDACTED]

Thank you for your recent application to: [REDACTED]

At this time we are unable to approve your application.

This adverse action has been taken in accordance with the requirements of the federal Fair Credit Reporting Act, 15 U.S.C. 1681m(a).

This decision was based on:

☒ Information contained in consumer report(s) obtained from or through CoreLogic SafeRent, LLC, which may include credit or consumer information from one or more credit bureaus or consumer reporting agencies.

CoreLogic SafeRent, LLC can be reached at: Consumer Relations P.O. Box 509124 San Diego, CA 92150. By phone: (888) 333-2413.

☐ Information obtained from a source other than a consumer reporting agency. (You have the right to disclosure of the nature of this information, upon your furnishing proper identification, if you make a written request to us within 60 days of receiving this letter.)

☐ Other: _____

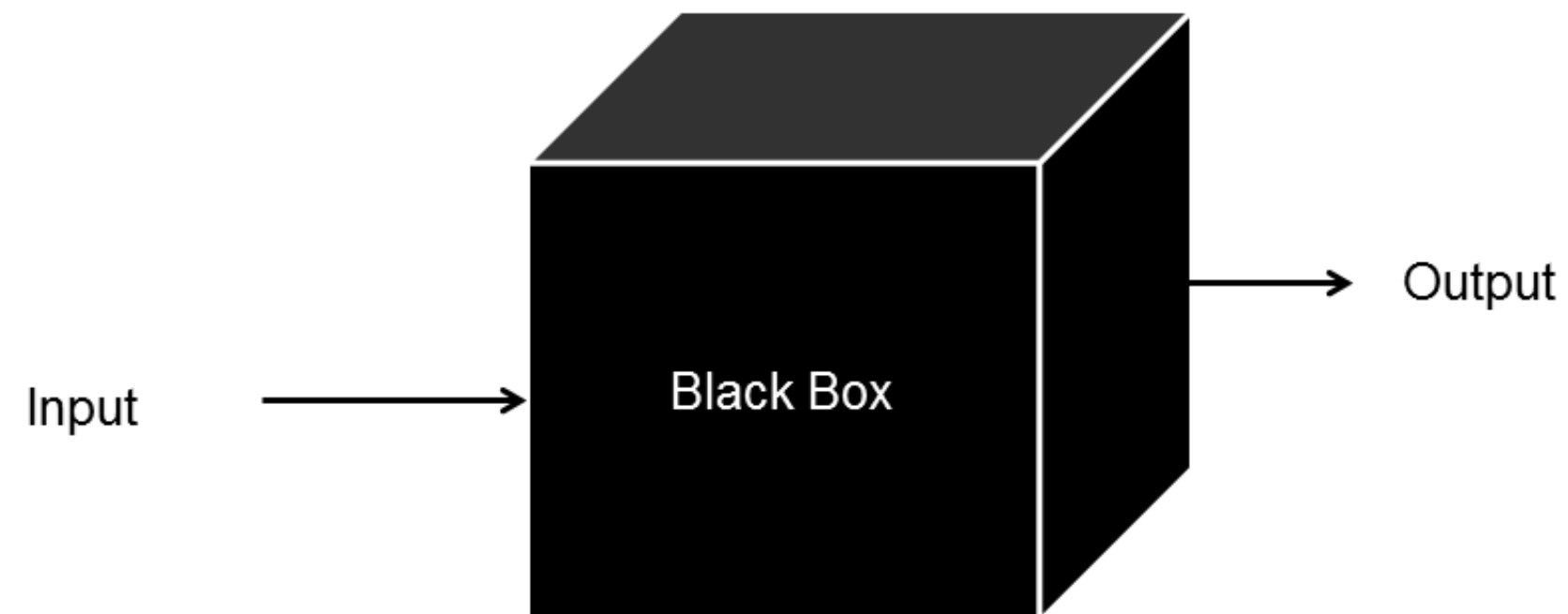
In evaluating your application, information obtained from or through CoreLogic SafeRent, LLC, which may include credit information or consumer information from one or more of the credit bureaus or consumer reporting agencies, may have influenced our decision in whole or in part. These consumer-reporting agencies and/or credit bureaus did not make the decision to take adverse action and are unable to provide specific reasons why adverse action was taken.

Ask me no questions, I'll tell you no lies

The past is your present, the future is mine

Concerns associated with nondisclosure of analytical information:

- Consumer unable to determine which information items contributed to denial and which did not
- Consumer unable to detect errors in classification, filtering, or aging of records



Internal behavior of the code is unknown

Rental score, rental score

Rental score, you are the curse of landlords

“Automated scoring and algorithmic screening can obfuscate the underlying reasons for adverse rental application decisions and create risks for landlords. As a result, landlords may reject qualified applicants and may not be able to provide enough information to allow applicants to challenge the results, correct inaccurate information, or provide relevant mitigating information. This can also result in further legal risk to landlords; the use of rental risk scores and automated decisions has resulted in allegations of Fair Housing Act violations and other threats of civil litigation.”

– CFPB, “[Tenant Background Checks Market](#)” (Nov. 2022)

How will I know if the bot'll deny me?

I say a prayer whenever applying

- Applicant unlikely to be told reason(s) for denial
 - Agent does not know or have access to reason(s) or underlying report
 - If agent does know the reason, may not have detailed understanding
- Applicant unlikely to be dealing with a person who can change result
 - Agent seldom has authority to override automated decision
 - Leasing software often integrated with screening software
 - Few companies have established procedures for review/reconsideration of denial*
- Applicant will likely be diverted to call center purgatory
 - Leasing agent will likely have been trained to direct applicant to screening company
 - Screening company will deny knowledge of reason(s) for decision, ability to override
 - Disputes with screening limited to accuracy



You showed me something wrong that I reported too long

My error kept you at the shelter

Jurisdictions
Searched

Time period
searched

Criminal

records: case
number, state,
name on record,
dob on record

| Criminal History | | | | |
|-----------------------------|---|------------------------------|---|---|
| From On-Site.com, Inc. | | | | |
| Requested For [REDACTED] | Location Searched 47 states AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NE, ND, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV | | Period Searched 2/26/2001* - 2/26/2008 * Earlier dates searched as permitted by law | Requested 2/26/2008 |
| | Returned 2/26/2008 | | | |
| Case Number 0C0132796 | State WA | Name on Record [REDACTED] | Birth Date 11/5/1958 | Charges • 8/15/2004 - Misdemeanor (Guilty) THEFT • 4/25/2004 - Misdemeanor (Guilty) THEFT |
| Case Number CA0028864 | State WA | Name on Record [REDACTED] | Birth Date 11/5/1958 | Charges • 5/27/2003 - Misdemeanor (Guilty) OBSTRUCTING A PUBLIC SERVANT |
| Case Number K00036520 | State WA | Name on Record [REDACTED] | Birth Date 11/5/1958 | Charges • 4/21/2003 - Misdemeanor (Guilty) MALICIOUS MISCHIEF 3 |
| Case Number CA0022107 | State WA | Name on Record [REDACTED] | Birth Date 11/5/1958 | Charges • 10/17/2002 - Misdemeanor (Guilty) THEFT 3RD DEGREE |
| Case Number CA0013455 | State WA | Name on Record [REDACTED] | Birth Date 11/5/1958 | Charges • 11/21/2000 - Misdemeanor (Guilty) DRIVING WHILE LICENSE SUSPENDED 3RD DEGREE |
| Case Number 261525 | State WA | Name on Record [REDACTED] | Birth Date 11/5/1958 | Charges • 2/7/2000 - Misdemeanor (Guilty) THEFT |

Criminal

records:
charge(s),
date(?),
disposition

Went apartment hunting after the eviction case was done

The leasing agent said “we don’t care if you won.” It’s the all-American blockheaded landlord’s screening policy number one.

Q. You're saying that consumer relations doesn't even have access to the landlord's CrimSAFE grid?

A. Correct.

Q. So they wouldn't be able to go in and

| CRIMSAFE™ CONFIGURATION FORM | | | | | |
|---|--|---------------------------------------|-----------------------------------|---------------------------------|-------------------------------------|
| Instructions: Enter number of years counting backwards from today that will cause an application decline. Felony Convictions Only cannot be set at a value (number of years) that is less than Any Felony Charges and Other Convictions. Other Criminal Charges cannot be set at a value greater than Other Convictions. All “number of years” fields must be completed. | | | | | |
| Categories | | Felony Convictions Only (0-99 years)* | Other Felony Charges (0-7 years)* | Other Convictions (0-99 years)* | Other Criminal Charges (0-7 years)* |
| Crimes Against Persons | Assault-Related Offenses General Definition: An unlawful attack by one person upon another. | 99 yrs. | 7 yrs. | 5 yrs. | 2 yrs. |
| | Family-Related Offenses, Nonviolent General Definition: Unlawful, nonviolent acts by a family member (or legal guardian) that threaten the physical, mental, or economic well-being or morals of another family member and that are not classifiable as other offenses, such as Assault, Incest and Statutory Rape, etc. | 10 yrs. | 7 yrs. | 1 yrs. | 1 yrs. |
| | Homicide-Related Offenses General Definition: The killing of one human being by another. | 99 yrs. | 7 yrs. | 99 yrs. | 7 yrs. |
| | Kidnapping/Abduction-Related Offenses General Definition: The unlawful seizure, transportation, and/or detention of a person against his/her will or of a minor without the consent of his/her custodial parent(s) or legal guardian. | 99 yrs. | 7 yrs. | 99 yrs. | 7 yrs. |
| | Sex-Related Offenses, Forcible General Definition: Any sexual act directed against another person, forcibly and/or against that person's will, or not forcibly or against the person's will in instances where the victim is incapable of giving consent. | 99 yrs. | 7 yrs. | 99 yrs. | 7 yrs. |
| | Sex-Related Offenses, Nonforcible General Definition: Unlawful, nonforcible sexual intercourse, excluding prostitution offenses. | 99 yrs. | 7 yrs. | 99 yrs. | 7 yrs. |
| | All other Person-Related Offenses General Definition: Any offense committed against another person which causes harm to a person which does not meet specific categories previously outlined as person-related offenses. | 10 yrs. | 7 yrs. | 1 yrs. | 1 yrs. |

Rental application came back declined

Makes you wonder how apartments become occupied

FIGURE 2: TENANT SCREENING COMPLAINTS BY ISSUES, JAN. 2019 TO SEPT. 2022



Source:
[CFPB](#)

I'm on a roll, I'm on a roll this time

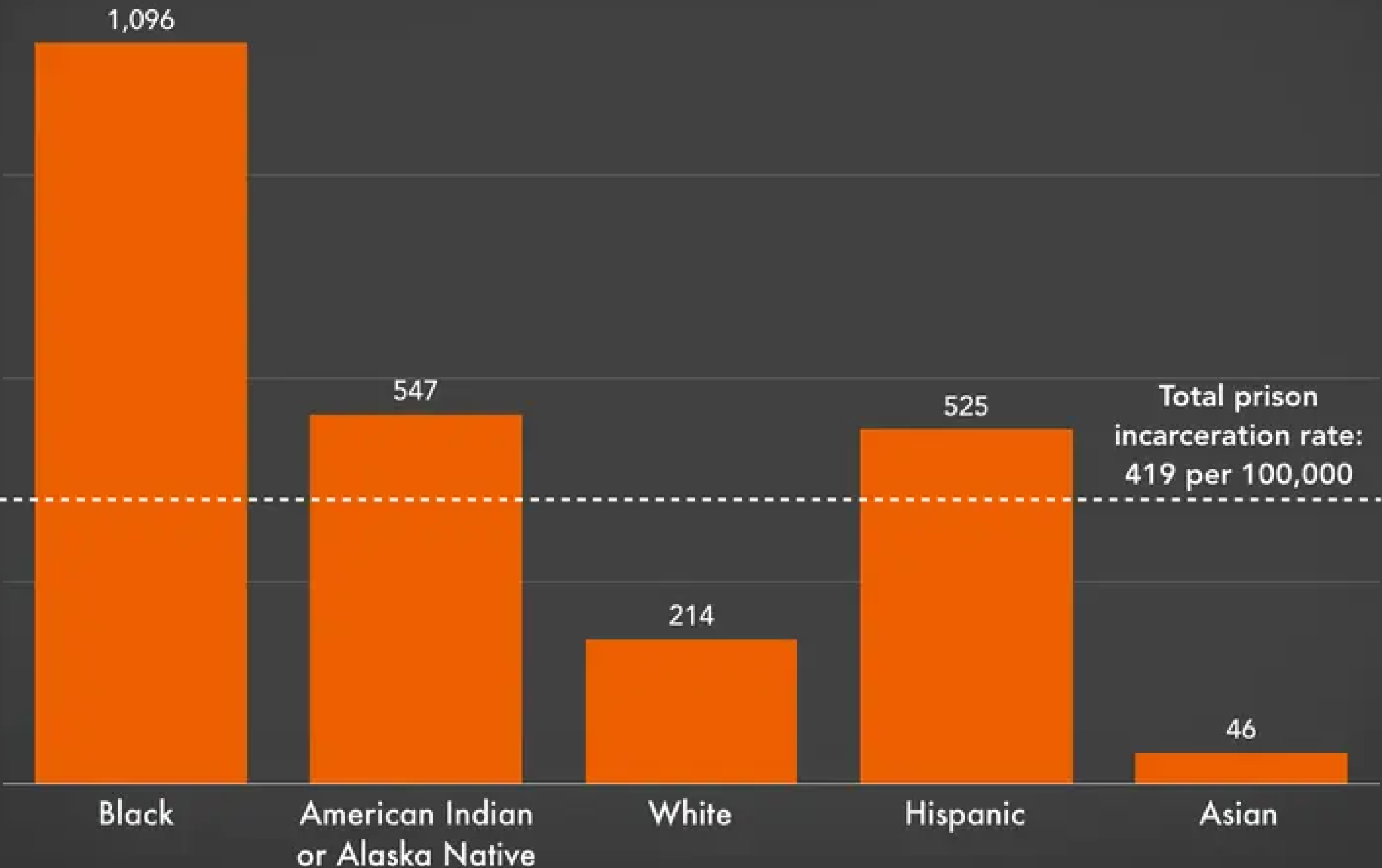
I feel my luck could change

“Under the Fair Credit Reporting Act, tenant screening companies must provide a mechanism for individuals to dispute inaccuracies and have them corrected. To promote compliance with the Fair Housing Act, **this process should also enable applicants to dispute whether a record should be included in their file as a potential grounds for denial of tenancy even if the record is accurate[.]**”

-- HUD Fair Housing Enforcement Office, “[Guidance on Application of the Fair Housing Act to the Screening of Applicants for Rental Housing](#),” (Apr. 29, 2024)

Racial disparities in prison incarceration rates, 2019

Number of people incarcerated in state and federal prisons per 100,000 in each racial or ethnic category



Sources: Bureau of Justice Statistics, *Prisoners in 2019*, Appendix Table 2
Rates for AI/AN and Asian populations calculated by Prison Policy Initiative from Census 2010

Massive racial & ethnic disparities in criminal-legal system involvement mean that rental admission policies which exclude applicants based on criminal history are exceedingly likely to have

Screening's just another word for “we won't rent to you”

“Rejection,” that's all I got from my application fee

“Two studies have found limited or no value in using criminal background information to predict tenant outcomes, at least in certain contexts. One study of housing success for homeless adults moving into supportive housing found the “presence of a criminal background did not predict housing failure,” defined as “retain[ing] housing continuously for two years.” Similarly, a research collaborative of four non-profit multifamily affordable housing providers found 11 out of 15 categories of criminal offenses did not appear to predict negative housing outcomes. Moreover, the study found that any impact ‘declines rapidly over time; the impact of a misdemeanor becomes insignificant after 2 years, while felonies become insignificant after 5 years.’ Studies of recidivism also share a similar trend.” — [CFPB](#)

- Over 100 million U.S. adults have criminal records (over 25% of pop.)
- Blacks over 6-times more likely to have criminal records than whites (despite similar rates of crime commission)
- *Actual manner in which criminal history info. used in screening seldom, if ever, consistent with social science evidence*

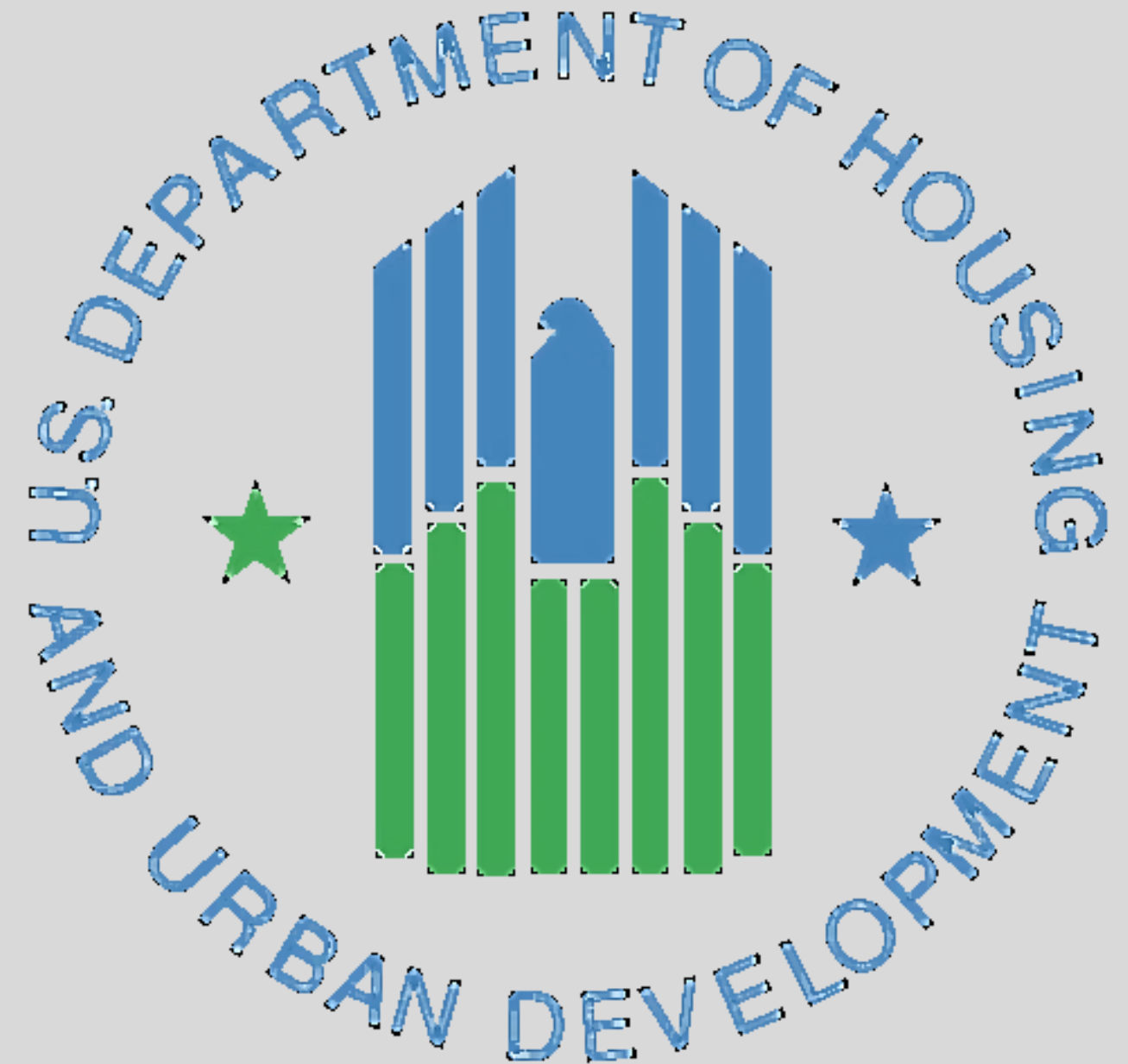
Better homes and safety-sealed communities

Did you remember to pay the utility?

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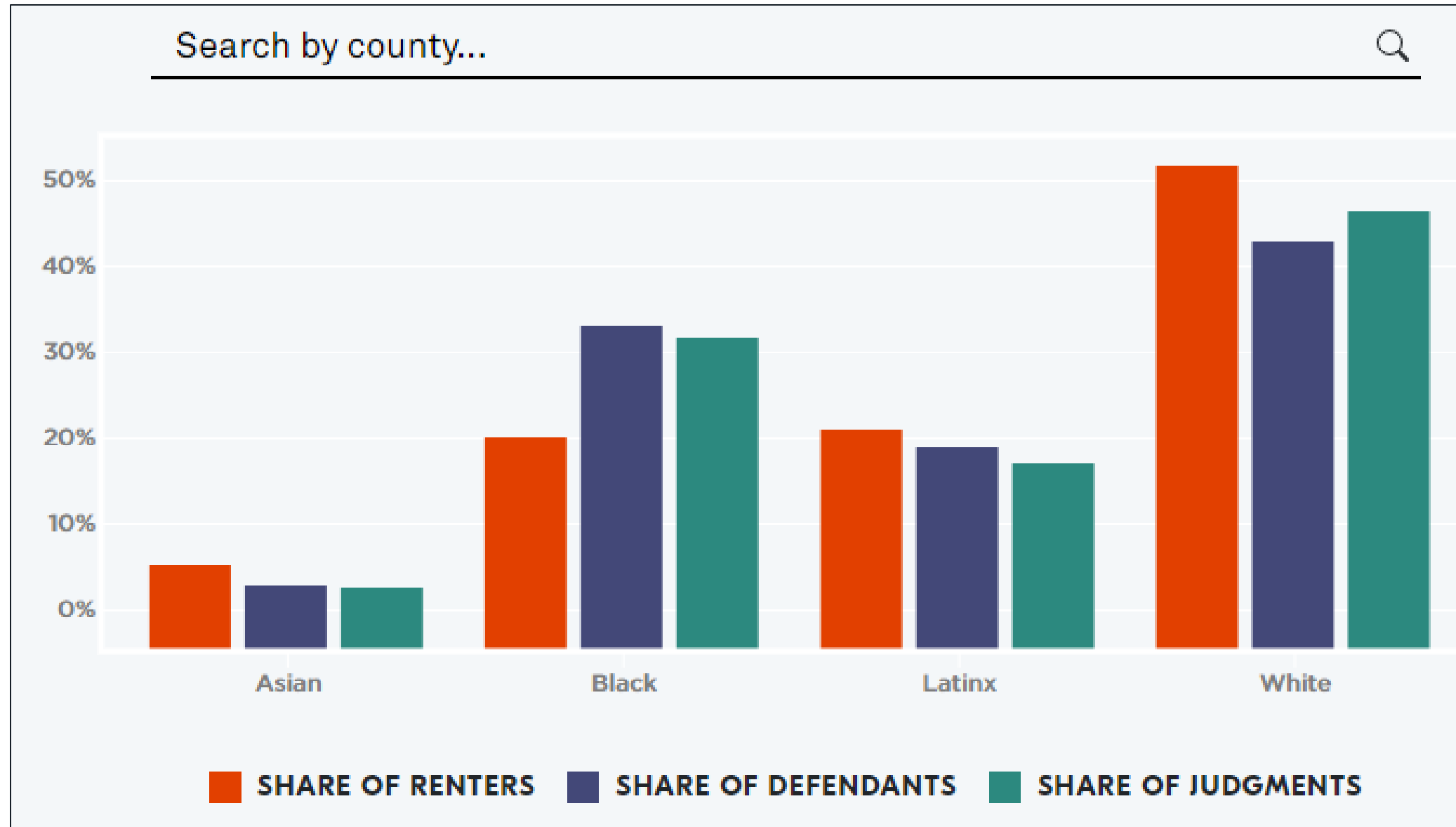
HUD, Office of General Counsel Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions (Apr. 4, 2016)

- Denial or lease termination based solely on dismissed arrest (i.e., no conviction) violates Fair Housing Act
- Blanket exclusions are highly suspect
- “Individualized review” is appropriate
 - Relevant factors: Nature of crime, relationship to housing, time since the offense, evidence of rehabilitation, etc.



The revolution will not go better with CoreLogic

The revolution will not fight germs that may cause bad rental admission decisions



From [Eviction Lab](#)

- Most LL will deny admission for any filed eviction suit
- UD cases often filed against multiple individuals
- Most UD cases are based on non-payment of rent
- Most eviction cases are settled

When I was thrown out, there were circumstances

Our income's fine now, just approve us. Your algorithm's stupid. And capricious, yeah!

“HUD has issued guidance regarding criminal records screening noting that housing providers should not rely on arrest records, and should consider the nature, severity, and recency of conviction records, as well as extenuating circumstances. **Similarly, in evaluating rental history, housing providers should consider the accuracy, nature, relevance, and recency of negative information rather than having any negative information trigger an automatic denial.** For example, records from eviction or related cases in which the tenant prevailed or that were settled without either party admitting fault do not necessarily demonstrate a poor tenant history. Likewise, extenuating or mitigating circumstances may apply (e.g., an eviction was due to unexpected medical or emergency expenses, or a negative reference reflected bias). This is important because non-white households may be more likely to face eviction actions, even for the same housing history as white counterparts.

-- HUD Office of Fair Housing and Equal Opportunity (FHEO) [Guidance](#) on Compliance with Title VI of the Civil Rights Act in Marketing and Application Processing at Subsidized Multifamily Properties (Apr. 21, 2022)

Come Mr. Talley-man, tally all my data

Did I get enough points to deserve to have a home?

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Louis v. Saferent Sols., LLC, No. 22-CV-10800-AK, 2023 WL 4766192 (D. Mass. July 26, 2023):

- Disparate impact challenge to rental score survived MTD as applied to voucher holders
- “If a lower credit score makes it more likely that a rental applicant will be denied, and Black and Hispanic individuals and voucher holders are disproportionately likely to have lower credit scores, it follows that any policy that relies on credit scores to evaluate rental applications will have a disproportionate impact on Black and Hispanic applicants and voucher holders who apply. This risk is heightened if the policy does not account for the impact a voucher has on a tenant's ability to pay rent each month.”

Come Mr. Talley-man, tally all my data

Did I get enough points to deserve to have a home?

| TransUnion | | Solutions | Industries | Business Ne |
|---------------|----------------------------|-----------|------------|-------------|
| ResidentScore | 12 Month Expected Bad Rate | | | |
| <520 | 28.79% | | | |
| 520-559 | 20.18% | | | |
| 560-599 | 11.16% | | | |
| 600-639 | 2.56% | | | |
| 640-679 | 1.53% | | | |
| 680-719 | 0.36% | | | |
| 720+ | 0.09% | | | |

*12 Month Expected Bad Rate: The percentage of residents within a designated score range that will either be evicted or skip out owing money in the first 12 months.

Insights for Advocacy:

- Large majority of tenancies successful, *even among tenants assigned low rental scores*
- Accuracy of financial models lies in assessing *collective performance of large groups* of tenants
- Models of little value *as applied to a single tenant*
- Accordingly, landlords are likely justified in following these algorithmic models *generally*
- Landlords *should make exceptions* for tenants who show a likelihood of performing despite lower score

A time to be confused, your rental app's refused

They sent you away but kept the fees that you paid

- Rental application fees: national average \$50 (per [Zillow.com](https://www.zillow.com))
 - Fees not refunded if application denied
 - Significant racial disparities:
 - White & Asian renters average 2 applications, Black & Latinx average 3
 - 38% of Black and Latinx renters submit 5+ applications, vs. 21% of white renters
- Deterrent effect of rental application fees
 - Clients often reluctant to apply, especially to higher-quality rentals
 - Often try to suss-out likelihood of acceptance before formal application
- Probably contribute to residential segregation
 - Key impediments to housing admission more common among Black & Latino renters
 - Likely steers Black & Latino renters to lower-quality housing in areas of concentrated poverty

[“The Case Against Rental Application Fees,” 30 Georgetown J. of Poverty Law & Policy 21 \(2022\)](#)

Thank You!

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