

AI + Tenant Screening

A resource for advocates fighting for technology that works for all of us

As the demand for housing continues to rise, landlords are increasingly using AI to review applications from prospective tenants. These AI tenant-screening systems are used to process rental applications: they run criminal background checks, assess eviction history, and pull credit scores.

These systems wrongfully deny people from rental housing, amplifying existing discrimination against historically marginalized communities in the tenant screening process. Mary Louis, for example, had her rental application denied because an algorithm failed to account for her housing voucher that would help her cover rent or her strong recommendation letter from her previous landlord of 16 years.

“It was a waste of time waiting to get a decline. I knew my credit wasn’t good. But the AI doesn’t know my behavior – it knew I fell behind on paying my credit card but it didn’t know I always pay my rent.” – Mary Louis

THREATS TO OUR COMMUNITIES



AI can't understand context

AI tenant-screening systems can't understand context, weigh individuals' circumstances, or account for systemic discrimination. Using AI worsens an existing problem with tenant screening: Blanket policies, like wholly refusing to rent to applicants with an eviction or criminal record, ignore the complexities of real-world circumstances.



AI makes confident mistakes

These screening systems make confident mistakes — presenting inaccurate, incomplete, or outdated data as legitimate. Despite their unreliability, 90+ percent of landlords require applicants to submit to these systems, often take the results of these screenings at face value. Challenging the results of these checks is difficult, or impossible.



Outdated laws and loopholes

Current laws to protect renters against discrimination, disparate impact, and errors made by tenant screening systems weren't made with AI in mind.

HOW CAN YOU HELP

Innovation Framework

The Innovation Framework is our guide for companies that build and use AI to ensure that their AI is fair, trusted, and safe, especially for communities pushed to the margins. If utilized by companies that build screening systems and landlords who use them, the Framework can help protect renters against wrongful denials.

AI Civil Rights Act

The AI Civil Rights Act is a bill that ensures that no matter how AI is built or used, our civil rights are protected. It means that companies cannot create or use AI tools that use our data to discriminate; requires testing, transparency, and accountability; and allows people harmed by these systems to sue.



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techcenter@civilrights.org

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