Strengthen fraud defenses in rental technology

Protect your property managers from ever-evolving fraud threats

The challenge: rising market pressures, rising fraud

The U.S. rental market is under pressure, and the financial burden for renters is mounting.

Rent-to-income ratios are nearing

47%

That number climbs to over

55%[1]

for low-to-moderate income renters, which signals increasing affordability challenges across the country.

Meanwhile, **93% of rental companies** report experiencing fraud in the past year.[2]

In this environment, rental companies must act fast, balancing seamless leasing experiences with smarter, adaptive fraud prevention strategies.

Stop bot attacks before they scale

Fraudsters are using generative AI (GenAI) and automation to flood rental platforms with fake applications, triggering costly workflows and overwhelming leasing systems. This leads to wasted resources, delayed leasing cycles, and increased financial and reputational risk.
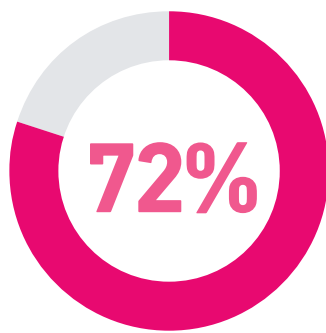
72% of business leaders expect AI-generated fraud and deepfakes to be among their top operational challenges by 2026.[3]
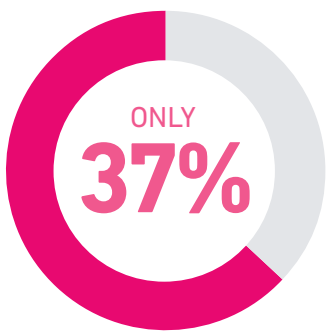
ONLY **37%** of businesses said they are currently using GenAI to detect and protect against fraud.[3]

With AI-based threats on the rise, rental companies need updated fraud detection capabilities to stay ahead.

Balance security with seamless leasing

With over 50% of renters under age 35, today's renters expect fast, digital-first leasing experiences backed by strong security.[1] At the same time, rental companies are seeing a sharp rise in fraud across these digital channels.

70% of rental companies reported identity theft, fraudulent ID documents or use of another individual's personal information.[2]

67% of rental companies experienced unauthorized cohabitants, illegal subletting or other actions to evade application or the leasing process.[2]

Applying a layered fraud prevention strategy to your application processes is essential to stopping fraud without slowing down leasing.
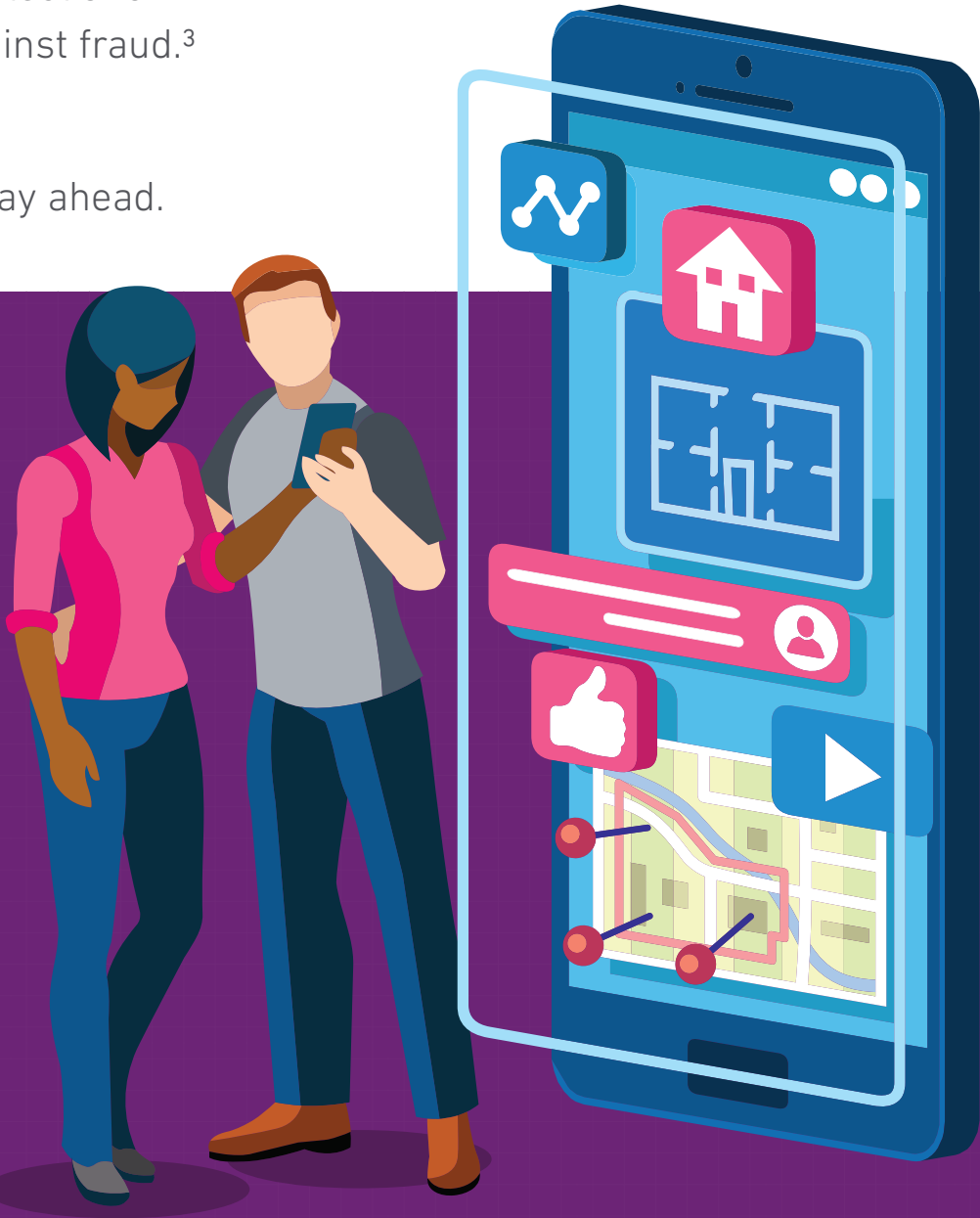
Stop costly evictions before they start

Evictions are a costly consequence of rental fraud, with the total cost exceeding $3,500 for a single eviction.[4] A major driver of this cost is misrepresentation during the leasing process.

84% of rental companies report falsified income documentation.[2]

80% prospective renters report misrepresenting information on applications.[2]

24% of bad debt stems from renters who misrepresented themselves during the leasing process.[5]

Fraud at any point in the leasing process is costly, and robust prevention strategies are needed to prevent downstream impacts.

Empower smarter decisions with Experian's Precise ID®

Rental companies need a layered fraud strategy to stay ahead of evolving threats.
Experian's Precise ID® empowers you to detect fraud in real time, verify identities with precision and balance security with seamless leasing. With flexible analytics and verification workflows, it helps reduce losses, ensure compliance and boost revenue.

By leveraging Experian's Precise ID, property managers can **proactively detect high-risk applicants before they sign a lease — reducing the likelihood of eviction, preserving operational resources and protecting long-term revenue**. This proactive fraud prevention not only safeguards communities but also delivers measurable ROI by minimizing costly turnover and legal exposure.

Proactive protection is key in a shifting market. Partner with Experian to safeguard your property managers and build smarter, safer rental ecosystems. Learn more.

SOURCES
[1] Experian's The State of the U.S. Rental Housing Market report
[2] NMHC Pulse Survey
[3] Experian's 2025 U.S. Identity and Fraud Report
[4] University of Arizona's Innovation for Justice Lab
[5] National Apartments Association