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Rental Application Fraud Up as High as 50% in Some Cities

RENTAL HOUSING JOURNAL

Renters are conning their way into luxury apartments as landlords are seeing a jump in rental application fraud, according to a story in the *Wall Street Journal*.

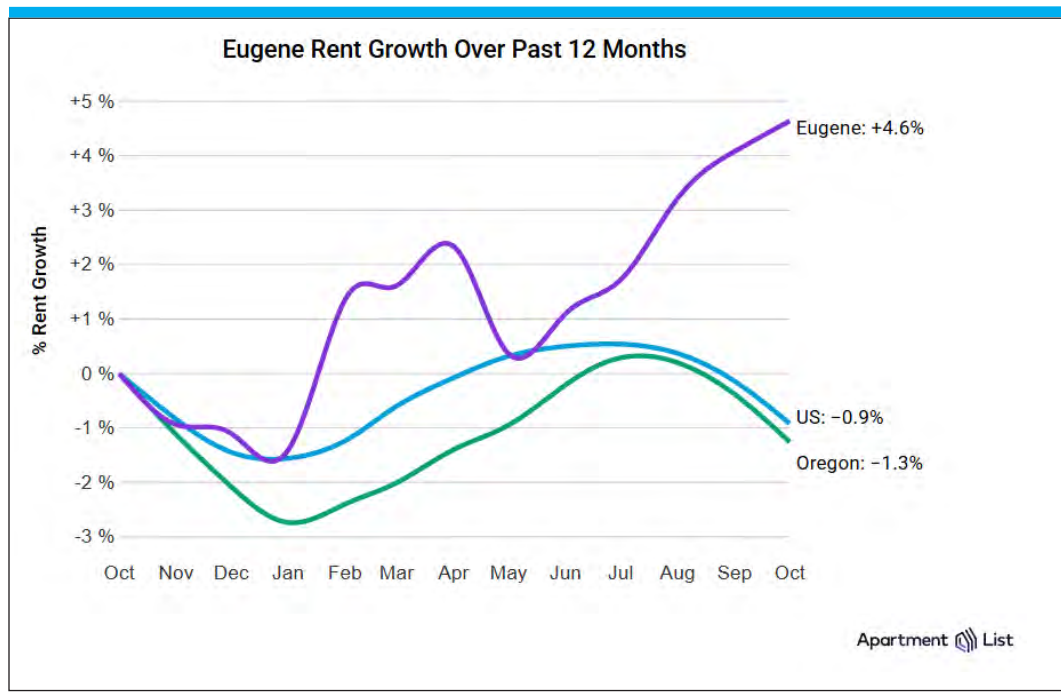
The *Journal* reports that Atlanta is at the center of the national surge in rental-application fraud.

Greystar, one of the country's largest landlords, says fraudulent applications are a real problem.

Toni Eubanks, Greystar's managing director of property management, said in an interview recently with Bisnow that in some markets 50% of their applications are fraudulent.

"What we're faced with as an industry is fraud. We're finding it particularly prevalent in certain markets. In some of our markets, 50% of our applicants are fraudulent applicants. It's our responsibility to catch those, you know, so that we can avoid that kind of disruption at the community level, for the owner and team members. We're trying to stay very on top of that," Eubanks told Bisnow.

See FRAUD on Page 7



EUGENE RENT STATS
October 2025

Median Rent
1BR: $1012
2BR: $1,325
Rent Growth
Past Month:
+0.5%
Past Year:
+4.6%

Eugene Rents Up in October While Salem Rents Unchanged

RENTAL HOUSING JOURNAL

Eugene rents were up 0.5% in October while Salem rents remained unchanged, according to the November report from Apartment List.

In Eugene the overall median rent in the city now stands at $1,266. Prices are now up 4.6% year-over-year.

Eugene's rent growth over the past year has outpaced both state (-1.3%) and national (-0.9%) averages.

EUGENE RENT GROWTH IN 2025 PACING ABOVE LAST YEAR

Ten months into the year, rents in Eugene have risen 6.1%. This is a faster rate of growth compared to what the city was experiencing at this point last year: From January to October 2024, rents had increased 2.1%.

In Salem the overall median rent in the city stands at $1,291, roughly the same as last month. Prices are now up 1.1% year-over-year.

SALEM RENTS ARE FLAT MONTH-OVER-MONTH AND UP 1.1% YEAR-OVER-YEAR

The median rent in Salem rose by 0.1% over the course of October.

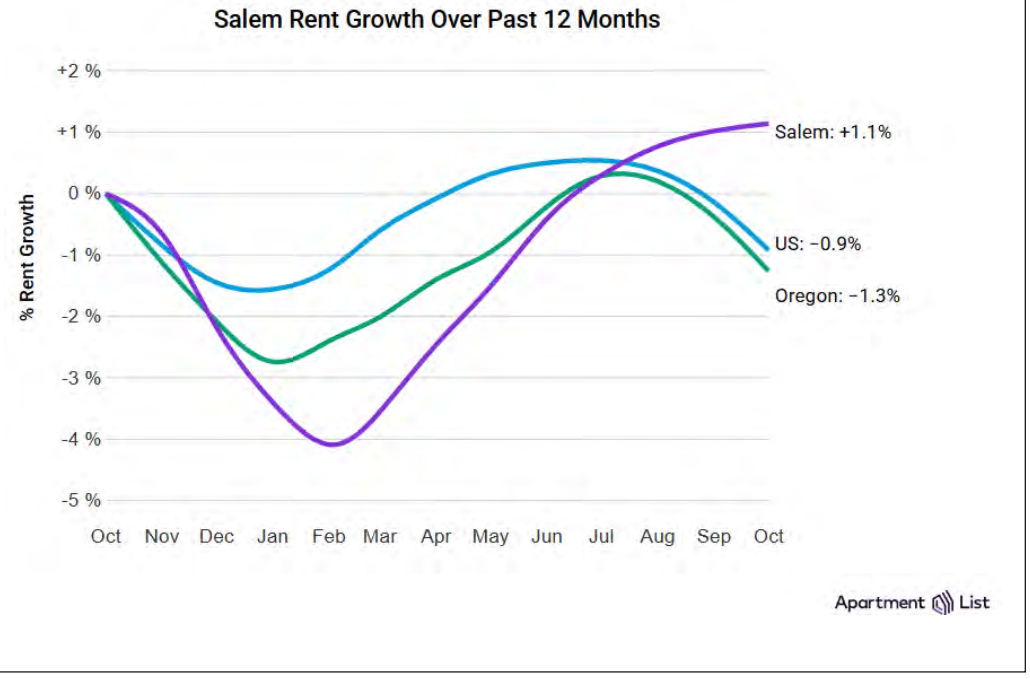
Rent has now increased by a total of 1.1% over the past 12 months.

Salem's rent growth over the past year has outpaced both state (-1.3%) and national (-0.9%) averages.

Apartment List estimates the median contract rent across new leases signed in a given market and month, using data from the Census Bureau's American Community Survey. Growth rates are calculated using a same-unit analysis similar to Case-Shiller's approach, comparing only units for which they observe transactions in multiple time periods to provide an accurate picture of rent growth that controls for compositional changes in the available inventory.

SALEM RENT STATS
October 2025

Median Rent
1BR: $1000
2BR: $1,311
Rent Growth
Past Month:
+0.1%
Past Year:
+1.1%

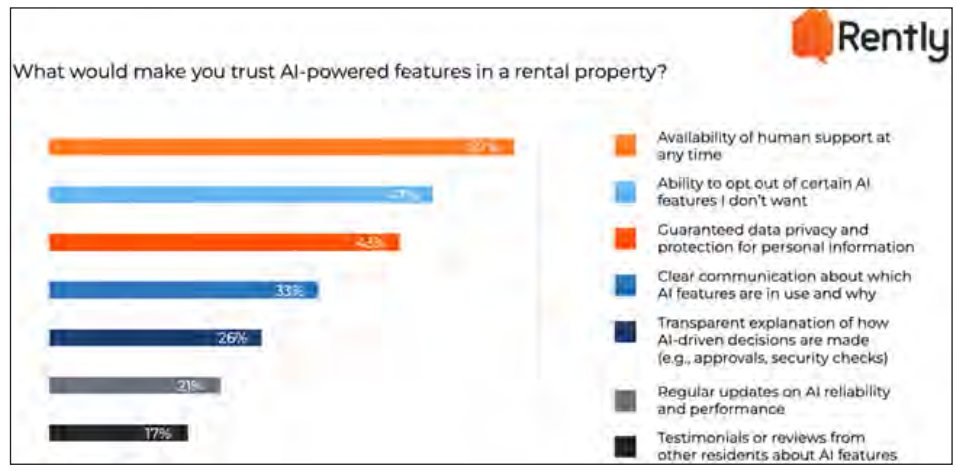


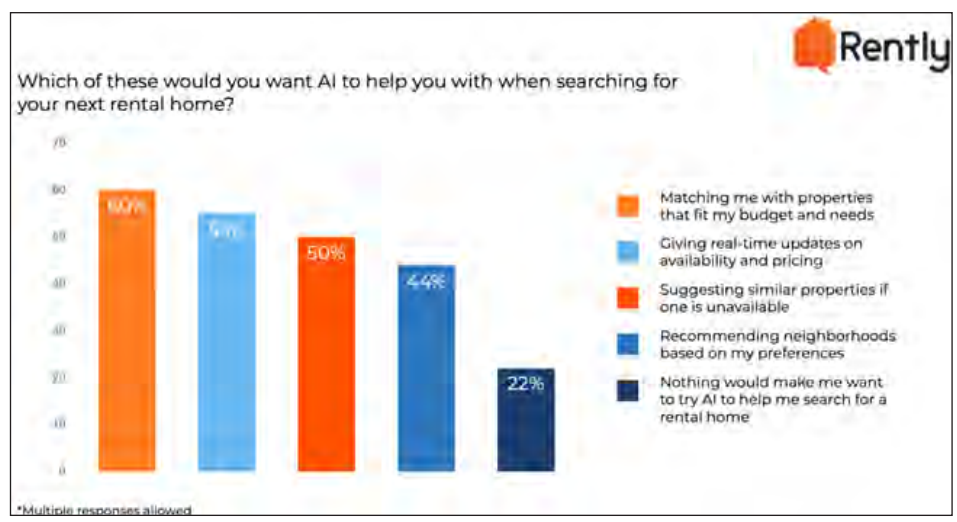
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Survey: 74% of Renters Lose Trust if AI Not Disclosed During Leasing





Rental Housing Journal

Three out of four renters say they lose trust when AI is hidden in the leasing process, and they're not shy about what they expect instead. New research from the property-technology company Rently says that renters want AI to handle the hassle, from filtering out stale listings to securing after-hours tours, but demand transparency and human backup when the stakes get high.

The Rently 2025 Report on AI in Leasing polled 800 U.S. adults in September 2025 via the third-party platform Pollfish, examining attitudes across AI-assisted search, self-guided touring, leasing, and support.

The report findings illustrate a balancing act for property managers and operators. Renters are open to AI-powered tools when they make the experience faster and easier–such as delivering real-time pricing or suggesting credible alternatives–but they expect clear disclosure when automation is involved. They'll pay a little more for peace of mind in areas like security and 24/7 maintenance, yet they draw the line when money, contracts, or disputes are on the table, insisting those moments stay human-led.

Key findings include:

- **Transparency and control set comfort levels:** 74% of respondents say they are less comfortable when AI use isn't disclosed; 57% want human support available anytime; 47% want the ability to opt out of AI features.
- **Renters want smarter search tools:** 60% want home recommendations that match their budget and needs, 55% want availability and pricing updated in real time and 50% want to be suggested comparable units when a listing is no longer available.
- **Self-tours win on access and safety:** 50% of renters value the ability to tour after hours, 49% want property details on their phone during the visit and 46% want secure entry with ID verification and one-time codes.
- **Renters will pay small premiums for assurance:** 42% would pay more for security monitoring and 37% for 24/7 maintenance support; 64% would cap added tech costs at $20/month or less; 5% would exceed $60.
- **Humans are wanted for high-stakes moments:** 71% want to contact a person first when a problem arises, especially for rent negotiations, payment concerns, and disputes.

Taken together, the findings point to a simple expectation for the rental journey: It should be fast, relevant and transparent, with safe access to properties and real people available when judgment is needed. Renters want tools that make decisions easier and teams that stand behind the experience, so the path from search to keys feels predictable and fair.

"The rental process isn't just about square footage or price. It's about how the experience feels," said Merrick Lackner, CEO at Rently. "Renters want listings that are accurate, tours that are flexible and support that's responsive. AI can make those interactions faster and easier, but only when it's transparent. Leasing technology that reduces friction while keeping people in control is what will define the next era of rental technology."

Lackner continued, "AI can deliver faster searches and real-time updates, and safer communities, but its real value is empowering renters to make better decisions. When paired with human support, technology doesn't just streamline leasing, it elevates the entire renter experience."

For the complete survey results and additional insights, read the Rently 2025 Report on AI in Leasing at:

https://bit.ly/3JZlD3s





Multifamily Rents Reflect Uncertain Economy

Rental Housing Journal

Weakening demand produced another month of negative multifamily rent growth in October, according to a report from Yardi Matrix.

"With economic uncertainty shaking consumer confidence, is this the start of a prolonged slump or a short-lived trend?" the report asks.

The report says advertised rents nationally were down by $4 in October, the third consecutive monthly decrease and the third straight October with a similar drop.

October proved to be a challenging month, as only two of Matrix's Top 30 metros recorded positive advertised rent growth, while rents fell in 25.

This "pullback highlights the effects of deteriorating consumer confidence, persistent inflation and labor market weakness—signs that the sector may be entering a period of softness," the report says.

Highlights of the report:

- Multifamily rents continued to drop in October with the average national advertised rent at $1,743.
- Year-over-year growth was unchanged at 0.5%.
- Although too soon for alarm, apartment demand is showing cracks.
- Absorption rates dropped sharply in recent months in Midwest metros such as Detroit, the Twin Cities and Indianapolis, and Sun Belt markets including Orlando, Nashville, Miami, Southwest Florida and Dallas.
- Single-family build-to-rent advertised rates fell for the third straight month, losing gains made since the beginning of the year. The average BTR advertised rent dropped by $6 in October to $2,195, while the year-over-year growth rate remained at 0.0%.

Labor market weakness tells a story

Third-party estimates from the Carlyle Group show just 17,000 jobs were added in September—down from 22,000 in August and well below the 54,000 expected—as major employers such as Amazon, Target, UPS and Paramount announced layoffs.

Federal worker buyouts have also led to roughly 100,000 departures, with more expected by year-end, pressuring markets with large government workforces such as Washington, D.C.

Meanwhile, unemployment among recent college graduates—a key renter demographic—has climbed to a nine-year high, according to the latest available information from the Bureau of Labor Statistics.

Not all news is negative

New multifamily starts have fallen by nearly half since 2023, giving high-supply Sun Belt and Western markets time to absorb units in lease-up—an adjustment period likely to last until growth returns.

Rental Concessions Rise to New Level

Rental Housing Journal

A record number of landlords are giving more and more rental concessions, reaching a high of 37% in September, according to a report from Zillow.

Subdued rent growth and record-breaking concessions from landlords are turning up now after a deluge of newly built apartments hit the market last year, according to the company's latest rental market report.

Rental managers have turned to concessions – such as free months of rent or free parking – instead of lowering rents. The 37.3% of rentals on Zillow offering some sort of freebie in September is an increase from 14.4% in 2019.

"Those concessions likely will continue to rise; they typically peak in winter or early spring. As concessions become the norm, property managers may need to consider price cuts, particularly as the year winds down. Competition among prospective renters tends to fall off over the cooler winter months," the release says.

Highlights from the report

- 37.3% of rentals on Zillow offered concessions in September, up from 36.7% in August and 35.8% in September 2024.
- The share of rentals with concessions is lower, on a monthly basis, in 13 major metro areas. The largest monthly drops in the share of rentals with concessions are in Birmingham (-3ppts), Los Angeles (-1.9ppts), Minneapolis (-1ppts), Cleveland (-1ppts), and San Francisco (-0.8ppts).
- The share of rentals with concessions is higher, on a monthly basis, in 37 major metro areas. The largest monthly increases in the share of rentals with concessions are in Pittsburgh (4.5ppts), Seattle (3.7ppts), Richmond (3.3ppts), Raleigh (3.2ppts), and Hartford (3.1ppts).
- Rent concessions are up from year-ago levels in 33 of the 50 largest metro areas. The annual increase in share of rental listings with concessions is highest in Memphis (10.9ppts), Denver (10.6ppts), Houston (9.4ppts), Orlando (8.1ppts), and Las Vegas (8ppts).

Affordability rises nationwide

Cooler growth and even declining rents in some rental markets are contributing to better nationwide affordability than renters have seen in four years.

A typical rental now requires 28.4% of the median household income nationally, down slightly from 28.8% a year ago and below the roughly one-third threshold where housing becomes a financial burden.

Read the full report at:
https://bit.ly/3WS5VKs



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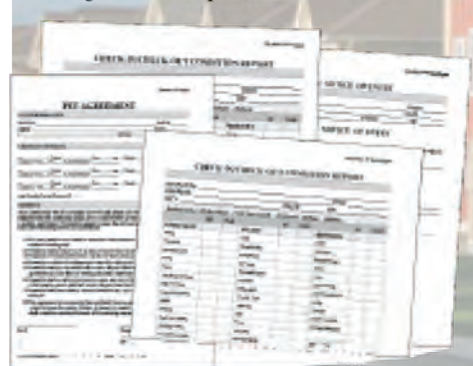
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High Retention Offsets Low Apartment Demand

Rental Housing Journal

With homeownership exceeding the cost of renting, multifamily-resident retention is approaching an all-time high, according to recent data from RealPage, a global provider of AI-enabled software platforms to the real estate industry.

In addition to strong resident retention, RealPage also identified specific markets where rent prices are decreasing, such as:

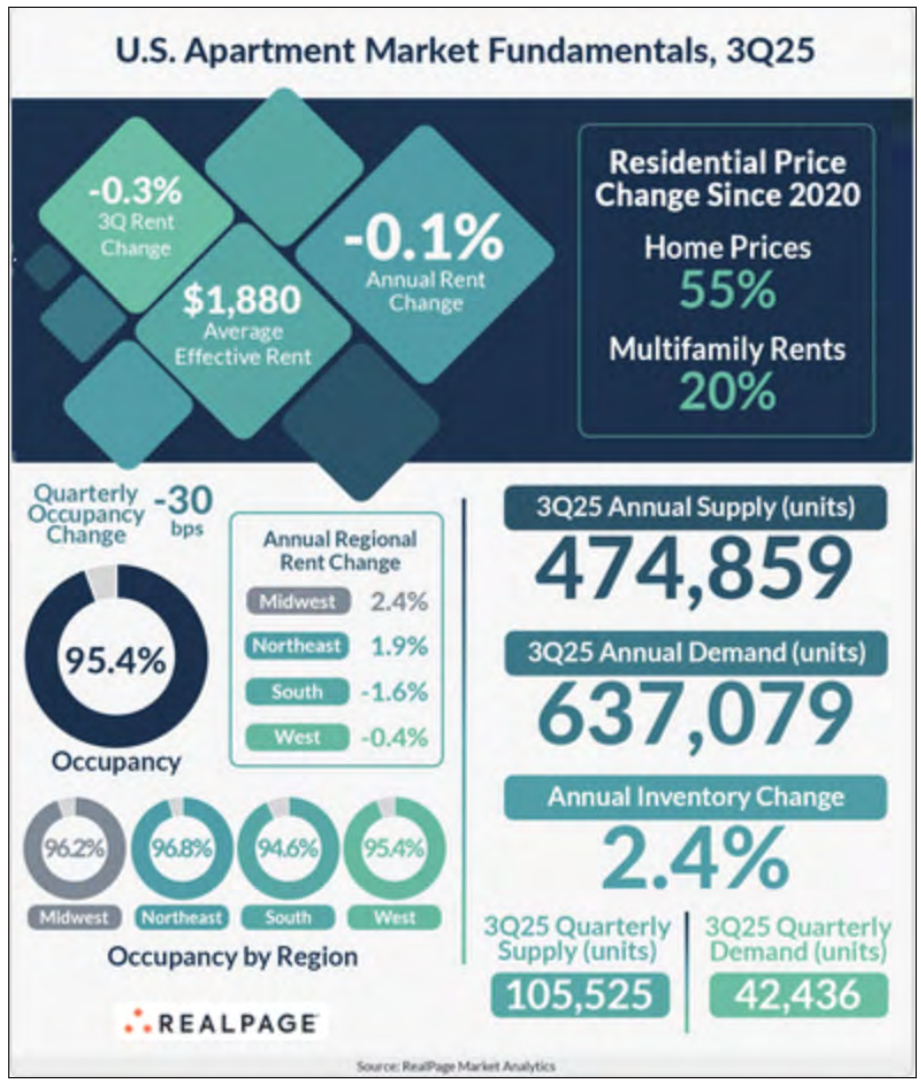
- **Denver and Austin**: Rents are down nearly 8%
- **Phoenix**: Rents have dropped a little more than 5%
- **Regional trends**: The South saw a decline by 1.7% in the past 12 months while the West saw rents fall 0.4%

Looking ahead, RealPage predicts the multifamily industry could see an improved market momentum into 2026.

In its third quarter 2025 analysis of the multifamily housing sector, the report noted that the average advertised rent price decreased for only the second time since 2009. Home values have risen at twice the pace of market-rate rental units since 2020, pushing the typical mortgage payment well above the nation's average rent and keeping many households in the rental market longer.

"Resident retention has increased and is approaching an all-time high as the current cost of renting is significantly less expensive than homeownership," said Carl Whitaker, chief economist at RealPage.

"With residents staying put longer, owners and operators have an opportunity to create an even higher-quality resident experience and build a stronger sense of community at their properties."



Q3 Industry Takeaways

- Occupancy backtracked quarter-over-quarter to 95.4%.
- The South region has added a quarter of a million units in the past 12 months (more than twice the second-fastest growing West region). As such, rents are down 1.7% in the past 12 months in the South while the West saw rents fall 0.4%. Conversely, the Midwest and Northeast regions have seen rents grow 2.3% and 1.9%, respectively.
- San Francisco's 7.1% rent growth in the past 12 months is far ahead of second-ranking Chicago (4.5%).

"According to RealPage data, the outlook for the U.S. apartment market in the next 12 months is that supply will cool considerably from its current level," added Whitaker.

Q4 Industry Outlook

- Nationwide, supply is starting to cool, with 105,000 units delivered in the third quarter, the fewest since the second quarter of 2023 and a 35% decline versus third quarter 2024.
- The 324,000 units scheduled to be completed in the next 12 months would be the fewest in a given 12-month window since the second quarter 2020.
- Construction activity shows supply will remain below normal for some time once this current wave of deliveries subsides.
- Currently, just 519,000 market-rate apartment units are under construction nationally; the fewest number in more than 10 years.

The continued rise in resident retention with new lease shopping suggests that demand for market-rate apartments remains healthy. Current trends do not mirror past economic downcycles, when both retention and new lease activity contracted significantly. In fact, should strong resident retention persist, the multifamily industry could see an optimistic client base and improved market momentum heading into next year.

Watch the webcast replay at:
https://bit.ly/47BMtYz

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Fair Maintenance Shapes Community Culture

By The Fair Housing Institute

Maintenance requests often are the most frequent interactions residents have with property management. For many residents, the speed and fairness of these responses set the tone for their overall satisfaction.

Quick, consistent and respectful responses can build confidence in the community and reassure residents that their concerns are being addressed.

On the other hand, when delays occur without explanation or when residents perceive favoritism, frustration grows quickly.

This dissatisfaction can spill over into complaints, poor reviews, or even formal fair-housing claims. Viewing maintenance not just as a repair function but as a form of customer service helps property managers approach every request as an opportunity to strengthen trust.

Why Fairness Matters Beyond Compliance

Fair-housing laws make it clear: All residents must be treated equally.

This applies not only to leasing and advertising but also to day-to-day operations, such as maintenance. If one resident consistently receives faster service than another, especially if there is a pattern tied to protected characteristics, housing providers could face allegations of discrimination.

Yet compliance is only part of the picture.

Fair treatment has a direct impact on how residents feel about their community. When residents see that their requests are taken seriously and handled with fairness, they feel respected. That respect often translates into long-term loyalty, timely lease renewals, and even word-of-mouth recommendations that attract future residents.

Prioritization Done Right

Naturally, some maintenance issues require more immediate attention than others. A burst pipe or malfunctioning air-conditioning system in the summer must be prioritized over cosmetic problems, such as a sticking cabinet door. The challenge for property managers is ensuring that the system for prioritization is consistent and clearly communicated.

Establishing objective criteria, such as health and safety concerns, habitability, and urgency, creates a framework that staff can rely on to make informed decisions. When residents understand why certain requests are addressed first, they are less likely to perceive unfairness. Transparency in how priorities are set turns potential frustrations into opportunities for reassurance and confidence.

Communication Builds Confidence

Even with clear priorities, delays are sometimes unavoidable. High-demand seasons, staffing shortages, or parts on backorder can all affect response times. The difference between a satisfied resident and an upset one often comes down to communication. Residents who receive proactive updates feel that their concerns are acknowledged, even if the repair is delayed.

Good communication also prevents assumptions of favoritism. If a resident sees a neighbor's request being completed sooner, they may assume bias unless they have been informed about the reason for the timing. By setting realistic expectations and keeping residents updated, property managers build confidence that all requests are handled fairly and thoughtfully.

Documentation as a Service Tool

Accurate documentation is a cornerstone of both compliance and customer service. By keeping detailed records of when requests are made, how they are prioritized, and when they are completed, property managers can demonstrate consistency in their process. This reduces liability and helps resolve disputes if a resident questions why a delay occurred.

But documentation does more than protect management. It also improves efficiency. Staff can quickly review outstanding requests, provide precise updates to residents, and ensure that no issues fall through the cracks. This level of organization signals professionalism and creates a smoother experience for residents, reinforcing the trust that property managers work hard to build.

Training Staff for Consistency

Front-line staff members often handle maintenance requests directly, and their actions can significantly affect resident perceptions. Without clear policies and training, employees may make judgment calls based on convenience or familiarity, unintentionally creating unequal treatment. Training ensures that staff members understand fair-housing obligations and apply policies consistently.

Beyond compliance, training instills a customer-service mindset. Staff members learn that every interaction is a chance to either build or damage trust with residents. By equipping employees with both the legal knowledge and customer-service skills they need, property managers create a team that represents fairness, professionalism, and respect at every step of the process.

Building Trust One Request at a Time

Balancing maintenance requests fairly is about more than fixing broken items. It is about creating an environment where every resident knows they can rely on management for fair and consistent service. When residents trust the process, they are less likely to feel overlooked, even when delays happen.

By combining consistent prioritization, transparent communication, strong documentation, and well-trained staff, property managers can leverage maintenance as one of the most powerful tools for enhancing resident satisfaction. Each request addressed fairly strengthens the community, reduces risks, and creates long-term value for both residents and housing providers.

Strengthen Your Maintenance Practices Today

Now is the time to review how your team handles maintenance requests.

Are your prioritization standards clear and consistent? Is communication timely and transparent? Do your staff members have the necessary training to handle requests fairly under the Fair Housing Act?

Taking the time to evaluate and improve these areas will pay off in more than just compliance; it will also yield benefits in other areas. It will lead to stronger relationships, greater resident satisfaction, and a healthier community culture. Start with small changes, reinforce them through training, and watch as fairness in maintenance becomes a foundation for trust and long-term success.

In 2005, The Fair Housing Institute was founded as a company with one goal: to provide educational and entertaining fair-housing compliance training at an affordable price at the click of a button.

National Rents Dip for 3rd Consecutive Month

Rental Housing Journal

The national median rent dipped by 0.8 percent in October, marking the third straight monthly decline, according to the November report from Apartment List.

"We're now solidly into the rental market's slow season, and it's likely that rent prices nationally will continue to decline through the remainder of the year," the Apartment List Research Team writes in the November report.

"This is in keeping with the typical seasonal pattern of rent growth, as fewer renters are generally looking to move as temperatures turn cooler and the holiday season approaches."

Highlights of the report

- The national median rent now stands at $1,381, down $13 per month compared to October 2024.
- Rent prices nationally are down 0.9% compared to one year ago. Year-over-year rent growth has been slightly negative for more than two full years, and the national median rent has fallen from its 2022 peak by a total of 4.2%.
- Units are taking an average of 33 days to be leased after being listed.

Although rents fell more in October than they did in September, the month's decline was right in line with what the team saw in October of last year, and as a result, year-over-year rent growth held steady at the -0.9 percent mentioned above, the report said.

The Apartment List national vacancy index – which measures the average vacancy rate of stabilized properties in the marketplace – ticked up to 7.2 percent in October. This represents an all-time high for this data series, going back to the start of 2017.

As the supply wave continues to recede, these occupancy and pricing trends should begin to gradually shift, but for now the market is still absorbing a swell of new units.

List-to-Lease time ticks up for fourth straight month

As more vacant units have come onto the market, those units have also been sitting vacant for somewhat longer.

In addition to that seasonal trend, units are also sitting a bit longer than they typically do at this time of year, a signal of market softness that's also in line with rent growth and vacancy estimates.

"All of our key indicators are pointing toward ongoing sluggishness in the multifamily rental market – rent prices are down and the vacancy rate is at an all-time high. As construction slows further during the tail end of this year and into 2026, rent prices and occupancy should begin to stabilize, and a return to tighter market conditions remains on the horizon.

"That said, the supply boom still has a bit of runway remaining, and the demand outlook has begun to appear weaker amid a shaky labor market. These factors could lengthen the time that it takes for the market to metabolize the recent growth in the rental stock," the Apartment List Research Team says in the report.

Maintenance Tips and Management Guidance from 'Down in the Trenches'



'Landlord Hank' Rossi offers helpful, useful information for fellow property owners and managers

Read his column at www.RentalHousingJournal.com



Pets Are Family, Not an Apartment Amenity

By Pet-Inclusive Housing Initiative



Across the country, pets are often treated as lifestyle add-ons — conveniences or "amenities" – that justify extra fees and restrictions.

Yet for roughly two-thirds of U.S. households, pets aren't luxuries. They're family. And when housing policies treat them otherwise, the human and financial costs ripple through communities.

A growing body of research confirms what most property managers already know in their hearts: Pets are part of people's families, and pet-inclusive policies make good business sense. In fact, 93% of owner/operators agree that pets are important members of the family, and 71% of residents — pet owners and non-owners alike — say pets help bring people together within a whole community.

So why does the rental-housing industry still treat them like profit centers?

The Problem with Treating Pets Like Amenities

When property owners frame pets as "amenities," they inadvertently put a price on family. Amenity-based pet fees and restrictions imply that a beloved companion is no different from access to a gym or a parking spot — something to be purchased, managed, and monetized.

But pets don't just use housing — they complete homes. A renter's relationship with their dog or cat is rooted in love, stability, and security, not luxury. Research shows that pet-inclusive housing leads to residents staying 21% longer and vacancies filling faster and more easily.

These are not signs of a burdensome "amenity." They are hallmarks of strong, thriving communities.

When restrictive or profit-driven pet policies push families out, the consequences extend beyond the lease. In fact, housing-related issues are one of the leading causes of pet surrender to shelters, accounting for roughly 14% of owner surrenders nationwide.

Every unnecessary restriction or fee risks breaking up a family — a moral and economic loss that can be prevented through simple, humane policy changes.

What the Data Say: Inclusive Equals Accountable

Many housing providers express legitimate concerns about safety, property damage, or resident satisfaction. Fortunately, the data tell a reassuring story:

- **Safety**: A dog's breed is not a predictor of behavior. Diet, training, environment, and socialization matter far more, according to research published in the journal *Science*.
- **Damage**: According to PetScreening's 2024 report, property managers report an average of $596 in pet damage – an amount covered by most regular security deposits – with just 28% of pet-occupied units showing any damage. Meanwhile, PIHI's 2021 report shows renters report just $210 in damage on average, and only 9% of pet-occupied units reporting any damage at all.
- **Community harmony**: 73% of dog owners and 49% of cat owners say their pets bring them closer to their neighbors — evidence that pets build social capital, not division.

These statistics dismantle the myths that often justify pet fees, deposits, or restrictions. As Pet-Inclusive Housing Initiative's research shows, most fears about pets in multifamily living simply don't match reality.

The Human and Economic Costs of Exclusion

Restrictive pet policies often carry unseen consequences — and they're not distributed equally. Studies show that nonrefundable pet fees and breed or size restrictions disproportionately affect renters who are Black, Indigenous or People of Color (BIPOC) and low-income renters, perpetuating cycles of inequity.

These barriers compound existing challenges for families who already face limited access to affordable housing.

Meanwhile, renters with pets are often forced into informal or unstable living arrangements, or even homelessness. The National Coalition for the Homeless estimates that up to 10% of people experiencing homelessness have a pet, and many will forgo shelters entirely rather than abandon their companions.

Pet-inclusive housing isn't just compassionate policy — it's a lifesaving one.

The Better Way: Pets as Family, Housing as Home

When we reframe pets as family members, we unlock a cascade of benefits — for residents, communities, and housing providers alike:

- Higher resident retention and satisfaction;
- Stronger community bonds and reduced isolation;
- Reduced shelter intake and animal welfare costs;
- A larger, more motivated rental pool — since two-thirds of U.S. households include pets.

Inclusive policies don't require landlords to give up agency. Practical tools such as Pet Personality Profiles and Companion Animal Addenda allow providers to evaluate individual animals, set clear expectations, and promote accountability without resorting to outdated breed or weight limits.

A Call to Action for the Rental Housing Industry

If 93% of property owners already agree that pets are family, it's time for policy and practice to reflect that shared truth.

Let's retire the notion that companion animals are an amenity to be monetized — and instead embrace them as the living, loving extensions of our residents' families that they are.

Creating pet-inclusive housing isn't about bending to a trend; it's about aligning business operations with the modern realities of life.

When we open our doors to pets, we also open them to loyalty, community, and compassion — the real cornerstones of successful multifamily living. Learn more at petsandhousing.org.

Dr. Gary Michelson started Found Animals in the aftermath of Hurricane Katrina. With a commitment to continue keeping people and pets together, he turned to the next scalable solution: increasing the availability of truly pet-inclusive housing. Pet-Inclusive Housing Initiative develops resources, partnerships, and actionable tools to increase the availability of truly pet-inclusive housing. We are working hard to increase pet-inclusive housing because everyone should have access to the joy of pets. After all, pets help communities grow stronger.

FROM PAGE 1

FRAUD

The National Multifamily Housing Council says a survey it did showed owners reported a 40% increase in rental application and payment fraud.

The *Wall Street Journal* reported that Atlanta has a large number of high-end apartments for rent and that social media is spreading word about these listings.

"Influencers on Tik Tok say renters can boost their chances of getting approved by fudging financial information on their applications," the *Journal* reports. The newspaper also said there are promoted ads that sell fake application packages and more.

"It is becoming a bigger and bigger problem coast-to-coast," said Damon McCall, chief executive of ApproveShield, a fraud-detection software company for property managers, to the *Wall Street Journal*.

Leasing fraud appears to be a fairly widespread issue. According to a 2024 study by RealPage and Dimensional Research that looked at 400 property managers in the country's largest metros, 75% of them reported experiencing an increase in fraudulent applications.

Read the full story in the *Wall Street Journal* (subscription required) at:
https://www.wsj.com/real-estate/renter-fraud-apartment-applications-bb3c9c75



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