Tenant Screening Report Cost Comparison

State-by-State Fee Caps & 2026 Price Reference — ClearLegalTips.com

Two numbers matter when you screen a tenant: what the report costs YOU to run, and what your STATE lets you charge the applicant. This sheet gives you both, plus the statute that sets each state's limit. Confirm the current figure for your state before you charge a fee.

1. What a Screening Report Costs (2026 Benchmarks)

A screening fee is built from separate data pulls, each with its own cost. Most landlords buy them bundled as a package.

Report component	Typical cost (2026)	What it shows
Credit check	$10 – $30	Credit score, payment history, debt load
Criminal background	$13 – $30	National and county criminal records
Eviction history	$10 – $20	Prior eviction filings and judgments
Full package (all three)	$25 – $55	What most landlords buy per applicant

For reference, common services land inside that band: TransUnion SmartMove runs roughly $25 to $47 depending on tier, and Zillow's Experian-powered report is about $35.

2. What Your State Lets You Charge the Applicant

In most markets the applicant pays, folded into the rental application fee. But several states cap that fee or ban it outright, and charging more than the law allows can force you to refund all of it. Two patterns are spreading: "actual cost only" rules (you cannot profit on the fee) and "portable report" rules (you must accept a recent report the applicant already paid for).

State	What a landlord can charge to screen an applicant	Statute
California	Up to $65.86 (2026, adjusted yearly) and only the actual cost; you must give a receipt	Civ. Code § 1950.6
New York	$20 or the actual cost, whichever is less; waived if the applicant brings a report under 30 days old	HSTPA 2019
Washington	Only the actual cost of the screening, and you must share what service you used	RCW 59.18.257
Massachusetts	No application or screening fee allowed; only deposit, first/last month, and a lock fee	G.L. c. 186 § 15B
Oregon	Only the actual average cost, with advance notice and a receipt	ORS 90.295

State	What a landlord can charge to screen an applicant	Statute
Wisconsin	Limited to the cost of a credit check (about $20–$25), or nothing if the applicant supplies their own	ATCP 134
Delaware	The greater of $50 or 10% of the monthly rent	25 Del. C. § 5514
Colorado	No flat cap, but you must disclose screening criteria in writing and refund any unused portion within 20 days	HB19-1106
Minnesota	Only the actual cost of the screening; refund any excess to the applicant	State statute
Vermont	No application or screening fee allowed	9 V.S.A. § 4456a
Most other states	No specific dollar cap, but the fee should reflect actual cost and be reasonable; some cities add their own limits	Local rules may apply

When in doubt, charge no more than what the screening actually cost you and keep the receipt.

3. Record Your State's Rule

Look up your state (or city) and write down the exact rule that applies to your property, then plan the fee you will charge.

Your state / city: ____

Fee cap or rule (dollar amount or "actual cost only" / "banned"): ____

Statute or ordinance citation: ____

Receipt required? (yes / no): ____

Portable report required? (yes / no): ____

Fee you will charge the applicant: ____

4. Record Your Screening Choice

Screening service + cost to you: ____

Who pays (you / applicant): ____

Reports needed (credit / criminal / eviction): ____

Notes: ____

5. The Real Cost Is Getting It Wrong

The screening fee is the cheapest number in this process. Under the FCRA, a willful violation — such as failing to send a proper adverse-action notice when you deny an applicant based on a report — exposes you to actual damages or statutory damages of $100 to $1,000 per violation, plus punitive damages and the applicant's attorney fees (15 U.S.C. § 1681n). Screening that violates the Fair Housing Act adds more exposure. A documented, compliant report is inexpensive insurance against both.

INSTRUCTIONS FOR USE

How to use this sheet: (1) Use Section 1 to budget the report cost and match the package to your decision — pay for the layers that drive the outcome, skip the ones that do not. (2) Find your state in Section 2 and confirm the current figure on the official source, since caps like California's are adjusted yearly. (3) Fill in Sections 3 and 4 for your property. (4) Never charge more than your state's cap; in "actual cost" states, charging a flat markup is a refundable overcharge — keep the receipt. This resource is general information, not legal advice; laws vary by state and change over time. Consult a licensed attorney for advice specific to your situation.