

Adapting to data-hungry PropTech: how to protect Australian renters



What this research is about

This research explores how property technology (PropTech) is used in Australia's private and social rental sectors to collect and process applicant and tenant personal information. It examines the implications of this for individuals and housing access, and whether existing policy and legal frameworks are fit-for-purpose.

Why this research is important

About one-third of Australian households rent. PropTech's role in mediating access to housing is increasing. It is being used for applicant screening, advertisement targeting and accessing tenant 'blacklist' databases. The digital collection and use of personal information raises concerns about data security, privacy, and discrimination. There is an urgent need to better understand PropTech's role and impact and ensure Australia's policy and regulatory frameworks are protecting renters.

Based on

Final Report No. 454: *Implications of tenant data collection in housing: protecting Australian renters*

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At a glance

PropTech collects and uses extensive tenant data, prompting security, privacy and discrimination concerns.



There were 57 rental PropTech products operating in Australia in early 2025.

These products include tenancy application portals, automated screening, and property ad targeting.



The private and social rental sectors use PropTech, with ongoing data collection on social tenants.



Digitisation has outpaced regulation and reform is needed to ensure renters are protected.



Key findings:

PropTech's usage is increasing

Digital technologies are increasingly used across the private rental sector (PRS) and social rental sector (SRS) to process and score tenancy applications.

More data is collected on social housing tenants, and this continues throughout their tenancies.

While real estate agents and property managers are the primary users, landlords increasingly use PropTech.

Risks to personal information

The data collected through PropTech has raised concerns, particularly among regulators and advocates, about data security, privacy and discrimination.

Digitisation has resulted in routine collection of large amounts of personal information about applicant and tenant identities, incomes, rental history, lifestyle and housing needs. This data can be shared and repurposed in ways not previously possible.

Risks range from data breaches, bias in tenant selection, privacy violations, and heightened physical and digital surveillance.

PropTech shapes access to housing

Application portals and tenancy databases are common forms of PropTech, and artificial intelligence (AI) and automated decision-making is used in screening applicants.

In the PRS, applicants' income and application completeness can inform scores that guide selection.

In the SRS, automated screening can be used to assess applicant eligibility and vulnerability, and determine whether they are prioritised for housing.

How applications are scored and what screening criteria is used are often opaque.

Legislation not fit-for-purpose

Digitisation of rental processes has outpaced legal and regulatory frameworks, leading to potential gaps in privacy protection, tenant rights and data security.

Many real estate agencies and PropTech platforms are not subject to the Privacy Act due to its small business exemption.

Benefits

PropTech has created efficiencies and conveniences for landlords and tenants, including streamlined application processes and information sharing.

Real estate agents say PropTech companies can help with data compliance.

In the SRS, PropTech is useful in identifying the most in-need tenants.

'Many real estate agencies and PropTech platforms are not subject to the Privacy Act due to its small business exemption.'

Lessons from abroad

International regulatory frameworks highlight the need for clear guidance on how data and privacy laws apply to housing.

The European Union's General Data Protection Regulation and AI Act, and similar legislation in other countries, could inform approaches in Australia.

Policy actions:

Strengthening privacy protections

The Privacy Act could be extended to cover small businesses, removing an exemption that applies to many real estate agencies and PropTech providers.

Restrictions on what constitutes 'reasonable' data collection could be tightened and stronger regulation of tenancy databases implemented.

Future-proof regulation

Periodic review of rental data protections and emerging risks should be conducted, in recognition rental technology is evolving rapidly.

Bring PropTech under residential tenancy legislation

Confirm that rental platforms and PropTech intermediaries must comply with tenant protection laws, not just consumer data privacy and AI laws.

Implementation of the 'Better Deal for Renters'

National Cabinet's 'Better Deal for Renters' agreement to standardise rental application forms, impose data retention limits and regulate data collection practices, should be implemented in full.

Develop frameworks for greater renter control

Mechanisms allowing renters to access, correct and control how rental histories and personal data are used should be explored.

'Restrictions on what constitutes "reasonable" data collection could be tightened and stronger regulation of tenancy databases implemented.'

Regulate algorithmic decision-making

Oversight of algorithmic decision-making and AI in rental application assessment should be established.

This could include limiting use of third-party data, such as credit scores and social media data, in scoring applications.

Automated systems could be limited to filtering based on objective criteria, such as income verification.

Ensure fair competition

Greater scrutiny of listing platforms and algorithmic pricing models could be undertaken to prevent rent inflation through data-driven coordination.

Mechanisms allowing tenants to transfer application data between platforms could be investigated as a means of preventing dominant players controlling market access.

Define 'due diligence' standards

Clear guidelines could be established for how rental data can be used in insurance claims, legal disputes and law enforcement checks.

Research design:

This study used a two-phase approach to provide insights into the application of PropTech across Australia's rental sectors. Phase 1 focused on the data landscape, to understand the type and scope of technologies and their use in managing tenancy applications. Phase 2 focused on the regulatory environment and reviewed the current regulatory and compliance landscape in New South Wales, Victoria and the federal arena, as well as international regulatory practices.

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