



PandaGuarantee Launches State-Licensed NYC Rent Guarantor Insurance

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PandaGuarantee has announced the launch of its lease guaranty insurance offering in New York City, positioning the product as an alternative to traditional co-signer requirements that can limit access for otherwise qualified renters.

The company said it is beginning operations in the city after establishing partnerships with multifamily operators in New York, reflecting growing interest in screening and risk-management tools that support leasing decisions in a high-demand rental market.

Lease guarantee insurance is designed to provide landlords and property managers with coverage related to rent obligations when an applicant does not meet a property's standard income or credit qualifications. In practice, the product can be used in situations where a renter lacks a U.S.-based guarantor, has nontraditional income, is relocating for work or school, or otherwise falls outside conventional underwriting criteria despite the ability to pay.

PandaGuarantee said its NYC launch is aimed at expanding the availability of this type of coverage in a

market where co-signer requirements are common, and the applicant pool includes a high number of newcomers to the city. New York City's rental environment has long been shaped by high competition, limited vacancy in many neighborhoods, and application standards that can be difficult for certain groups to satisfy.

While requirements vary by building, many properties rely on income multiples, credit history thresholds, and guarantor policies to manage risk. That framework can create friction for applicants who are employed but recently moved, work in industries with variable income, are transitioning between jobs, or have limited U.S. credit history.

As a result, lease guarantee products have gained visibility as one way landlords can maintain underwriting standards while offering additional pathways for qualified applicants.

PandaGuarantee describes itself as a New York state-licensed provider operating within insurance parameters rather than as a guarantor company that requires individual co-signers. The company's model is intended to provide an institutional coverage option that can be evaluated by property operators as part of the leasing process. PandaGuarantee said its early NYC rollout includes work with multifamily portfolios, though individual building participation and applicant eligibility may vary based on each property's screening and leasing policies.

"I started PandaGuarantee out of resentment, honestly. The guarantor companies were making it harder than it needed to be. And I wanted a more transparent, friendlier company to exist," said Tom DeRose, co-founder and CEO of PandaGuarantee.

Industry observers note that lease and screening standards often become more rigid during periods of uncertainty, when operators face pressure to reduce delinquencies while still filling units efficiently.

For many landlords, the challenge is balancing risk controls with the realities of an applicant pool that includes freelancers, international renters, and households whose income does not fit traditional documentation formats.

Tools such as lease guaranty insurance can be used to support those decisions, particularly when paired with consistent disclosure about costs, coverage terms, and what the policy does and does not replace within a lease agreement. At the renter level, the primary issue is often timing and clarity.

Applicants may discover guarantor requirements late in the process or be unsure what alternatives exist when a co-signer is not available. In those cases, a structured insurance option can provide a defined route for meeting property requirements, though renters are still expected to comply with standard lease obligations

and property rules.

Housing advocates frequently stress that transparency is essential in any system that introduces third-party products into leasing, particularly in markets where renters may already feel pressured by tight deadlines and limited inventory. PandaGuarantee said its goal is to reduce unnecessary friction during leasing while maintaining the underlying risk framework landlords require.

The company added that its NYC launch reflects a broader shift toward formalized underwriting support that aligns with regulatory oversight, rather than ad hoc co-signer arrangements that can introduce uncertainty for both applicants and operators. For New York City property managers and renters, lease guaranty insurance remains a category that can vary meaningfully by provider, building policy, and disclosure practices.

<https://www.youtube.com/shorts/lhNzWmnbgEU>

As the market continues to evolve, PandaGuarantee's entry adds another option within that landscape for stakeholders seeking clearer alternatives to traditional guarantor models. More information about PandaGuarantee and its New York City availability is available at the company's website.

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PandaGuarantee

PandaGuarantee is a New York state-licensed lease guaranty insurance company that helps landlords say yes to more qualified applicants ? without taking on additional risk.

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