



Consumer Data Industry Association  
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[CDIAONLINE.ORG](http://CDIAONLINE.ORG)

Delegate Kriselda Valderrama  
Chair  
House Economic Matters Committee  
Maryland House of Delegates  
230 Taylor House Office Building  
Annapolis, Maryland 21401

Chair Valderrama, Vice Chair Charkoudian, and Members of the Committee:

On behalf of the Consumer Data Industry Association (CDIA), I write to highlight our concern with recently added provisions of SB 335 that would disrupt the consumer reporting ecosystem and create challenges for landlords and tenants alike. To avoid disruptions to the consumer reporting system, CDIA respectfully requests that the committee adopt proposed amendments to allow for full reporting. Doing so will minimize the risk to the completeness and accuracy of consumer reports in Maryland, avoiding unintended consequences for consumers in the housing context and others.

CDIA, founded in 1906, is the trade organization representing the consumer reporting industry, including agencies like the three nationwide credit bureaus, regional and specialized credit bureaus, background check companies and others. CDIA exists to promote responsible data practices to benefit consumers and to help businesses, governments, and volunteer organizations avoid fraud and manage risk. Through data analytics, our members facilitate fair and secure transactions, foster competition, and expand consumers' access to tailored financial products that meet their needs.

Our member companies are tightly regulated by the federal Fair Credit Reporting Act (FCRA). The FCRA provides important and necessary protections to consumers, lenders, government agencies, law enforcement, volunteer organizations, and businesses who rely on full, complete and accurate consumer reports to make informed decisions. Similarly, it establishes obligations for those entities, known as "furnishers", who provide information to consumer reporting agencies and rights and protections for consumers, including regulating the process by which a consumer may dispute information on their report.

Historically, the consumer reporting system has operated with two core principles: voluntary reporting and complete reporting of positive or negative information. As drafted, SB 335 would require certain landlords to offer furnishing of positive-only rental payment information to tenants. If implemented this could cause chaos in the consumer reporting space and open the door to unintended consequences in other contexts where consumer reports are used.

While we recognize the intent of this bill, the consumer reporting system prioritizes full reporting to promote completeness and accuracy of consumer reports. Incomplete reporting leads to inaccurate reports, which become less reliable predictors of risk. That risk is borne by individual consumers and the broader market through less access to credit or less favorable terms that increase costs.

In a practical sense, if a consumer report only includes, for example, ten out of twelve months of rent reporting, users of consumer reports may extrapolate the reason for the missing information or cessation in reporting, defeating the purpose of the limitation. Similarly, if a tenant is not paying their rent, this could lead to legal action, including eviction, which could also appear on a consumer report under the FCRA.

This illustrates not only why the concept of "positive only" reporting cannot achieve its goals but also the issues with consumer-driven opt in for reporting. As with missing months of data, when consumer reports in Maryland do not include any information about rental payments made or not made by an individual consumer, users of reports may take that absence into account as an indicator of risk.

CDIA and its members appreciate the intent behind SB 335 to increase the amount of information in the consumer reporting system and benefit the vast majority of consumers who pay their rent each month on time. CDIA believes that individual property owners are best positioned to determine whether they wish to furnish information to consumer reporting agencies and if they do, abide by the industry standards around voluntary and complete reporting.

However, if SB 335 continues to move forward, we respectfully encourage the committee to adopt our proposed amendments to allow for full and complete reporting, in alignment with current practices of the broader consumer reporting system. Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Zachary W. Taylor". The signature is stylized and somewhat cursive, with a large initial "Z" and "W".

Zachary W. Taylor  
Director, Government Relations  
Consumer Data Industry Association