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February 5, 2026

Economic Matters Committee  
Maryland House of Delegates  
230 Taylor House Office Building  
Annapolis, Maryland 21401

**RE: Baltimore Regional Housing Partnership SUPPORT for HB 313 – Landlord & Tenant – Rental Applications and Tenant Screening (Tenant Screening Transparency Act of 2026)**

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

On behalf of the Baltimore Regional Housing Partnership (BRHP), I submit this testimony in support of HB 313, legislation that brings transparency, accuracy, and fairness to rental application screening across Maryland.

BRHP is a non-profit organization that expands housing choices for low-income families who have historically been excluded from housing in well-resourced neighborhoods by helping them access and transition successfully to safe, healthy, and economically vibrant communities. As the Regional Administrator for the Baltimore Housing Mobility Program, BRHP currently provides over 4,300 low-income families rental assistance in the form of Housing Choice Vouchers coupled with counseling support for families as they move from areas of concentrated poverty to areas of opportunity in Baltimore City and the five surrounding counties.

Our housing mobility counseling aims to help families succeed in their housing search, a major component of which is to identify and address barriers to successful lease up and tenancy. We consistently hear from participants frustrated by lengthy housing searches requiring multiple applications and denials based on undefined screening requirements. In a survey of families in our program who moved last year, families reported completing an average of 13 applications before securing a home. Even when a Housing Choice Voucher guarantees most of the rent and voucher administrators have already verified affordability, automated screens can still reject families. These

denials needlessly prolong their search, drain scarce resources through application fees, and undermine access to housing in opportunity areas.

HB 313 creates transparency in the housing search process by clarifying expectations up front and allowing tenants to know the reason for their denial and provide corrections to inaccurate reports. It ensures that applicants are applying for available units and that they receive the criteria for decision-making before they pay an application fee, helping tenants make informed choices.

### **Key provisions:**

1. **Up-front disclosure before any fee is collected.** Landlords must disclose, in writing, what information a tenant screening report will include, the criteria for denial or conditional acceptance, the screening provider's contact information, and the maximum application fee and may collect a fee only if a unit is available or will be within 30 days.
2. **Clear adverse action notice with documentation and ability to dispute.** If a landlord denies, conditionally accepts, or waitlists an applicant, the landlord must state the specific reasons, affirm no shielded/sealed records were considered, identify the information relied on, and provide a copy of the screening report used. Applicants must be notified of their right to dispute inaccuracies and submit evidence.
3. **Protection against misuse of court records.** HB 313 prohibits requesting, inquiring about, considering, or conditioning acceptance on disclosure of a Failure to Pay Rent proceeding that did not result in a judgment of possession, or shielded/sealed/suppressed eviction records.

### **Why HB 313 matters for Maryland renters**

Tenant screening determines whether families even get in the door. In recent years, the tenant screening industry has grown rapidly with minimal oversight, and many products rely on black-box scoring and automated decisioning that can be error-prone and opaque to applicants. Federal oversight agencies have documented widespread inaccuracies in the tenant screening marketplace. [Analysis from the](#)

[Consumer Financial Protection Bureau](#) (CFPB)<sup>1</sup> found that many background checks include negative information that belongs to someone else, outdated records, and misleading details about arrests, criminal records, and evictions that are not corrected or removed, creating barriers to housing access for qualified renters. The [2022 CFPB's Consumer Snapshot](#) also analyzed 26,700 tenant screening complaints (2019 to -2022) and reported that the vast majority involved incorrect information, highlighting partial identifier- matching and poor reinvestigation practices as common causes of errors.<sup>2</sup>

These errors and the opacity of the tenant screening marketplace mean that Maryland renters are subject to mysterious denials, while the [CFPB concludes](#) that, "Tenant background check content for landlords has questionable relevance, particularly given the lack of rental payment history."<sup>3</sup>

### **HB 313 advances fair housing and promotes accuracy**

The result of current tenant screening practices is all too often denials of qualified renters without clear reasons or a meaningful way to correct mistakes. Better information leads to better decisions. The transparency required by HB 313 benefits owners and tenants alike and complements Maryland's efforts to expand fair access to housing. When landlords and applicants work from the same, accurate information, disputes fall, mistakes are corrected, and qualified applicants lease up faster, reducing vacancies and litigation risk.

HB 313 is an important reform that protects families from unlawful or erroneous denials, gives landlords clear rules, and strengthens trust in a process that is too often a black box. For these reasons, **BRHP respectfully urges a Favorable report on HB 313.**

Sincerely,

Adria Crutchfield

Executive Director

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<sup>1</sup> Consumer Financial Protection Bureau. (Nov 2022). Tenant Background Checks Market.

[https://files.consumerfinance.gov/f/documents/cfpb\\_tenant-background-checks-market\\_report\\_2022-11.pdf](https://files.consumerfinance.gov/f/documents/cfpb_tenant-background-checks-market_report_2022-11.pdf)

<sup>2</sup> Consumer Financial Protection Bureau. (Nov 2022). Consumer Snapshot Tenant Background Checks.

[https://files.consumerfinance.gov/f/documents/cfpb\\_consumer-snapshot-tenant-background-check\\_2022-11.pdf](https://files.consumerfinance.gov/f/documents/cfpb_consumer-snapshot-tenant-background-check_2022-11.pdf)

<sup>3</sup> Consumer Financial Protection Bureau. (Nov 2022). CFPB Reports Highlight Problems with Tenant Background Checks.

<https://www.consumerfinance.gov/about-us/newsroom/cfpb-reports-highlight-problems-with-tenant-background-checks/>