



**HB 313 - Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening  
Hearing of the Senate Judicial Proceedings Committee on April 2, 2026**

**Position: FAVORABLE**

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Chesapeake Physicians for Social Responsibility is a member of Renters United Maryland, and we ask for a favorable report on HB 313. Finding a new rental home has become expensive, arbitrary, and unpredictable. HB 313 is a step forward to addressing this issue. HB 313 requires landlords, before accepting a rental application fee, to explain to tenants in writing what information will be accessed in a tenant screening report. If a tenant is denied or offered conditional acceptance, the landlord must explain to the rental applicant in writing why they were denied and must include a copy of the report used to make the determination or information on how to obtain the report. In addition, HB 313 also prohibits the landlord's knowing use of most shielded, sealed, or suppressed eviction records as a reason for denial of tenancy.

Chesapeake Physicians for Social Responsibility (CPSR), an organization founded by physicians with over 800 supporters, and supports HB 313 because it would legislate protections for renters when inaccurate or shielded information appears in a screening report that causes a landlord to exclude them from consideration. Though our mission is to address the greatest public health threats of all, nuclear war and climate change, we are also committed locally to support social determinants of health of which housing is a very important one. Inaccurate screening reports can victimize a renter/family causing them to be excluded from housing that they might otherwise be able to rent, forcing them to compete for substandard housing with health, social, and emotional consequences. A recent report from Georgetown Law School reviewed how AI-powered Tenant screening programs have "algorithmic biases that end up discriminating against people of color."<sup>1</sup> We certainly don't want to perpetuate historic housing discrimination in this state.

**Research has found that many of these screening reports use inaccurate eviction filings, criminal records, and credit history data to deny an otherwise qualified renter.<sup>2</sup> Landlords blindly use this inaccurate data to deny qualified renters, leaving the unsuspecting renter less an application fee and without a home.** Further, these reports generally do not allow applicants to correct mistakes or provide context for information in the report, with many

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<sup>1</sup> <https://www.law.georgetown.edu/poverty-journal/blog/the-discriminatory-impacts-of-ai-powered-tenant-screening-programs/>

<sup>2</sup> Digital Denials: How Abuse, Bias, and Lack of Transparency in Tenant Screening Harm Renters, <https://www.nclc.org/resources/digital-denials-how-abuse-bias-and-lack-of-transparency-in-tenant-screening-harm-renters/>

landlords failing to inform applicants of their right to dispute this information.<sup>3</sup>

HB 313 would ensure that a prospective renter will know before they pay an application fee exactly what the landlord will use to qualify them for tenancy and will ensure that the landlord is using accurate information when evaluating the renter. HB 313 also aligns with existing federal adverse action notice requirements and with similar laws that have been passed in Illinois, Colorado, Washington D.C., and Pennsylvania; these laws have not disrupted rental markets.

Further, HB 313 does NOT prohibit landlords from continuing to use tenant screening reports from screening companies. Instead, it ensures that applicants receive copies of these existing reports so they can identify any errors that need to be corrected or understand which aspects of their application need improvement before unnecessarily applying to another rental property. HB 313, gives prospective tenants the transparency and predictability they deserve in a rental application process increasingly dictated by black-box algorithms with no backstop to inaccurate reporting.

Tenants have a right to transparency, communication, and predictability in the rental application process. This can only come from accurate reporting and knowledge about the contents of screening reports. HB 313 enables this.

Chesapeake Physicians for Social Responsibility urges a **favorable report on HB 313**.

Gwen L. DuBois MD, MPH

President

Chesapeake Physicians for Social Responsibility

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<sup>3</sup> CFPB Reports Highlight Problems with Tenant Background Checks, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-reports-highlight-problems-with-tenant-background-checks/>