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David M. Friedman  
Silver Spring, MD 20905

**TESTIMONY ON HB0313 - POSITION: FAVORABLE**  
**Landlord and Tenant - Residential Housing - Rental Applications and Tenant  
Screening**

**TO:** Chair Smith, Vice Chair Waldstreicher, and members of the Judicial Proceedings Committee

**FROM:** David Friedman, on behalf of Jews United for Justice (JUFJ)

**My name is David Friedman. I am a resident of District 14. I am submitting this testimony on behalf of Jews United for Justice (JUFJ) in support of HB0313, Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening.** JUFJ organizes over 6,000 Jews and allies from across Maryland in support of social, racial, and economic justice campaigns at the state and local levels.

Jewish tradition emphasizes that every person, regardless of race or income, should have a safe and stable home. The teaching that resonates for me most is that to deny a person safe housing is not only robbing them in the present but also robbing their family for generations to come. It is thus a big concern that for so many renters in Maryland, finding new housing has become unnecessarily tedious, expensive, and unpredictable. HB0313 will help improve this situation by requiring important improvements to the tenant application and screening processes.

The rise of A.I. combined with little oversight under the Trump administration has led landlords to lean on tenant screening reports filled with errors and that exacerbate racial disparities.<sup>1</sup> Research has found that many screening reports use inaccurate eviction filings, criminal records, and credit history data to deny otherwise qualified renters.<sup>2</sup> Unsuspecting renters find themselves not just having a lost application fee but without a home too. The reports also generally do not allow applicants to correct mistakes or provide context for report contents, with many landlords failing to inform applicants of their right to dispute this information.

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<sup>1</sup> The Discriminatory Impacts of AI-Powered Tenant Screening Programs,  
<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/>

Since HB0313 requires landlords, before accepting a rental application fee, to explain to applicants in writing what information will be accessed in a tenant screening report and how the information will be used, the process will be more transparent to prospective tenants. HB0313 also ensures that the landlord is using accurate information when evaluating a renter, and if denied or offered conditional acceptance, the rental applicant will now receive both a written explanation and a copy of the report used to make that determination. Applicant renters should no longer be denied housing due to an inaccurate credit score, a case that was shielded or expunged, or because they were not afforded the opportunity to correct errors. The bill does not prohibit landlords from using tenant screening reports but does make the application process fairer by providing tenants the transparency and predictability they deserve in a rental application process increasingly dictated by black-box algorithms with no backstop to inaccurate reporting. At a minimum, it will allow applicant renters to understand what aspects of their application need improvement before blindly applying to another rental property.

Passing HB0313 would align Maryland with similar laws that have been passed in Illinois, Colorado, Pennsylvania, and the District of Columbia, none of which have disrupted rental markets. HB0313 also aligns with existing Federal adverse action requirements. Tenants have a right to transparency, communication, and predictability in the rental application process, the kind that can only come from accurate reporting and knowledge about contents of screening reports.

**On behalf of JUFJ, I respectfully urge this committee to return a favorable report on HB0313.**