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March 31, 2026

Judicial Proceedings Committee
2 East Miller Senate Office Building
Annapolis, Maryland 21401

RE: Baltimore Regional Housing Partnership SUPPORT for HB 313 – Landlord & Tenant – Rental Applications and Tenant Screening

Dear Chair Smith, Vice Chair Waldstreicher, and Honorable 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. These denials needlessly prolong their search, drain scarce resources through application fees, and undermine access to housing in opportunity areas.

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Bureau](#) (CFPB)¹ found that many background checks include negative information that belongs to someone else, outdated records, and misleading details about arrests, criminal records, and evictions that are not corrected or removed, creating barriers to housing access for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.²

HB 313 advances fair housing and promotes accuracy

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. **We urge a favorable report on HB 313.**

Sincerely,
Adria Crutchfield
Executive Director

¹ 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

² 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