

HB0313_Landlord_and_Tenant_Residential_Housing_Ren

Uploaded by: Cecilia Plante

Position: FAV



TESTIMONY FOR HB0313
Landlord and Tenant – Residential Housing – Rental Applications and Tenant Screening

Bill Sponsor: Delegate Stewart

Committee: Judicial Proceedings

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Aileen Alex, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of HB0313 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists, and our Coalition supports well over 30,000 members.

Signing a rental lease is quite a financial obligation and the rental market in Maryland is tight. Many rentals require an application fee and/or a screening fee before a person can be considered. Even with the rental fee and/or screening fee, a person can then be denied the rental. There is a lot that can happen between providing the fee(s) and being able to sign a lease and much of it is opaque.

This bill would require the landlord to provide in writing before the acceptance of a rental or screening fee:

- the information that would be included in a tenant screening report
- the criteria that may result in a denial or conditional acceptance of a rental application
- the name and contact information of any consumer reporting agency or tenant screening service used by the landlord to obtain a tenant screening report
- the maximum amount that may be charged for an application fee

If, after accepting the rental or screening fee, the landlord then denies the applicant the rental, the landlord must provide in writing:

- the specific reasons for the denial
- an affirmation that the landlord did not consider any proceeding or shielded record of the applicant
- the screening report or other information the landlord relied on in considering the prospective tenant
- a copy of any screening report used by the landlord in reaching a determination

The applicant would then have the ability to appeal the denial.

The bill also prohibits the landlord from requiring or coercing the applicant to let them know if there are any shielded records or proceedings that the applicant is involved in or to try to uncover that information through other means. There are civil penalties for the landlord if they do not comply with these requirements and there is also injunctive relief for the applicant. This would make the process of renting more of an arms-length transaction and less of an arbitrary and opaque process.

We support this bill and recommend a **FAVORABLE** report in committee.

HB 313 Testimony FAV.pdf

Uploaded by: Chelsea Ortega

Position: FAV



SANTONI, VOCCI & ORTEGA LLC

**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

Our organization 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.

Santoni, Vocci & Ortega, LLC is a private tenants' rights firm, representing tenants who have been denied housing due to errors on their rental housing reports. Most of these tenants end up homeless and it takes years to financially recover.

The tenant screening service industry has ballooned into a billion-dollar industry in the past few decades, in no small part due to the rise of A.I., and with little oversight under the Trump Administration. This dynamic has led landlords to lean on tenant screening reports that are filled with errors and exacerbate racial disparities.¹ **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.² 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 landlords failing to inform applicants of their right to dispute this information.³

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

¹ 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/>

² 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/>

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

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.**

MDGA26_HB0313_DavidFriedman_JUFJ_JPR_FAV .pdf

Uploaded by: David Friedman

Position: FAV

April 2, 2026

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.¹ Research has found that many screening reports use inaccurate eviction filings, criminal records, and credit history data to deny otherwise qualified renters.² 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.

¹ 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/>

² 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.

HB 313_BRHP_FAV JPR.pdf

Uploaded by: Emily Hovermale

Position: FAV



100 North Charles Street, 2nd floor
Baltimore, Maryland 21201

410-223-2222

www.brhp.org

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

HB 313 Rental screening for JPR Hearing FAV.pdf

Uploaded by: Gwen DuBois

Position: FAV



**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

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."¹ 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.² 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

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

² 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.³

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

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

X_HB0313_DHCD_SUPPORT.pdf

Uploaded by: Jake Day

Position: FAV



WES MOORE
Governor
ARUNA MILLER
Lt. Governor
JACOB R. DAY
Secretary
JULIA GLANZ
Deputy Secretary

DATE: April 2, 2026
BILL NO: House Bill 313
TITLE: Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening
COMMITTEE: Senate Judicial Proceedings Committee

Letter of Support

Description of Bill:

House Bill 313 strengthens tenant protections during the rental process and tenant screening. It requires landlords to provide upfront notice and documentation while allowing tenants to dispute inaccurate or incomplete information in their tenant screening reports. Additionally, it prohibits landlords from considering certain court proceedings or shielded records in rental decisions and places important limits on the use of older or incomplete records. The bill also establishes clear requirements for landlords and tenant screening companies regarding the reporting and use of tenant information.

Background and Analysis:

Tenant screening reports are widely used by landlords to evaluate prospective renters, including their credit history, past rental behavior, and other financial information. These reports are often produced by private tenant screening companies and can include errors or outdated information. Shielded or sealed records, such as those from court proceedings or previous evictions, are legally protected and should not be used to influence rental decisions, as they are not a reliable predictor of one's ability or intent to pay rent.

The bill would not prohibit landlords from screening prospective tenants or evaluating financial risk. Rather, it promotes clearer communication and ensures that rental decisions are based on accurate information. By increasing transparency in the process, this may reduce disputes, complaints and violations, benefiting both tenants and landlords.

House Bill 313 is composed of provisions that ensure prospective tenants have the ability to dispute inaccurate or incomplete information and promotes more equitable access to housing, particularly for low-income tenants, communities of color, and voucher holders, who are disproportionately affected by errors in tenant screening reports. Organizations such as the ACLU have documented that households of color are evicted twice as much as white renters¹. Since these communities are more likely to be impacted by the inaccurate or misleading screening data, improving transparency and accountability in tenant screening practices is crucial towards reducing housing instability and discriminatory outcomes.

DHCD Position

The Department of Housing and Community Development respectfully requests a **favorable** report on HB 313.

¹ <https://www.aclu.org/news/racial-justice/clearing-the-record-how-eviction-sealing-laws-can-advance-housing-access-for-women-of-color>



HB313_FAV_EconAction_cross.pdf

Uploaded by: Jennifer Bevan-Dangel

Position: FAV



**HB313: Landlord and Tenant - Residential Housing -
Rental Applications and Tenant Screening**

Position: FAVORABLE

April 2, 2026

The Honorable Will Smith, Chair
Senate Judicial Proceedings Committee
2 East, Miller Senate Office Building
Annapolis, Maryland 21401
cc: Members, Judicial Proceedings Committee

Chair Smith and Members of the Committee:

Economic Action Maryland Fund urges a favorable report on HB313, which would set guardrails and transparency when screening tenant rental applications. As amended, the bill does leave work unfinished around these tenant screening tools, but it establishes some essential guardrails to protect tenants.

Securing affordable housing has become increasingly difficult. The search for an affordable rental unit is time-consuming and expensive. Disclosing the tenant screen in advance can save a tenant from an unnecessary application fee or an unnecessary delay, and saves the landlord from the time and cost of running the screen.

Tenant screening tools, and AI-driven screening tools in particular, are prone to errors and racial bias.¹ This legislation does not prohibit landlords from using these tools, it simply puts some guardrails in place on how they can be used and protects tenants against the use of shielded records to refuse tenancy.

For these reasons, we urge a favorable report on HB313 as amended.

Sincerely,
Jennifer Bevan-Dangel,
Deputy Director

1

<https://www.americanbar.org/groups/crsj/resources/human-rights/2024-june/how-past-present-biases-haunt-algorithmic-tenant-screening-systems/>

Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

2209 Maryland Ave · Baltimore, MD 21218 | www.econaction.org
Marceline White · Marceline@EconAction.org | Jennifer Bevan-Dangel · Jennifer@EconAction.org

HB 313 -PBRC Testimony FAV - SENATE.pdf

Uploaded by: Jennifer Mercer

Position: FAV



HB 313 - Landlord and Tenant – Residential Housing – Rental Applications and Tenant Screening
Senate Judicial Proceedings Committee
April 2, 2026
Position: Favorable

The Pro Bono Resource Center of Maryland (“PBRC”), an independent 501(c)(3) non-profit organization, is the statewide thought leader and clearinghouse for pro bono civil legal services in Maryland. As the designated pro bono arm of the MSBA, PBRC provides training, mentorship, and pro bono service opportunities to members of the private bar and offers direct legal services to over 5,000 clients annually.

In May 2017, with a grant from the Maryland Judiciary’s Access to Justice Department, PBRC launched the **Tenant Volunteer Lawyer of the Day (TVLD) Program, now the Tenant Justice Program (TJP)** in Baltimore City Rent Court to provide day-of-court legal representation to tenants who appear unrepresented for their proceedings. Since then, this continually expanding Program has allowed PBRC staff and volunteer attorneys to represent thousands of low-income tenants in both Baltimore City and Baltimore County in multiple types of legal actions that could result in eviction.

In addition to providing legal representation for low-income tenants facing eviction actions or dealing with dangerous conditions in their home, PBRC also provides assistance to our clients after court to help ensure long-term housing stability. For clients who will be evicted or have dangerous conditions in their home that cannot be remedied by the landlord, we often support clients in their search for alternate affordable housing. Through this process we have witnessed the excessive burdens placed on tenants, especially low-income tenants, as they search for housing. We have seen clients pay application fees to numerous apartments only to be turned down without any explanation or told that there are no units available. We often hear from clients that they don’t understand why they were denied because they make enough money to cover the rent. Without an explanation, they can’t dispute the finding which could be based on records that should have been shielded, or the result of a child support payment that wasn’t recorded. This makes an already difficult process even more stressful, expensive, and unpredictable.

HB 313 is a great step to addressing these issues. 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. In addition, HB 313 also prohibits the use of shielded, sealed, or suppressed eviction records as a reason for denial of tenancy.

Thus HB 313 will 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. No more will renters be denied housing because of a case that was shielded or expunged, or because they did not have the opportunity to correct a mistaken application denial.

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.

PBRC urges a favorable report on HB 313 as a common-sense bill that will help clients like ours make informed housing decisions and prohibit unnecessary and unfair denials, thus allowing them to preserve their limited application funds for homes they have a chance of securing.

For the above reasons,

PBRC urges a FAVORABLE report on HB 313.

Please contact Katie Davis, Director of PBRC's Courtroom Advocacy Project, with any questions.

kdavis@probonomd.org • 443-703-3049

HB 313_MD Center on Economic Policy_FAV.pdf

Uploaded by: Kali Schumitz

Position: FAV



APRIL 2, 2026

Fair Rental Screening Practices Will Protect Maryland Tenants

Position Statement in Support of House Bill 313

Given before the Senate Judicial Proceedings Committee

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. Tenants have a right to transparency, communication, and predictability in the rental application process. **For these reasons, the Maryland Center on Economic Policy respectfully requests that the Senate Judicial Proceedings Committee issue a favorable report for HB 313.**

The tenant screening service industry has ballooned into a billion-dollar industry in the past few decades, in no small part due to the rise of A.I., and with little oversight under the Trump Administration. This dynamic has led landlords to lean on tenant screening reports that are filled with errors and exacerbate racial disparities.¹ 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.² 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 landlords failing to inform applicants of their right to dispute this information.³

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.

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

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² 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/>

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

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. **For these reasons, the Maryland Center on Economic Policy respectfully urges a favorable report on House Bill 313.**

Equity Impact Analysis: House Bill 313

Bill summary

HB 313 increases transparency and fairness in the rental application process by requiring landlords to disclose, in writing, what information will be used in tenant screening reports before charging an application fee. It also requires landlords to provide written explanations for denials or conditional approvals and share the screening report or instructions to access it. The bill further prohibits the use of most sealed or suppressed eviction records in rental decisions.

Background

Tenant screening has grown into a multi-billion-dollar industry, increasingly driven by automated systems and algorithms with limited oversight. These reports often contain errors related to eviction filings, criminal records, and credit histories, yet are widely used by landlords to make rental decisions. Applicants are frequently denied housing based on inaccurate or incomplete data without explanation or an opportunity to correct mistakes. Similar laws in states like Illinois, Colorado, Pennsylvania, and Washington, D.C. have introduced transparency requirements without disrupting rental markets. HB 313 aligns Maryland with these emerging consumer protections and existing federal adverse action standards.

Equity Implications

Black and Brown renters are disproportionately harmed by flawed tenant screening practices due to systemic inequities in eviction filings, credit access, and criminal justice involvement. Inaccurate or misleading records—especially eviction filings that did not result in eviction—can unjustly block access to housing. Without transparency, these disparities are compounded, as renters are repeatedly denied and forced to pay multiple application fees. HB 313 helps reduce these inequities by ensuring renters can see, understand, and challenge the information used against them, promoting fairer access to housing and reducing the cycle of housing instability in marginalized communities.

Impact

House Bill 313 will likely **increase racial equity** in Maryland.

HB 313_Crossover_Consumer Protection Division_Favo

Uploaded by: Kira Wilpone-Welborn

Position: FAV

CAROLYN A. QUATTROCKI
Chief Deputy Attorney General

LEONARD J. HOWIE III
Deputy Attorney General

CARRIE J. WILLIAMS
Deputy Attorney General

SHARON S. MERRIWEATHER
Deputy Attorney General

ZENITA WICKHAM HURLEY
Deputy Attorney General



**STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION
HOUSING UNIT**

ANTHONY G. BROWN
Attorney General

WILLIAM D. GRUHN
Division Chief

KAREN M. VALENTINE
Deputy Division Chief

PETER V. BERNIS
General Counsel

CHRISTIAN E. BARRERA
Chief of Staff

KIRA WILPONE-WELBORN
Unit Chief

March 31, 2026

To: The Honorable William C. Smith, Jr.
Chair, Judicial Proceedings Committee

From: Kira Wilpone-Welborn, Assistant Attorney General
Consumer Protection Division

Re: House Bill 313 – Landlord and Tenant - Residential Housing - Rental Applications and
Tenant Screening (SUPPORT)

The Consumer Protection Division of the Office of the Attorney General (the “Division”) supports House Bill 313 sponsored by Delegate Vaughn Stewart. House Bill 313 requires material information to be provided to prospective tenants before they apply for a rental unit. Specifically, House Bill 313 requires landlords to inform prospective tenants about the criteria that would result in a denial and prohibits landlords from considering certain restricted information.

The Consumer Protection Act (“CPA”) mandates the Division “take strong protective and preventive steps to investigate unlawful consumer practices, to assist the public in obtaining relief from these practices, and to prevent these practices from occurring in Maryland.” Com. Law § 13-102. As such, the Division mediates and investigates complaints from Maryland consumers regarding unfair, abusive, and deceptive trade practices, and seeks to remediate violations of the Act through mediation and enforcement action. Indeed, landlord-tenant complaints are consistently among the top complaints received each year by the Division.

If there are specific criteria that a landlord considers when evaluating a rental application, that information is a material fact that must be disclosed. Likewise, a landlord that considers information that is shielded from public inspection could be committing an unfair practice. House Bill 313 makes clear that certain material information must be provided in a written disclosure to prospective tenants before they pay an application fee, and that after an application

is submitted only relevant and publicly available information is considered in determining an applicant's worthiness.

As such, the Division requests the Judicial Proceedings Committee issue a favorable report on House Bill 313.

cc: The Honorable Vaughn Stewart
Members, Judicial Proceedings Committee

HB 313 - Crossover - CLS Support Tenant Screening.

Uploaded by: Lisa Sarro

Position: FAV

Jessica A. Quincosa, Esq.
Executive Director

Kayla Williams-Campbell, Esq.
Deputy Director

Lisa Sarro, Esq.
Director of Litigation &
Advocacy



HB 313 – Landlord and Tenant – Residential Housing – Rental Applications and Tenant Screening

Hearing Before the Judicial Proceedings Committee
April 2, 2026

Position: FAVORABLE

To the Honorable Members of the Judicial Proceedings Committee:

[Community Legal Services](#) (CLS) is a nonprofit legal services organization that provides free legal services to income-eligible Marylanders. CLS is a designated Access to Counsel in Evictions (ACE) provider, through which CLS has assisted thousands of tenants in Failure to Pay Rent (FTPR) rent and other housing matters. We work with many individuals and families every day for whom finding housing is an almost insurmountable challenge. **We urge a favorable report on HB 313 to help remove some of the barriers to accessing stable housing for the individuals and families we serve and all Marylanders.**

For many renters, applying for housing has become expensive, confusing, and unpredictable. Families pay multiple application fees without knowing what information landlords will rely on or whether that information is even accurate.

In our work, we routinely see tenants denied housing because of errors in screening reports - cases that were dismissed, old filings that never led to eviction, incorrect credit information, or even records that belong to someone else. Many applicants never receive a copy of the report and don't know they have the right to dispute mistakes. They lose the application fee, money they need for other expenses, and the opportunity for housing. HB 313 doesn't stop landlords from using screening reports. It simply ensures that renters know what's being considered and have access to the information used to judge them.

HB 313 brings basic transparency and fairness to the tenant screening process. Tenants deserve basic consumer protection and transparency in a process that determines whether they and their children will have a place to live. HB 313 is a practical step toward that goal.

We respectfully urge a favorable report. Please feel free to reach out to Lisa Marie Sarro, Esq., at Sarro@clspgc.org with any questions.

3.31 HB 313- Landlord and Tenant - Residential Hou

Uploaded by: Lonia Muckle

Position: FAV



**HB 313 - Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening
Senate Judicial Proceedings Committee**

April 2 2026

SUPPORT

Chair Smith, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in support of House Bill 313.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

For so many Maryland renters, finding new housing has become unnecessarily tedious, expensive, and unpredictable. HB 313 is a great step 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. In addition, HB 313 also prohibits the use of shielded, sealed, or suppressed eviction records as a reason for denial of tenancy.

The tenant screening service industry has ballooned into a billion-dollar industry in the past few decades, in no small part due to the rise of A.I., and with little oversight under the Trump Administration. This dynamic has led landlords to lean on tenant screening reports that are filled with errors and exacerbate racial disparities.¹ **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.² 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 landlords failing to inform applicants of their right to dispute this information.³

¹ 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/>

² 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/>

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



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. No more will renters be denied housing because of an inaccurate credit score, because of a case that was shielded or expunged, or because they did not have the opportunity to correct a mistaken application denial.

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.

CASH is a member of Renters United Maryland and, we encourage you to return a favorable report for HB 313.

HB 313 PJC FAV in JPR.pdf

Uploaded by: Matt Hill

Position: FAV



C. Matthew Hill
Attorney
Public Justice Center
201 North Charles Street, Suite 1200
Baltimore, Maryland 21201
410-625-9409, ext. 229
hillm@publicjustice.org

HB 313 - Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening

Hearing before the Senate Judicial Proceedings Committee on April 2, 2026

Position: Favorable

The Public Justice Center (PJC) is a nonprofit public interest law firm that stands with tenants to protect and expand their rights to safe, habitable, affordable, and non-discriminatory housing and their rights to fair and equal treatment by Maryland's landlord-tenant laws, courts, and agencies. We represent or advise over 800 renter households each year, and we advocate to change laws to further a human right to housing.

Public Justice Center supports HB 313, which will provide greater transparency and accountability in the tenant application screening process. We have seen numerous clients desperate to find new housing but unable to do so because of opaque, problematic landlord screening practices. These renting families pay hundreds of dollars in application fees, do not understand anything about the landlord's screening criteria, and then are rejected by the landlord without an explanation. A renting family who is denied housing should have a right to transparency about the landlord's reasons for denial just as anyone whose loan application is rejected has a right to see the credit report used to assess their application.

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.

The tenant screening service industry has ballooned into a billion-dollar industry in the past few decades, in no small part due to the rise of A.I. These A.I.-generated screening reports are filled

with errors and exacerbate racial disparities.¹ 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.² 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 landlords failing to inform applicants of their right to dispute this information.³

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 similar laws that have been passed in Illinois, Colorado, Washington D.C., and Pennsylvania; these laws have not disrupted rental markets.

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.

Public Justice Center asks that the Committee issue a **Favorable** report on HB 313.

¹ 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/>

² 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/>

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

HB 313 FAV.pdf

Uploaded by: Matthew Losak

Position: FAV



**HB 313 - Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening
Hearing of the House Economic Matters Committee on February 5, 2026**

Position: FAVORABLE

Dear Chair Valderamma, Vice Chair Charkoudian, and Committee Members:

The Renters Alliance is a founding member of Renters United Maryland, and we ask for a FAVORABLE report on **HB 313**.

For so many Maryland renters, finding new housing has become unnecessarily tedious, expensive, and unpredictable. **HB 313** is a great step 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. In addition, **HB 313** also prohibits the use of shielded, sealed, or suppressed eviction records as a reason for denial of tenancy.

The tenant screening service industry has ballooned into a billion-dollar industry in the past few decades, in no small part due to the rise of A.I., and with little oversight under the Trump Administration. This dynamic has led landlords to lean on tenant screening reports that are filled with errors and exacerbate racial disparities.¹ **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.² 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 landlords failing to inform applicants of their right to dispute this information.³

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. No more will renters be denied housing because of an inaccurate credit score, because of a case that was shielded or expunged, or

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² 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/>

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

because they did not have the opportunity to correct a mistaken application denial.

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**.

Maryland Catholic Conference_FAVHB313_SENATE CROSS

Uploaded by: Michelle Zelaya

Position: FAV



MARYLAND
CATHOLIC
CONFERENCE

April 2nd

HB313

**Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening
Judicial Proceedings Committee
Position: Favorable**

The Maryland Catholic Conference offers this testimony in support of **House Bill 313**. **The Maryland** Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

House Bill 313 protects prospective tenants by prohibiting landlords from collecting an application fee unless the rental unit is currently available or will be available within 30 days. It also requires written disclosures before accepting any application or screening fee. Additionally, landlords must provide written notice before taking adverse action against a prospective tenant. The bill restricts the use of certain records to prevent unfair discrimination during the screening process.

Application fees and screening processes can pose significant financial burdens, particularly for individuals with limited income or those navigating housing instability. This legislation promotes fairness by ensuring renters are not paying unnecessary fees for unavailable units and by requiring greater transparency throughout the application process. It also helps ensure that families are judged fairly, without outdated or irrelevant information being used against them. Supporting this bill promotes equitable housing practices and reduces barriers that disproportionately affect vulnerable populations.

Stable housing is essential to human dignity and family life. Catholic social teaching urges us to protect those who are vulnerable and prevent unjust systems from deepening inequality. By promoting transparency, fairness, and accountability, this bill reflects our moral obligation to stand with those seeking safe, affordable housing. It supports the common good by creating a more just and compassionate rental market—one where all families have a fair chance to secure a home.

For these reasons, the Maryland Catholic Conference urges a favorable report on **House Bill 313**.

HB 313 Landlord and Tenant - Rental Applications a

Uploaded by: Ray Nosbaum

Position: FAV

HB 313 - Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening

Position: FAVORABLE

My Name is Ray Nosbaum, and I am a member of the Long Branch Housing Action Team (LBHAT). Our organization is a member of Renters United Maryland, and I 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.

This is important because Long Branch is a working class, mostly immigrant community. Immigrants are taken advantage of in so many ways. HB 313 would prevent one more way that many landlords take advantage of A.I. and other tools to hide information and deny fair and equitable leases

The tenant screening service industry has ballooned into a billion-dollar industry in the past few decades, in no small part due to the rise of A.I., and with little oversight under the Trump Administration. This dynamic has led landlords to lean on tenant screening reports that are filled with errors and exacerbate racial disparities.¹ **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.² 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 landlords failing to inform applicants of their right to dispute this information.³

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.

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

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.

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

Thank you,
Ray Nosbaum

HB0313 - crossover bill - FAV - Rental Application

Uploaded by: Richard KAP Kaplowitz

Position: FAV

HB0313_Crossover_Bill_Richard
Kaplowitz_FAV 04/02/2026
Richard Keith Kaplowitz
Frederick, MD 21703

TESTIMONY ON CROSSOVER BILL HB#0313- POSITION:
FAVORABLE

Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening

TO: Chair Smith, Jr., Vice Chair Waldstreicher and members of the Judicial Proceedings Committee
FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of crossover bill HB#0313, **Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening**

This bill will strengthen the Maryland Tenants Bill of Rights which went into effect on October 1, 2025.¹

This bill ensures fair treatment by a landlord of a prospective renter. They cannot bank monies used by an applicant to earn income while the potential renter is unable to occupy that rental. Consumer protection will be enhanced by requiring provision of additional information to the renter and prohibit adverse actions by that landlord against the prospective tenant.

This bill will prohibit a landlord from collecting an application fee unless the rental unit is available or will become available within 30 days of receiving the application; requiring a landlord to provide certain written disclosures before accepting an application or screening fee; prohibiting a landlord from taking certain adverse actions against a prospective tenant unless a landlord provides certain written notice to the prospective tenant; prohibiting a landlord from taking certain actions relating to certain records; etc.

Maryland can and should deal with these problems and protect renters' rights.

I respectfully urge this committee to return a favorable report on crossover bill HB#0313.

¹ <https://dhcd.maryland.gov/Tenant-Landlord-Affairs/Documents/Tenant-Bill-of-Rights-V2.pdf>

HB313_FAV_Virtual_Gilliam.pdf

Uploaded by: Tenika Gilliam

Position: FAV

Written & Virtual Testimony

Bill Title: HB313 Landlord and Tenant - Residential Housing - Rental Applications and Tenant Screening

Position: Favorable

Date: March 31, 2026

To: Judicial Proceedings Committee

From: Tenika Gilliam

Dear Chair Smith and members of the Judicial Proceedings Committee -

My name is Tenika Gilliam, I am a Marylander and I am here to strongly support HB313.

I am speaking from lived experience. I have spent years trying to secure stable housing for myself and my children, and what I went through should not happen to anyone.

At one point in Hartford County, I applied to nearly 20 different landlords. Each application required fees - money I could not afford to lose. For a period of time I even had a Housing Voucher, but no one would rent to me.

No one told me why - I had to guess that I must not be meeting a credit score criteria.

During this time, my children and I were going from place to place, sometimes staying in hotels when I could afford it, and other times living in my car. This went on for over a year. My children struggled in school, and I was doing everything I could to hold our lives together.

I was receiving Social Security income to help pay rent, but still, no one would rent to me.

That was more than frustrating - it was humiliating. I felt stripped of my dignity.

Landlords hold a tremendous amount of power in this process. Without accountability, applicants are left in the dark - paying fees, facing rejection, and never knowing why. This bill creates basic fairness:

- It prevents landlords from collecting application fees when no units are actually available.
- It ensures applicants understand screening criteria before applying.
- It requires landlords to explain their decisions and share the reports they rely on.

These are simple, reasonable protections.

I urge you to support this bill so that families like mine are not forced to endure the same hardship just to find a place to live.

Sincerely,

Tenika Gilliam

HB 313 FAV Del Stewart.pdf

Uploaded by: Vaughn Stewart

Position: FAV



THE MARYLAND HOUSE OF DELEGATES ANNAPOLIS, MARYLAND 21401

Testimony in Support of HB 313 **Landlord and Tenant - Residential Housing** **Rental Applications and Tenant Screening** Testimony by Delegate Vaughn Stewart February 5th, 2026 | Economic Matters Committee

Introduction

HB 313 is a transparency, accuracy, and fairness bill. It does not prevent landlords from screening tenants. It does not dictate who must be accepted or rejected. What it does is ensure that when life-altering housing decisions are made, they are based on accurate information, disclosed criteria, and a process that allows prospective tenants to understand—and correct—what is being used against them.

What HB 313 Does

HB 313 modernizes Maryland's rental application process in three key ways.

First, it requires landlords to clearly disclose, in writing, what information will be used in a tenant screening report and what criteria may result in denial or conditional acceptance *before* collecting application or screening fees. This protects prospective tenants from paying fees for units that are unavailable or from being screened against undisclosed standards.

Second, when a landlord takes adverse action—denial, conditional acceptance, or placement on a waiting list—the bill requires written notice explaining the specific reasons for that decision and provides the applicant with a copy of the tenant screening report relied upon. Prospective tenants are also expressly informed of their right to dispute inaccurate or incomplete information.

Third, HB 313 prohibits the use of shielded, sealed, or suppressed eviction proceedings—particularly failure-to-pay cases that did not result in a judgment of

possession—as a basis for denial. It also places clear obligations on tenant screening companies to prevent disclosure of information that the law already deems inaccessible to the public.

Violations are enforceable under Maryland’s Consumer Protection Act, ensuring meaningful compliance while relying on existing enforcement frameworks.

Why This Matters

Tenant screening has become a high-stakes, high-speed, and largely unregulated industry. What began as basic credit and reference checks has evolved into a multibillion-dollar market dominated by data aggregation, automated decision tools, and algorithmic scoring.

These systems often rely on scraped data, incomplete court records, and automated matching that struggles with common names, outdated filings, and procedural nuances in eviction law. The result is a screening report that appears authoritative but may be factually wrong—or legally irrelevant.

For many applicants, a rental denial is not just inconvenient. It can mean instability, displacement, or homelessness. Yet under current practice, applicants are frequently rejected without explanation, without access to the report used against them, and without a meaningful opportunity to correct errors.

HB 313 addresses that imbalance.

It recognizes that landlords have a legitimate interest in assessing risk—but that interest does not require secrecy, inaccuracy, or reliance on information the law has already determined should not be used.

The Role of Automation and Screening Technology

Many tenant screening reports now rely on automated tools, including artificial intelligence, to flag “risk.” These tools are not inherently unlawful—but they amplify errors when they are opaque, unreviewable, or disconnected from actual tenant behavior.

A report that overweights credit metrics, misinterprets eviction filings, or fails to account for long histories of on-time rent payment may say more about the limitations of the model than the reliability of the tenant.

HB 313 does not ban technology. It insists on accountability when technology is used. Transparency and the right to dispute inaccurate information are basic consumer protections—especially when automated systems are involved.

Why This Is Fair to Landlords

Nothing in HB 313 prevents landlords from screening applicants, setting reasonable criteria, or protecting their financial interests.

What the bill requires is clarity, consistency, and honesty in the process.

When tenants know the criteria up front, fewer applications are wasted. When landlords explain adverse decisions, disputes are resolved earlier. When screening reports are accurate, landlords make better decisions.

Transparency reduces friction. Predictability reduces litigation. Accuracy benefits both sides.

Why a Favorable Report Is Warranted

Housing stability is foundational to economic stability. A rental application process that operates as a black box—where fees are collected, decisions are automated, and explanations are withheld—undermines trust and fairness in the housing market.

HB 313 restores balance without overreach. It aligns Maryland law with basic consumer protection principles and modern realities of data-driven decision-making. And it ensures that lawful tenant screening remains just that—lawful.

For these reasons, I respectfully urge the Committee to issue a favorable report on House Bill 313.

Thank you.

HB0313 - Maryland Legal Aid - FAV - Senate JPR.pdf

Uploaded by: Zafar Shah

Position: FAV



House Bill 313

Landlord and Tenant—Residential Housing—Rental Application and Tenant Screening

Hearing before Senate Judicial Proceedings Committee

On April 2, 2026

Position: FAVORABLE

Maryland Legal Aid submits its written testimony in support of House Bill 313 at the request of bill sponsor Delegate Vaughn Stewart.

Maryland Legal Aid is a nonprofit law firm that provides free civil legal services to low-income and vulnerable Marylanders. Our offices serve residents in all 24 jurisdictions, and housing is our largest area of practice. Each year, Maryland Legal Aid represents thousands of tenants across the State in matters involving housing instability, eviction, and the challenges of finding new housing opportunities in Maryland’s constrained rental market. We support HB 313 as a practical consumer protection that increases transparency in lease denials and reduces unfair denials.

HB 313 advances three essential objectives:

- (1) Ensuring that lease applicants receive meaningful disclosures and documentation when – not after – they are being denied a housing opportunity or asked to meet additional conditions to qualify for that opportunity;
- (2) Preventing leasing decisions based on information from shielded or sealed eviction cases, as well as unshielded cases that do not include reasonably available disposition or outcome information; and
- (3) Requiring screening companies to provide clear, accurate disposition or outcome information in a report and to correct improperly disclosed information within five days after learning of the improper disclosure.

Maryland Legal Aid routinely sees that our clients lack vital information about lease denials. They often lose hundreds in application fees while not knowing the prospective landlords’ screening criteria. Further, because they typically do not obtain timely information about the basis of a denial, they cannot take steps to correct inaccurate screening information before their next application is denied.

Our client Mr. H, who lives in Baltimore City, is just one example. Mr. H is a truck driver with a 713 credit score and no criminal record. Nevertheless, when he was recently denied housing, Mr. H could not figure out why, until he contacted Maryland Legal Aid. Through our assistance, he obtained an adverse action report which listed, under “Notable Risks,” that he had not listed current employment. In fact, the prospective landlord had told Mr. H that he did not need to provide that information in the application. With documentation of why he was screened out, Mr. H had clarity about how to navigate his housing search going forward.

HB 313 makes it easier for all renters, most of whom do not have assistance from an attorney, to obtain adverse action disclosures and to have a clearer path to their next housing opportunity.

HB 313 increases transparency and accuracy in tenant screening in 6 ways.

1) Require upfront disclosures so applicants know which criteria they must meet. Before accepting an application fee or screening fee, prospective landlords must provide a written disclosure stating:

- the information included in a tenant screening report;
- the criteria that may result in denial or conditional acceptance;
- the name and contact information for any consumer reporting agency or tenant screening service used; and
- the maximum amount that may be charged for an application fee.

These disclosures promote informed decision-making, reduce arbitrary outcomes, and decrease the likelihood that applicants will spend scarce funds on applications without understanding the screening process and criteria.

2) Require meaningful adverse action notices that provide the actual screening information relied on by the prospective landlord. HB 313 prohibits a landlord from taking adverse action unless the landlord provides the prospective tenant:

- written notice stating the specific reasons for the denial, conditional acceptance, or placement on a waiting list;
- a statement affirming the landlord did not consider information about shielded eviction case information;
- identification of the tenant screening report or other information relied upon; and

-
- a copy of any screening report used by the landlord in reaching the determination or information that informs the denied applicant on how to obtain a copy.

This disclosure is critical for tenants faced with denial or conditional acceptance of their application. Without these documents, applicants cannot evaluate whether a denial was based on an error, on prohibited information, or on criteria that were never disclosed. This transparency is also necessary to make the right to dispute inaccuracies meaningful in practice.

3) Provide a real opportunity to dispute inaccuracies. HB 313 provides that a prospective tenant must be allowed to dispute and provide evidence regarding inaccurate or incomplete information in a tenant screening report – and requires landlords who use screening reports to notify applicants of that right. In the real world, screening reports can contain mistakes, mixed files, outdated entries, or misreported public records. The opportunity to challenge an error works only if applicants are told about the cause of the denial and can identify what information was used.

4) Prevent the collection and use of shielded records. HB 313 restricts landlords from requesting, requiring, or making inquiries about shielded eviction history. HB 313 reinforces Maryland's existing laws on shielding, sealing, and expungement.

5) Require screening companies to prevent disclosure of restricted information and to correct improper reporting quickly. HB 313 requires tenant screening report producers to implement reasonable procedures to prevent disclosure of information about restricted eviction information and prohibits disclosure of that information. It also requires a corrected report to be provided to all parties within five business days after the screening company learns the information was disclosed. These provisions recognize that landlord compliance depends on the integrity and legality of the data supplied by screening vendors.

6) Provide enforceable remedies. HB 313 establishes meaningful enforcement through a cause of action for monetary damages and injunctive relief if HB 313's provisions are not followed. These tools are important because disclosure obligations without enforcement become “paper rights” that tenants cannot realistically invoke.

Under HB 313, Maryland would join other jurisdictions in increasing transparency in tenant screening.

HB 313 would adopt protections already existing in other jurisdictions: Washington, D.C., Pennsylvania, Illinois, Colorado, and California.

HB 313 is a fair and workable bill that improves transparency, eliminates excessive fees, and helps to ensure that tenant screening is reliable and fair. Importantly, the bill's requirements

build on the FCRA and reflect practices already implemented by many landlords and screening platforms.

For these reasons, Maryland Legal Aid urges the Committee to report **favorable** on HB 313.

If you have any questions, please contact:

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CDIA HB313 FWA.pdf

Uploaded by: Zachary Taylor

Position: FWA



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March 31, 2026

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Senator William C. Smith, Jr.
Chair
Senate Judicial Proceedings Committee
Maryland Senate
2 East Miller Senate Office Building
Annapolis, Maryland 21401

Chair Smith, Vice Chair Waldstreicher, and Members of the Committee:

On behalf of the Consumer Data Industry Association (CDIA), I write to express our concerns regarding provisions in HB 313 that are incongruous with the consumer reporting ecosystem. We are appreciative of the sponsors' willingness to consider our concerns and collaborate on potential solutions. For the reasons outlined below, we respectfully request the committee adopt the proposed amendments to 8-222 (E)(1)(ii) and (E)(1)(iii) of HB313 to alleviate conflicts between this bill, the FCRA, and the consumer reporting system.

CDIA represents the consumer reporting industry and consumer reporting agencies (CRAs), including nationwide credit bureaus, regional and specialized credit bureaus, background check companies, and more. Since our founding in 1906, we have promoted the responsible use of consumer data to empower financial opportunities, reduce fraud, and manage risk. Through data and analytics, CDIA members empower economic opportunity, thereby helping ensure fair and safe transactions for consumers and facilitating consumer's access to financial products and other services suited to their unique needs.

Consumer reporting agencies, the furnishers that provide them with information, and consumer reports themselves are all already tightly regulated by the FCRA, which establishes a comprehensive framework for our industry. The FCRA regulates the contents of consumer reports at 15 USC §1681c, which authorizes the inclusion of public records related to eviction proceedings.

In adopting the FCRA, Congress limited states' capacity to independently or differently regulate the consumer reporting system. This includes preempting, via 15 USC §1681t(b)(1)(E), any state legislation that limits or prohibits the kind of information that can go on a consumer report, including limits on eviction records provided to a consumer reporting agency by Maryland or any other state.

State legislation that attempts to regulate credit reporting can unleash many unintended consequences because the credit reporting system operates across all jurisdictions. Only national, uniform standards can achieve the dual goals of protecting consumers and maintaining accurate credit reports, which is why CDIA must oppose these provisions.

As drafted, HB 313 places CRAs in an impossible compliance position, asking them to guess whether a given record provided to them by the court is eligible for inclusion and if the record does not include disposition or outcome information, guess what it might be. In either event, CRAs could find themselves subject to the private right of action should they be wrong. This is unfair since these records are provided to CRAs by the Courts themselves who are responsible for shielding records eligible for protection and updating records to reflect their current status or outcome.

Under current statute and the proposed changes in HB 313, there are no clear requirements for Courts to ensure that shielded records are not made available, no clear requirements for Courts to ensure up-to-date disposition and outcome information, and no clear pathway by which CRAs could easily confirm the status of records.

However, CRAs bear all of the legal liability when records are provided in error but included in a consumer report in compliance with the federal Fair Credit Reporting Act (FCRA). The risk only increases given the bill intends to cover records provided to CRAs by non-Maryland courts who have no obligation to comply with Maryland law and may have separate state laws that conflict with HB 313.

Unlike CRAs, who receive information from furnishers or directly from public record requests, the Courts should have the most complete, accurate, and up-to-date information regarding any individual case necessary to determine whether or not it should be made available. While CDIA understands the intent of HB 313 to ensure accurate reports, we believe the function of the measure focuses at the wrong step in the process. Thankfully, those concerns can be addressed through simple amendments to (E)(1)(ii) and (E)(1)(iii) of the bill.

Without these changes, HB 313 introduces significant uncertainty into the consumer reporting system and tenant screening practices. It could lead to less complete, less accurate, and less reliable consumer reports, creating the impression of greater risk to landlords and rental companies where none exists. This in turn could harm consumers as the market adjusts to price in risk related to insufficient tenant screening. For these reasons, we respectfully request that the committee amend HB 313 as proposed.

Thank you for your consideration of our comments and please reach out with any additional questions for CDIA.

Sincerely,

A handwritten signature in black ink, appearing to read 'Zachary W. Taylor', with a stylized flourish extending to the right.

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