

Suzanne Kelly
Bangor
LD 558

Testimony in Support of LD558: An Act to Strengthen Consumer Protections by Prohibiting the Report of Medical Debt on Consumer Reports”

I am Suzanne Kelly, a resident of Bangor, Maine. My husband and I have been doing business as House Revivers and Kelly Realty Management for over 40 years. I have been the person in our business who has done the tenant screening for this period, at one time overseeing the selection of approximately 75-100 tenants. Sometimes I have selected tenants for other landlords, but primarily selecting and then managing tenants for our own properties and occasionally for other landlords.

It is none of my business, nor should it be, to probe into the history of a prospective tenant’s medical debt, either past or current. Except in cases where I am finding tenants for someone else, I have never even run a standard credit check. My judgment is based on direct conversation, by phone and then in person, with the prospective tenant. And then, a check-in with the current and former landlord, and perhaps current employer, has been ample.

Information about a person’s medical debt would not add any necessary information about their credibility as a responsible tenant (i.e., one who pays their rent on time, takes care of their rental unit, abides by rules about smoking and noise, etc.). Further, I should not be able to probe into anyone’s need to acquire such debt. In most cases it is at least an embarrassment if not a severe roadblock in moving ahead with their lives.

I am in full support of LD 588. It is the right thing to do. It further protects the privacy we should enjoy as U.S. citizens in a world where our privacy is threatened.