

VAUGHN STEWART
Legislative District 19
Montgomery County

CHIEF DEPUTY MAJORITY WHIP

Environment and Transportation
Committee

Subcommittees

Housing & Real Property

Chair, Motor Vehicle and
Transportation



The Maryland House of Delegates
6 Bladen Street, Room 151
Annapolis, Maryland 21401
410-841-3528 · 301-858-3528
800-492-7122 Ext. 3528
Vaughn.Stewart@house.state.md.us

THE MARYLAND HOUSE OF DELEGATES ANNAPOLIS, MARYLAND 21401

Testimony in Support of HB 896

Human Relations - Discrimination in Housing - Income-Based Housing Subsidies

Testimony by Delegate Vaughn Stewart

February 18, 2025 | Environment & Transportation Committee

What the Bill Does:

House Bill 896 prohibits landlords from using credit scores or income as screening qualifications for prospective tenants who will be paying their rent using housing vouchers. A tenant's credit history prior to receiving a voucher is scarcely relevant to their ability to pay rent after they receive the voucher. This bill would not prevent landlords from rejecting applicants based on their rental or criminal history.

Unfortunately, a small number of landlords have used credit score and income requirements to deny applications for voucher holders. These schemes have frustrated the effectiveness of the HOME Act, which bans source-of-income discrimination.

Why the Bill is Important:

The impact of discriminatory screening practices is devastating. Consider a single mother who has always paid her rent on time, but is rejected from an apartment because she struggled to pay her bills years earlier, before she received a voucher. Landlords should want to rent to someone in that position: They have a demonstrated history as a good renter and most if not all of their rent is guaranteed by the federal or state government.

But voucher holders are still being rejected for low credit scores and/or low-income. Most perniciously, some landlords are applying income requirements to the entire rent owed, rather than merely the portion of the rent that the tenant is responsible for paying. For example, if the rent is \$1000, some landlords are asking tenants to prove they earn three times the rent (\$3000) per month, even though the tenant may only be personally responsible for \$100 of that \$1000.

Why the Committee Should Vote Favorably:

The HOME Act intended to stop discrimination against low-income renters.

Unfortunately, the loopholes that this bill intends to fix have prevented the HOME Act from achieving its goals.

By voting in favor of HB 896, the Committee will ensure that families with housing assistance have a fair chance at securing stable, quality housing—without discrimination.

I urge a favorable report.