



Senate Bill 677

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

Hearing in the Senate Judicial Proceedings Committee

On February 18, 2025

Position: FAVORABLE

Maryland Legal Aid submits its written and oral testimony on SB0677 at the request of the bill sponsor Senator Dawn Gile.

Maryland Legal Aid (MLA) is a non-profit law firm that provides free legal services to the State's low-income and vulnerable residents. Our offices serve residents in each of Maryland's 24 jurisdictions and handle a range of civil legal matters, the most prominent of which is housing. MLA Tenant Right to Counsel Project represented renters in over 4,600 eviction cases in 2024. Because we know that our clients face a tight rental market in which housing opportunities are continually out of reach, Maryland Legal Aid urges this Committee to report **favorably** on Senate Bill 677.

SB 677 would prohibit landlords' use of income multipliers, credit score, or adverse credit history to deny otherwise qualified applicants who use a "Section 8" or other housing voucher to pay rent. The bill addresses a well-known loophole in Maryland's prohibition against source-of-income discrimination whereby landlords reject lease applications of voucher-holders based on their inability to meet credit score requirements or to show monthly income of at least three-times the rent. These tenant screening barriers ignore the applicant's ability to pay with the voucher subsidy and effectively discriminate against voucher-holders despite Maryland's existing anti-discrimination law.

MLA supports SB 677 because of clients like Holly Hickman.

Holly Hickman is a renter in Frederick County who has an intellectual disability and, with the support The Arc of Frederick County, cares for three adult children with disabilities and a newborn grandchild. Their family makes ends meet on Social Security income and benefit from a housing voucher. In early March last year, she found out that her landlord had decided not to renew their lease, leaving them with only a few weeks to pick up and relocate. "I was really shocked and scared," she recalls. "I did not know how I could possibly move out so soon."

Holly describes how difficult it was to find a landlord who would accept her housing voucher. “I applied to so many places and was rejected from all due to things on my credit report. Every application was so expensive. I paid \$100 to \$160 for every application, and then they would reject us. I would not get that money back.”

Maryland Legal Aid worked with Holly to extend the life of her voucher. Six months passed. Holly and her family ended up living in a hotel for nine days, and then their luck changed. They found a landlord who would approve her.

Holly understands that she has blemishes on her credit history. “I was in an abusive marriage and my ex-husband got credit card debt in both our names,” she explains. “I can afford my rent with my voucher and did not owe any rent at all when my landlord would not renew my lease.”

Maryland renters deserve a fair rental market. Maryland Legal Aid urges the Committee to report **FAVORABLE** on Senate Bill 677.

If you have any questions, please contact:

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