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## TESTIMONY IN SUPPORT OF SENATE BILL 677

**Human Relations - Discrimination in Housing - Income-Based Housing Subsidies**  
*Judicial Proceedings Committee*  
**February 18, 2025**

**Social Work Advocates for Social Change strongly supports SB 677**, which will prevent landlords from refusing to rent to prospective tenants who pay rent with an income-based housing subsidy. This legislation fosters more accessible, adequate, and equitable housing opportunities for individuals and families throughout Maryland.

Denying housing based on credit history or income perpetuates cycles of poverty, making it harder for individuals and families to secure housing. This then affects other aspects of life, such as employment, health, and education. By prohibiting landlords from using credit history and income as reasons to deny housing, **SB 677 takes a critical step in safeguarding tenant rights and reducing biases that disproportionately impact low-income individuals and families.**

**Housing is out of reach for many Marylanders.** Maryland is the 9<sup>th</sup> least affordable state for housing.<sup>1</sup> It is estimated that a \$36.70 hourly household wage is required to live in an affordable 2-bedroom apartment in Maryland. At Maryland's minimum wage of \$15, this would require someone working the equivalent of nearly two-and-a-half full-time jobs for rent to be considered affordable. For those receiving \$967 per month in Federal Supplemental Security Income (SSI) disability income or \$373 from Maryland's Temporary Disability Assistance Program (TDAP), even an efficiency unit at the FMR (\$1,492/month) is far out of reach.<sup>2</sup>

**Over the past 40 years, the use of private-market-based voucher assistance has grown while publicly subsidized housing has decreased.** No new units of public housing have been created in Maryland in nearly 30 years, and the existing stock – the relatively small number of units that have not been demolished or privatized – declines steadily as units' age and fall into disrepair. Housing vouchers make up the vast majority of assistance available to low-income residents, the majority of whom are older adults, people with disabilities, or families with children.<sup>3</sup>

In the 2020 legislative session, the Maryland General Assembly passed the Housing

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<sup>1</sup> Out of Reach: The high cost of housing. (2024). National Low Income Housing Coalition. (rep.)  
[https://nlihc.org/sites/default/files/2024\\_OOR-MiniBook\\_1.pdf](https://nlihc.org/sites/default/files/2024_OOR-MiniBook_1.pdf)

<sup>2</sup> Ibid.

<sup>3</sup> Center for Budget and Policy Priorities (Sept 30, 2024). Policy basics: the housing choice voucher program.  
<https://www.cbpp.org/research/housing/the-housing-choice-voucher-program>

Opportunity Made Equal (HOME) Act<sup>4</sup> to build on the Fair Housing Act,<sup>5</sup> expanding protections to prevent discrimination based on source of income. While this bill clarified that housing vouchers are a protected source of income, landlords have continued to use income or credit history as grounds for denial, leaving many low-income individuals and families vulnerable to unfair housing practices. In fact, one member of SWASC who owns a rental property was told by property management companies that there were a variety of ways to avoid accepting tenants with vouchers – using credit history and credit score to legally avoid renting to tenants with vouchers. **SB 677 addresses this loophole, ensuring that tenants cannot be denied housing based on their income or credit history, further solidifying the protections established by the HOME Act.**

As SWASC continues to support individuals and families in aging, child welfare, and health-related fields, we gain deeper insight into the challenges they encounter, strengthening our commitment to advocating for social change. No individual or family should be denied housing due to their credit history, which reflects borrowing and repayment ability,<sup>6</sup> or their source of income. **SB 677 is a crucial step in eliminating this barrier and ensuring that everyone has fair access to housing opportunities.**

**Social Work Advocates for Social Change urges a favorable report on SB 677.**

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*Social Work Advocates for Social Change is a coalition of MSW students at the University of Maryland School of Social Work that seeks to promote equity and justice through public policy, and to engage the communities impacted by public policy in the policymaking process.*

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<sup>4</sup> Maryland General Assembly. (2020). *House Bill 231: Housing Opportunities Made Equal Act*. <https://mgaleg.maryland.gov/2020RS/bills/hb/hb0231T.pdf>.

<sup>5</sup> U.S. Department of Housing and Urban Development. (n.d.). *Fair Housing Act overview*. [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_act\\_overview](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview)

<sup>6</sup> Federal Trade Commission. (n.d.). *Credit scores*. Consumer Advice. <https://consumer.ftc.gov/articles/credit-scores#system>