

DATE: February 18, 2025

BILL NO.: Senate Bill 677

TITLE: Discrimination in Housing – Income-Based Housing Subsidies

COMMITTEE: Senate Judicial Proceedings Committee

Letter of Support

Description of Bill:

Senate Bill 677 prohibits landlords from refusing to rent to prospective tenants who use income-based housing subsidies on the basis of the prospective tenant's income, credit score, lack of credit score, or adverse credit history.

Background and Analysis:

In 2020, the General Assembly passed the Housing Opportunities Made Equal (HOME) Act, prohibiting discrimination in housing based on a person's source of income. The HOME Act prevents landlords from refusing to rent to a prospective tenant because he or she receives, for example, housing vouchers or Social Security benefits rather than income from employment. Since its enactment, the HOME Act – enforced by the Maryland Commission on Civil Rights and Office of the Attorney General – has helped ensure fair access to housing for individuals with non-traditional income sources by giving voucher holders access to more housing options and a wider range of neighborhoods.

Some landlords, however, circumvent the HOME Act by enforcing minimum income requirements or credit score requirements, including against prospective tenants who receive housing vouchers – even when those vouchers fully cover the cost of rent. While technically legal, this practice amounts to *de facto* source of income discrimination.

Senate Bill 677 removes this “loophole” from the law by prohibiting landlords from considering the income or credit history of a prospective tenant who pays rent with the assistance of an income-based housing subsidy. By addressing this discriminatory practice, this bill will help ensure fair access to housing to more Marylanders and help some of the state's most vulnerable residents obtain stable housing. By enabling voucher holders to live in a wider range of neighborhoods, the bill will help deconcentrate poverty and promote socioeconomic mobility.

DHCD Position

The Maryland Department of Housing and Community Development respectfully requests a **favorable** report on SB 677.