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MAYOR

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SB0677

February 18, 2025

TO: Members of the Senate Judicial Proceedings Committee

FROM: Nina Themelis, Director of Mayor's Office of Government Relations

RE: Senate Bill 677 – Human Relations - Discrimination in Housing - Income-Based Housing Subsidies

POSITION: Support

Chair Smith, Vice Chair Waldstreicher, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** Senate Bill (SB) 677.

SB 677 makes it illegal for a landlord to refuse housing to a prospective tenant on the grounds that the tenant will use the assistance of an income-based housing subsidy to pay rent. Under SB 677, a landlord may not deny a potential tenant housing who uses this assistance on the grounds of income, credit score, lack of credit score, or adverse credit history. Doing so under the proposed legislation would constitute housing discrimination and be subject to enforcement by the Maryland Commission on Civil Rights.

SB 677 would make it easier for recipients of income-based housing assistance to find housing without denial due to their credit information, despite having adequate resources to afford such housing. Under current state law, a landlord may not refuse housing based on income source of the applicant; however, if the approval for rent is contingent upon meeting certain credit metrics, prospective tenants using housing assistance may be denied. This presents an issue as recipients of income-based housing assistance are most often of low-income status and possess limited income linked to little or no credit history. Additionally, the subjection of approval to housing based on credit history will disproportionately impact Black and Hispanic prospective tenants as, according to a survey of 5,000 adults in the United States conducted by Credit Sesame in 2021, 54% of Black Americans report having poor or fair credit (a credit score below 640) or no credit at all, while 41% of Hispanic Americans and 37% of White Americans fell into this category.ⁱ As a result, the unbinding of credit history from metrics utilized to approve recipients of housing assistance will affirmatively counteract housing discrimination that is more likely to disadvantage Black and Hispanic Marylanders.

For the above stated reasons, the BCA respectfully request a **favorable** report on Senate Bill 677.

ⁱ Credit Sesame. (2021, January 26). *Black and Hispanic Americans on the U.S. Financial System: "The odds were always against me," new credit sesame survey finds*. PR Newswire: press release distribution, targeting, monitoring and marketing. <https://www.prnewswire.com/news-releases/black-and-hispanic-americans-on-the-us-financial-system-the-odds-were-always-against-me-new-credit-sesame-survey-finds-301215072.html>