



HEALTH CARE FOR THE HOMELESS TESTIMONY
FAVORABLE
SB 677 – Human Relations - Discrimination in Housing - Income-Based Housing
Subsidies

Senate Judicial Proceedings Committee
February 18, 2025

Health Care for the Homeless fully supports SB 677, which would protect recipients of housing assistance from the impact of exclusionary rental screening practices, specifically the use of income and credit history as a barrier to accessing quality housing. We applauded the Maryland General Assembly in 2020 for passing the HOME Act, a critical bill to prevent discrimination based on a person's source of income. By passing the HOME Act, the legislature sent a clear signal that Maryland is committed to making improvements in the dramatic health, wealth, and education disparities furthered by discriminatory housing laws.

Unfortunately, we have seen widespread use of credit scores and other types of tenant screening, which is effectively used to skirt the intentions of the HOME Act. Therefore, this bill is essential to ensuring that the HOME Act, which the Maryland General Assembly worked tirelessly to pass, fulfills its intended purpose.

For nearly 40 years Health Care for the Homeless has supported thousands of adults and families in their struggle to find safe and secure homes in the Baltimore metropolitan area. While the HOME Act made great strides in protecting some of Maryland's most vulnerable populations, the persistence of this type of discrimination exacerbates the crisis of homelessness.

Health Care for the Homeless' supportive housing team knows firsthand how the HOME Act has been implemented and have consistently experienced these discriminatory tenant screening practices. Such practices have made it extremely difficult, if not impossible, to find housing for clients that would otherwise qualify for housing. Health Care for the Homeless Therapist Case Manager, Jo Feldman, LMSW, shares just one of their many experiences with this type of discrimination:

I have a client who was denied by a property due to her credit score. This came as a surprise to the client, Orlando (CHW on my team), and myself, as she had been approved for units at two other locations (those units did not work for accessibility purposes) pretty recently. We were directed to this property by the Mayor's office who had successfully placed other voucher holders there. This property was very aware of the client's situation and that she held a voucher as they came up in conversations when we toured. Staff never mentioned any concerns about her ability to be approved. The application process felt extensive (like, required the client to return the application in-person and wouldn't budge when informed of her transportation barriers) and took time away from us continuing the search. After running a credit check, the property elected to tell me - only me - that the client was denied instead of reaching out to her as the applicant directly, which felt disrespectful,

especially since the client had been engaged throughout the touring and application process.

Both the client's representative at the Mayors Office (who hold her voucher) and I pushed for some flexibility and the property did not budge. We were told that the denial due to credit score was "in accordance with their standard screening criteria" and for any follow-up, to go through the credit check company.

This client has in general had a rough time with finding accessible units and it took us quite some time to get her housed!

Maryland has the chance to join states like Colorado and California, which have already taken steps to prohibit this discriminatory practice. By passing this bill, the legislature can ensure that the HOME Act this body passed is effective in preventing unjust discrimination of low-income families seeking stable housing. **Health Care for the Homeless strongly urges a favorable report on SB 677.**

Health Care for the Homeless is Maryland's leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. We deliver medical care, mental health services, state-certified addiction treatment, dental care, social services, housing support services, and housing for over 11,000 Marylanders annually at sites in Baltimore City and Baltimore County.

Our Vision: Everyone is healthy and has a safe home in a just and respectful community.

Our Mission: We work to end homelessness through racially equitable health care, housing and advocacy in partnership with those of us who have experienced it.

For more information, visit www.hchmd.org.