

## **SB 677 - MAP - FAV.pdf**

Uploaded by: Abby Snyder, Co-Chair

Position: FAV



## Member Agencies:

211 Maryland  
Baltimore Jewish Council  
Behavioral Health System Baltimore  
CASH Campaign of Maryland  
Energy Advocates  
Episcopal Diocese of Maryland  
Family League of Baltimore  
Fuel Fund of Maryland  
Job Opportunities Task Force  
Laurel Advocacy & Referral Services, Inc.  
League of Women Voters of Maryland  
Loyola University Maryland  
Maryland Center on Economic Policy  
Maryland Community Action Partnership  
Maryland Family Network  
Maryland Food Bank  
Maryland Hunger Solutions  
Paul's Place  
St. Vincent de Paul of Baltimore  
Welfare Advocates

## Marylanders Against Poverty

Abby Snyder, Co-Chair  
P: (240) 593-6121  
E: [ASnyder@baltjc.org](mailto:ASnyder@baltjc.org)  
  
Anne Wallerstedt, Co-Chair  
P: (410) 991-7285  
E: [AWallerstedt@mdfoodbank.org](mailto:AWallerstedt@mdfoodbank.org)

## SB 677

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

*Judicial Proceedings Committee*  
February 18, 2025

**The Maryland Alliance for the Poor (MAP) supports SB 677**, which provides expanded tenant protections for renters using any income-based housing subsidy.

In 2020, the Maryland General Assembly passed the HOME Act, which prohibited discrimination for housing if the tenant was using specific housing vouchers. While laudable after many years of advocacy, in the years since it has become increasingly difficult to secure housing that is affordable, safe, and stable. Additionally, competing strains on household budgets, including for food, medical care, and transportation, have added to the housing crisis that many low-income renters face today.

It is imperative that Maryland maximize its affordable housing resources. A lack of stable housing can lead to a host of social ills, including homelessness, which can bring significant instability to Marylanders and their families that reverberate well-beyond housing. Economic mobility engines such as education and vocational opportunities and access to job and service centers are greatly reduced if a person's housing isn't stable. If then a landlord discriminates against a person or family based on how they anticipate paying that rent, then the issues become cyclical and compounded upon each other. The inability to locate housing because of income discrimination is therefore a barrier for low-income individuals and families who are trying to transition out of poverty and build economic stability.

**Affordable housing remains one of the most critical needs for many Marylanders living in or near poverty.** The passage of SB 677 will increase access to housing, decrease the incidence of homelessness and concentrated poverty, and increase the overall health and economic stability of Maryland communities.

**MAP appreciates your consideration and requests your support of SB 677.**

***Marylanders Against Poverty (MAP)** is a coalition of service providers, faith communities, and advocacy organizations advancing statewide public policies and programs necessary to alleviate the burdens faced by Marylanders living in or near poverty, and to address the underlying systemic causes of poverty.*

# **PJC SB 677 FAV.pdf**

Uploaded by: Albert Turner

Position: FAV



Albert Turner, Esq.  
Public Justice Center  
201 North Charles Street, Suite 1200  
Baltimore, Maryland 21201  
859.907.1022  
turnera@publicjustice.org

---

## **SB 677: Human Relations - Discrimination in Housing - Income-Based Housing Subsidies**

**Hearing before the House Environment & Transportation Committee on February 18, 2025**

### **Position: SUPPORT (FAV)**

---

The Public Justice Center (PJC) is a nonprofit public interest law firm that stands with tenants to protect and expand their rights to safe, habitable, affordable, and non-discriminatory housing and their rights to fair and equal treatment by Maryland's landlord-tenant laws, courts, and agencies. The PJC actively works towards instigating systemic changes to establish a society founded on justice. PJC seeks the Committee's **Favorable report on SB 677** as it is a critical measure to ensure the HOME Act, fulfills its intended purpose—preventing unjust discrimination of low-income families seeking stable housing.

Subsidized vouchers already provides rent reliability and the use of credit scores in tenant screening reports are an undue burden on someone who already has the financial security provide by subsidy. Public Housing Authorities (PHAs) and other housing assistance administrators conduct comprehensive income verification and affordability assessments for their programs. Recipients of housing subsidies are required to contribute no more than 30-40% of their income toward rent, ensuring their housing costs remain manageable. Additional credit and income screening by landlords is redundant and serves only to exclude qualified low-income renters from housing opportunities.

Additionally, the use of credit scores in tenant screening perpetuates racial and economic inequities by disproportionately harming Black, Latino, and low-income renters. A study by the Urban Institute found an 80-point difference in median credit scores between predominantly white and nonwhite areas. In Baltimore specifically, the median credit score is 671 in predominantly white areas and 576 in nonwhite areas.

Further, the Consumer Financial Protection Bureau reports that 15% of Black and Hispanic adults are credit invisible, compared to just 9% of white adults. Low-income individuals are twice as likely to be credit invisible, meaning they lack enough credit history to generate a score. These marginalized groups are also largely the families served by housing assistance, and by allowing landlords to rely on credit scores, current practices reinforce these systemic disparities and limit housing opportunities for historically marginalized communities. The use of credit scores and income testing as a tenant screening tool for housing assistance recipients is unnecessary and results in the unjust exclusion of assisted families from stable housing opportunities. **It also flies in the face of the legislative intent of the HOME ACT and the purpose of subsidized housing all together. Allowing landlords to consider credit scores for subsidized tenants creates a loop hole so wide that an overwhelming majority of subsidized Marylanders are locked out of the housing market.**

By passing **SB 677**, Maryland can align itself with states like Colorado and California, which have already taken steps to prohibit this discriminatory practice. **SB 677** is a practical, equitable, and effective policy that ensures Maryland's housing discrimination laws fulfill their intended purpose.

Public Justice Center is a member of the Renters United Maryland coalition. If you have any questions, please contact Albert Turner, Esq., [turnera@publicjustice.org](mailto:turnera@publicjustice.org) (410) 625-9409 Ext. 250.

# **SB677 The Arc Maryland. Support REV.pdf**

Uploaded by: Ande Kolp

Position: FAV

Senate Judicial Proceedings Committee

**SB 677:** Human Relations – Discrimination in Housing – Income-Based Housing Subsidies

February 17, 2025

Position: Support

The Arc Maryland is the largest statewide advocacy organization dedicated to protecting and advancing the rights and quality of life of people with intellectual and developmental disabilities (IDD).

SB 677 says that a landlord or residential rental property that uses financial information, including credit history, as part of a prospective tenant's rental application, may not refuse to rent to a prospective tenant who pays rent with the assistance of an income-based housing subsidy.

What does "source of income" mean?

Any lawful source of funds used to rent or purchase housing. It includes money from

- 1) lawful employment;
- 2) any government or private assistance, grant, loan, or rental assistance program; and
- 3) any gift, inheritance, pension, annuity, alimony, or child support.

Who would benefit from the inclusion of source of income in this legislation?

Source of income discrimination disproportionately affects vulnerable populations such as:

- Senior Citizens
- People with Disabilities
- Single Parents
- Veterans, and
- Low Wage Workers

Many of these people use housing vouchers because their incomes are not high enough to pay the full rent. Source of income anti-discrimination laws exist in several counties in Maryland. This bill would extend those protections to people living in all Maryland counties.

For this reason, The Arc Maryland encourages a favorable report on SB677

Ande Kolp, Executive Director, [akolp@thearcmd.org](mailto:akolp@thearcmd.org)

# **SB677 The Arc Maryland. Support.pdf**

Uploaded by: Ande Kolp

Position: FAV



Senate Judicial Proceedings Committee

**SB 677:** Human Relations – Discrimination in Housing – Income-Based Housing Subsidies

February 17, 2025

Position: Support with Amendment

The Arc Maryland is the largest statewide advocacy organization dedicated to protecting and advancing the rights and quality of life of people with intellectual and developmental disabilities (IDD).

SB 677 says that a landlord or residential rental property that uses financial information, including credit history, as part of a prospective tenant's rental application, may not refuse to rent to a prospective tenant who pays rent with the assistance of an income-based housing subsidy.

What does "source of income" mean?

Any lawful source of funds used to rent or purchase housing. It includes money from

- 1) lawful employment;
- 2) any government or private assistance, grant, loan, or rental assistance program; and
- 3) any gift, inheritance, pension, annuity, alimony, or child support.

Who would benefit from the inclusion of source of income in this legislation?

Source of income discrimination disproportionately affects vulnerable populations such as:

- Senior Citizens
- People with Disabilities
- Single Parents
- Veterans, and
- Low Wage Workers

Many of these people use housing vouchers because their incomes are not high enough to pay the full rent. Source of income anti-discrimination laws exist in several counties in Maryland. This bill would extend those protections to people living in all Maryland counties.

For this reason, The Arc Maryland encourages a favorable report on SB677  
Ande Kolp, Executive Director, [akolp@thearcmd.org](mailto:akolp@thearcmd.org)

## **SB0677\_Discrimination\_in\_Housing\_Income\_Based\_Subs**

Uploaded by: Cecilia Plante

Position: FAV



## **TESTIMONY FOR SB0677**

### **Human Relations - Discrimination in Housing – Income-Based Housing Subsidies**

**Bill Sponsor:** Senator Gile

**Committee:** Judicial Proceedings

**Organization Submitting:** Maryland Legislative Coalition

**Person Submitting:** Cecilia Plante, co-chair

**Position:** **FAVORABLE**

I am submitting this testimony in favor of SB0677 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of individuals and grassroots groups with members in every district in the state with well over 30,000 members.

This bill, if enacted, ensures fair housing opportunities for everyone, regardless of how they earn their income. It would prohibit landlords and property owners from discriminating against potential tenants solely because they rely on income-based housing subsidies, such as Section 8 vouchers. Individuals and families using housing subsidies would have the same access to rental properties as anyone else and in Inclusive communities that break down socio-economic barriers while combating housing instability.

At its core, this legislation recognizes that housing is more than just a roof over one's head—it's a fundamental platform for opportunity. By removing unfair obstacles in the rental market, Maryland is taking a bold step toward social equity and justice while addressing its housing crisis.

We support this bill and recommend a **FAVORABLE** report in committee.

## **SB0677 - Discrimination in Housing - Income-Based**

Uploaded by: Charlotte Hoffman

Position: FAV



Charlotte Persephone Hoffman, Esq. (they/she)  
Policy Director  
charlotte@transmaryland.org

Wren Massey (he/they)  
Policy Intern

Tuesday February 18, 2025

The Honorable William C. Smith, Jr.  
Senate Judicial Proceedings Committee  
2 East Miller Senate Office Building  
Annapolis, Maryland 21401

### Testimony of Trans Maryland

#### IN SUPPORT OF

#### **Senate Bill #677: Human Relations - Discrimination in Housing - Income-Based Housing Subsidies**

To the Chair, Vice Chair, and esteemed members of the Senate Judicial Proceedings Committee:

Trans Maryland is a multi-racial, multi-gender community power building organization for Maryland's trans community. In addition to our work running the state's largest name and gender marker change program, in which we offer peer-to-peer guidance and financial assistance to Marylanders seeking a name and gender marker change, we also regularly work with transgender and gender diverse Marylanders who are experiencing housing instability. As part of this work, innumerable transgender Marylanders have detailed to us the barriers they face when trying to access housing.

Accessing housing is a huge issue for many people across the state, especially for transgender people who oftentimes experience extra discrimination due to their gender identity and other factors that are common within the LGBTQ+ community. At least 1 in 5 transgender people face housing discrimination and the same percentage have experienced homelessness at least once in their life ([Advocates for Trans Equality](#)). By eliminating housing discrimination based on income-based housing subsidies, you will be helping reduce these barriers to housing for so many people.

While opponents may express concerns over profits if this form of discrimination is banned, landlords will make the same amount of money as the subsidies are paid from the state directly to the landlord.

If we want to end homelessness in Maryland, we need to make a concerted effort to help people access housing. This is the direct goal of Senate Bill 677. For this reason, Trans Maryland urges a favorable report.

# **SB677\_DHCD\_SUPPORT.pdf**

Uploaded by: Chuck Cook

Position: FAV

**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.

# **Baltimore Regional Housing Partnership Support for**

Uploaded by: Emily Hovermale

Position: FAV





100 North Charles Street, 2<sup>nd</sup> floor  
Baltimore, Maryland 21201

410-223-2222  
[www.brhp.org](http://www.brhp.org)

**February 18, 2025**

Judicial Proceedings Committee  
Maryland Senate  
Annapolis, Maryland 21401

**RE: Baltimore Regional Housing Partnership Support for SB 677 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies**

Dear Chair Smith, Vice Chair Waldstreicher and Honorable Committee Members:

The Baltimore Regional Housing Partnership (BRHP) submits this testimony in strong support of Senate Bill 677, which seeks to protect recipients of housing assistance from exclusionary rental screening practices. This bill is a necessary step to ensure that Maryland's source-of-income discrimination law, the HOME Act, fulfills its purpose of preventing unjust barriers for low-income families seeking what all Marylanders want and deserve: quality housing.

BRHP is a non-profit organization that expands housing choices for low-income families who have historically been excluded from housing in well-resourced neighborhoods by helping them access and transition successfully to safe, healthy, and economically vibrant communities. As the Regional Administrator for the Baltimore Housing Mobility Program, BRHP currently provides over 4,300 low-income families rental assistance in the form of Housing Choice Vouchers coupled with counseling support for families as they move from areas of concentrated poverty to areas of opportunity in Baltimore City and the five surrounding counties.

**Housing Assistance Provides Rent Reliability**

The widespread use of credit scores in tenant screening—employed by an estimated 90% of rental providers—poses an undue barrier for housing assistance recipients because it ignores the financial security of the housing subsidy and excludes qualified tenants based on factors unrelated to their ability to pay rent. Taking a sample selection of 250 of our participants, we found an average credit score of 587

– a score that restricts access to many traditional rental options – but for these assisted families, this score provides no relevance to the landlord’s likelihood of receiving their monthly rent.

Public Housing Authorities and other housing assistance administrators already conduct comprehensive income verification and affordability assessments for housing assistance recipients. Recipients of housing subsidies are required to contribute no more than 30–40% of their income toward rent, ensuring that their housing costs remain manageable. Because of this oversight and the fact that the rental assistance ensures the rent is covered even in the event of income fluctuations, additional income and credit screening by landlords is redundant and serves only to create an unnecessary barrier to housing and a legally allowable way to exclude low-income renters from housing.

The U.S. Department of Housing and Urban Development (HUD) has acknowledged the flaws in relying on credit history to predict successful tenancy, and further that there is good reason to avoid credit score screening for tenants in specific situations. From [HUD Guidance on Screening of Applicants for Rental Housing](#), “Limiting the use of credit scores when more relevant financial information is available may be a less discriminatory alternative to using credit scores in all instances.” The guidance further emphasizes specifically that, “A government agency or other entity guaranteeing a significant portion of an applicant’s income should make it significantly more likely that the applicant’s rent will be paid on time notwithstanding any negative credit history.”

Failure to acknowledge the unique guarantee of payment that rental assistance provides has real consequences for participants in our program – a single mother who finds herself struggling with her credit after her divorce but who prides herself on having never missed a rent payment in 20 years, a family whose child lives with a chronic condition falls behind on medical bills but prioritizes housing stability for their family’s health. While these families were eventually able to find housing, with the help and support of our housing counseling team, their struggles to find housing for which they qualified extended their housing search and the time spent couch surfing and living in other destabilizing housing situations.

## **Disproportionate Racial and Economic Impact**

As referenced in the HUD guidance above, the use of credit scores in tenant screening has a disproportionate negative impact on Black, Latino, and low-income renters, reinforcing systemic racial and economic disparities. According to [analysis from the Urban Institute](#), the difference in median credit scores between predominantly white and nonwhite areas is nearly 80 points. In their analysis of Baltimore specifically, they found a median credit score of 671 in predominantly white areas and 576 in nonwhite areas.

Credit invisibility also disproportionately affects marginalized communities, with the [Consumer Financial Protection Bureau estimating](#) that 15% of Black and Hispanic adults are credit invisible compared to just 9% of white adults, and further that people in low-income neighborhoods are twice as likely to be credit invisible as those in more prosperous neighborhoods. These marginalized groups are also largely the families served by our program. The credit scores for these families further fail to reflect their history of on-time rental payments, as rental housing operators rarely report this information to credit bureaus. By allowing landlords to rely on credit scores, current practices reinforce these systemic disparities and limit housing opportunities for historically marginalized communities.

The HUD tenant screening guidance further acknowledges the lack of documented correlation between credit scores and rental success, stating: “HUD is unaware of any studies showing that credit reports and scores accurately predict a successful tenancy. Many households prioritize paying the rent over other debts during times of financial hardship, yet their choice to do so is generally not considered in their favor in the credit history analysis.”

### **Economic and Social Benefits**

Beyond addressing a discriminatory impact, restricting the use of credit scores in rental decisions for assisted families has broader economic and social benefits. Housing assistance guarantees that a portion, if not all, of the rent is paid on time, significantly reducing landlords’ financial risk. Tenants are required to pay their portion of the rent or risk losing their assistance on top of their home. As a result of the predictability of these payments, tenants receiving housing assistance are often more stable and longer-term tenants than their unsubsidized counterparts, reducing turnover costs. The average time in a unit for our participants is over 4 years, and more than a quarter of our program participants have been in their current units for 10 years or more.

Maryland's ongoing housing supply crisis underscores the need for policies that ensure all residents have equal access to rental opportunities. Eliminating the unnecessary barrier of credit score screening for housing assistance recipients is a practical and effective way to address this challenge. Eliminating a practice that results in the disproportionate exclusion of housing assistance recipients from housing opportunities aligns with Maryland's mandate to [affirmatively further fair housing](#), which is defined in the code as "to take meaningful actions, in addition to actions aimed at combating discrimination, to: (1) overcome patterns of segregation and (2) foster inclusive communities free from barriers that restrict access to housing and opportunity based on protected characteristics."

Additionally, increasing access to stable housing fosters stronger communities and leads to improved outcomes for families that ultimately benefit the entire state. Families with young children moving from high-poverty areas to resource-rich communities have been [demonstrated](#) to especially benefit – with children having higher incomes and being less likely to themselves live in high-poverty areas as adults, disrupting cycles of intergenerational poverty and investing in the economy of opportunity our state needs.

The use of credit scores as a screening tool for tenants with housing assistance is both unnecessary and results in the discriminatory exclusion of these individuals from quality housing for which they otherwise qualify. SB 677 aligns with best practices adopted in other states like Colorado and California, and neighboring Washington, DC, and ensures that Maryland upholds the intent of the HOME Act by opening housing opportunities for low-income families receiving housing assistance.

For these reasons, the Baltimore Regional Housing Partnership respectfully urges the committee to pass SB 677 and remove this unjust barrier to stable housing for the families we serve and other low-income families throughout Maryland. Thank you for your time and consideration.

Sincerely,

Adria Crutchfield  
Executive Director

# **SB 677 Organizational Sign-on Letter.pdf**

Uploaded by: Emily Hovermale

Position: FAV



**February 18, 2025**

Judicial Proceedings Committee  
 Maryland Senate  
 2 East Miller Senate Office Building  
 Annapolis, Maryland 21401

**Organizational Support for SB 677 – Human Relations – Discrimination in Housing – Income–Based Housing Subsidies**

The undersigned organizations write to express our strong support for Senate Bill 677, which seeks to 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. This bill is essential to ensuring that Maryland’s source-of-income discrimination law, the HOME Act, fulfills its intended purpose—preventing unjust discrimination of low-income families seeking stable housing.

**Housing Assistance Provides Rent Reliability**

The widespread use of credit scores in tenant screening—employed by an estimated 90% of rental providers—creates an undue hardship for housing assistance recipients while failing to serve as a reliable proxy for measuring likelihood of paying rent. While credit scores are often used as a measure of financial reliability, they do not reflect the financial security provided by a housing subsidy.

Public Housing Authorities (PHAs) and other housing assistance administrators conduct comprehensive income verification and affordability assessments for their programs. Recipients of housing subsidies are required to contribute no more than 30-40% of their income toward rent, ensuring their housing costs remain manageable. Additional credit and income screening by landlords is redundant and serves only to exclude qualified low-income renters from housing opportunities.

The U.S. Department of Housing and Urban Development (HUD) has recognized the flaws in using credit scores as a rental screening tool, and further that there is good reason to avoid credit score screening for tenants in this specific situation. [HUD Guidance on Screening of Applicants for Rental Housing](#) states, “Limiting the use of credit scores when more relevant financial information is available may be a less discriminatory alternative to using credit scores

in all instances.” Additionally, the guidance affirms, “A government agency or other entity guaranteeing a significant portion of an applicant’s income should make it significantly more likely that the applicant’s rent will be paid on time notwithstanding any negative credit history.”

### **Disproportionate Racial and Economic Impact**

The use of credit scores in tenant screening perpetuates racial and economic inequities by disproportionately harming Black, Latino, and low-income renters. [A study by the Urban Institute](#) found an 80-point difference in median credit scores between predominantly white and nonwhite areas. In Baltimore specifically, the median credit score is 671 in predominantly white areas and 576 in nonwhite areas.

Further, [the Consumer Financial Protection Bureau reports](#) that 15% of Black and Hispanic adults are credit invisible, compared to just 9% of white adults. Low-income individuals are twice as likely to be credit invisible, meaning they lack enough credit history to generate a score. These marginalized groups are also largely the families served by housing assistance, and by allowing landlords to rely on credit scores, current practices reinforce these systemic disparities and limit housing opportunities for historically marginalized communities.

The HUD tenant screening guidance further acknowledges the lack of documented correlation between credit scores and rental success, stating, “HUD is unaware of any studies showing that credit reports and scores accurately predict a successful tenancy. Many households prioritize paying the rent over other debts during times of financial hardship, yet their choice to do so is generally not considered in their favor in the credit history analysis.”

### **Economic and Social Benefits**

Beyond its discriminatory impact, restricting the use of credit scores in rental decisions benefits Maryland’s economy, housing market, and communities. Housing assistance provides landlords with a reliable rental income stream, reducing financial risk and turnover costs. At a time when Maryland faces a severe housing supply crisis, eliminating unnecessary rental barriers can increase housing access, stabilize communities, and foster economic mobility. Eliminating a practice that results in the disproportionate exclusion of housing assistance recipients from housing opportunities also aligns with Maryland’s mandate to [affirmatively further fair housing](#), which is defined in the code as “to take meaningful actions, in addition to actions aimed at combating discrimination, to; (1) overcome patterns of segregation and (2) foster inclusive communities free from barriers that restrict access to housing and opportunity based on protected characteristics.”

### **SB 677 is a Necessary Step Toward Fair and Equitable Housing Access**

The use of credit scores and income testing as a tenant screening tool for housing assistance recipients is unnecessary and results in the unjust exclusion of assisted families from stable housing opportunities. By passing SB 677, Maryland can align itself with states like Colorado and California, which have already taken steps to prohibit this discriminatory practice. SB 677 is a practical, equitable, and effective policy that ensures Maryland’s housing discrimination laws fulfill their intended purpose.

For these reasons, we, the undersigned organizations, urge the General Assembly to pass SB 677 and remove this unjust barrier to stable housing for low-income families across Maryland. Thank you for your time and consideration.

Sincerely,

Adria Crutchfield  
Executive Director  
Baltimore Regional Housing Partnership

Courtney Hall  
CEO  
Interfaith Works

Joanna Diamond  
Director of Public Policy  
Health Care for the Homeless

Matt Hill and Albert Turner  
Attorneys  
Public Justice Center

Leslie Dickinson  
Managing Attorney  
Disability Rights Maryland

Kate Scott  
Executive Director  
Equal Rights Center

Zoe Gallagher  
Policy Associate  
Economic Action Maryland Fund

Zafar Shah  
Advocacy Director for Human Right to  
Housing  
Maryland Legal Aid



# **Health Care for the Homeless - SB 677 FAV - SOI An**

Uploaded by: Joanna Diamond

Position: FAV



**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](http://www.hchmd.org).*

## **SB0677- Discrimination in Housing Testimony to Jud**

Uploaded by: Lauren Pruitt

Position: FAV



2601 N HOWARD ST  
BALTIMORE, MD 21218  
TEL 410) 625-LGBT (5428)  
FAX 410) 625-7423  
www.freestate-justice.org

Judicial Proceedings Committee

2 East Miller Senate Office Building

Annapolis, Maryland 21401

**Tuesday, February 18, 2025**

**SB0677 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies**

Position: **FAVORABLE**

Chair Smith, Vice Chair Waldstreicher, and Esteemed Members of the Judicial Proceedings Committee:

My name is Lauren Pruitt, and I am the Legal Director at FreeState Justice, a nonprofit organization dedicated to serving LGBTQ+ Marylanders from diverse backgrounds. I am writing in support of **SB0677**, which seeks to prohibit landlords from refusing to rent to prospective tenants who pay rent with housing assistance.

**SB0677** addresses a critical issue in housing discrimination that impacts economically disadvantaged communities across Maryland. Allowing landlords to refuse to rent to those receiving housing assistance places an overwhelming burden on individuals already struggling to obtain stable housing, pushing them further into a cycle of instability. This practice disproportionately affects the LGBTQ+ community, who are not only more likely than non-LGBTQ+ individuals to experience poverty and homelessness but are also frequently victim to housing discrimination.

Specifically, **SB0677** would:

- **Promote Economic Mobility:** By removing barriers to stable housing, tenants will be able to exercise agency in choosing where they live and can more easily obtain or continue desired jobs, which will benefit the larger economy.
- **Support Access to Education:** In having more agency in where they live, tenants will have greater say in their own education and that of their families.

**LEADERSHIP TEAM**

Phillip Westry, Esq.  
**Executive Director**

Lauren Pruitt, Esq.  
**Legal Director**

**BOARD**

Lindsey Young  
**President**

Andrew Adelman, Esq.  
**Vice President**

Miller Douglas  
**Treasurer**

Lauren Fleming, Esq.  
**Secretary**

Lee Carpenter, Esq.

Brenda Dorsch

Andrew Ansel

Adam Farra, Esq.

Diana Phillip

Tina Jones

Shawn McIntosh

Bonnie Smith

- **Advance Social Justice:** Prohibiting landlords from refusing to rent to those receiving housing assistance aligns with efforts to reduce systemic inequities faced by the LGBTQ+ community and other marginalized groups, especially concerning housing discrimination and poverty.

This bill is essential to address and prevent harm to LGBTQ+ individuals. Research indicates that young LGBT adults face nearly twice the risk of homelessness than non-LGBT people due to a variety of factors such as stigma and discrimination (Williams Institute, 2020). LGBTQ+ individuals are also more likely to experience poverty. Data from the Behavioral Risk Factor Surveillance System revealed that in 2021, 12% of non-LGBT individuals reported living in poverty, compared to 17% of LGBT respondents, with this statistic increasing to 21% for transgender respondents. A study by the Center for American Progress additionally found that 3 in 10 LGBTQ+ adults reported experiencing housing discrimination in 2021-22. Restricting their access to fair and stable housing only exacerbates these statistics.

As an advocate, I have witnessed firsthand the challenges that unfair housing practices impose on LGBTQ+ individuals striving to obtain stable housing. Policies that perpetuate unfair access to housing only serve as obstacles to upward mobility for communities already facing disproportionate rates of poverty, homelessness, and discrimination.

I urge the committee to issue a favorable report for **SB0677**. By prohibiting landlords from refusing to rent to individuals paying rent with housing assistance, Maryland will take a significant step toward dismantling systemic inequities and promoting access to stable housing and upward mobility for vulnerable Marylanders.

Sincerely,

Lauren Pruitt  
Legal Director  
FreeState Justice

#### Sources:

1. LGBT People and Housing Affordability, Discrimination, and Homelessness, <https://williamsinstitute.law.ucla.edu/publications/lgbt-housing-instability/>
2. LGBT Poverty in the United States, <https://williamsinstitute.law.ucla.edu/publications/lgbt-poverty-us/>
3. Discrimination and Barriers to Well-Being: The State of the LGBTQI+ Community in 2022, <https://www.americanprogress.org/article/discrimination-and-barriers-to-well-being-the-state-of-the-lgbtqi-community-in-2022/>

# **MIH testimony SB 677.pdf**

Uploaded by: Leslie Dickinson

Position: FAV



**February 18, 2025**

Environment and Transportation Committee  
Maryland House of Delegates  
250 Taylor House Office Building  
Annapolis, Maryland 21401

**Organizational Support for HB 896/SB 677 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies.**

Dear Members of the Environment and Transportation Committee,

On behalf of Maryland Inclusive Housing, we are writing to express our strong support for HB 996/SB 677 which seeks to prevent discrimination in housing based on income-based housing subsidies. At Maryland Inclusive Housing, we are dedicated to increasing affordable and accessible housing opportunities for individuals with intellectual and developmental disabilities across the state. We work directly with individuals, families, service providers and other organizations to help overcome barriers that prevent individuals from accessing housing of their choosing. [OBJ]

Unfortunately, there have been a number of instances where the individuals we serve have been turned away due to poor credit history or other discriminatory practices including Source of Income Discrimination. Many marginalized communities such as individuals with disabilities have historically faced economic challenges as their income is typically fixed and have fewer opportunities to build credit. This bill will directly address challenges like these to ensure that income-based rental assistance is valid and will hold discrimination practices from landlords accountable.

We hope that you will consider passing this bill to ensure that individuals with disabilities are not overlooked when it comes to accessing fair, stable and inclusive housing opportunities.

Sincerely,

A handwritten signature in blue ink that reads "Tim Wiens".

**Tim Wiens, Executive Director**



# **SB667 MCDHHS FAV MGA25.pdf**

Uploaded by: Leslie Frey

Position: FAV



# Montgomery County

## Office of Intergovernmental Relations

---

**ROCKVILLE: 240-777-6550**

**ANNAPOLIS: 240-777-8270**

---

**SB 667**

**DATE: February 18, 2025**

**SPONSOR: Senator Gile**

**ASSIGNED TO: Judicial Proceedings Committee**

**CONTACT PERSON: Leslie Frey**

**([leslie.frey@montgomerycountymd.gov](mailto:leslie.frey@montgomerycountymd.gov))**

**POSITION: FAVORABLE (Department of Health and Human Services)**

---

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

Senate Bill 667 prohibits landlords and residential rental properties from refusing to rent to a prospective tenant who pays rent with the assistance of an income-based housing subsidy on the basis of the prospective tenant's income, credit score, lack of credit score, or adverse credit history, except as authorized under federal law. The bill applies to landlords or residential rental properties that use financial information, including credit history, as part of a prospective tenant's rental application. A violation under the bill is a discriminatory housing practice and is subject to enforcement by the Maryland Commission on Civil Rights.

The Montgomery County Department of Health and Human Services administers the County's rental assistance and homelessness programs and strongly supports Senate Bill 667. Landlords often decline to accept housing subsidies from low-income households seeking to exit homelessness. This creates a significant barrier for the approximately 1,400 adults and children currently experiencing homelessness in Montgomery County. It also contributes to a longer experience of homelessness for this population and decreases the availability of shelter because people stay in shelter longer if they cannot find permanent housing that accepts rental subsidies.

Senate Bill 667 would enable the Maryland Commission on Civil Rights to investigate and enforce the law in cases of suspected discrimination against those utilizing income-based housing subsidies. Because Senate Bill 667 helps address a barrier for low-income households seeking to exit homelessness, the Montgomery County Department of Health and Human Services respectfully requests that the committee issues a favorable report.

# **SB0677-JPR-SUPP.pdf**

Uploaded by: Nina Themelis

Position: FAV



BRANDON M. SCOTT  
MAYOR

*Office of Government Relations  
88 State Circle  
Annapolis, Maryland 21401*

**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.<sup>i</sup> 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.

<sup>i</sup> 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>

## **Testimony in support of SB0677 - Human Relations -**

Uploaded by: Richard KAP Kaplowitz

Position: FAV

02/18/2025

Richard Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON SB#0677 - POSITION: FAVORABLE**  
**Human Relations - Discrimination in Housing - Income-Based Housing Subsidies**

**TO:** Chair Smith, Vice Chair Waldstreicher, and members of the Judicial Proceedings Committee

**FROM:** Richard Keith Kaplowitz

**My name is Richard Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB0677, Human Relations - Discrimination in Housing - Income-Based Housing Subsidies**

The State of Maryland Commission on Civil Rights deals with Housing Discrimination.<sup>1</sup> The intent of the bill will be to add an additional defined forbidden practice by landlords to the list of things that constitute housing discrimination.

Pursuant to State Government Article, §20-702, Annotated Code of Maryland, it is the policy of the State of Maryland to provide for fair housing throughout the State, to all its citizens, regardless of race, color, religion, sex, familial status, national origin, marital status, sexual orientation, gender identity, disability, source of income, or military status.

Housing discrimination laws make it illegal to:

- Refuse to rent a dwelling to any qualified buyer or renter;
- Use discriminatory terms and conditions in selling or renting;
- Set terms and conditions of home loans in such a way as to discriminate;
- Use discriminatory notices or advertisements indicating a preference or discriminatory limitations;
- Say that a dwelling is not available for inspection, sale, or rent when, in fact, it is available;
- Attempt to steer persons into or away from neighborhoods or apartment complexes due to being members of a protected class;
- Treat a person differently from everyone else because of race, color, disability, familial status (parent or legal custodian with children, pregnant), religion, sex, marital status, national origin, sexual orientation, gender identity, or source of income;
- Request information about birth control and/or family planning practices;
- Refuse to consider both applicants' incomes when seeking to buy or rent;
- Commit acts of prejudice, violence, harassment, intimidation, or abuse directed against families or individuals or their residential property.

This bill will provide that a certain landlord may not refuse to rent to a prospective tenant who

---

<sup>1</sup> <https://mccr.maryland.gov/Pages/Housing-Discrimination.aspx>

### **SB0677\_RichardKaplowitz\_FAV**

pays rent with the assistance of an income-based housing subsidy under certain circumstances. It permits that a certain landlord may collect financial information from a prospective tenant under certain circumstances, but it doesn't permit discrimination to occur based on the prospective tenants income source. It will define that a violation of the Act is a discriminatory housing practice and is subject to enforcement by the Maryland Commission on Civil Rights.

**I respectfully urge this committee to return a favorable report on SB#0677.**

---

<sup>1</sup> <https://www.weforum.org/agenda/2023/06/reduce-plastic-pollution-unep/>

<sup>2</sup> <https://www.npr.org/2021/07/12/1015296355/zero-waste-single-use-plastic-trash-recycle>

# **DG Written Testimony\_SB0677.docx.pdf**

Uploaded by: Senator Gile

Position: FAV





THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of SB0677 - Human Relations – Discrimination in Housing –  
Income–Based Housing Subsidies**

Mr. Chair, Mr. Vice Chair, and Members of the Senate Judicial Proceedings Committee:

SB0677 would bar landlords from refusing to rent to a prospective tenant who pays rent with the assistance of an income-based housing subsidy on the basis of the prospective tenant's income, credit score, lack of credit score, or adverse credit history.

**Background**

The use of credit scores as a screening tool for tenants with housing assistance is both unnecessary and results in the discriminatory exclusion of these individuals from quality housing for which they otherwise qualify. While considering income and credit score on its surface may seem like a reasonable requirement, further thought does not support the necessity of doing so.

Public Housing Authorities already conduct comprehensive income verification and affordability assessments for housing assistance recipients. Recipients of housing subsidies are required to contribute no more than 30-40% of their income toward rent, ensuring that their housing costs remain manageable. Because of this oversight and the fact that the rental assistance ensures the rent is covered even in the event of income fluctuations, additional income and credit screening by landlords is redundant and serves only to create an unnecessary barrier and a legally allowable way to exclude voucher holders from housing.

Failure to acknowledge the unique guarantee of rent payment that rental assistance provides has real consequences for real people in this program – a single mother who finds herself struggling with her credit after her divorce but who prides herself on having never missed a rent payment in 20 years, a family whose child lives with a chronic condition falls behind on medical bills but prioritizes housing stability for their family's health – while these families were eventually able to find housing, with the help and support of the Baltimore Housing Mobility Program's housing counseling team, their struggles to find housing for which they qualified extended their housing search and the time spent couch surfing and living in other destabilizing housing situations.

*HUD Guidance and Discriminatory Impact*

The U.S. Department of Housing and Urban Development (HUD) has acknowledged the flaws in relying on credit history to predict successful tenancy in all situations, and further that there is

good reason to avoid credit history screening for tenants in specific situations. From HUD Guidance on Screening of Applicants for Rental Housing, “Limiting the use of credit scores when more relevant financial information is available may be a less discriminatory alternative to using credit scores in all instances.” The guidance further emphasizes specifically that, “A government agency or other entity guaranteeing a significant portion of an applicant’s income should make it significantly more likely that the applicant’s rent will be paid on time notwithstanding any negative credit history.”

The use of credit scores in tenant screening has a disproportionate negative impact on Black, Latino, and low-income renters, reinforcing systemic racial and economic disparities. According to analysis from the Urban Institute, the difference in median credit scores between predominantly white and nonwhite areas is nearly 80 points. In their analysis of Baltimore specifically, they found a median credit score of 671 in predominantly white areas and 576 in nonwhite areas.

Credit invisibility also disproportionately affects marginalized communities, with the Consumer Financial Protection Bureau estimating that 15% of Black and Hispanic adults are credit invisible compared to just 9% of white adults, and further that people in low-income neighborhoods are twice as likely to be credit invisible as those in more prosperous neighborhoods.

#### *Additional Benefits*

Beyond addressing a discriminatory impact, restricting the use of credit scores in rental decisions for assisted families has broader economic and social benefits. Housing assistance guarantees that a portion, if not all, of the rent is paid on time, significantly reducing landlords’ financial risk. Tenants are required to pay their portion of the rent or risk losing their assistance on top of their home. As a result of the predictability of these payments, tenants receiving housing assistance are often more stable and longer-term tenants than their unsubsidized counterparts, reducing turnover costs. The average time in a unit for Baltimore Housing Mobility program participants is over four years, and more than 25% of participants have been in their current units for ten years or more.

Eliminating a practice that results in the disproportionate exclusion of housing assistance recipients from housing opportunities aligns with Maryland’s mandate to affirmatively further fair housing, which is defined in the code as “to take meaningful actions, in addition to actions aimed at combating discrimination, to; (1) overcome patterns of segregation and (2) foster inclusive communities free from barriers that restrict access to housing and opportunity based on protected characteristics.”

Increasing access to stable housing fosters stronger communities and leads to improved outcomes for families that ultimately benefits the entire state. Families with young children moving from high-poverty areas to resource-rich communities have been demonstrated to especially benefit – with children having higher incomes and being less likely to themselves live

in high-poverty areas as adults, disrupting cycles of intergenerational poverty and investing in the economy of opportunity our state needs.

### *Existing Law*

Landlords are already barred from discriminating on the basis of the source of a prospective tenant's income. In other words, if a prospective tenant pays rent with the assistance of an income-based housing subsidy, a landlord may not refuse to rent to said prospective tenant solely on the basis of their status as a voucher holder. However, income and credit score requirements can be—and have been—used to screen out voucher holders by landlords.

### **Solution**

SB0677 would:

- bar landlords from refusing to rent to a prospective tenant who pays rent with the assistance of an income-based housing subsidy on the basis of the prospective tenant's income, credit score, lack of credit score, or adverse credit history.
- make clear that landlords that receive funding from a governmental entity, a quasi-governmental entity, or a nonprofit organization that requires income qualification for tenants in income-restricted rental units may collect financial information from a prospective tenant if the collection of financial information is a condition of the funding.

Per the Fiscal Note, SB0677 would incur a cost of \$128,200 in FY26 which would increase over the years due to annualization and inflation. I look forward to further engagement with the Maryland Commission on Civil Rights (MCCR) to better understand their current capacity and to what extent additional resources are needed. Regardless of the level of additional support, I believe a relatively small investment is worth the protection it would provide to voucher holders despite our difficult fiscal environment.

For these reasons, I respectfully request a favorable report on SB0677.

# **SWASC SB 677 - FAV.pdf**

Uploaded by: UM SWASC

Position: FAV

---

## 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

---

<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.**

---

*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.*

---

<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>

# **SB0677 - Maryland Legal Aid - FAV.pdf**

Uploaded by: Zafar Shah

Position: FAV



## 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:

Zafar Shah, Advocacy Director for Human Right to Housing  
zshah@mdlab.org | (443) 202-4478

# **OAG testimony SB 677 2025.pdf**

Uploaded by: Jonathan Smith

Position: FWA



**CAROLYN A. QUATTROCKI**  
*Chief Deputy Attorney General*

**LEONARD J. HOWIE III**  
*Deputy Attorney General*

**CARRIE J. WILLIAMS**  
*Deputy Attorney General*

**ZENITA WICKHAM HURLEY**  
*Chief, Equity, Policy, and Engagement*

**STATE OF MARYLAND  
OFFICE OF THE ATTORNEY GENERAL  
CIVIL RIGHTS DIVISION**

**ANTHONY G. BROWN**  
*Attorney General*

**JONATHAN M. SMITH**  
*CHIEF*

**PETER V. BERNIS**  
*General Counsel*

**CHRISTIAN E. BARRERA**  
*Chief Operating Officer*

**Testimony of Jonathan M. Smith, Chief of the Civil Rights Division  
Before the Senae Judiciary Committee  
In Support of Senate Bill 677  
February 18, 2025**

Maryland has strong protections against discrimination in housing. There is a gap, however, in Maryland law that permits the use of credit scores to deny housing to persons who use a voucher to pay their rent, despite that all or a portion of the rent is guaranteed by the voucher program. House Bill 896 closes that gap in our antidiscrimination laws. On behalf of the Office of the Maryland Attorney General, I urge a favorable report on Senate Bill 677.

Housing discrimination is a persistent problem in Maryland. Maryland is amongst the most diverse states in the nation,<sup>1</sup> yet it remains highly segregated.<sup>2</sup> Segregation has an impact on every aspect of life. The ability to live where one chooses affects access to nutrition or health care,<sup>3</sup> defines what school a student can attend, limits access to work or transportation, and impacts recreational and cultural opportunities.

Voucher holders are disproportionately Black and Brown and persons with disabilities.<sup>4</sup> The housing voucher program emerged as a response to the racial segregation of site based public housing.<sup>5</sup> Nevertheless, voucher holders continue to be more likely to live in racially and

---

<sup>1</sup> <https://www.census.gov/library/visualizations/interactive/racial-and-ethnic-diversity-in-the-united-states-2010-and-2020-census.html>

<sup>2</sup> Maryland Segregation Map, [https://hdpulse.nimhd.nih.gov/data-portal/physical/map?race=00&race\\_options=raceall\\_1&sex=0&sex\\_options=sexboth\\_1&age=001&age\\_options=ageall\\_1&statefips\\_options=area\\_states&demo=01005&demo\\_options=res\\_seg\\_2&physicaltopic=100&physicaltopic\\_options=physical\\_2&statefips=24](https://hdpulse.nimhd.nih.gov/data-portal/physical/map?race=00&race_options=raceall_1&sex=0&sex_options=sexboth_1&age=001&age_options=ageall_1&statefips_options=area_states&demo=01005&demo_options=res_seg_2&physicaltopic=100&physicaltopic_options=physical_2&statefips=24)

<sup>3</sup> Huang SJ, Sehgal NJ (2022) Association of historic redlining and present-day health in Baltimore. PLoS ONE 17(1): e0261028. <https://doi.org/10.1371/journal.pone.0261028> (last visited January 24, 2024).

<sup>4</sup> Urban Institute, Protecting Housing Voucher Holder from Discrimination (October 2020) [Protecting Housing Choice Voucher Holders from Discrimination](#).

<sup>5</sup> Martha Galvez, Neighborhood Mobility Programs as a Remedy to the legacy of Racial and Economic Segregation, Urban Institute, [Neighborhood Mobility Programs as a Remedy to the Legacy of Racial and Economic Segregation | Urban Institute](#).

economically segregated neighborhoods.<sup>6</sup> The continuing segregation is driven in part by voucher discrimination and, where it has a disparate impact based on race, can constitute unlawful race discrimination.<sup>7</sup>

In addition to its design as a tool for economic and racial integration, vouchers are utilized by State programs to meet obligations to provide inclusive communities for people with disabilities.. The Developmental Disabilities Administration created a Rent Subsidy Program that allows persons with disabilities enrolled in DDA services to live in integrated housing.<sup>8</sup> Similarly, the Maryland Department of Health uses a similar model to help transition persons with mental illness to more integrated housing with their permanent Supportive Housing initiative.<sup>9</sup>

The General Assembly extended protections against discrimination to include persons who use a government voucher to pay rent when it enacted the Housing Opportunities Made Equal or “HOME” Act.<sup>10</sup> When introducing the HOME Act in the 2020 General Assembly, Senator William Smith noted that “[D]iscrimination in housing based on a person's source of income primarily affects . . . families with children, people of color, and people with disabilities.”<sup>11</sup>

The HOME Act, however, contained an exception for the use of “commercially reasonable and nondiscriminatory manner the source and amount of income or creditworthiness of the potential buyer or renter.”<sup>12</sup> While we believe that the use of credit scores to measure whether a voucher holder will pay their rent is not commercially reasonable because all or most of the rent is being paid by the voucher program, many landlords continue to use a minimum credit score to exclude voucher holders. This practice undermines the very purpose of the HOME Act.

The Maryland Commission on Civil Rights has recommended amendments to the statute. These amendments align the bill with the HOME Act and maintain the substance. The Office of the Attorney General supports these amendments.

Senate Bill 677 will make clear that the practice of requiring a credit score for voucher holders who apply to rent is illegal. For these reasons, we urge a favorable report.

---

<sup>6</sup> Center on Budget and Policy Priorities, Interactive Map: Where Voucher Households Live in the 50 Largest Metropolitan Areas (January 19, 2019) [Interactive Map: Where Voucher Households Live in the 50 Largest Metropolitan Areas | Center on Budget and Policy Priorities](#).

<sup>7</sup> [Source of Income Protections | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

<sup>8</sup> <https://health.maryland.gov/dda/Documents/Housing%20Rent%20Subsidy%20Program%20At%20a%20Glance%20-%205.8.22.pdf>

<sup>9</sup> <https://health.maryland.gov/bha/Pages/permanent-supportive-housing.aspx>.

<sup>10</sup> Md. Code Ann., State Gov’t § 20-705(1).

<sup>11</sup> Hearing on S.B. 530 Before S. Jud. Proc. Comm. (Feb. 4, 2020) [https://mgaleg.maryland.gov/mgaweb/Committees/Media/false?cmte=jpr&ys=2020RS&clip=JPR\\_2\\_4\\_2020\\_meeting\\_1&billNumber=sb0530](https://mgaleg.maryland.gov/mgaweb/Committees/Media/false?cmte=jpr&ys=2020RS&clip=JPR_2_4_2020_meeting_1&billNumber=sb0530); see also 2020 Md. Laws ch. 117, pmbl..

<sup>12</sup> Md. Code Ann., State Gov’t § 20-704(d)(1).

## **2025-02-18-Income Based Housing Subsidies (MCCR-FW**

Uploaded by: Spencer Dove

Position: FWA



# State of Maryland Commission on Civil Rights

*Respect...Integrity...Effective Communication*

**Governor**  
Wes Moore

**Lt. Governor**  
Aruna Miller

**Commission Chair**  
Stephanie Suerth, MPA,  
CCEP

**Commission Vice Chair**  
Janssen E. Evelyn, Esq.

**Commissioners**  
Eileen M. Levitt, SPHR,  
SHRM-SCP  
Angela Scott, Esq.  
Magdalena S. Navarro,  
MSc  
Jeff Rosen  
Gina McKnight-Smith,  
PharmD, MBA  
Noah Thomas Metheny,  
Esq., MPH

**Officers**  
**Executive Director**  
Cleveland L. Horton II

**Deputy Director**  
Yolanda F. Sonnier

**Assistant Director**  
Nicolette S. Young

**General Counsel**  
Glendora C. Hughes

**Education and  
Outreach Director**  
Candice Gray

## **Senate Bill 677 - Human Relations - Discrimination in Housing - Income-Based Housing Subsidies Position: Support with Amendments**

Dear Chairperson Smith, Vice Chairperson Waldstreicher, and Members of the Senate Judicial Proceedings Committee:

The Maryland Commission on Civil Rights (“MCCR”; “The Commission”) is the State agency responsible for enforcing Maryland’s laws prohibiting discrimination in employment, housing, public accommodations, state contracts, commercial leasing, and health services based on race, color, religion, sex, age, national origin, marital status, familial status, sexual orientation, gender identity, genetic information, physical and mental disability, source of income, and military status.

Senate Bill 677 amends Maryland’s Fair Housing law to prohibit a landlord from refusing to rent to a prospective tenant based on that tenant’s income, credit score, lack of credit score, or adverse credit history if the tenant pays rent with the aid of any government or private assistance, grant, loan, or rental assistance program, including low income housing assistance certificates and vouchers issued under the United States Housing Act of 1937. *See* Md. Code Ann., State Government (“SG”) Art. § 20-701(j)(2)(ii). Complaints alleging violations of the bill’s provisions would be potential source of income discrimination that can be filed with the Commission.

For many Maryland renters, obtaining rental assistance is a life altering event. It is commonplace for renters to be waitlisted for years before being approved to receive any form of rental assistance. Once approved, programs frequently require renters to secure housing within a set period of time. It is unfair for these renters that now have the ability to pay rent in-full consistently and on the agreed-to terms simply because the landlord denies them due to an imperfect credit history. In some situations, these denials continue for so long that the renter is removed from the assistance program for inability to secure housing.

The General Assembly passed the Housing Opportunities Made Equal (“HOME”) Act during the 2020 Legislative Session, prohibiting housing discrimination based on source of income after nearly a decade of deliberation, advocacy, and compromise. Since taking effect, MCCR has seen a rapid increase in the number of housing complaints alleging source of income discrimination. In FY2021, source of income was identified nine times in the Commission’s housing caseload of 159 complaints. In FY2024, source of income was identified 63 times in the Commission’s housing caseload of 247 complaints. The

*“Our vision is to have a State that is free from any trace of unlawful discrimination.”*

William Donald Schaefer Tower, 6 Saint Paul Street, Suite 900, Baltimore, Maryland 21202-1631  
Phone: 410-767-8600 • Toll Free: 1-800-637-6247 • Maryland Relay: 711 • Fax: 410-333-1841  
Website: [mccr.maryland.gov](http://mccr.maryland.gov) • E-Mail: [mccr@maryland.gov](mailto:mccr@maryland.gov)

FY2024 total is remarkable, too, because source of income discrimination was the fourth most frequently identified protected class for the first time in its short tenure within Maryland law. The top three protected classes identified in FY2024 were disability (294), harassment (109), and race (96) – protected classes that were often co-identified within complaints alleging source of income discrimination.

It is clear to the Maryland Commission on Civil Rights that the intersection between protected classes such as race and national origin within Maryland's anti-discrimination laws is an ever-increasing challenge facing communities throughout our State. Discrimination these days is not overt and easy to detect. Rather, source of income discrimination co-identified with another protected class manifests in covert ways, such as by denying a prospective tenant's rental application because of an adverse credit history. SB677 closes a loophole by giving Maryland's vulnerable communities access to fair and stable housing that they are able to afford.

MCCR would like to thank the bill sponsors, Delegate Stewart and Senator Gile, as well as the Department of Housing & Community Development for including the Commission in this bill's discussions. It is due to these collaborative efforts that we were able to suggest technical amendments that harmonize the intent of the sponsors with language to be added to existing statute.

For these reasons, the Maryland Commission on Civil Rights urges a favorable with amendment vote on SB677. Thank you for your time and consideration of the information contained in this letter. MCCR looks forward to the continued opportunity to work with you to promote and improve fair housing and civil rights in Maryland.

# **MMHA - 2025 - SB 677 - Discrimination in Housing -**

Uploaded by: Aaron Greenfield

Position: UNF





**Bill Title:** Senate Bill 677, Human Relations - Discrimination in Housing - Income-Based Housing Subsidies

**Committee:** Senate Judicial Proceedings Committee

**Date:** February 18, 2025

**Position:** Unfavorable

This testimony is offered on behalf of the Maryland Multi-Housing Association (MMHA). MMHA is a professional trade association established in 1996, whose members consist of owners and managers of more than 210,000 rental housing homes in over 958 apartment communities. Our members house over 538,000 residents of the State of Maryland. MMHA also represents over 250 associate member companies who supply goods and services to the multi-housing industry.

Senate Bill 677 seeks to prevent discriminatory housing practices in Maryland by prohibiting landlords from refusing to rent to prospective tenants who pay rent with the assistance of an income-based housing subsidy. The bill defines an income-based housing subsidy as recurring monetary assistance from a governmental entity or non-profit organization intended to defray a tenant's rent obligation.

A housing provider still needs to screen for income, even if a resident receives a housing subsidy, for several reasons.

- Non-Subsidized Portion: One primary concern is the ability to cover the non-subsidized portion of the rent. Housing subsidies typically only cover a portion of the total rent, leaving the resident responsible for paying the remainder. A housing provider needs to ensure the resident has sufficient income to meet this obligation.
- Other Costs: Beyond rent, residents must also afford other housing-related costs, such as utilities, renter's insurance, and maintenance fees, if applicable. Screening for income helps verify financial stability and ensures that tenants can handle these additional expenses.
- Changing Financial Situation: Furthermore, risk mitigation is an important factor. Even with a subsidy, a resident's financial situation may change due to job loss or failure to comply with the subsidy program's requirements, which could lead to a loss of assistance and difficulty paying rent.
- Consistency in Tenant Screening: Another reason for income screening is consistency in tenant screening policies. Many housing providers apply the same income criteria to all applicants to ensure a fair and standardized process, helping to avoid accusations of favoritism or discrimination.

Housing providers play a critical role in ensuring that residents can afford their housing costs. Housing providers essentially have a fiduciary responsibility to ensure that prospective residents



can afford their portion of the rent, along with utilities. This is not only a business imperative, but also a necessary step to prevent evictions and the associated social and economic costs. By precluding housing providers from screening residents based on their income, credit score, or credit history, Senate Bill 677 would undermine this critical process. Without the ability to assess a prospective resident's financial stability, housing providers would be forced to take on undue risk, which could lead to increased evictions and a destabilization of the rental market.

MMHA understands that Sponsor's intent to address the issue of housing discrimination, and we applaud their efforts. However, this bill presents potential unintended consequences and MMHA urges that the Committee reject this bill in its current form.

For these reasons, the Maryland Multi-Housing Association respectfully requests an unfavorable report on Senate Bill 677.

Please contact Aaron J. Greenfield at 410.446.1992 if you have any questions.

# **AOBA\_SB677\_UN.pdf**

Uploaded by: Brian Anleu

Position: UNF



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

**Committee:** Judicial Proceedings

**Date:** February 18, 2025

**Position:** Unfavorable

The Apartment and Office Building Association (AOBA) of Metropolitan Washington is a non-profit trade association representing the owners and managers of more than 23 million square feet of commercial office space and 133,000 apartment rental units in Montgomery and Prince George's counties. AOBA submits the following testimony in opposition to Senate Bill 677.

SB 677 would prohibit housing providers from considering a prospective tenant's income or credit score if the tenant receives low-income housing subsidies. AOBA opposes this bill because responsible property management requires thorough tenant screening to ensure that rental obligations can be met consistently. Credit scores and income verification are standard, objective measures that allow housing providers to make fair and informed decisions.

Housing assistance programs typically do not cover the full cost of the tenant's rent. By prohibiting a housing provider's ability to consider income and credit history, the bill removes an essential tool for determining a tenant's ability to pay their share of the rent. Even when a tenant's housing assistance covers their entire rent, the tenant's circumstances can and do change. A tenant may lose their assistance due to changes in income or eligibility requirements. Without the ability to assess financial stability, housing providers are left vulnerable to nonpayment of rent.

For these reasons, AOBA urges an unfavorable report on Senate Bill 677. For more information, please contact Brian Anleu at [banleu@aoba-metro.org](mailto:banleu@aoba-metro.org).

## **SB 677\_realtors\_unf.pdf**

Uploaded by: William Castelli

Position: UNF



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

**Position: Unfavorable**

Maryland REALTORS® oppose SB 677 which prohibits credit checks on housing voucher tenants.

When “source of income” was initially passed by the Legislature, one of the important provisions in the legislation was preserving a landlord’s ability to verify the tenant’s “amount of income or creditworthiness.” Credit checks are an important tool for landlords to gauge the ability of a tenant to afford to live in their rental property. It not only is a measure of whether a tenant can afford the rent payment but whether the tenant can afford other costs (like telephone, utilities, etc.) which can impact occupancy.

Even in instances where voucher payments include some consideration for utility costs, those costs are determined in large part on “typical” costs paid based on “normal patterns of consumption.” The Public Housing Agency (PHA) sets an area-wide utility allowance schedule which may not cover all utility costs faced by the tenant in their particular unit.

Many REALTORS® are property managers for mostly single-family rentals. In that job, they are responsible for the finding the “best tenant” for the owner of the rental property not just “a tenant.” Given the tight supply of housing, many properties will have multiple tenants apply for a unit. Credit checks can be one of the important tools that property managers use to determine which tenant is best for the unit.

For these reasons, the Maryland REALTORS® recommend an unfavorable report.

**For more information contact [lisa.may@mdrealtor.org](mailto:lisa.may@mdrealtor.org) or [christa.mcgee@mdrealtor.org](mailto:christa.mcgee@mdrealtor.org)**