



**Columbia  
Housing  
Center**

**Testimony in Support of House Bill 315  
Human Relations – Discrimination in Housing – Income-Based Housing Subsidies**

**Before the House Economic Matters Committee  
Maryland General Assembly**

Dear Chair, Vice Chair, and Members of the Committee:

My name is Jessamine Duvall, and I am the Executive Director of Columbia Housing Center, a nonprofit organization based in Howard County that works to expand access to safe, stable, and affordable housing through direct assistance, education, and policy advocacy. I am writing in strong support of House Bill 315.

HB 315 addresses a persistent and harmful loophole in Maryland’s source-of-income protections by clarifying that landlords may not deny housing to otherwise qualified tenants using an income-based housing subsidy—including Housing Choice Vouchers—by imposing income or credit screening standards that bear no relationship to a tenant’s actual, guaranteed ability to pay rent. While the HOME Act of 2020 was a critical step toward ending source of income discrimination, our experience on the ground shows that its promise has not yet been fully realized.

At Columbia Housing Center, we operate the Voucher to Keys program, which helps Housing Choice Voucher holders overcome barriers to leasing in high-opportunity areas like Howard County. Through this work, we regularly assist households led by people who are employed, have positive rental histories, and are fully qualified under voucher program requirements—yet still face repeated denials from local landlords. The most common reasons for rejection are requirements that tenants demonstrate income equal to multiple times the full contract rent, or blanket rejections based on a “minimum credit score” or on credit histories that reflect past financial hardship before a voucher was awarded.

One of our recent clients, a single widow with three young children, spent months searching for housing after receiving a long-awaited Housing Choice Voucher. Despite a voucher that would cover her entire rent, she was denied repeatedly—often before submitting a formal application—because landlords required high credit scores for all adult household members or applied income standards unrelated to her actual rent obligation. Application fees became a financial barrier as she spent hundreds of dollars on applications that were ultimately denied. At several points, she feared that she and her children would become homeless before she could secure a lease.

Through Voucher to Keys, our staff worked closely with her to navigate an increasingly desperate situation: helping identify units, communicating with landlords, and ultimately advocating on her behalf to secure a lease and resolve upfront cost barriers. She is now stably housed, but her experience is not unusual. It reflects a system in which rental assistance exists in theory, yet families are effectively shut out of opportunity areas in practice.

HB 315 is a reasonable, targeted response to this problem. It does not prevent landlords from screening tenants or complying with federal or funding-related requirements. Instead, it ensures

that screening criteria are relevant, nondiscriminatory, and aligned with the reality of how income-based housing subsidies work. Importantly, the bill maintains clear exceptions where financial information is required by law or funding conditions, and enforcement relies on existing mechanisms through the Maryland Commission on Civil Rights.

From a policy perspective, this bill strengthens Maryland's housing market by helping rental assistance function as intended: to promote housing stability, reduce the risk of homelessness, and expand access to opportunity. From a human perspective, it means fewer families spending months in crisis despite having assistance in hand.

For these reasons, Columbia Housing Center respectfully urges a favorable report on House Bill 315.

Thank you for your time and consideration.

Respectfully submitted,



**Jessamine Duvall**  
Executive Director  
Columbia Housing Center