



Written Testimony — Favorable
HB 315 — Human Relations – Discrimination in Housing – Income-Based Housing Subsidies
House Economic Matters Committee

February 5, 2026

Chair Valderrama, Vice Chair Charkoudian, and members of the Economic Matters Committee:

My name is Nicole Earle, and I am the CEO of Dominion Community Development Corporation (DCDC) an impact investment real estate development firm in Baltimore. I am here today to express my support of HB 315. I am not speaking about housing policy as an abstract idea. I am speaking as someone who works and lives everyday with families who are trying to survive, stabilize, and thrive — families who are doing the right thing, who have secure income, and who simply want the chance to live in safe housing with their children.

This bill matters because it addresses something that is happening across Maryland every day: Families with housing assistance are being turned away, not because they can't pay, but because of how their income is viewed and treated. That is not fair and is exclusive and discriminatory. And it is not what real opportunity looks like.

This is about real people. I think about women like my neighbor and her beautiful children. She is not asking for charity. She is not asking for a free ride. She is asking for a fair chance to give her family a fair opportunity at a better life.

She has stable income through housing assistance. She is trying to raise her kids in a decent environment. But many like her keep running into closed doors — not because of anything other than because landlords can reject her simply due to a credit score or because her rent is supported through a subsidy.

Stable income is stable income. HB 315 sends a basic message: If a person has secure income — including income-based housing assistance — they should not be treated as less worthy of housing. Housing subsidies exist because we as a society decided that working families, seniors, and vulnerable households deserve stability.

It should not be legal for that same assistance to become the reason someone is excluded. A credit score should not be used as a backdoor way to deny someone who has a reliable rent structure and the ability to pay their portion.

At DCDC, our mission is to rebuild communities and restore lives through housing. We are working to develop safe, high-quality homes in neighborhoods that have been disinvested in for many years. But housing development alone is not enough if families cannot access housing because of screening barriers that punish poverty instead of measuring ability to pay.

This bill supports the very outcomes Maryland wants:

- Stable families
- Reduced homelessness
- Stronger neighborhoods
- Fair access to opportunity

Let me clear, this bill does not, nor do I support removing responsible screening. This bill does not prevent landlords from protecting their properties. As a landlord I still want the right to verify rental assistance, rental history, and tenant responsibility. What this bill does is stop the automatic exclusion of families simply because their rent is supported through a subsidy or because they do not fit traditional credit scoring models. That is a reasonable correction.

Maryland has made strong commitments to fair housing and equity and we should continue to lead. HB 315 is part of shoring up those commitments. Families should be able to live where they choose, in safe communities, if they have stable income and are ready to be good tenants — regardless of the source of that income.

In closing I respectfully urge the Committee to issue a **Favorable Report on HB 315**. This bill will help families like my neighbor. It will help communities like mine revitalize. And it will help Maryland live up to the values that we stand for. Thank you for the opportunity to testify.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Nicole Earle", is written over a light blue horizontal line.

Nicole Earle
President, Dominion Community Development Corporation (DCDC)
Baltimore, Maryland