



BRANDON M. SCOTT
MAYOR

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

SB0335

April 2, 2026

TO: Members of the House Economic Matters Committee

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

RE: Senate Bill 335 – Landlord and Tenant - Discrimination in Housing for Income-Based Housing Subsidies and Positive Rental History Reporting

POSITION: FAVORABLE WITH AMENDMENTS

Chair Valderrama, Vice Chair Charkoudian, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** Senate Bill (SB) 335 **with amendments**.

SB 335 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 335, 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 that occurred when the individual had not received the housing subsidy. Doing so under the proposed legislation would constitute housing discrimination and be subject to enforcement by the Maryland Commission on Civil Rights. SB 335 also creates a process by which tenants may elect to have their positive rental history reported to credit reporting agencies by landlords.

SB 335 would make it easier for recipients of income-based housing assistance to find housing without denial due to their credit information or income source/level, despite having adequate resources to afford such housing. Under current state law, a landlord may not refuse housing based on an applicant's income source; 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 is likely to disproportionately impact Black and Hispanic prospective tenants as, according to a survey of 5,000 adults in the United States conducted by Credit Sesame in 2021, 54% of Black Americans report having poor or fair credit (a credit score below 640) or no credit at all, while 41% of Hispanic Americans and 37% of White Americans fell into this category.ⁱ As a result, the unbinding of credit history from metrics utilized to approve recipients of housing assistance will affirmatively counteract housing discrimination that is more likely to disadvantage Black and Hispanic Marylanders.

In alignment with SB 335's equitable intent, the BCA requests the removal of lines 33-34 of page 3, which, in relation to the refusal to rent to a prospective tenant who would pay with an income-based housing subsidy, state that a reference from a previous or current landlord of the tenant may be considered.

Individuals who qualify and receive income-based housing subsidies are already vulnerable parties within the housing market. This provision would introduce a subjective component to the rental decision, which lends itself to bias and discrimination, and is difficult to prove in a landlord "reference" conversation. Conversely, the bill was also amended to allow landlords to deny prospective tenants who receive income-based housing subsidies based on "tenant's history of violating a lease, creating a nuisance, or damaging property," which is objective, reportable, and refutable in nature.

For the above-stated reasons, the BCA respectfully requests a **favorable** committee report on Senate Bill 335, **provided the above amendments are adopted.**

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