

Robin Truiett-Theodorsen  
Chairperson | Board of Commissioners

Janet Abrahams  
President | Chief Executive Officer



February 5, 2026

TO: Members of the Judicial Proceedings  
FROM: Janet Abrahams, HABC President & CEO   
RE: HB 315 - Human Relations - Discrimination in Housing - Income-Based Housing Subsidies

**POSITION: Letter of Support**

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Chair Kriselda, Vice Chair Lorig Members of the Economic Matters Committee, please be advised that the Housing Authority of Baltimore City wishes to submit testimony on HB 315 - Human Relations - Discrimination in Housing - Income-Based Housing Subsidies.

The Housing Authority of Baltimore City (HABC) is one of the largest public housing authorities (PHAs) in the country and Baltimore City's largest provider of affordable housing opportunities. HABC serves over 46,000 individuals in Baltimore City through its Public Housing and Housing Choice Voucher (HCVP) programs, which help to house low- to extremely low-income families and individuals that consist of some of the city's most vulnerable populations, including those at risk of homelessness, the elderly, people with disabilities, veterans, and families with children. Our HCVP program provides subsidies to households to rent quality affordable housing in the private market. HABC currently assists nearly 22,000 households through HCVP with over 2,800 landlords participating in the program.

HB 315 - Human Relations - Discrimination in Housing - Income-Based Housing Subsidies proposes that a landlord may not refuse to rent to a prospective tenant who pays rent with the assistance of an income-based housing subsidy under certain circumstances. A landlord may not consider or use a credit score or adverse credit history as a part of a rental application. The bill also establishes that a violation of this Act is a discriminatory housing practice and is subject to enforcement by the Maryland Commission on Civil Rights.

HABC supports the removal of barriers to tenants when using a housing voucher. HABC has taken several actions over the last few years to increase the number of households that are assisted through HCVP and encourage more landlords to participate in the program. These measures have included providing landlord leasing incentives, increasing the number of vouchers for homeless programs, and creating online systems to provide easier access to accounts for both landlords and tenants. Our HCVP program provides landlords with a reliable source of income through consistent and on time rent payments. HABC performs preliminary tenant screening prior to issuing a voucher. Landlords gain from lower vacancy rates and less tenant turnover, essentially guaranteeing a steady stream of income while also allowing them to provide affordable housing to a wider pool of potential tenants.

Housing Authority of Baltimore City | 417 East Fayette Street, Baltimore, MD 21202

 410.396.3232  [www.HABC.org](http://www.HABC.org)     @BmoreHabc 

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**We request a favorable report on HB 315.**

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