

FAVORABLE SUPPORT of HB0315

Economic Matters Committee Maryland General Assembly

My name is Micah Avery, and I currently work directly with individuals and families who hold Housing Choice Vouchers. Every single day, I witness how difficult—often dehumanizing—the housing search process is for people who are already doing everything they are required to do in order to secure stable housing.

Voucher holders are not asking for charity. They are asking for a fair chance.

Instead, they are routinely criticized, ignored, counted out, or outright exploited by landlords and property managers who rely on loopholes within our fair housing system to justify exclusion. One of the most harmful and pervasive of these loopholes is the use of credit scores as a screening tool. Especially when those scores are used to deny access to housing that individuals can afford and are approved for through a federally regulated program.

We already know the truth about credit scores. We know—historically and statistically—that Black people, elderly individuals, people with disabilities, and people living in poverty are far more likely to have lower credit scores. This is not accidental. **It is not the result of poor character or irresponsibility. It is the direct outcome of decades of intentional policy decisions: redlining, employment discrimination, predatory lending, medical debt, underfunded public services, and the systematic extraction of wealth from specific communities.**

This was done strategically. Ruthlessly. And with clear intent.

To continue using credit scores as a barrier to housing—despite knowing their origins and disparate impacts—is to knowingly perpetuate discrimination. When a landlord uses a credit score to deny housing to someone who has a guaranteed rental subsidy, consistent income, and a demonstrated ability to pay rent, **that decision is not about risk. It is about exclusion.**

HB0315 is necessary because it names this reality and seeks to close a loophole that allows discrimination to persist under the guise of neutrality. Credit scores are not neutral. Their impacts are not neutral. And continuing to rely on them as a gatekeeping mechanism—especially for voucher holders—has real, measurable consequences: prolonged homelessness, housing instability, family displacement, and deepened inequities.

What is perhaps most troubling is that advocates, service providers, and impacted individuals have been sounding the alarm on this issue for years. To raise these concerns, supported by evidence and lived experience, and to have them repeatedly dismissed or delayed, speaks volumes. It reveals the ways in which our systems continue to protect the comfort of those with power while asking the most vulnerable to endure harm quietly and indefinitely.

HB0315 represents an opportunity for Maryland to act with clarity, courage, and compassion. It is a step toward aligning our housing policies with our stated values of fairness, equity, and human dignity. Housing should not be a privilege reserved for those who have survived an intentionally broken financial system unscathed. It is a basic human need—and a right.

I urge you to **support HB0315** and stand on the right side of history, policy, and justice.

Thank you.