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THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

Testimony in Support of HB 315

Human Relations – Discrimination in Housing – Income–Based Housing Subsidies

Testimony by Delegate Vaughn Stewart
February 5th, 2026 | Economic Matters Committee

Introduction

Chair, Vice Chair, and members of the Committee—thank you for the opportunity to testify in support of House Bill 315.

HB 315 is the unfinished business of the HOME Act. In 2020, the General Assembly made a clear choice: Maryland will not allow landlords to refuse housing because a tenant uses a lawful source of income, including housing vouchers.

But since then, we’ve seen a predictable response: a small minority of housing providers continue to discriminate—only now, they do it through screening policies that function as a workaround. HB 315 closes that loophole so the HOME Act operates as intended.

What HB 315 Does

HB 315 provides a narrow, practical clarification:

If a landlord uses financial information—like income documentation or credit history—as part of screening, the landlord may not refuse to rent to a prospective tenant who pays rent with an income-based housing subsidy on the basis of:

1. the tenant’s income;
2. the tenant’s credit score or lack of credit score; or

3. adverse credit history that arose before the tenant received the subsidy, when the landlord could reasonably have known the subsidy start date.

The bill also includes a sensible exception: landlords may still collect financial information when it is required as a condition of funding for income-restricted units.

HB 315 does not eliminate tenant screening. It does not require landlords to accept every applicant. It does not prevent lawful criteria tied to legitimate risk. It simply prevents using “financial screening” as a pretext to do what the HOME Act already forbids: deny housing because of a voucher.

Why This Matters

Most landlords who have rented to voucher holders will tell you the same thing: voucher tenants are often excellent tenants.

Why? Because the voucher system is designed to make rent affordable and predictable. Under federal rules, voucher households typically pay about 30% of adjusted monthly income toward rent and utilities, and the housing authority pays the balance directly to the landlord.

That structure reduces payment volatility and ensures a dependable rent stream.

So what’s the loophole?

A small minority of landlords impose income tests as if the tenant is responsible for the entire rent, such as requiring the household to prove 2.5× or 3× the full monthly rent—ignoring the fact that much of the rent is paid through the subsidy. That policy may look neutral on paper, but in practice it can operate as an end-run around voucher protections.

Maryland has already seen this issue reach the courts in litigation applying the HOME Act’s source-of-income protections.

And credit-based screening is increasingly being used the same way. Credit reports typically capture debts, delinquencies, and financial hardship—but often do not capture on-time rental payment performance, and they frequently reflect circumstances from before a family received housing assistance.

HB 315 recognizes a simple point: if the State has made vouchers a protected source of income, we cannot allow that protection to be nullified by screening practices that are not meaningfully predictive of whether a voucher household will pay rent going forward.

A Proven Policy Direction

Maryland is not alone in confronting this loophole. Washington, D.C. has already adopted targeted protections that specifically address screening-based workarounds, including limits on using income level and credit scores against subsidy users and prohibiting reliance on pre-subsidy credit issues (except where federal law requires otherwise).

The point is not that Maryland must copy D.C. line for line. The point is that the policy problem is now well understood: you can ban voucher discrimination on paper, and still have voucher discrimination in practice unless you close the screening loophole.

That is exactly what HB 315 does.

Why a Favorable Report Is Warranted

HB 315 is a targeted fix that makes Maryland's source-of-income protections real.

It reinforces the HOME Act's core promise: housing vouchers are lawful income, and voucher holders must be evaluated based on their actual rental obligation—not screened out through requirements that ignore the subsidy or penalize pre-subsidy hardship.

Most landlords are already operating in good faith. This bill is about the minority who are not—and about preventing a clear loophole from swallowing the rule.

For these reasons, I respectfully urge the Committee to issue a favorable report on HB 315.

Thank you.