



**HB315: Human Relations - Discrimination in Housing -  
Income-Based Housing Subsidies**

**Position: Favorable**

February 5, 2026

The Honorable Kriselda Valderrama, Chair  
Economic Matters Committee  
230 Taylor House Office Building  
Annapolis, MD 21401  
Cc: Members of the Committee

Chair Valderrama and members of the Economic Matters Committee,

Economic Action Maryland Fund urges a favorable report on HB315, which would address the misapplication of credit and income-based screening for applicants with income-based housing subsidies.

Applying credit and income-based screens to families participating in housing assistance programs is neither relevant nor appropriate. Public Housing Authorities and voucher administrators already perform income verification, cap the tenant's obligation to 30% of their income, and increase assistance if their income changes. It is duplicative and unnecessary for the landlord to also look at income or credit when determining eligibility for an applicant.

Because the PHA or voucher administrator are partially responsible for the monthly rental fee, income or credit checks are not relevant. The agency is cosigning the lease and will be responsible if the renter's income changes. Studies of voucher households in New York City show that voucher holders have much lower eviction rates than surrounding residents.

The bill does not prohibit the landlord from screening the tenant for other, more relevant factors. But it saves the landlord from unnecessary and duplicative income verification.

For these reasons, we urge a favorable report on HB315.

Sincerely,  
Jennifer Bevan-Dangel, Deputy Director

*Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.*

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