



SANTONI, VOCCI & ORTEGA LLC

**HB 315 – Human Relations – Discrimination in Housing – Income Based Housing Subsidies  
Hearing of the House Economic Matters Committee on February 5, 2026**

**Position: FAVORABLE**

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Dear Chair Valderrama, Vice Chair Charkoudian, and Members of the Committee:

My name is Chelsea Ortega, and I am an attorney with the private law firm, Santoni, Vocci & Ortega, LLC. I am writing to express my **strong support for HB 315**, legislation that strengthens Maryland’s source of income protections by clarifying appropriate screening practices for renters who use income-based housing assistance.

I have personally represented many tenants who have been denied housing because of their voucher status, with devastating consequences. Most of these tenants end up homeless and lose their housing vouchers because they cannot find any housing during the time period required by the organization providing the voucher. This is an extremely stressful process, with tenants being discouraged from applying for housing if they cannot meet income requirements.

Families relying on Housing Choice Vouchers and other income-based subsidies frequently credit and income screening practices that effectively shut them out of rental housing even though their rent is largely covered by the housing subsidy and any amount they pay is capped for affordability. As the bill recognizes, this undermines both the purpose of housing assistance and the intent of the HOME Act.

Public Housing Authorities already verify income, determine affordability, and adjust assistance when income changes. These safeguards ensure rent stability, making additional credit or income screening unnecessary and duplicative. Rent relevant criteria like rental history, landlord references, and verified eviction outcomes offer a more accurate and fair assessment of tenant risk.

Importantly, credit scores were not designed for rental decisions and rarely include rental payment history. Research and federal guidance from HUD indicate that relying on credit scores for assisted tenants may produce unjustified discriminatory impacts, particularly on Black renters, women led households, and low-income families.

By clarifying appropriate screening practices, HB 315 preserves landlords’ ability to assess tenant suitability while ensuring that criteria are relevant, fair, and aligned with the structure of housing assistance. This legislation helps reduce avoidable denials, shortens housing searches, and strengthens stability for families across the state.

For these reasons, I respectfully urge a **Favorable** report on HB 315.

Thank you for your time and consideration.