MARYLAND INCLUSIVE HOUSING

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

My name is Tim Wiens, and I am the Executive Director of Maryland Inclusive Housing. Maryland Inclusive Housing is a statewide nonprofit working to expand access to affordable, community-based housing for people with intellectual and developmental disabilities across Maryland. 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 would like to begin by briefly sharing why this bill matters to our organization:
HB 315 is important because it addresses one of the most common barriers people using housing assistance face when trying to find a place to live. Even with source-of-income protections in place, many landlords continue to screen out voucher holders through credit and income requirements that don't reflect the reliability of subsidized rent. This has a real impact on people with disabilities and others who rely on income-based assistance to access stable housing. HB 315 helps close that gap by strengthening fair housing protections and making it clearer that these practices are discriminatory, supporting more equitable access to housing across Maryland.

Families relying on Housing Choice Vouchers and other income-based subsidies frequently encounter 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.

Sincerely,

Tim Wiens
Executive Director, Maryland Inclusive Housing
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