

Lisa J. Banks

February 2, 2025

Economic Matters Committee
Maryland House of Delegates
230 Taylor House Office Building
Annapolis, MD 21401

RE: Support for HB 315-Human Relations-Discrimination in Housing-Income Based Housing Subsidies

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

My name is **Lisa J. Banks**, and I am a Maryland resident. 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 me: As a divorced mother who had to rebuild after the dissolution of my marriage, I know firsthand how critical stable and equitable housing is for families. It is imperative that we provide housing equity and eliminate unnecessary screening barriers that disproportionately impact mothers and children. I have seen the direct, positive impact of housing stability in my own family. My two children—a high school senior and a junior who is also a student athlete—have been able to succeed academically and personally because we had a safe and consistent place to call home.

Because of this experience, fair housing is deeply personal to me. Today, I am paying it forward by renting my home to another mother raising a college-bound senior. Every family deserves the opportunity to build stability, plan for the future, and pursue success without discrimination based on income source. HB 315 is a necessary step toward ensuring that opportunity is not limited by housing barriers, and I strongly support its passage.

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,

Lisa J. Banks

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