



February 5, 2026

COMMITTEE: House Economic Matters Committee

BILL: HB 315 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies

POSITION: Support

The Horizon Foundation is the largest independent health philanthropy in Maryland. We are committed to a Howard County free from systemic inequities, where all people can live abundant and healthy lives. The Foundation is pleased to **support HB 315 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies**. This bill would clarify appropriate screening practices for renters who use income-based housing assistance.

Credit scores were not designed for rental decisions and rarely include rental payment history. However, 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. Research and federal guidance from the U.S. Department of Housing and Urban Development indicate that relying on credit scores for assisted tenants disproportionately harms Black renters, women-led households and low-income families. HB 315 would eliminate credit screening for housing assistance recipients while still allowing landlords to assess applicants using relevant criteria such as rental history, landlord references and verified eviction outcomes – all of which offer a more accurate and fair assessment of tenant risk.

During the Horizon Foundation’s most recent strategic planning process that involved extensive community engagement, residents cited obtaining safe, affordable and high-quality housing as one of the biggest barriers to their ability to live a healthy and abundant life. Laws and practices remain in place that hold many of our friends and neighbors back and lead to poorer health outcomes and fewer opportunities for housing stability and social mobility. But we believe health is a fundamental right and that everyone deserves a fair opportunity to attain it at the highest level. For this reason, the Foundation **SUPPORTS HB 315** and urges a **FAVORABLE** report. Thank you for your consideration.

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