



Testimony HB 315
House Economic Matters Committee
February 4, 2026
Position: FAVORABLE/W Amendments

Chair Valderamma and Members of the Economic Matters Committee:

The Community Development Network of Maryland (CDN) is the voice for Maryland's community development sector and serves nearly 200 member organizations. CDN—focuses on nonprofit housing developers, housing counseling agencies and community-based revitalization across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland's urban, suburban and rural communities.

House Bill 315 seeks to clarify and strengthen Maryland's fair housing laws by prohibiting discriminatory screening practices against Marylanders who use income-based housing subsidies. While the HOME Act of 2020 established "source of income" as a protected class, many residents still face "de facto" discrimination through financial screening criteria that are fundamentally incompatible with the structure of housing assistance.

HB 315 addresses critical loopholes that currently allow landlords to bypass the intent of the HOME Act. Specifically, this bill ensures that:

- **Income Requirements are Fair:** Landlords would be prohibited from denying a tenant based on their total income if they have a subsidy that covers a portion of the rent. Currently, some landlords require tenants to earn three times the **full market rent**, even if a voucher covers 90% of that cost.
- **Credit History is Contextualized:** The bill prevents the use of credit scores or adverse credit history as a sole basis for rejection if those issues occurred during a period when the tenant did not have a subsidy.
- **Barriers to Equity are Removed:** Credit-based screening disproportionately impacts low-income families, people of color, and individuals with disabilities. By focusing on a tenant's ability to pay *their portion* of the rent, we move closer to true housing equity.

HB 315 does not remove a landlord's right to screen; it simply ensures that the screening is **relevant** to the tenant's actual financial obligation.

We urge a favorable report for HB 315.

Claudia Wilson Randall, Community Development Network of Maryland