

February 3, 2026

Economic Matters Committee  
Maryland House of Delegates  
230 Taylor House Office Building  
Annapolis, Maryland 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 Mary Renderos, and I am the Chief of Staff at Jubilee Association of Maryland. Jubilee supports over 200 adults with intellectual and developmental disabilities through residential and housing support services, including helping people find and maintain affordable housing. I am writing to express Jubilee's **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.

People with disabilities often rely on Housing Choice Vouchers and other income-based subsidies, as they are extremely low-income. They also face barriers to building credit, and in turn lose housing opportunities when they do receive a housing voucher.

Recently, two clients accessed housing vouchers but, due to a lack of credit, were charged the full rent amount – over \$2,500 – as a security deposit. With incomes limited to SSI/SSDI, this was untenable without family and nonprofit support. In both cases, the clients had been renting from private landlords for years, but because the landlords did not accurately report it, their rental history was not reflected on their credit.

Another client attempted to use her voucher to move into the same complex as her friend. She was denied due to a lack of credit and was informed by the complex that she was barred from ever applying again. While some people with disabilities request a reasonable accommodation to bypass a credit check, we often see these requests denied. Despite significant efforts, patience, and luck to access a housing voucher, credit and income screening practices effectively shut people out of rental housing, even as most of their rent is covered by the subsidy and the 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 people with disabilities, 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, we respectfully urge a **Favorable** report on HB 315.

Thank you for your time and consideration.

Sincerely,

Mary Renderos

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