

DATE: February 5, 2026
BILL NO: House Bill 315
TITLE: Human Relations - Discrimination in Housing - Income-Based Housing Subsidies
COMMITTEE: House Economic Matters

Letter of Support

Description of Bill:

House Bill 315 prohibits landlords from refusing to rent to prospective tenants who use income-based housing subsidies on the basis of the prospective tenant's income, credit score, or lack of credit score. It would additionally limit the use of adverse credit history when that history arose prior to the tenant receiving income-based housing subsidies.

Background and Analysis:

In 2020, the General Assembly passed the Housing Opportunities Made Equal (HOME) Act, prohibiting discrimination in housing based on a person's source of income. The HOME Act prevents landlords from refusing to rent to a prospective tenant because they receive, for example, housing vouchers or Social Security benefits rather than income from employment. Since its enactment, the HOME Act – enforced by the Maryland Commission on Civil Rights and Office of the Attorney General – has helped ensure fair access to housing for individuals with non-traditional income sources by giving voucher holders access to more housing options and a wider range of neighborhoods.

Some landlords, however, circumvent the HOME Act by enforcing minimum income requirements or credit score requirements, including against prospective tenants who receive housing vouchers – even when those vouchers fully cover the cost of rent. While technically legal, this practice amounts to de facto source of income discrimination.

House Bill 315 would remove this “loophole” by prohibiting landlords from refusing to rent to prospective tenants who use income based subsidies based on income, credit score, or the lack or credit score, and by limiting the use of previous credit history to ensure that tenants are not penalized for credit issues that arose prior to receiving housing assistance. By addressing this discriminatory practice, the bill will help ensure fair access to housing for more Marylanders and assist some of the state's most vulnerable residents in obtaining stable housing. By enabling voucher holders to live in a wider range of neighborhoods, the bill will help deconcentrate poverty and promote socioeconomic mobility.

DHCD Position

The Maryland Department of Housing and Community Development respectfully requests a **favorable** report on HB 315.