



HB 315 - Human Relations - Discrimination in Housing - Income-Based Housing Subsidies
House Economic Matters Committee
February 5, 2026
SUPPORT

Chair Valderrama, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in support of House Bill 315. This bill will strengthen Maryland's source of income protections by clarifying appropriate screening practices for renters who use income-based housing assistance.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

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.

CASH is a member of Renters United Maryland and, we encourage you to return a favorable report for HB 315.

Creating Assets, Savings and Hope