

February 5, 2026



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TESTIMONY ON HB 315 - POSITION: FAVORABLE

Human Relations - Discrimination in Housing - Income Based Housing Subsidies

TO: Chair Valderrama, Vice Chair Charkoudian, and members of the Economic Matters Committee

FROM: Jo Shifrin, on behalf of Jews United for Justice (JUFJ)

My name is Jo Shifrin. I am a resident of District 16. I am submitting this testimony on behalf of Jews United for Justice (JUFJ) in support of HB 315, Human Relations - Discrimination in Housing - Income Based Housing Subsidies. JUFJ organizes over 6,000 Jews and allies from across Maryland in support of social, racial, and economic justice campaigns at the state and local levels.

I moved to Montgomery County in 2014 when I retired. My support for this legislation comes from my belief in Jewish values. *Tikkun Olam* is an obligation to make the world a better place for everyone and *Dei Machsoro* means we must make certain that everyone has what they need to both live and thrive. The need for safe housing is central to Jewish beliefs. Jewish texts speak about the obligation of both landlords and tenants, the way to construct a safe home, etc.

The first thing my husband and I did when we arrived in Montgomery County was to look for a home. We both believe that having a home provides the foundation for having a good life. When you have a home, you can raise a family, make friends, and otherwise feel secure. But families relying on Housing Choice Vouchers and other income-based subsidies often encounter credit and income screening practices that shut them out of rental housing even though their rent would be largely covered by the housing subsidy, and the amount that they would pay is capped at what they can afford. These malign practices undermine the purpose of housing assistance.

Government agencies that offer housing subsidies verify income, determine affordability, and adjust the assistance when income changes. These safeguards protect the landlord and provide for rent stability, making additional credit or income screening unnecessary. Other criteria – like rental history and landlord references– provide a more accurate assessment of tenant risk. Relying on credit scores are likely to be discriminatory because they rarely include rental payment history.

By clarifying appropriate screening practices, HB 315 preserves landlords' ability to assess tenant suitability while ensuring that the criteria used are relevant, fair, and aligned with the intent of housing subsidies.. HB 315 helps to reduce avoidable denials, shortens housing searches, and strengthens stability for families.

For these reasons, on behalf of JUFJ I respectfully urge this committee to return a favorable report on HB 315.