



Jessica A. Quincosa, Esq.
Executive Director

Kayla Williams-Campbell, Esq.
Deputy Director

Lisa Sarro, Esq.
Director of Litigation &
Advocacy

HB 315 – Human Relations – Discrimination in Housing – Income Based Housing Subsidies

Hearing Before the Economic Matters Committee
February 5, 2026

Position: FAVORABLE

To the Honorable Members of the Economic Matters Committee:

Community Legal Services (CLS) is a nonprofit legal services organization providing free legal services to income-eligible Marylanders. CLS is a designated Access to Counsel in Evictions (ACE) provider, through which CLS has assisted thousands of tenants in housing matters, with a goal of helping our clients access and maintain housing stability. **We urge a favorable report on HB 315 to help remove some of the barriers to accessing stable housing for these individuals.**

Families who use Housing Choice Vouchers and other income-based subsidies are often screened out of housing because of credit or income requirements even though most of their rent is paid by the subsidy and their portion is capped at an affordable level. That undermines the very purpose of housing assistance.

Housing Authorities administering housing voucher programs already verify income, determine affordability, and adjust assistance when income changes. Landlords re-screening for income or relying on credit scores is duplicative and unnecessary. More relevant measures, such as rental history, landlord references, and actual eviction outcomes actually provide a fairer and more accurate picture of whether someone will be a stable tenant.

Credit scores were not designed to predict rental performance and often do not reflect rental payment history. HUD has warned that using credit scores in this context can create discriminatory impacts, particularly for Black renters, women-led households, and low-income families.

HB 315 maintains landlords' ability to screen tenants, while ensuring that the criteria used are accurate, relevant, and consistent with how housing subsidies work. It will reduce unnecessary denials, shorten housing searches, and help more Maryland families secure safe, stable housing.

We respectfully urge a favorable report. Please feel free to reach out to Lisa Marie Sarro, Esq., at Sarro@clspgc.org with any questions.