



House Bill 0315 Human Relations – Discrimination in Housing – Income–Based Housing Subsidies

Economic Matters Committee

February 5, 2026

Position: SUPPORT

Dear Chair Valderrama, Vice Chair Charkoudian, and Members of the Committee:

Hello, I'm the Executive Director of Bridges to Housing Stability (Bridges), testifying on behalf of our nonprofit organization. Bridges has been a Maryland nonprofit focused on preventing and ending homelessness through affordable housing solutions since 1990. We appreciate this opportunity to present testimony in support of House Bill 0315. This bill strengthens Maryland's source of income protections for renters who have income-based housing assistance.

Bridges is part of the Howard County Continuum of Care, providing housing location assistance, rapid rehousing, and permanent supportive housing for individuals experiencing homelessness in Howard County. Over the years, we have worked with many clients experiencing homelessness who have Section 8 housing vouchers, yet are rejected from all of the places they have applied to due to low credit scores and income requirements.

Bridges supports HB0315 because income-based housing assistance is a tool to help low-income families, the elderly, and the disabled afford safe, sanitary, and decent housing in the private market. This assistance provides rental subsidies to private landlords, aiming to promote housing choice, economic self-sufficiency, and deconcentration of poverty. Due to the ability of landlords and property managers to reject applicants based on their income and credit score, households must apply for units in areas of concentrated poverty and areas where they would prefer not to live because this is where their low credit scores and income are accepted. This is in direct contrast to the intentions of these vouchers and goes against Housing-Choice and deconcentration of poverty.

Public Housing Authorities already verify income for these households and adjust their rent and assistance accordingly. These safeguards ensure housing stability, making additional credit and income screening unnecessary and discriminatory. Credit scores 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 and housing choice for families across the state. This will also assist with deconcentrating poverty throughout the state. This increases safety, maintains diversity in neighborhoods, and gives lower income households more opportunities.

Bridges strongly urges a favorable report on HB0315. Thank you for your consideration.

Sincerely,

A handwritten signature in blue ink that reads "Jennifer Broderick".

Jennifer Broderick, LCSW
Executive Director, Bridges to Housing Stability, Inc.
jennifer@bridges2hs.org 410-312-5760 ext. 117
9520 Berger Rd. Suite 311
Columbia, MD, 21046