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**HB 315 - Human Relations – Discrimination in Housing – Income Based Housing Subsidies**  
**House Economic Matters Committee**  
**Feb. 5, 2026, 1:00 PM**  
**Position: Favorable**

The Pro Bono Resource Center of Maryland (“PBRC”), an independent 501(c)(3) non-profit organization, is the statewide thought leader and clearinghouse for pro bono civil legal services in Maryland. As the designated pro bono arm of the MSBA, PBRC provides training, mentorship, and pro bono service opportunities to members of the private bar and offers direct legal services to over 5,000 clients annually.

In May 2017, with a grant from the Maryland Judiciary’s Access to Justice Department, PBRC launched the **Tenant Volunteer Lawyer of the Day (TVLD) Program, now called the Tenant Justice Program (TJP)**, in Baltimore City Rent Court to provide day-of-court legal representation to tenants appearing unrepresented for their proceedings. Since then, this continually expanding Program has allowed PBRC staff and volunteer attorneys to represent thousands of low-income tenants in both Baltimore City and Baltimore County in multiple types of legal actions that could result in eviction.

**PBRC is urging a favorable report on HB 315 because it is a straight-forward bill that will increase the ability of low-income tenants with an income-based subsidy to secure affordable housing.** We too often work with tenants who have an income-based subsidy but have difficulty securing housing within the time limit required. This is because our clients, like many 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 HB 315 recognizes, this undermines both the purpose of housing assistance and the intent of the HOME Act, which exists in part to provide the housing stability necessary to allow families to take care of other financial issues.

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. On the contrary, 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.

For the above reasons,  
**PBRC urges a FAVORABLE report on HB 315.**  
Please contact Katie Davis, Director of PBRC’s Courtroom Advocacy Project, with any questions.  
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