

**HB315 - Human Relations - Discrimination in Housing - Income-Based Housing  
Subsidies**

**Hearing before the Economic Matters Committee -**

**Position: FAVORABLE**

My name is Kiarra Gilmore, and I respectfully submit this testimony in support of HB 315.

Before I got my Housing Choice Voucher, my daughter and I had nowhere to call home. We were sleeping in our car, couch-hopping with friends, and scraping together whatever money I could from Lyft and food deliveries to afford a hotel room. Some nights we made it. Some nights we didn't. But we were constantly in survival mode.

When I reached out to the Office of Homeless Services in Baltimore, they told me I had already filled out all the available applications, and I felt completely hopeless. Through what I can only call divine intervention, someone from the Baltimore Regional Housing Partnership (BRHP) reached out about an old application of mine. She told me they had an old address on file for me and asked me to update it. Neither one of us knew that email would change my life. Had she not reached out, I would have missed the chance to successfully obtain any housing assistance—and we might still be living in our car today.

Getting housing through BRHP wasn't just about a roof over our heads. It gave us stability. It gave us the breathing room to rebuild. For the first time, I was finally able to provide my daughter with the kind of life I wanted her to have. A safe home. A community. A real opportunity in life.

Since joining the program in 2021, I've had two jobs. My longest job has been two years, and while none of them offered benefits like health insurance or retirement, my income has been far more stable because I'm no longer consumed by the question of where we'll sleep each night. I even found a neighbor who helped me get my daughter to school so I could make my early morning commute to work.

However, there have been setbacks. I lost one job when I was hospitalized due to complications with diabetes. I lost another when I no longer had a car and had to move closer to the city. But through it all, my voucher helped me stay housed and safe. And that housing has allowed me to keep moving forward physically, mentally, and emotionally.

Life is not predictable. People are dealing with real challenges—health issues, mental health crises, lack of transportation, child care struggles. Even with a voucher, the road is not easy or paved. **I had horrible credit; not because I was careless, but because I was**

**never taught the importance of responsible credit use, and because loss of work and homelessness took a toll that followed me on paper.**

Doors closed before I could even explain my story.

Finding housing became discouraging, exhausting, and at times it felt almost impossible. Still, I kept going. And after many denied applications, I was finally given a chance, thank God.

I hope lawmakers understand that **stability creates opportunity**. That people like me just need the space to breathe and rebuild. And that housing is not a reward—it's a basic human right.