

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

***Hearing before the Economic Matters Committee -***

***Position: FAVORABLE***

Good morning. My name is Mandee Crumpton, and I live in Anne Arundel County. I am a single mother and a Housing Choice Voucher holder. I respectfully submit this testimony in support of HB 315, Discrimination in Housing – Income-Based Housing Subsidies, which addresses persistent barriers faced by households using lawful housing assistance.

This past year has been life-changing for me. While caring for my teenage son and working multiple jobs, I was still able to complete a full-stack software engineering program. I worked extremely hard to reach this milestone, and I am now actively applying for roles in tech so I can build a stable career and long-term future for my family.

Throughout this transition, the Housing Choice Voucher Program has been the foundation that kept us stable. When I unexpectedly lost my job, BRHP covered my full rent. Without that support, my son and I could have lost our home. Instead, we were able to remain housed, which allowed me to finish school and continue moving forward rather than falling deeper into crisis.

I am also participating in BRHP's Growing Assets and Income (GAIN) program, which supports families working toward financial stability and independence. However, programs like this only work when families have stable housing underneath them. **Housing stability is not a handout** -- it is the base that allows people to rebuild their lives.

Unfortunately, that stability is constantly under attack due to arbitrary screening processes. Voucher holders can be doing everything right -- paying down debt, establishing/improving credit, and securing stable housing -- yet still be blocked by the practice of using their credit score as a reason to deny their rental applications. This ultimately undermines the purpose and security of the Housing Choice Voucher program.

Stable housing is what allowed me to keep my son safe, complete my education, and continue moving forward during one of the hardest periods of my life. When everything else felt uncertain, having a home gave us dignity, security, and hope. I share my story because families like mine do not need more screening processes and barriers on applications. We do not need more obstacles that prevent us from securing housing. We need the chance to keep building stable, healthy futures for ourselves and our families.

Because of this, I strongly encourage you to give a **favorable** report in favor of **HB315**.

Thank you for taking the time to listen.