

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

My name is Charles Michaels, and I am Program Manager for Beyond the Boundaries. Beyond the Boundaries is an Archdiocese of Baltimore program, and we advocate and educate on housing issues-- mostly focusing on the Baltimore region, but also across the State on certain issues--such as concerns about rental housing.

I am writing to express my strong support for SB 335, legislation that strengthens Maryland's source of income protections, by clarifying appropriate screening practices for renters who use income-based housing assistance.

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 the bill recognizes, this undermines both the purpose of housing assistance and the intent of the HOME Act.

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*. Rent relevant 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 federal Housing and Urban Development 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, SB 335 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 these reasons, I respectfully urge a **favorable** report on SB 335.

Thank you for your time and consideration.

Sincerely,  
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