



**SB 335 - Human Relations – Discrimination in Housing – Income–Based Housing Subsidies**  
**Senate Judicial Proceedings Committee**  
**February 10, 2026**  
**SUPPORT**

Chair Smith, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in support of Senate Bill 335. This bill will prevent landlords from denying prospective tenants who pay rent with the assistance of an income-based housing subsidy based on their income, credit score, lack of credit score, or adverse credit history.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program ‘VITA’, offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH’s tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

Maryland is facing a housing affordability crisis while enduring increasing economic pressures. Reports show Maryland has a shortage of tens of thousands of housing units, and rising costs put housing out of reach for many residents. Thousands of families and individuals are cost-burdened or at risk of eviction.<sup>1</sup>

Stable housing is a foundation on which families build financial security and long-term wellbeing. Our clients cannot focus on improving credit, increasing savings, or pursuing better employment opportunities when they are struggling to secure a safe place to live. When housing is stable, families are better positioned to address debt and plan for the future.

Housing subsidies are designed to help individuals and families who have experienced significant financial hardship secure and maintain safe housing. That purpose is weakened when applicants are denied housing because of past hardship reflected in their income or credit history. **When landlords refuse to rent based on a tenant’s income, credit score, lack of credit history, or adverse credit events that occurred before a subsidy was awarded, the value of that assistance is undermined.** Housing subsidies are a mechanism for preventing homelessness and promoting long term stability, yet their impact is reduced when subsidy holders are screened out for the very hardships the programs are meant to address. SB 335 removes these barriers and aligns housing policy with the intent of housing assistance by ensuring that Marylanders who qualify for help can use it to secure housing.

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<sup>1</sup> Maryland Matters. (2026). <https://marylandmatters.org/2026/01/01/in-2026-affordable-housing-is-needed-now-more-than-ever-but-getting-there-is-the-challenge/>



**Thus, we encourage you to return a favorable report for SB 335.**

*Creating Assets, Savings and Hope*