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Catholic Charities

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Laurel Advocacy & Referral Services,
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Maryland Center on Economic Policy

Maryland Family Network

Maryland Food Bank

Maryland Hunger Solutions

Poverty Free Maryland

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SB 335

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

Senate Judicial Proceedings Committee

February 10, 2026

FAVORABLE

Senate Bill 335 clarifies in Maryland law that landlords may not use income requirements, credit scores, or pre-voucher history as a pretense to deny housing to tenants who use housing vouchers.

Poverty Free Maryland envisions a Maryland without poverty, and a future where all Marylanders have the support and economic stability that's needed to thrive. We strongly support SB 335 because it closes a critical loophole that has allowed discrimination against families who use vouchers to persist despite the clear intent of Maryland law.

SB 335 completes the work of the HOME Act, which codified that landlords could not discriminate against tenants based on lawful sources of income, including housing vouchers. Many landlords have already adjusted to the HOME Act in good faith – and many will tell you that voucher holders are among their most reliable tenants, as rent payments are affordable for families and predictable for landlords. However, a small but noticeable number of landlords have responded by finding workarounds. Instead of rejecting voucher holders outright, they impose screen requirements that functionally do the same thing – income thresholds that ignore the subsidy or credit standards that penalize applicants for financial hardship that occurred before they ever received housing assistance.

More than 200,000 Marylanders rely on housing vouchers, including seniors, people with disabilities, and families with children. When housing vouchers function as intended, financial stability and economic mobility become more of a reality.

Poverty Free Maryland respectfully requests a favorable report on SB 335.

*Founded in 2025 through the merger of Welfare Advocates (established in 1979) and Marylanders Against Poverty (established in 1988), **Poverty Free Maryland** is a coalition of service providers, faith groups, and other organizations working together to exchange information, educate decisionmakers, and advocate for statewide public policies and programs necessary to address the underlying systemic causes of poverty and ensure that low-income Marylanders are provided with low- and no-barrier access to all resources needed to thrive and build a better life for the future.*

SB 335_Baltimore Regional Housing Partnership_FAV.

Uploaded by: Adria Crutchfield

Position: FAV



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February 10, 2026

Judicial Proceedings Committee
Maryland Senate
House Office Building
Annapolis, Maryland 21401

RE: Baltimore Regional Housing Partnership Support for SB 335 - Human Relations - Discrimination in Housing - Income-Based Housing Subsidies

Dear Chair Smith, Vice Chair Waldstreicher, and Members of the Committee:

On behalf of the Baltimore Regional Housing Partnership (BRHP), I submit this testimony in strong support of SB 335, legislation to support housing access for families with income-based housing subsidies.

BRHP is a non-profit organization that expands housing choices for low-income families who have historically been excluded from housing in well-resourced neighborhoods by helping them access and transition successfully to safe, healthy, and economically vibrant communities. As the Regional Administrator for the Baltimore Housing Mobility Program, BRHP currently provides over 4,300 low-income families rental assistance in the form of Housing Choice Vouchers coupled with counseling support for families as they move from areas of concentrated poverty to areas of opportunity in Baltimore City and the five surrounding counties.

The Housing Choice Voucher Program is designed to ensure rent gets paid and to stabilize households so they can advance in work, school, and health. Every day, we help families access the same things we all want for our children – safe neighborhoods, clean streets, good schools and the promise of a better future. This legislation is designed to address key barriers that keep the families in our program and other assisted families from accessing the promise of the HOME Act while aligning screening with reality by promoting more relevant screening alternatives.

Credit Checks Don't Reflect Risk for Assisted Tenants

Landlords understandably need to be able to mitigate their risks and assess whether someone is likely to pay their rent. The issue is that credit checks are a misaligned screening tool to assess this risk for an assisted tenant.

Credit scores were designed to predict repayment of consumer loans. They were never designed to measure rental stability, and they rarely include a renter's most relevant financial behavior: their history of paying rent.¹ For Housing Choice Voucher holders, credit scores are even less meaningful, because for assisted tenants, risk is already mitigated by the existence of the assistance, which adjusts as tenant incomes change to ensure both ongoing affordability and stability in payment.

Voucher administrators perform income verification, include utility allowance calculations in monthly housing costs, ensure affordability by capping the tenant's share to 30% of their income, and increase assistance if income falls. Without using credit screening, landlords can calibrate their screening to focus on alternatives that are far more rent-relevant, including rental history checks, landlord references, and verified eviction outcomes alongside the PHA affordability determination already in place.

What the Evidence Shows

The consequences of this practice are measurable. Voucher success rates in Maryland declined from approximately 81 percent in 2018 to just over 71 percent in 2022, even after statewide source-of-income protections were enacted.² Research suggests that credit and income-based screening criteria significantly contribute to those outcomes, with approximately one in ten voucher holders³ likely to be denied housing on these grounds alone and despite having rent that is largely or entirely guaranteed.

¹ Consumer Financial Protection Bureau (2022). *Tenant Background Checks Market*.

https://files.consumerfinance.gov/f/documents/cfpb_tenant-background-checks-market_report_2022-11.pdf

² NYU Furman Center. Calculating Success Rates for the Housing Choice Voucher Program using HUD Administrative Data. <https://furmancenter.org/thestoop/entry/calculating-success-rates-for-the-housing-choice-voucher-program-using-hud-administrative-data>

³ National Low Income Housing Coalition. [Researchers Assess Impact of Tenant Screening Practices on Housing Choice Voucher Holders](https://nlihc.org/resource/researchers-assess-impact-tenant-screening-practices-housing-choice-voucher-holders). <https://nlihc.org/resource/researchers-assess-impact-tenant-screening-practices-housing-choice-voucher-holders> (Aug. 4, 2025)

Federal agencies and researchers have repeatedly found no credible evidence that credit scores accurately predict successful tenancy. In 2024, HUD’s Office of Fair Housing and Equal Opportunity explicitly cautioned housing providers against overreliance on credit scores, noting in their *Guidance on Screening Applicants for Rental Housing* that credit scores were not designed for rental decisions and pose a significant risk of unjustified discriminatory impact, especially when more relevant financial information is available.

HUD explicitly cites an example of more relevant financial information, stating, “For example, a government agency or other entity guaranteeing a significant portion of an applicant’s income should make it significantly more likely that the applicant’s rent will be paid on time notwithstanding any negative credit history, particularly if that history predates the applicant’s receipt of such assistance.” Further advising, “Housing providers and tenant screening companies should keep in mind that under the Housing Choice Voucher program and other assisted housing programs, a public housing agency or other entity has already deemed the rent affordable based on the applicant’s income and will increase the amount of assistance if the applicant’s income decreases.”⁴

Data from the Baltimore region further shows that Housing Choice Voucher participants are exceptionally reliable tenants. Analysis of the Maryland Department of Housing and Community Development Evictions Dashboard suggests that ~2% of all renters faced eviction in 2024.⁵ Data from across three regional local housing voucher providers—Harford County, Annapolis, and BRHP— show there were only 19 terminations for nonpayment of rent out of nearly 6,000 households in 2024, a termination rate of about 0.3 percent.

When compared to statewide eviction activity across the general rental population, voucher households demonstrate markedly greater housing stability, largely because of the safeguards built into the program. While there is limited published

⁴ U.S. Department of Housing and Urban Development. (2024). Application of the Fair Housing Act to the Screening of Applicants for Rental Housing. archives.hud.gov/news/2024/FHEO_Guidance_on_Screening_of_Applicants_for_Rental_Housing.pdf

⁵ Based on 16,880 evictions total in 2024 according to the Maryland DHCD Evictions Dashboard, and census data that 32.5% are renter-occupied

<https://app.powerbigov.us/view?r=eyJrIjoiaMmYyNWMyMGltOTg5My00Y2ZiLTg4ZjctNmM2MjE2ZmZhZWZiliwidCl6ljdkM2I4ZDAwLWY5YmUtNDZiNy05NDYwLTRlZjJkOGY3MzE0OSJ9>

<https://www.census.gov/quickfacts/fact/table/MD/DIS010223>

data available, the research that does exist analyzing the use of Housing Choice Vouchers in New York City backs this up, demonstrating that voucher households experienced lower eviction filing rates than similar renter households living nearby, underscoring the program's stabilizing impact.⁶

The Impact on Maryland Families

Despite these clear findings, families continue to experience the harm of credit based- screening every day. Included at the end of this testimony are the stories of five BRHP participants, sharing in their own words how these exclusions have impacted their lives. The women whose testimonies are included in this packet are mothers, workers, caregivers, and students who did everything they were asked to do to stabilize their lives. They worked multiple jobs, raised their children, and survived homelessness, unsafe living conditions, and medical crises. Once they finally received housing assistance, stability followed. Children were able to succeed in school, careers advanced through programs like nursing and software engineering, health improved, and families began to plan for the future.

Yet, these women describe getting their hopes up—paying application fees, passing inspections, preparing to move—only to be turned away because a credit score eclipsed their strong rental histories and guaranteed assistance. Their stories make clear that credit checks for these families erases context and directly undermines the purpose of housing assistance, denying people the very stability that allows them to move forward.

These experiences are not isolated. Credit score disparities in Maryland and nationally are deeply racialized and rooted in historic and ongoing structural inequities. In Baltimore, median credit scores differ by nearly 100 points between predominantly White and predominantly non-White- neighborhoods⁷—a gap driven

⁶ NYU Furman Center. (May 20, 2024). *The Use of Housing Choice Vouchers in New York City*. <https://furmancenter.org/stateofthecity/view/the-use-of-housing-choice-vouchers-in-new-york-city>

⁷ Urban Institute. (2017). Credit scores perpetuate racial disparities, even in America's most prosperous cities. <https://www.urban.org/urban-wire/credit-scores-perpetuate-racial-disparities-even-americas-most-prosperous-cities>

by unequal access to credit, discriminatory lending, and predatory financial products rather than personal financial behavior.⁸

Maryland's Housing Choice Voucher population is majority Black and families with children,⁹ meaning blanket credit cutoffs disproportionately burden protected groups and undermine the intent of our state's source-of-income laws. When landlords apply rigid minimum credit thresholds to voucher holders, these disparities are transferred directly into housing access decisions, with predictable and discriminatory outcomes.

SB 335 offers a narrow, reasonable, and evidence-based solution to ensure assisted families have access to safe and stable housing. Housing Choice Voucher holders represent fewer than seven percent of all renters in Maryland. This legislation does not eliminate screening or impose undue burdens on property owners. Instead, it brings clarity by ensuring that screening criteria are relevant to the tenancy at hand and consistent with the realities of assisted housing. Landlords would retain the ability to evaluate rental history, background information, and eviction records, while avoiding metrics that do not predict rent payment and unnecessarily exclude qualified applicants.

For these reasons, BRHP respectfully urges a **Favorable** report on SB 335. Ending the misuse of credit checks for assisted families is a necessary step toward fairness, stability, and the effective use of public resources. When families are allowed to access safe housing, they strengthen our communities.

Sincerely,

Adria Crutchfield
Executive Director

⁸ National Consumer Law Center. (2024). Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination. <https://www.nclc.org/resources/past-imperfect-how-credit-scores-and-other-analyticsbake-in-and-perpetuate-past-discrimination/>

⁹ Query of Maryland 2024 Housing Choice Voucher data U.S. Department of Housing and Urban Development. Picture of Subsidized Households Dataset. https://www.huduser.gov/portal/datasets/assthsg.html#query_2009-2024

Baltimore Regional Housing Partnership Participant Testimonies

TESTIMONY 1: " I Am Doing Everything I Possibly Can. Why is that not enough?"

By M. Mitchell

From a very young age, I worked myself into the ground just to keep my head above water. Survival wasn't a choice — it was my only option. But through that survival mode, some of the places I lived in weren't just stressful, they were dangerous.

Mold on the walls. Leaks dripping into buckets. Broken heat in the winter. Neighborhoods where gunshots were a nightly soundtrack. Places no child should grow up in, and no mother should have to raise her babies in.

I was a young, single mom making less than \$30,000 a year, with no credit, nowhere safe to go, and bills that never stopped piling up. Gas, electric, rent, water — all it felt overpriced and unstable. Even water bills that used to come quarterly now arrived every month, chipping away at every precious dollar I needed to care for my children.

Everything felt like a dead end — until I got my Housing Choice Voucher.

That voucher didn't just give me a roof over my head. It gave me freedom. It gave me safety. And it gave me a second chance at life. It allowed me to move to a neighborhood where my kids could walk outside without me fearing for their lives. It helped me escape an abusive relationship without having to choose between homelessness or going back to a man who made every day a nightmare. **It was my lifeline.**

And for so many others like me, it's the only way out.

Since getting my voucher, my life has changed in ways I never thought possible. My oldest child just completed an internship at Johns Hopkins University. I enrolled in nursing school. I began to actually heal. And somewhere along the way, I found my voice — not just to fight for myself, but to advocate for others still in the fight for their lives.

That's what brings me here today. Along my journey, a major reason that it was difficult to use my voucher the way I needed to, was credit score discrimination.

I truly believe that credit score screening is a loophole to discriminate against people with housing vouchers. When you have the guaranteed income through rental assistance, the credit score becomes irrelevant unless you're looking for an excuse to get around fair housing laws.

I am currently living in a home that I had to accept last minute unfortunately, because the house that I really wanted fell through due to a landlord not wanting to rent to a person with my credit score. This is even after paying my application fee, my inspection being approved, and almost receiving the keys.

The landlord last minute used my credit score as an excuse as to why they wanted to rent to a different person. When I asked what happened, their only excuse was, "They had better credit and were able to prove more income." Because of that, my children and I were struggling once again to find housing and landed back at square one until I found my current residence.

A credit score doesn't tell the full story of the person. It doesn't show that I'm a mother working 3-4 jobs to stay afloat. And it doesn't show all of the years that I paid my rent on time each month. So, **let my rental history speak for itself.** It's impeccable. I have never been evicted or removed from a property for failure to pay or for damages. Therefore, my past financial struggles should not defer someone from giving me a chance...especially with a voucher which is guaranteed coverage.

This is how they further discriminate against us as minorities, low-income renters, and even as single-mothers. The system continues to label us and box us in, assigning numbers to represent our worthiness of housing and mobility. You could meet every other standard, but if your credit is not up to par, forget about being treated like an equally deserving human being.

We don't want pity. We want fairness. We want housing to be treated as what it is: a basic human right. The truth is every little change in housing policy or assistance changes something for me too. This is the reality. I'm not lazy. I'm not sitting around all day collecting undeserved support. I'm a mother, a

caretaker, and a disabled person who still manages to work when I'm able. **I am doing everything I possibly can. Why is that not enough?**

We need your empathy. We need your understanding. And most of all, we need to be seen not as a number, but as real people.

Using my voucher to find stable housing didn't just help me survive. It helped me build a life I'm proud of. And every family deserves that same chance.

TESTIMONY 2: "Housing Stability is not a Handout"

By Mande C. (Anne Arundel County)

My name is Mande Crumpton. I am a single mother and a Housing Choice Voucher holder.

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.

Thank you for taking the time to listen.

Testimony 3 : “I Wasn’t Just a Low-Income Person Anymore – I Felt Like Somebody”

By Charnette B. (Baltimore City)

I had my first child in 1989, and for years, I had to struggle through public housing to raise my nine children. Let me be clear, life wasn’t easy – it never is when you’re doing it on your own and the world keeps telling you what you’re not capable of. But ever since I got into the Housing Mobility program through BRHP, everything started to change.

Moving to a new neighborhood gave me something I hadn’t felt in a long time: dignity. **I wasn’t just seen as a “low-income” person anymore. I felt like somebody.** I stood taller, and my kids saw that. I watched as it changed how they thought about life and what was possible.

Despite various challenges, all nine of my children managed to graduate from high school. Two of them have disabilities, one works at Morgan State and three are nurses who work diligently to provide care for the community. That stability – having a safe, decent place to live – turned a lot of our negatives into positives. Over the

years, I've been through a lot, including the loss of two of my children. But I never let these setbacks determine our ability to live and thrive.

Before receiving housing assistance, I had no idea how my kids and I were going to survive. But once I had a home, I could breathe. I started working — state jobs, hospitals, schools, you name it. I kept moving. I've worked for the State of Maryland, Juvenile Justice, Sinai Oncology, and now, I've been working at the Public Defender's Office since 2017 — after volunteering there for 8 years. I have received 3 different Governor Citations, and I even have a pension now, and health benefits. But I never stopped wanting more. My dream now is to buy a home, and I will not stop until I achieve that.

However, because I know the struggle firsthand, I also know how wrong and harmful the assumptions are about people on the Housing Choice Voucher. People think that everyone in low-income housing just wants to take and not give — but that is not true. I work full-time. I volunteer. I've raised children who give back to their communities. I have always done everything in my power to move forward.

Despite my best efforts, one of the more stressful barriers in my journey has been my credit score. When landlords review applications, there are always three things they focus on: your credit score, the fact that you have a voucher, and whether they believe you can maintain the home and comply with the program. Time and time again, my credit score has been used as a reason to deny me housing. I've been asked to fill out applications, pay the fees, and even told what my portion of the rent would be — only to later be notified that I didn't qualify because of my credit. In other cases, I was told I needed a co-signer, knowing full well that many people in my position don't have that option.

I've had multiple experiences where my lower credit score, or even the lack of a traditional credit history, was used as an excuse to turn me away. **Each time, it is devastating.** It makes you feel defeated. It makes you ask yourself, *why do I have a Housing Choice Voucher if I'm not allowed to use it?* Especially when I was actively working to improve my credit, being shut out felt like there was no way forward — even with having assistance that is supposed to help. There are so many barriers built into the system that end up excluding us through stigma and discrimination. I

have paid countless application fees just to be immediately told I don't qualify. It's exhausting and dehumanizing.

What makes this even harder is that my credit score doesn't reflect irresponsibility — it reflects survival. I have asthma and a leaking heart valve, and my medical bills have been astronomical in the past. There were times when I had to make impossible choices: pay for my medication or pay other bills. Childcare and daycare had to come first. Groceries, gas, and rent were priorities. These are the decisions parents make when they are trying to keep their families afloat. So, when I finally secured a Housing Choice Voucher (with guaranteed rent) it was heartbreaking to learn that my credit score could still prevent me from accessing a safe and stable home. **A lower credit score does not mean I am unemployed, unable to pay, or irresponsible. It means I have a story to tell — that I prioritized my family's survival.**

We are the people being stepped on when it comes to accessing stable housing. Yet we are also the ones paving the way — trying to build a legacy so that the next generation of voucher holders doesn't have to face the same barriers. We are asking for fairness, not shortcuts. Telling someone they must reach a certain credit score just to have a place to lay their head is counterproductive to a healthy, successful society. Housing should not be determined by a number.

If Maryland truly wants to protect its residents and support its communities, housing must be accessible, especially for its most vulnerable populations. Credit scores alone do not tell the full story. Landlords can look at rental history, background checks, and eviction records to better understand whether someone will be a responsible tenant. A credit score should never be the deciding factor in whether a family has a safe place to call home.

The truth is, people like me *are* trying. We are doing the work — and when we're given the right support, we thrive. Housing was my foundation. It gave me the chance to move forward, to raise strong children, to stay off the streets, and to contribute to my community.

We're fighting hard — through childcare struggles, health challenges, transportation barriers, and loss. What we need isn't more pressure and obstacles. It's partnership and empathy.

There are a lot of good people that heavily rely on these housing vouchers— people who want to own homes, who want to work, who want to give back. Let us show you what we can do. Give us the tools and the time, and we'll build something stronger than anyone thought possible.

Testimony 4 : “Housing is not a Reward—it’s a Basic Human Right.

By Kiarra B. (Dundalk, MD)

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.

TESTIMONY 5: "It's Incredibly Difficult to Build Credit When you Do Not Have Assets"

By Lashae T. (Halethorpe, MD)

My name is Lashae T., and I reside in Baltimore County, in Halethorpe. I am a Housing Choice Voucher holder through BRHP (Baltimore Regional Housing Partnership). I have been a voucher holder for 16 years.

My housing journey began when I was just 18 or 19 years old. I am originally from Baltimore City, and I came from what many would consider a well-to-do family. After graduating from Baltimore City College, I gave birth to my son just one month later. At the time, I was still living with my mother, and there were ongoing issues related to child-rearing and my education. Eventually, my mother required me to sign up for a Housing Choice Voucher.

For the first ten years of having the voucher, my experience was very up and down. Due to my separation from my family and a lack of consistent support on a personal level, it was extremely difficult for me to maintain stable employment, friendships, or professional relationships. I attended community college on and off for several years and struggled academically. **There were many barriers in my personal life that significantly disrupted my educational and financial stability.**

By the time I was 28, I believed I had a clearer vision for my future. I wanted to be married, have another child, and eventually purchase a home. However, I quickly realized that homeownership (and honestly even just long-term housing stability) requires access to things I did not have, especially credit.

One of the greatest challenges I have faced throughout my housing journey has been credit. **It is incredibly difficult to build credit when you do not have assets,** consistent income, or opportunities to establish a credit history. Early on, this was less of an issue for me, because having no credit was often treated the same as having good credit by some landlords. But as I've gotten older, the standards have continued to rise.

Today, I am a college graduate and actively saving toward homeownership. However, for voucher holders like me, credit is often used as a gatekeeping tool rather than a true measure of responsibility or stability. I have paid my rent, followed program rules, and worked to better my life over many years, yet credit requirements continue to limit my housing options. I am sharing my story to urge you to consider how credit screening disproportionately impacts voucher holders and to support policies that create fairer access to housing for families who are doing everything they can to move forward.

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Uploaded by: Adria Crutchfield

Position: FAV



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February 10, 2026

Judicial Proceedings Committee
Maryland Senate
2 East Miller Senate Building
Annapolis, Maryland 21401

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Credit Checks Don't Reflect Risk for Assisted Tenants

Landlords understandably need to be able to mitigate their risks and assess whether someone is likely to pay their rent. The issue is that credit checks are a misaligned screening tool to assess this risk for an assisted tenant.

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https://files.consumerfinance.gov/f/documents/cfpb_tenant-background-checks-market_report_2022-11.pdf

² NYU Furman Center. Calculating Success Rates for the Housing Choice Voucher Program using HUD Administrative Data. <https://furmancenter.org/thestoop/entry/calculating-success-rates-for-the-housing-choice-voucher-program-using-hud-administrative-data>

³ National Low Income Housing Coalition. [Researchers Assess Impact of Tenant Screening Practices on Housing Choice Voucher Holders](https://nlihc.org/resource/researchers-assess-impact-tenant-screening-practices-housing-choice-voucher-holders). <https://nlihc.org/resource/researchers-assess-impact-tenant-screening-practices-housing-choice-voucher-holders> (Aug. 4, 2025)

Federal agencies and researchers have repeatedly found no credible evidence that credit scores accurately predict successful tenancy. In 2024, HUD’s Office of Fair Housing and Equal Opportunity explicitly cautioned housing providers against overreliance on credit scores, noting in their *Guidance on Screening Applicants for Rental Housing* that credit scores were not designed for rental decisions and pose a significant risk of unjustified discriminatory impact, especially when more relevant financial information is available.

HUD explicitly cites an example of more relevant financial information, stating, “For example, a government agency or other entity guaranteeing a significant portion of an applicant’s income should make it significantly more likely that the applicant’s rent will be paid on time notwithstanding any negative credit history, particularly if that history predates the applicant’s receipt of such assistance.” Further advising, “Housing providers and tenant screening companies should keep in mind that under the Housing Choice Voucher program and other assisted housing programs, a public housing agency or other entity has already deemed the rent affordable based on the applicant’s income and will increase the amount of assistance if the applicant’s income decreases.”⁴

Data from the Baltimore region further shows that Housing Choice Voucher participants are exceptionally reliable tenants. Analysis of the Maryland Department of Housing and Community Development Evictions Dashboard suggests that ~2% of all renters faced eviction in 2024.⁵ Data from across three regional local housing voucher providers—Harford County, Annapolis, and BRHP— show there were only 19 terminations for nonpayment of rent out of nearly 6,000 households in 2024, a termination rate of about 0.3 percent.

When compared to statewide eviction activity across the general rental population, voucher households demonstrate markedly greater housing stability, largely because of the safeguards built into the program. While there is limited published

⁴ U.S. Department of Housing and Urban Development. (2024). Application of the Fair Housing Act to the Screening of Applicants for Rental Housing. archives.hud.gov/news/2024/FHEO_Guidance_on_Screening_of_Applicants_for_Rental_Housing.pdf

⁵ Based on 16,880 evictions total in 2024 according to the Maryland DHCD Evictions Dashboard, and census data that 32.5% are renter-occupied
<https://app.powerbigov.us/view?r=eyJrIjoiaMmYyNWMyMGltOTg5My00Y2ZiLTg4ZjctNmM2MjE2ZmZhZWZiliwidCl6ljdkM2I4ZDAwLWY5YmUtNDZiNy05NDYwLTRlZjkjOGY3MzE0OSJ9>
<https://www.census.gov/quickfacts/fact/table/MD/DIS010223>

data available, the research that does exist analyzing the use of Housing Choice Vouchers in New York City backs this up, demonstrating that voucher households experienced lower eviction filing rates than similar renter households living nearby, underscoring the program's stabilizing impact.⁶

The Impact on Maryland Families

Despite these clear findings, families continue to experience the harm of credit based- screening every day. Included at the end of this testimony are the stories of five BRHP participants, sharing in their own words how these exclusions have impacted their lives. The women whose testimonies are included in this packet are mothers, workers, caregivers, and students who did everything they were asked to do to stabilize their lives. They worked multiple jobs, raised their children, and survived homelessness, unsafe living conditions, and medical crises. Once they finally received housing assistance, stability followed. Children were able to succeed in school, careers advanced through programs like nursing and software engineering, health improved, and families began to plan for the future.

Yet, these women describe getting their hopes up—paying application fees, passing inspections, preparing to move—only to be turned away because a credit score eclipsed their strong rental histories and guaranteed assistance. Their stories make clear that credit checks for these families erases context and directly undermines the purpose of housing assistance, denying people the very stability that allows them to move forward.

These experiences are not isolated. Credit score disparities in Maryland and nationally are deeply racialized and rooted in historic and ongoing structural inequities. In Baltimore, median credit scores differ by nearly 100 points between predominantly White and predominantly non-White- neighborhoods⁷—a gap driven

⁶ NYU Furman Center. (May 20, 2024). *The Use of Housing Choice Vouchers in New York City*. <https://furmancenter.org/stateofthecity/view/the-use-of-housing-choice-vouchers-in-new-york-city>

⁷ Urban Institute. (2017). Credit scores perpetuate racial disparities, even in America's most prosperous cities. <https://www.urban.org/urban-wire/credit-scores-perpetuate-racial-disparities-even-americas-most-prosperous-cities>

by unequal access to credit, discriminatory lending, and predatory financial products rather than personal financial behavior.⁸

Maryland's Housing Choice Voucher population is majority Black and families with children,⁹ meaning blanket credit cutoffs disproportionately burden protected groups and undermine the intent of our state's source-of-income laws. When landlords apply rigid minimum credit thresholds to voucher holders, these disparities are transferred directly into housing access decisions, with predictable and discriminatory outcomes.

SB 335 offers a narrow, reasonable, and evidence-based solution to ensure assisted families have access to safe and stable housing. Housing Choice Voucher holders represent fewer than seven percent of all renters in Maryland. This legislation does not eliminate screening or impose undue burdens on property owners. Instead, it brings clarity by ensuring that screening criteria are relevant to the tenancy at hand and consistent with the realities of assisted housing. Landlords would retain the ability to evaluate rental history, background information, and eviction records, while avoiding metrics that do not predict rent payment and unnecessarily exclude qualified applicants.

For these reasons, BRHP respectfully urges a **Favorable** report on SB 335. Ending the misuse of credit checks for assisted families is a necessary step toward fairness, stability, and the effective use of public resources. When families are allowed to access safe housing, they strengthen our communities.

Sincerely,

Adria Crutchfield
Executive Director

⁸ National Consumer Law Center. (2024). Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination. <https://www.nclc.org/resources/past-imperfect-how-credit-scores-and-other-analyticsbake-in-and-perpetuate-past-discrimination/>

⁹ Query of Maryland 2024 Housing Choice Voucher data U.S. Department of Housing and Urban Development. Picture of Subsidized Households Dataset. https://www.huduser.gov/portal/datasets/assthsg.html#query_2009-2024

Baltimore Regional Housing Partnership Participant Testimonies

TESTIMONY 1: " I Am Doing Everything I Possibly Can. Why is that not enough?"

By M. Mitchell

From a very young age, I worked myself into the ground just to keep my head above water. Survival wasn't a choice — it was my only option. But through that survival mode, some of the places I lived in weren't just stressful, they were dangerous.

Mold on the walls. Leaks dripping into buckets. Broken heat in the winter. Neighborhoods where gunshots were a nightly soundtrack. Places no child should grow up in, and no mother should have to raise her babies in.

I was a young, single mom making less than \$30,000 a year, with no credit, nowhere safe to go, and bills that never stopped piling up. Gas, electric, rent, water — all it felt overpriced and unstable. Even water bills that used to come quarterly now arrived every month, chipping away at every precious dollar I needed to care for my children.

Everything felt like a dead end — until I got my Housing Choice Voucher.

That voucher didn't just give me a roof over my head. It gave me freedom. It gave me safety. And it gave me a second chance at life. It allowed me to move to a neighborhood where my kids could walk outside without me fearing for their lives. It helped me escape an abusive relationship without having to choose between homelessness or going back to a man who made every day a nightmare. **It was my lifeline.**

And for so many others like me, it's the only way out.

Since getting my voucher, my life has changed in ways I never thought possible. My oldest child just completed an internship at Johns Hopkins University. I enrolled in nursing school. I began to actually heal. And somewhere along the way, I found my voice — not just to fight for myself, but to advocate for others still in the fight for their lives.

That's what brings me here today. Along my journey, a major reason that it was difficult to use my voucher the way I needed to, was credit score discrimination.

I truly believe that credit score screening is a loophole to discriminate against people with housing vouchers. When you have the guaranteed income through rental assistance, the credit score becomes irrelevant unless you're looking for an excuse to get around fair housing laws.

I am currently living in a home that I had to accept last minute unfortunately, because the house that I really wanted fell through due to a landlord not wanting to rent to a person with my credit score. This is even after paying my application fee, my inspection being approved, and almost receiving the keys.

The landlord last minute used my credit score as an excuse as to why they wanted to rent to a different person. When I asked what happened, their only excuse was, "They had better credit and were able to prove more income." Because of that, my children and I were struggling once again to find housing and landed back at square one until I found my current residence.

A credit score doesn't tell the full story of the person. It doesn't show that I'm a mother working 3-4 jobs to stay afloat. And it doesn't show all of the years that I paid my rent on time each month. So, **let my rental history speak for itself.** It's impeccable. I have never been evicted or removed from a property for failure to pay or for damages. Therefore, my past financial struggles should not defer someone from giving me a chance...especially with a voucher which is guaranteed coverage.

This is how they further discriminate against us as minorities, low-income renters, and even as single-mothers. The system continues to label us and box us in, assigning numbers to represent our worthiness of housing and mobility. You could meet every other standard, but if your credit is not up to par, forget about being treated like an equally deserving human being.

We don't want pity. We want fairness. We want housing to be treated as what it is: a basic human right. The truth is every little change in housing policy or assistance changes something for me too. This is the reality. I'm not lazy. I'm not sitting around all day collecting undeserved support. I'm a mother, a

caretaker, and a disabled person who still manages to work when I'm able. **I am doing everything I possibly can. Why is that not enough?**

We need your empathy. We need your understanding. And most of all, we need to be seen not as a number, but as real people.

Using my voucher to find stable housing didn't just help me survive. It helped me build a life I'm proud of. And every family deserves that same chance.

TESTIMONY 2: "Housing Stability is not a Handout"

By Mande C. (Anne Arundel County)

My name is Mande Crumpton. I am a single mother and a Housing Choice Voucher holder.

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.

Thank you for taking the time to listen.

Testimony 3 : “I Wasn’t Just a Low-Income Person Anymore – I Felt Like Somebody”

By Charnette B. (Baltimore City)

I had my first child in 1989, and for years, I had to struggle through public housing to raise my nine children. Let me be clear, life wasn’t easy – it never is when you’re doing it on your own and the world keeps telling you what you’re not capable of. But ever since I got into the Housing Mobility program through BRHP, everything started to change.

Moving to a new neighborhood gave me something I hadn’t felt in a long time: dignity. **I wasn’t just seen as a “low-income” person anymore. I felt like somebody.** I stood taller, and my kids saw that. I watched as it changed how they thought about life and what was possible.

Despite various challenges, all nine of my children managed to graduate from high school. Two of them have disabilities, one works at Morgan State and three are nurses who work diligently to provide care for the community. That stability – having a safe, decent place to live – turned a lot of our negatives into positives. Over the

years, I've been through a lot, including the loss of two of my children. But I never let these setbacks determine our ability to live and thrive.

Before receiving housing assistance, I had no idea how my kids and I were going to survive. But once I had a home, I could breathe. I started working — state jobs, hospitals, schools, you name it. I kept moving. I've worked for the State of Maryland, Juvenile Justice, Sinai Oncology, and now, I've been working at the Public Defender's Office since 2017 — after volunteering there for 8 years. I have received 3 different Governor Citations, and I even have a pension now, and health benefits. But I never stopped wanting more. My dream now is to buy a home, and I will not stop until I achieve that.

However, because I know the struggle firsthand, I also know how wrong and harmful the assumptions are about people on the Housing Choice Voucher. People think that everyone in low-income housing just wants to take and not give — but that is not true. I work full-time. I volunteer. I've raised children who give back to their communities. I have always done everything in my power to move forward.

Despite my best efforts, one of the more stressful barriers in my journey has been my credit score. When landlords review applications, there are always three things they focus on: your credit score, the fact that you have a voucher, and whether they believe you can maintain the home and comply with the program. Time and time again, my credit score has been used as a reason to deny me housing. I've been asked to fill out applications, pay the fees, and even told what my portion of the rent would be — only to later be notified that I didn't qualify because of my credit. In other cases, I was told I needed a co-signer, knowing full well that many people in my position don't have that option.

I've had multiple experiences where my lower credit score, or even the lack of a traditional credit history, was used as an excuse to turn me away. **Each time, it is devastating.** It makes you feel defeated. It makes you ask yourself, *why do I have a Housing Choice Voucher if I'm not allowed to use it?* Especially when I was actively working to improve my credit, being shut out felt like there was no way forward — even with having assistance that is supposed to help. There are so many barriers built into the system that end up excluding us through stigma and discrimination. I

have paid countless application fees just to be immediately told I don't qualify. It's exhausting and dehumanizing.

What makes this even harder is that my credit score doesn't reflect irresponsibility — it reflects survival. I have asthma and a leaking heart valve, and my medical bills have been astronomical in the past. There were times when I had to make impossible choices: pay for my medication or pay other bills. Childcare and daycare had to come first. Groceries, gas, and rent were priorities. These are the decisions parents make when they are trying to keep their families afloat. So, when I finally secured a Housing Choice Voucher (with guaranteed rent) it was heartbreaking to learn that my credit score could still prevent me from accessing a safe and stable home. **A lower credit score does not mean I am unemployed, unable to pay, or irresponsible. It means I have a story to tell — that I prioritized my family's survival.**

We are the people being stepped on when it comes to accessing stable housing. Yet we are also the ones paving the way — trying to build a legacy so that the next generation of voucher holders doesn't have to face the same barriers. We are asking for fairness, not shortcuts. Telling someone they must reach a certain credit score just to have a place to lay their head is counterproductive to a healthy, successful society. Housing should not be determined by a number.

If Maryland truly wants to protect its residents and support its communities, housing must be accessible, especially for its most vulnerable populations. Credit scores alone do not tell the full story. Landlords can look at rental history, background checks, and eviction records to better understand whether someone will be a responsible tenant. A credit score should never be the deciding factor in whether a family has a safe place to call home.

The truth is, people like me *are* trying. We are doing the work — and when we're given the right support, we thrive. Housing was my foundation. It gave me the chance to move forward, to raise strong children, to stay off the streets, and to contribute to my community.

We're fighting hard — through childcare struggles, health challenges, transportation barriers, and loss. What we need isn't more pressure and obstacles. It's partnership and empathy.

There are a lot of good people that heavily rely on these housing vouchers— people who want to own homes, who want to work, who want to give back. Let us show you what we can do. Give us the tools and the time, and we'll build something stronger than anyone thought possible.

Testimony 4 : “Housing is not a Reward—it’s a Basic Human Right.

By Kiarra B. (Dundalk, MD)

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.

TESTIMONY 5: "It's Incredibly Difficult to Build Credit When you Do Not Have Assets"

By Lashae T. (Halethorpe, MD)

My name is Lashae T., and I reside in Baltimore County, in Halethorpe. I am a Housing Choice Voucher holder through BRHP (Baltimore Regional Housing Partnership). I have been a voucher holder for 16 years.

My housing journey began when I was just 18 or 19 years old. I am originally from Baltimore City, and I came from what many would consider a well-to-do family. After graduating from Baltimore City College, I gave birth to my son just one month later. At the time, I was still living with my mother, and there were ongoing issues related to child-rearing and my education. Eventually, my mother required me to sign up for a Housing Choice Voucher.

For the first ten years of having the voucher, my experience was very up and down. Due to my separation from my family and a lack of consistent support on a personal level, it was extremely difficult for me to maintain stable employment, friendships, or professional relationships. I attended community college on and off for several years and struggled academically. **There were many barriers in my personal life that significantly disrupted my educational and financial stability.**

By the time I was 28, I believed I had a clearer vision for my future. I wanted to be married, have another child, and eventually purchase a home. However, I quickly realized that homeownership (and honestly even just long-term housing stability) requires access to things I did not have, especially credit.

One of the greatest challenges I have faced throughout my housing journey has been credit. **It is incredibly difficult to build credit when you do not have assets,** consistent income, or opportunities to establish a credit history. Early on, this was less of an issue for me, because having no credit was often treated the same as having good credit by some landlords. But as I've gotten older, the standards have continued to rise.

Today, I am a college graduate and actively saving toward homeownership. However, for voucher holders like me, credit is often used as a gatekeeping tool rather than a true measure of responsibility or stability. I have paid my rent, followed program rules, and worked to better my life over many years, yet credit requirements continue to limit my housing options. I am sharing my story to urge you to consider how credit screening disproportionately impacts voucher holders and to support policies that create fairer access to housing for families who are doing everything they can to move forward.

SB 335 PJC FAV.pdf

Uploaded by: Albert Turner

Position: FAV



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SB 335 – Human Relations – Discrimination in Housing – Income Based Housing Subsidies

Hearing before the Senate Judicial Proceedings Committee on February 10, 2026

Position: FAVORABLE

The Public Justice Center (PJC) is a nonprofit public interest law firm that stands with tenants to protect and expand their rights to safe, habitable, affordable, and non-discriminatory housing and their rights to fair and equal treatment by Maryland's landlord-tenant laws, courts, and agencies. The PJC advocates for systemic change to build a just society. PJC has represented many subsidized renters who are consistently denied housing because of their credit score; even in circumstances where their subsidy pays for their full rent. These inequitable denials are discriminatory and bear no relationship to whether the renter will have the ability to pay their rent share.

This is why the PJC submits this testimony in strong support for SB 335, legislation that ensures Maryland's source-of-income discrimination protections function as intended by addressing the misapplication of credit and income-based screening for applicants with income-based housing subsidies.

For families who rely on housing assistance, including Housing Choice Vouchers and other income-based subsidies, credit and income-based screening often create a persistent barrier that undermines both the purpose of housing assistance programs and the intent of Maryland's HOME Act. While a landlord has understandable interest in mitigating their risk, for assisted tenants, credit and income-based screening is unnecessary because risk is already mitigated by the existence of the assistance, which adjusts as tenant incomes changes to ensure both ongoing affordability and stability in payment.

Public Housing Authorities (PHAs) and voucher administrators perform income verification, include utility allowance calculations in monthly housing costs, ensure affordability by capping the tenant's share to 30% of their income, and increase assistance if income falls. Without using credit screening, landlords can calibrate their screening to focus on alternatives that are far more rent-relevant, including rental history checks, landlord references, and verified eviction outcomes alongside the PHA affordability determination already in place.

Credit Checks Are Not Predictive of Rental Risk for Assisted Tenants

Credit scores were never designed to assess likelihood of successful tenancy, and they rarely include rental payment history.¹ There is no credible evidence that credit scores predict tenancy outcomes, while the data and guidance available supports alternative screening for assisted tenants.

The U.S. Department of Housing and Urban Development's *2024 Guidance on Screening of Applicants for Rental Housing* explicitly warns that credit scores were not designed for rental decisions and pose a significant risk of unjustified discriminatory impact, especially when more relevant financial information is available. HUD notes in the guidance that when a government entity guarantees a substantial share of rent, negative credit history is not reflective of risk, "For example, a government agency or other entity guaranteeing a significant portion of an applicant's income should make it significantly more likely that the applicant's rent will be paid on time notwithstanding any negative credit history, particularly if that history predates the applicant's receipt of such assistance."²

Further, as noted above, HUD emphasizes that PHAs have already determined affordability and will increase assistance if a household's income decreases, making additional income or credit screening unnecessary and duplicative, "Housing providers and tenant screening companies should keep in mind that under the Housing Choice Voucher program and other assisted housing programs, a public housing agency or other entity has already deemed the rent affordable based on the applicant's income and will increase the amount of assistance if the applicant's income decreases." Research analyzing the use of Housing Choice Vouchers in New York City underscores this point and the risk mitigation of the program, demonstrating that voucher households experienced lower eviction filing rates than similar renter households living nearby, underscoring the program's stabilizing impact.³

At the same time, credit screening practices disproportionately exclude communities historically marginalized by structural inequities. Studies have documented significant racial gaps in credit scores, driven by unequal access to financial products and historic discrimination rather than rental reliability.⁴

¹ Consumer Financial Protection Bureau (2022). *Tenant Background Checks Market*.

https://files.consumerfinance.gov/f/documents/cfpb_tenant-background-checks-market_report_2022-11.pdf

² U.S. Department of Housing and Urban Development. (2024). Application of the Fair Housing Act to the Screening of Applicants for Rental Housing. [archives.hud.gov/news/2024/FHEO_Guidance_on_Screening_of_Applicants_for_Rental_Housing.pdf](https://www.archives.hud.gov/news/2024/FHEO_Guidance_on_Screening_of_Applicants_for_Rental_Housing.pdf)

³ NYU Furman Center. (May 20, 2024). *The Use of Housing Choice Vouchers in New York City*.

<https://furmancenter.org/stateofthecity/view/the-use-of-housing-choice-vouchers-in-new-york-city>

⁴ Urban Institute. (2017). Credit scores perpetuate racial disparities, even in America's most prosperous cities.

<https://www.urban.org/urban-wire/credit-scores-perpetuate-racial-disparities-even-americas-most-prosperous-cities>

The Public Justice Center is a 501(c)(3) charitable organization and as such does not endorse or oppose any political party or candidate for elected office.

⁵ Maryland's subsidized housing population is disproportionately Black and includes many families with children⁶, meaning blanket credit cutoffs have a predictable disparate impact on protected classes.

SB 335 Is a Necessary and Evidence-Based Fix

The continued reliance on credit scores and income thresholds, despite clear evidence of their irrelevance for subsidized tenants, undermines the effectiveness of Maryland's source-of-income protections and prevents families from accessing stable housing. Removing unnecessary barriers supports Maryland's broader housing goals by promoting access to quality housing, improving mobility opportunities, and providing stability and economic opportunity. Importantly, **SB 335** does not prevent landlords from assessing risk for their properties or screening tenants, but it requires that screening criteria be relevant to the applicant's circumstances and the structure of their rental assistance.

For these reasons, the undersigned organizations urge a **FAVORABLE REPORT on SB 335** to ensure that Maryland families using income-based housing subsidies are not unfairly denied the opportunity to secure safe and stable housing.

⁵ National Consumer Law Center. (2024). Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination. <https://www.nclc.org/resources/past-imperfect-how-credit-scores-and-other-analyticsbake-in-and-perpetuate-past-discrimination/>

⁶ U.S. Department of Housing and Urban Development. Picture of Subsidized Households Dataset. https://www.huduser.gov/portal/datasets/assthsg.html#query_2009-2024

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SB335

Uploaded by: Calvin Ball

Position: FAV



HOWARD COUNTY OFFICE OF COUNTY EXECUTIVE

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February 11, 2026

Senator William C. Smith, Jr., Chair
Judicial Proceedings Committee
2 East Miller Senate Office Building
Annapolis, Maryland 21401

Re: **TESTIMONY IN SUPPORT of Senate Bill 335** – Human Relations – Discrimination in Housing – Income Based Housing Subsidies

Chair Smith, Jr., Vice Chair Waldstreicher, and Members of the Committee:

I write to express my strong support for Senate Bill 335, which would represent a critical step in preventing discrimination in housing based upon income-based housing subsidies. While Howard County is ranked as the sixth richest County in the nation, we continue to experience a housing affordability crisis, compounded by a shortage of affordable housing units. According to the 2024 Rental Housing Survey for Howard County, the county has an estimated shortage of at least 6,100 affordable housing units for households earning under \$60,000 annually. This shortage reflects similar trends across the region, a crisis that has far-reaching implications for Maryland's long-term economic stability.

One of the most important actions we can take to address that crisis and ensure equitable housing affordability is to allow tenants flexibility in the ways they can pay their rent. SB335 would provide relief to prospective tenants in the following ways:

- Combat discrimination by instituting specific and intentional legal protections for prospective tenants utilizing income-based housing subsidies.
- Improve the availability, accessibility, affordability, and diversity of housing opportunities for prospective tenants utilizing income-based housing subsidies.
- Provide needed clarification and expansion on legal definitions for income-based housing subsidies, adverse credit history, etc. for landlords, tenants, and fair housing practice agencies.
- Address economic disparities which contribute to displacement and out-of-state migration, preventing loss of residents, workforce, and critical revenue needed to fund public services in the State of Maryland.

SB335 is one critical and timely step toward addressing the housing affordability crisis for struggling Marylanders. I urge a **favorable report** for this important legislation to make housing more affordable for all.

Respectfully,

Calvin Ball
Howard County Executive

SB0335_Human_Relations_Discrimination_in_Housing_I

Uploaded by: Cecilia Plante

Position: FAV



TESTIMONY FOR SB0335

Human Relations - Discrimination in Housing – Income-Based Housing Subsidies

Bill Sponsor: Senator Love

Committee: Judicial Proceedings

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Cecilia Plante, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of SB0335 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of individuals and grassroots groups with members in every district in the state with well over 30,000 members.

This bill, if enacted, ensures fair housing opportunities for everyone, regardless of how they earn their income. It would prohibit landlords and property owners from discriminating against potential tenants solely because they rely on income-based housing subsidies, such as Section 8 vouchers. Individuals and families using housing subsidies would have the same access to rental properties as anyone else and in inclusive communities that break down socio-economic barriers while combating housing instability.

At its core, this legislation recognizes that housing is more than just a roof over one's head—it's a fundamental platform for opportunity. By removing unfair obstacles in the rental market, Maryland is taking a bold step toward social equity and justice while addressing its housing crisis.

We support this bill and recommend a **FAVORABLE** report in committee.

BEYOND THE BOUNDARIES--WRITTEN TESTIMONY--2026 SB

Uploaded by: Charles Michaels

Position: FAV

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,
Charles Michaels, Esq.
Program Manager
Beyond the Boundaries
5625 Vantage Point Road

Columbia, Maryland
cwmichaels@igc.org
Beyond.the.boundaries.md@gmail.com

SB 335 Testimony FAV.pdf

Uploaded by: Chelsea Ortega

Position: FAV



SANTONI, VOCCI & ORTEGA LLC

**SB 335 – Human Relations – Discrimination in Housing – Income Based Housing Subsidies
Hearing of the Senate Judicial Proceedings Committee on February 10, 2026**

Position: FAVORABLE

Dear Chair Smith, Vice Chair Waldstreicher, and Members of the Committee:

My name is Chelsea Ortega, and I am an attorney with the private law firm, Santoni, Vocci & Ortega, LLC. 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.

I have personally represented many tenants who have been denied housing because of their voucher status, with devastating consequences. Most of these tenants end up homeless and lose their housing vouchers because they cannot find any housing during the time period required by the organization providing the voucher. This is an extremely stressful process, with tenants being discouraged from applying for housing if they cannot meet income requirements.

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 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, 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.

SB0335_DHCD_SUPPORT.pdf

Uploaded by: Chuck Cook

Position: FAV

DATE: February 10, 2026

BILL NO: Senate Bill 335

TITLE: Human Relations - Discrimination in Housing - Income-Based Housing Subsidies

COMMITTEE: House Judicial Proceedings Committee

Letter of Support

Description of Bill:

Senate Bill 335 prohibits landlords from refusing to rent to prospective tenants who use income-based housing subsidies on the basis of the prospective tenant's income, credit score, or lack of credit score. It would additionally limit the use of adverse credit history when that history arose prior to the tenant receiving income-based housing subsidies.

Background and Analysis:

In 2020, the General Assembly passed the Housing Opportunities Made Equal (HOME) Act, prohibiting discrimination in housing based on a person's source of income. The HOME Act prevents landlords from refusing to rent to a prospective tenant because they receive, for example, housing vouchers or Social Security benefits rather than income from employment. Since its enactment, the HOME Act – enforced by the Maryland Commission on Civil Rights and Office of the Attorney General – has helped ensure fair access to housing for individuals with non-traditional income sources by giving voucher holders access to more housing options and a wider range of neighborhoods.

Some landlords, however, circumvent the HOME Act by enforcing minimum income requirements or credit score requirements, including against prospective tenants who receive housing vouchers – even when those vouchers fully cover the cost of rent. While technically legal, this practice amounts to de facto source of income discrimination.

Senate Bill 335 would remove this “loophole” by prohibiting landlords from refusing to rent to prospective tenants who use income based subsidies based on income, credit score, or the lack or credit score, and by limiting the use of previous credit history to ensure that tenants are not penalized for credit issues that arose prior to receiving housing assistance. By addressing this discriminatory practice, the bill will help ensure fair access to housing for more Marylanders and assist some of the state's most vulnerable residents in obtaining stable housing. By enabling voucher holders to live in a wider range of neighborhoods, the bill will help deconcentrate poverty and promote socioeconomic mobility.

DHCD Position

The Maryland Department of Housing and Community Development respectfully requests a **favorable** report on SB 335.

CDN SB 335 FAVORABLE.pdf

Uploaded by: Claudia Wilson Randall

Position: FAV



Testimony
SENATE BILL 335
SENATE JUDICIAL PROCEEDINGS COMMITTEE

February 10, 2026
Position: FAVORABLE

Dear Chair Smith and Members of the Judicial Proceedings Committee:

The Community Development Network of Maryland (CDN) is the voice for Maryland’s community development sector and serves nearly 200 member organizations. CDN—focuses on small affordable housing developers, housing counseling agencies and community-based non-profits across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland’s urban, suburban and rural communities.

SB 335 would make certain landlord may not refuse to rent to a prospective tenant who pays rent with the assistance of an income-based housing subsidy under certain circumstances; providing that a certain landlord may collect financial information from a perspective tenant under certain circumstances; and providing that a violation of the Act is a discriminatory housing practice and is subject to enforcement by the Maryland Commission on Civil Rights.

Too many communities remain segregated by race, and too many people struggle to get housing in communities of their choice because they have children, live with a disability or face other barriers. Affirmatively furthering fair housing (AFFH) is a legal obligation requiring housing authorities and political subdivisions to take meaningful, proactive steps to combat discrimination, overcome patterns of segregation, and create inclusive communities.

AFFH does not mandate any specific action by localities but instead requires them to take a hard look at their policies and practices, consult with their communities, and identify solutions to issues that keep people locked out of opportunity.

Disparate impact discrimination occurs when a policy or practice disproportionately harms a group of people with a legally protected characteristic (like race, sex, or disability) under civil rights law and there is either no legitimate reason for that policy or practice or another policy or practice would achieve the same goals without causing those harms. Prohibiting disparate impact discrimination benefits everyone who is unfairly barred by

unjustified policies and ensures housing providers and other entities make decisions based on what really matters.

Housing providers, financial institutions, and municipalities should ensure every Marylander has a fair shot to obtain safe, secure, and affordable housing in a thriving community free from discrimination. Disparate impact is a fundamental tool to root out practices that unfairly harm protected classes (like race, sex including sexual orientation and gender identity), or disability).

The Trump administration has abandoned longstanding federal regulations related to fair housing and has started to pick and choose which fair housing laws to enforce. Maryland must take action to protect its residents through state-level protections.

The Maryland Supreme Court ruled the Maryland Fair Housing Act is allowed to prohibit disparate impact discrimination; SB 274 would add this court decision as a MD statute. In *Hare v. David S. Brown Enterprises, Ltd* the Maryland Supreme Court held that disparate impact claims are available under the Maryland State Fair Housing Act. SB 274 would add the Hare decision in state law and create clear mechanisms on how to address complaints. Having a statutorily codified standard creates predictability rather than having courts figure out through case law on how to best address complaints.

We urge a favorable report for SB 335.

Submitted by Claudia Wilson Randall, Executive Director, Community Development Network

SB 335_Organizational Sign On Letter_FAV.pdf

Uploaded by: Emily Hovermale

Position: FAV



February 10, 2026

Judicial Proceedings Committee
Maryland Senate
2 East Miller Senate Office Building
Annapolis, Maryland 21401

RE: Organizational Support for SB 335 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies

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

The undersigned organizations write to express our **strong support for SB 335**, legislation that ensures Maryland’s source-of-income discrimination protections function as intended by addressing the misapplication of credit and income-based screening for applicants with income-based housing subsidies.

For families who rely on housing assistance, including Housing Choice Vouchers and other income-based subsidies, credit and income-based screening often create a persistent barrier that undermines both the purpose of housing assistance programs and the intent of Maryland’s HOME Act. While a landlord has understandable interest in mitigating their risk, for assisted tenants, credit and income-based screening is unnecessary because risk is already mitigated by the existence of the assistance, which adjusts as tenant incomes changes to ensure both ongoing affordability and stability in payment.

Public Housing Authorities (PHAs) and voucher administrators perform income verification, include utility allowance calculations in monthly housing costs, ensure affordability by capping the tenant’s share to 30% of their income, and increase assistance if income falls. Without using credit screening, landlords can calibrate their screening to focus on alternatives that are far more rent-relevant, including rental history checks, landlord

references, and verified eviction outcomes alongside the PHA affordability determination already in place.

Credit Checks Are Not Predictive of Rental Risk for Assisted Tenants

Credit scores were never designed to assess likelihood of successful tenancy, and they rarely include rental payment history.¹ There is no credible evidence that credit scores predict tenancy outcomes, while the data and guidance available supports alternative screening for assisted tenants.

The U.S. Department of Housing and Urban Development's *2024 Guidance on Screening of Applicants for Rental Housing* explicitly warns that credit scores were not designed for rental decisions and pose a significant risk of unjustified discriminatory impact, especially when more relevant financial information is available. HUD notes in the guidance that when a government entity guarantees a substantial share of rent, negative credit history is not reflective of risk, "For example, a government agency or other entity guaranteeing a significant portion of an applicant's income should make it significantly more likely that the applicant's rent will be paid on time notwithstanding any negative credit history, particularly if that history predates the applicant's receipt of such assistance."²

Further, as noted above, HUD emphasizes that PHAs have already determined affordability and will increase assistance if a household's income decreases, making additional income or credit screening unnecessary and duplicative, "Housing providers and tenant screening companies should keep in mind that under the Housing Choice Voucher program and other assisted housing programs, a public housing agency or other entity has already deemed the rent affordable based on the applicant's income and will increase the amount of assistance if the applicant's income decreases." Research analyzing the use of Housing Choice Vouchers in New York City underscores this point and the risk mitigation of the program, demonstrating that voucher households experienced lower eviction filing rates than similar renter households living nearby, underscoring the program's stabilizing impact.³

At the same time, credit screening practices disproportionately exclude communities historically marginalized by structural inequities. Studies have documented significant racial gaps in credit scores, driven by unequal access to financial products and historic

¹ Consumer Financial Protection Bureau (2022). *Tenant Background Checks Market*.

https://files.consumerfinance.gov/f/documents/cfpb_tenant-background-checks-market_report_2022-11.pdf

² U.S. Department of Housing and Urban Development. (2024). Application of the Fair Housing Act to the Screening of Applicants for Rental Housing. [archives.hud.gov/news/2024/FHEO_Guidance_on_Screening_of_Applicants_for_Rental_Housing.pdf](https://www.hud.gov/news/2024/FHEO_Guidance_on_Screening_of_Applicants_for_Rental_Housing.pdf)

³ NYU Furman Center. (May 20, 2024). *The Use of Housing Choice Vouchers in New York City*.

<https://furmancenter.org/stateofthecity/view/the-use-of-housing-choice-vouchers-in-new-york-city>

discrimination rather than rental reliability.^{4,5} Maryland's subsidized housing population is disproportionately Black and includes many families with children⁶, meaning blanket credit cutoffs have a predictable disparate impact on protected classes.

SB 335 Is a Necessary and Evidence-Based Fix

The continued reliance on credit scores and income thresholds, despite clear evidence of their irrelevance for subsidized tenants, undermines the effectiveness of Maryland's source-of-income protections and prevents families from accessing stable housing. Removing unnecessary barriers supports Maryland's broader housing goals by promoting access to quality housing, improving mobility opportunities, and providing stability and economic opportunity. Importantly, SB 335 does not prevent landlords from assessing risk for their properties or screening tenants, but it requires that screening criteria be relevant to the applicant's circumstances and the structure of their rental assistance.

For these reasons, the undersigned organizations urge a **FAVORABLE REPORT on SB 335** and ensure that Maryland families using income-based housing subsidies are not unfairly denied the opportunity to secure safe and stable housing.

Thank you for your consideration.

Sincerely,

Adria Crutchfield

Executive Director
Baltimore Regional Housing Partnership

Joanna Diamond

Director of Public Policy
Health Care for the Homeless

Liz Krueger, LCSW-C, MPH

Director of Homeless Services
Interfaith Works

Kate Scott

Executive Director
Equal Rights Center

Katrina Emerson Kugel

Government Relations Manager
Seeking Employment, Equality and
Community for People with
Developmental Disabilities

Zafar Shah

Advocacy Director for Human Right to
Housing
Maryland Legal Aid

⁴ Urban Institute. (2017). Credit scores perpetuate racial disparities, even in America's most prosperous cities.

<https://www.urban.org/urban-wire/credit-scores-perpetuate-racial-disparities-even-americas-most-prosperous-cities>

⁵ National Consumer Law Center. (2024). Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination. <https://www.nclc.org/resources/past-imperfect-how-credit-scores-and-other-analyticsbake-in-and-perpetuate-past-discrimination/>

⁶ Query of Maryland 2024 Housing Choice Voucher data U.S. Department of Housing and Urban Development. Picture of Subsidized Households Dataset. https://www.huduser.gov/portal/datasets/assthsg.html#query_2009-2024

PMD. SB 335. FAV.pdf

Uploaded by: Erica Puentes

Position: FAV



PROGRESSIVE MARYLAND

P.O. Box 7595, Largo MD 20792

ProgressiveMaryland.org

Info@progressivemaryland.org

Bill Title: SB 335 - Human Relations – Discrimination in Housing – Income Based Housing Subsidies

To: Judicial Proceedings Committee

From: Erica Puentes, Legislative Coordinator on behalf of Progressive Maryland

Date: February 3, 2026

Dear Chair Smith and Members of the Committee,

Progressive Maryland strongly supports SB 335 - Human Relations – Discrimination in Housing – Income Based Housing Subsidies. Progressive Maryland is a member based organization led by and focused on working class, Black, and brown communities. Our grassroots advocacy focuses include racial justice and economic justice with the aim of building a more just and equitable Maryland. We have over 125,000 members and supporters across the state, with significant bases in Baltimore City, Prince George’s, Montgomery, Frederick, Harford counties, and the Eastern Shore.

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 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, 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, **Progressive Maryland respectfully urges a Favorable report on SB 335.**

SB 335_Horizon Foundation_FAV.pdf

Uploaded by: Glenn Schneider

Position: FAV



February 10, 2026

COMMITTEE: Senate Judicial Proceedings Committee

BILL: SB 335 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies

POSITION: Support

The Horizon Foundation is the largest independent health philanthropy in Maryland. We are committed to a Howard County free from systemic inequities, where all people can live abundant and healthy lives. The Foundation is pleased to **support SB 335 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies**. This bill would clarify appropriate screening practices for renters who use income-based housing assistance.

Credit scores were not designed for rental decisions and rarely include rental payment history. However, 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. Research and federal guidance from the U.S. Department of Housing and Urban Development indicate that relying on credit scores for assisted tenants disproportionately harms Black renters, women-led households and low-income families. SB 335 would eliminate credit screening for housing assistance recipients while still allowing landlords to assess applicants using relevant criteria such as rental history, landlord references and verified eviction outcomes – all of which offer a more accurate and fair assessment of tenant risk.

During the Horizon Foundation’s most recent strategic planning process that involved extensive community engagement, residents cited obtaining safe, affordable and high-quality housing as one of the biggest barriers to their ability to live a healthy and abundant life. Laws and practices remain in place that hold many of our friends and neighbors back and lead to poorer health outcomes and fewer opportunities for housing stability and social mobility. But we believe health is a fundamental right and that everyone deserves a fair opportunity to attain it at the highest level. For this reason, the Foundation **SUPPORTS SB 335** and urges a **FAVORABLE** report. Thank you for your consideration.

BOARD OF TRUSTEES

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SB335_FAV_EconAction.pdf

Uploaded by: Jennifer Bevan-Dangel

Position: FAV



**SB335: Human Relations - Discrimination in Housing -
Income-Based Housing Subsidies**

Position: Favorable

February 10, 2026

The Honorable William Smith, Chair
Judicial Proceedings Committee
2 East Miller Senate Office Building
Annapolis, MD 21401
Cc: Members of the Committee

Chair Smith and members of the Judicial Proceedings Committee,

Economic Action Maryland Fund urges a favorable report on SB335, which would address the misapplication of credit and income-based screening for applicants with income-based housing subsidies.

Applying credit and income-based screens to families participating in housing assistance programs is neither relevant nor appropriate. Public Housing Authorities and voucher administrators already perform income verification, cap the tenant's obligation to 30% of their income, and increase assistance if their income changes. It is duplicative and unnecessary for the landlord to also look at income or credit when determining eligibility for an applicant.

Because the PHA or voucher administrator are partially responsible for the monthly rental fee, income or credit checks are not relevant. The agency is cosigning the lease and will be responsible if the renter's income changes. Studies of voucher households in New York City show that voucher holders have much lower eviction rates than surrounding residents.

The bill does not prohibit the landlord from screening the tenant for other, more relevant factors. But it saves the landlord from unnecessary, duplicative, and potentially discriminatory income verification.

When the legislature passed the HOME Act, the intent was to prohibit source of income discrimination. SB335 closes loopholes that allow landlords to continue to indirectly discriminate based on income, and we urge a favorable report.

Sincerely,
Jennifer Bevan-Dangel, Deputy Director

Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

2209 Maryland Ave · Baltimore, MD 21218 | www.econaction.org
Marceline White · Marceline@EconAction.org | Jennifer Bevan-Dangel · Jennifer@EconAction.org

CHC Support of Senate Bill 335.pdf

Uploaded by: Jessamine Duvall

Position: FAV



**Testimony in Support of Senate Bill 335
Human Relations – Discrimination in Housing – Income-Based Housing Subsidies**

**Before the Senate Judicial Proceedings Committee
Maryland General Assembly**

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

My name is Jessamine Duvall, and I am the Executive Director of Columbia Housing Center, a nonprofit organization based in Howard County that works to expand access to safe, stable, and affordable housing through direct assistance, education, and policy advocacy. I am writing in strong support of Senate Bill 335.

SB 335 addresses a persistent and harmful loophole in Maryland’s source-of-income protections by clarifying that landlords may not deny housing to otherwise qualified tenants using an income-based housing subsidy—including Housing Choice Vouchers—by imposing income or credit screening standards that bear no relationship to a tenant’s actual, guaranteed ability to pay rent. While the HOME Act of 2020 was a critical step toward ending source of income discrimination, our experience on the ground shows that its promise has not yet been fully realized.

At Columbia Housing Center, we operate the Voucher to Keys program, which helps Housing Choice Voucher holders overcome barriers to leasing in high-opportunity areas like Howard County. Through this work, we regularly assist households led by people who are employed, have positive rental histories, and are fully qualified under voucher program requirements—yet still face repeated denials from local landlords. The most common reasons for rejection are requirements that tenants demonstrate income equal to multiple times the full contract rent, or blanket rejections based on a “minimum credit score” or on credit histories that reflect past financial hardship before a voucher was awarded.

One of our recent clients, a single widow with three young children, spent months searching for housing after receiving a long-awaited Housing Choice Voucher. Despite a voucher that would cover her entire rent, she was denied repeatedly—often before submitting a formal application—because landlords required high credit scores for all adult household members or applied income standards unrelated to her actual rent obligation. Application fees became a financial barrier as she spent hundreds of dollars on applications that were ultimately denied. At several points, she feared that she and her children would become homeless before she could secure a lease.

Through Voucher to Keys, our staff worked closely with her to navigate an increasingly desperate situation: helping identify units, communicating with landlords, and ultimately advocating on her behalf to secure a lease and resolve upfront cost barriers. She is now stably housed, but her experience is not unusual. It reflects a system in which rental assistance exists in theory, yet families are effectively shut out of opportunity areas in practice.

SB 335 is a reasonable, targeted response to this problem. It does not prevent landlords from screening tenants or complying with federal or funding-related requirements. Instead, it ensures

that screening criteria are relevant, nondiscriminatory, and aligned with the reality of how income-based housing subsidies work. Importantly, the bill maintains clear exceptions where financial information is required by law or funding conditions, and enforcement relies on existing mechanisms through the Maryland Commission on Civil Rights.

From a policy perspective, this bill strengthens Maryland's housing market by helping rental assistance function as intended: to promote housing stability, reduce the risk of homelessness, and expand access to opportunity. From a human perspective, it means fewer families spending months in crisis despite having assistance in hand.

For these reasons, Columbia Housing Center respectfully urges a favorable report on Senta Bill 335.

Thank you for your time and consideration.

Respectfully submitted,



Jessamine Duvall
Executive Director
Columbia Housing Center

MDGA26_SB 335_JUFJ_FAV.pdf

Uploaded by: Jo Shifrin

Position: FAV

February 10, 2026



Jo Shifrin
Bethesda, MD 20817

TESTIMONY ON SB 335 - POSITION: FAVORABLE

Human Relations - Discrimination in Housing - Income Based Housing Subsidies

TO: Chair Smith, Vice Chair Waldstreicher, and members of the Judicial Proceedings Committee

FROM: Jo Shifrin, on behalf of Jews United for Justice (JUFJ)

My name is Jo Shifrin. I am a resident of District 16. I am submitting this testimony on behalf of Jews United for Justice (JUFJ) in support of SB 335, Human Relations - Discrimination in Housing - Income Based Housing Subsidies. JUFJ organizes over 6,000 Jews and allies from across Maryland in support of social, racial, and economic justice campaigns at the state and local levels.

I moved to Montgomery County in 2014 when I retired. My support for this legislation comes from my belief in Jewish values. *Tikkun Olam* is an obligation to make the world a better place for everyone and *Dei Machsoro* means we must make certain that everyone has what they need to both live and thrive. The need for safe housing is central to Jewish beliefs. Jewish texts speak about the obligation of both landlords and tenants, the way to construct a safe home, etc.

The first thing my husband and I did when we arrived in Montgomery County was to look for a home. We both believe that having a home provides the foundation for having a good life. When you have a home, you can raise a family, make friends, and otherwise feel secure. But families relying on Housing Choice Vouchers and other income-based subsidies often encounter credit and income screening practices that shut them out of rental housing even though their rent would be largely covered by the housing subsidy, and the amount that they would pay is capped at what they can afford. These malign practices undermine the purpose of housing assistance.

Government agencies that offer housing subsidies verify income, determine affordability, and adjust the assistance when income changes. These safeguards protect the landlord and provide for rent stability, making additional credit or income screening unnecessary. Other criteria – like rental history and landlord references– provide a more accurate assessment of tenant risk. Relying on credit scores are likely to be discriminatory because they rarely include rental payment history.

By clarifying appropriate screening practices, SB 335 preserves landlords' ability to assess tenant suitability while ensuring that the criteria used are relevant, fair, and aligned with the intent of housing subsidies. SB 335 helps to reduce avoidable denials, shortens housing searches, and strengthens stability for families.

For these reasons, on behalf of JUFJ I respectfully urge this committee to return a favorable report on SB 335.

Health Care for the Homeless - SB 335 FAV - Housin

Uploaded by: Joanna Diamond

Position: FAV



HEALTH CARE FOR THE HOMELESS TESTIMONY
FAVORABLE

**SB 335 – Human Relations - Discrimination in Housing - Income-Based Housing
Subsidies**

Senate Judicial Proceedings Committee
February 10, 2026

Health Care for the Homeless fully supports SB 335, which would protect recipients of housing assistance from the impact of exclusionary rental screening practices, specifically the use of income and credit history as a barrier to accessing quality housing. We applauded the Maryland General Assembly in 2020 for passing the HOME Act, a critical bill to prevent discrimination based on a person's source of income. By passing the HOME Act, the legislature sent a clear signal that Maryland is committed to making improvements in the dramatic health, wealth, and education disparities furthered by discriminatory housing laws. This legislation ensures Maryland's source-of-income discrimination protections function as intended by addressing the misapplication of credit and income-based screening for applicants with income-based housing subsidies.

For over 40 years, Health Care for the Homeless has supported thousands of adults and families in their struggle to find safe and secure homes in the Baltimore metropolitan area. While the HOME Act made great strides in protecting some of Maryland's most vulnerable populations, the persistence of this type of discrimination exacerbates the crisis of homelessness.

Health Care for the Homeless' supportive housing team knows firsthand how the HOME Act has been implemented and have consistently continued to experience these discriminatory tenant screening practices. Such practices have made it extremely difficult, if not impossible, to find housing for clients that would otherwise qualify for housing. Health Care for the Homeless Therapist Case Manager, Jo Feldman, LMSW, shares just one of their many experiences with this type of discrimination:

I have a client who was denied by a property due to her credit score. This came as a surprise to the client, Orlando (CHW on my team), and myself, as she had been approved for units at two other locations (those units did not work for accessibility purposes) pretty recently. We were directed to this property by the Mayor's office who had successfully placed other voucher holders there. This property was very aware of the client's situation and that she held a voucher as they came up in conversations when we toured. Staff never mentioned any concerns about her ability to be approved. The application process felt extensive (like, required the client to return the application in-person and wouldn't budge when informed of her transportation barriers) and took time away from us continuing the search. After running a credit check, the property elected to tell me - only me - that the client was denied instead of reaching out to her as the applicant directly, which felt disrespectful, especially since the client had been engaged throughout the touring and application process.

Both the client's representative at the Mayors Office (who hold her voucher) and I pushed for some flexibility and the property did not budge. We were told that the denial due to credit score was "in accordance with their standard screening criteria" and for any follow-up, to go through the credit check company.

This client has in general had a rough time with finding accessible units and it took us quite some time to get her housed!

By passing this bill, the legislature can ensure that the HOME Act this body passed is effective in preventing unjust discrimination of low-income families seeking stable housing. **Health Care for the Homeless strongly urges a favorable report on SB 335.**

Health Care for the Homeless is Maryland's leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. We deliver medical care, mental health services, state-certified addiction treatment, dental care, social services, housing support services, and housing for over 11,000 Marylanders annually at sites in Baltimore City and Baltimore County.

*Our Vision: Everyone is healthy and has a safe home in a just and respectful community.
Our Mission: We work to end homelessness through racially equitable health care, housing and advocacy in partnership with those of us who have experienced it.
For more information, visit www.hchmd.org.*

SB 335 FAV MSEA FINAL.pdf

Uploaded by: Jocelyn Collins

Position: FAV

**FAVORABLE Testimony in Support of Senate Bill 335
Human Relations - Discrimination in Housing - Income-Based Housing
Subsidies**

**Judicial Proceedings
February 10, 2026
1:00 pm**

**Jocelyn I. Collins
Public Policy Partners, on behalf of MSEA**

The Maryland State Education Association (MSEA) **supports Senate Bill 335**, which strengthens Maryland's fair housing laws by prohibiting discrimination against renters who use income-based housing subsidies, including housing choice vouchers and other public or nonprofit rental assistance programs. This legislation closes gaps in existing protections and ensures that families who rely on lawful rental assistance are not unfairly excluded from housing opportunities based on the source of their income or financial circumstances tied to periods of housing instability.

Specifically, Senate Bill 335 would prohibit a landlord from refusing to rent to a prospective tenant solely because the tenant uses an income-based housing subsidy. The bill also prevents landlords from relying on a tenant's income level, credit score, or adverse credit history that occurred during a time when the tenant did not receive an income-based housing subsidy. Importantly, violations would be treated as discriminatory housing practices enforceable by the Maryland Commission on Civil Rights. These provisions are critical to ensuring meaningful access to housing rather than nominal protections that can be easily circumvented.

MSEA's support for this legislation is grounded in **MSEA Resolution F.23 – Fair Housing**, which states: "*MSEA believes that fair housing practices should be broadened and strengthened to assure each citizen an equal opportunity to reside in a neighborhood of their choice.*" Senate Bill 335 directly advances this principle by addressing discriminatory practices that disproportionately impact low-income



families, communities of color, and working families who rely on rental assistance to secure stable housing.

MSEA represents 76,000 educators and school employees who work in Maryland's public schools and community colleges, teaching and supporting our almost 900,000 K-12 students so they can pursue their dreams. MSEA represents more than 44 local affiliates in every county across the state of Maryland, and our parent affiliate is the 3-million-member National Education Association (NEA).

Our members witness firsthand the consequences of housing instability and housing discrimination on students and school communities. When families are denied housing based on income source or past financial hardship, they often experience repeated moves, overcrowded living situations, or homelessness. These challenges directly affect students' academic performance, attendance, social-emotional well-being, and ability to fully engage in their education.

Students who experience frequent housing disruptions are more likely to change schools midyear, lose access to specialized services, and struggle to form stable relationships with peers and educators. Educators, in turn, face additional challenges supporting students whose basic needs for safety and stability are unmet. By promoting stable and equitable access to housing, Senate Bill 335 supports stronger school communities and improves the conditions necessary for effective teaching and learning.

Senate Bill 335 also promotes broader community stability. When families are able to access housing in neighborhoods of their choice, communities benefit from reduced displacement, stronger family engagement in schools, and increased economic and social integration. These outcomes align with Maryland's commitment to equity and civil rights and reinforce the interconnectedness of housing policy and educational opportunity.

We urge the committee to issue a Favorable Report on Senate Bill 335.

SB 335 - PBRC Testimony FAV.pdf

Uploaded by: Katherine Davis

Position: FAV



SB 335 - Human Relations – Discrimination in Housing – Income Based Housing Subsidies
Judicial Proceedings
February 10, 2026 at 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 SB 335 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 SB 335 recognizes, this undermines both the purpose of housing assistance and the intent of the HOME Act, which exist 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 and are still allowed under this legislation.

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, 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 the above reasons,
PBRC urges a FAVORABLE report on SB 335.
Please contact Katie Davis, Director of PBRC's Courtroom Advocacy Project, with any questions.
kdavis@probonomd.org • 443-703-3049

testimony in support of SB0335 2 10 26.pdf

Uploaded by: Katrina Kugel

Position: FAV



1300 Spring St
Suite 400
Silver Spring, MD 20910
Phone: 301.576.9000
www.SEECOnline.org

SB 335 – Human Relations – Discrimination in Housing – Income Based Housing Subsidies

Position: Favorable

Hearing date: February 10, 2026

Committee: Economic Matters Committee

My name is Katrina Emmerson Kugel, the Government Relations Manager at SEEC. On behalf of our organization, a community provider of services to over 300 adults with intellectual and developmental disabilities (I/DD), I encourage a favorable report on SB 335.

Under the 1999 *Olmstead* Supreme Court decision, people with disabilities have the right to live in the most integrated, community-based setting possible and not be forced into institutions. The right of people with disabilities to choose where they live can only be achieved when they are able to use their housing vouchers without economic discrimination by landlords. By not allowing landlords to use credit history and financial information before they received their voucher, it will lessen this practice.

People with disabilities are disproportionately low-income and therefore rely heavily on Housing Vouchers and other income-based subsidies. At the same time, barriers to building credit can undermine their ability to use these vouchers successfully, limiting their choice in housing options.

Stephen, someone we support who receives a housing voucher, was recently asked what he likes about living on his own and he said *“Freedom, going wherever I want, people, can have get togethers and go on dates and travel places”*. He likes that he can *“Decide where I want to go and who I want to see.”* In terms of what he likes to do at his apartment, he said *“Game nights and get togethers and potlucks”*. He said *“I’ll be sad”* if he didn’t have his own place, and describes his neighborhood as *“Peaceful quiet”* and adds he *“made a lot of new friends”*.

The ability to choose housing in one’s community means dignity, choice, and authority for all people, including those with I/DD. It is a right that must be protected.

Extra income or credit checks by landlords are not necessary because Public Housing Authorities already check income, set rents based on what a household can afford, and change assistance when income changes.

In addition, credit scores were not created to decide who should get housing, and they usually do not include rent payment history. Research and guidance from HUD show that using credit scores for people with housing assistance can unfairly harm people with disabilities, Black renters, women-led households, and very low-income families.

SB 335 makes clear what screening practices are appropriate. It still allows landlords to screen tenants, but ensures the rules are fair and focused on what matters. The bill helps reduce unnecessary denials and barriers so people with disabilities can find housing in their communities. We believe this legislation will support long-term housing stability across the state.

We encourage a favorable report for SB 335. Thank you.

DRM Testimony in Support of SB335.pdf

Uploaded by: Leslie Dickinson

Position: FAV

SB 335 – Human Relations – Discrimination in Housing – Income Based Housing Subsidies

Hearing before the Senate Judicial Proceedings Committee on February 10, 2026

POSITION: SUPPORT (Favorable)

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

Disability Rights Maryland (DRM) is the federally designated Protection and Advocacy agency in Maryland, mandated to advance the civil rights of people with disabilities. DRM works to increase opportunities for Marylanders with disabilities to be part of their communities and live in safe, affordable, and accessible housing.

In 2020 the Maryland General Assembly passed the Housing Opportunities Made Equal (HOME) Act, with the purpose of expanding the housing policy of the State to include providing for fair housing to all citizens regardless of source of income.¹

House Bill 231 and Senate Bill 530 each recognized in its preamble that Discrimination in housing based on a person's source of income primarily affects persons that the General Assembly has already determined need legal protection from discrimination such as families with children, people of color, and people with disabilities; and further that the Act will not prevent private landlords from considering **relevant, nondiscriminatory factors** in screening rental applicants, including an **applicant's ability to comply with lease terms and prior tenancy history**; and, importantly, the Act sought to deconcentrate poverty by providing additional opportunities for tenants utilizing public subsidies to live in neighborhoods other than the neighborhoods in which those individuals are currently and disproportionately residing.

Despite the clear legislative intent, families relying on Housing Choice Vouchers (HCV) and other income-based subsidies frequently encounter credit and income screening practices that effectively shut them out of rental housing in areas of opportunity even though their rent is largely covered by the housing subsidy and any amount they pay is capped for affordability. As SB 335 recognizes, credit screening undermines both the purpose of housing assistance and the intent of the HOME Act.

Across Maryland, there is a substantial shortage of rental homes, affordable and available to extremely low-income households, those whose incomes are at or below the poverty guidelines or 30% of their area median income (AMI). See [Maryland | National Low Income Housing Coalition](#) (last viewed 2/3/2026).² Further, according to the NLIHC's GAP Report, in 2023 (most recent data available), there were 68,261 affordable and available rental homes for extremely low-income (ELI) renter households and 196,936 ELI renter households in need of housing. See [Gap Report: Maryland | National Low Income Housing Coalition](#) (last viewed 2/3/2026). In the Baltimore-Columbia-Towson metro area, there were 37,591 affordable and available rental homes for extremely low-income (ELI) renter households and 96,394 ELI renter households in need of housing in the metro area. *Id.*

People with disabilities whose sole income is Supplemental Security Income (SSI) (\$967 per month in 2025)³ fit squarely into the ELI analysis. There is no United States or Maryland housing market in which a

¹ [2020 Regular Session - House Bill 231 Third Reader](#); [2020 Regular Session - Senate Bill 530 Third Reader](#)

² There is also a lack of affordable and available rental homes for low-income rental households between 30% and 80% of AMI.

³ In accordance with the Cost of Living Adjustment (COLA), the monthly SSI payment increased to \$994 beginning in January 2026. [SSI Federal Payment Amounts for 2026](#)

person whose sole income is SSI can afford a safe, decent apartment without a housing subsidy. According to an analysis by the Technical Assistance Collaborative (TAC), a person receiving only SSI income in 2025 would have to spend an average of 179% of their income to rent a one-bedroom apartment in Maryland. In the Baltimore-Columbia-Towson metro area, this person would have to spend 166% of their monthly SSI income to rent a one-bedroom unit (or 146% to rent an efficiency). See [Priced Out - TAC](#) (last viewed 2/3/2026).

It is, thus, well documented that approximately two thirds (2/3) of ELI renter households, including people with disabilities on SSI, cannot find affordable and available housing in Maryland without a portable housing subsidy such as a HCV.

Pursuant to HUD regulations, not less than 75 percent of the families admitted to a PHA's HCV program during the PHA fiscal year from the PHA waiting list shall be extremely low-income families. The PHA must receive information verifying that an applicant is eligible within the period of 60 days before the PHA issues a voucher to the applicant. See 24 CFR 982.201(b)(2)(i) and (e).

Consequently, Housing Choice Vouchers are the primary subsidy which fills the gap left by the lack of affordable and available housing for extremely low-income families as described above.

Accordingly, it is incumbent upon this committee to issue a favorable report to address barriers that are not consistent with screening rental applicants (as described in the HOME Act) but instead continue discrimination against protected classes that the HOME Act was designed to prevent – potentially forcing people with disabilities into costly and segregated nursing facilities or state hospitals or, along with their non-disabled peers, ending up in shelters, homeless or incarcerated.

Housing Choice Voucher Program

The Housing Choice Voucher Program is a complex program guided by regulations and requirements with which voucher holders must comply. In addition to HUD regulations, HUD creates guidelines, handbooks and notices which it regularly updates. In addition, PHAs are mandated to create an annual Administrative Plan that provides detailed guidelines consistent with HUD regulations.

The Housing Authority of Baltimore City's FY2026 Administrative Plan can be found here⁴: [habc-2026-admin-plan-clean-10-15-2025.pdf](#).

HUD regulations, HUD handbooks and guidance and PHA administrative plans provide multiple layers of review that go far beyond what an individual landlord or property management company can accomplish, while also being accountable to the public and to the applicants and voucher holders themselves.

When an applicant on the Housing Choice Voucher waitlist reaches the top of the list, the Public Housing Agency (PHA) will send written notice and if the applicant responds the PHA will schedule an eligibility interview to which they must bring numerous documents so the PHA can verify eligibility. Once evaluated and approved, the applicant is scheduled for a mandatory briefing during which the PHA instructs them about the program requirements, provides them with the voucher and a briefing packet. (HABC Admin. Plan, ¶ 6.2.2). Voucher holders learn about family obligations; advantages of moving to an area of low poverty concentration; and, tenant readiness, among other important information.

After being on the waitlist for years, in most instances the voucher holder has 60 days to complete all required tasks to use (or lose) the voucher. Every delay eats away at this precious time. The voucher holder must engage in housing searches and find places to apply; they must pay an application fee with every application for housing – no matter how low their income; if they are denied, they lose the application fee

⁴ As it interprets and implements HUD regulations and guidance it is similar to administrative plans across the State.

and the time it took for the property manager to process the application. We have clients for whom it has taken weeks just to be denied, leaving them short on time and in crisis mode to find housing before their voucher expires. This usually leads them back to less desirable housing **not** located in an area with good schools, transportation, accessible housing and opportunities – continuing a cycle that the HOME Act intended to disrupt.

Voucher holders pay 30% of their adjusted gross income including utilities. (HABC Admin Plan ¶ 8.7) and are required annually to have their income recertified to ensure their rent portion is accurate. If prior to the annual recertification, their income decreases, the voucher holder can request an interim recertification from the PHA which it is required to complete, resulting in a decrease in the tenant’s rent portion and an increase in the amount paid by the PHA. As you will read and hear from others’ testimony, credit reports and credit scores are not relevant to rental history or the likelihood that a tenant will pay rent. This is especially true when a tenant has a subsidy such as a voucher which guarantees that their rent portion is affordable. Rent relevant criteria like rental history, landlord references, and verified eviction outcomes offer a more accurate and fair assessment of tenant risk.

For these reasons, I respectfully urge a **Favorable report on SB 335**.

Thank you for your consideration. Please contact me with any questions regarding my testimony.

Sincerely,

/s/ Leslie Dickinson

Leslie Dickinson

Managing Attorney

Disability Rights Maryland

(443) 692-2488

LeslieD@Disabilityrightsmd.org

Attachment: Client Story

Client Story

Disability Rights Maryland (DRM) represented Ms. Irby-Wilson, who authorized me to disclose her name and story as part of DRM's testimony in support of SB 335.

Ms. Irby-Wilson has a housing choice voucher (HCV) that was administered by the Housing Authority for Baltimore City (HABC). In August 2025 she submitted a 60-day notice to vacate to her landlord informing them she would be vacating by 10/31/2025. Simultaneously she applied to HABC to have her voucher ported to Harford County; porting is a routine matter provided for by HUD regulations and the HABC Administrative Plan. However, due to HABC's delay in processing the porting request, Ms. Irby-Wilson couldn't vacate by 10/31/2025. Thereafter, the Landlord filed a Tenant Holding Over (THO) complaint against her (**D-01-CV-25-041540**). There was no wrongdoing, she just couldn't move in time through no fault of her own. At the THO hearing on 1/7/2026, we negotiated with the Landlord's attorney for a stay until 2/28/26 to allow her time to relocate. Once she received her ported voucher, Ms. Irby-Wilson on 1/26/2026 paid a **\$60 application fee** and applied for an apartment at Perkins Place Townhomes in Harford County. By Jan. 29th, Perkins Place sent an email stating her application was denied due to **rental history** and listed a phone number of the "credit company." However, Perkins Place didn't obtain the rental history by viewing Md. Case Search, which would have shown the THO case described above and one other THO case from 2013. Instead, they utilized a "credit company" as indicated in the email below.

The phone number (410-719-0100) is connected to POEknows, Contact - Poe Knows. I called this afternoon and spoke with Natasha who said that Darlene, who is handling this inquiry, is unavailable, but to her knowledge they haven't indicated to Perkins Place that they should deny Ms. Irby-Wilson's application.

Confusion, mistakes and lack of accountability have a real impact on voucher holders who are doing their best to deal with the system and use their voucher before it expires and running into roadblocks.

From: perkinsplace@emailrelay.com

Date: January 29, 2026 at 12:40:19 PM EST

To: chybabii24@gmail.com

Subject: Application

Reply-To: perkinsplace@emailrelay.com

Hello Iman,

Unfortunately your application has been declined due to the rental history. If you would like further clarification on the credit companies decision, you can reach out to them directly at 410-719-0100.

Thank you,

Jackie Grace
Property Manager

Our mailing address is:

Perkins Place
4460 Perkins Circle
Belcamp, MD 21017

SB335_MoCoDHCA_Frey_FAV (GA26).pdf

Uploaded by: Leslie Frey

Position: FAV



Montgomery County

Office of Intergovernmental Relations

ROCKVILLE: 240-777-6550

ANNAPOLIS: 240-777-8270

SB 335

DATE: February 10, 2026

SPONSOR: Senator Love, *et al.*

ASSIGNED TO: Judicial Proceedings

CONTACT PERSON: Leslie Frey

(leslie.frey@montgomerycountymd.gov)

POSITION: FAVORABLE (Department of Housing and Community Affairs)

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

Senate Bill 335 expands the State's protections against discrimination in housing by prohibiting landlords from refusing to lease a unit to a tenant based on income or credit score for those tenants who receive income-based housing subsidy. Income-based housing subsidies are defined as recurring monetary assistance to a landlord from a governmental entity or nonprofit organization intended to defray, in whole or in part, a rent obligation. This includes Federal Section 8 Housing Choice Vouchers. Senate Bill 335 codifies such refusal as a "discriminatory housing practice" under State law, subject to enforcement by the Maryland Commission on Civil Rights.

The protections offered by Senate Bill 335 are premised on the idea that housing subsidies ensure that a tenant has a stable way to pay for housing, so discrimination based on source of income serves no legitimate business purpose for the landlord and instead is a civil rights issue. The bill not only bans housing discrimination based on source of income but also based on amount of income and credit score (or lack of credit score) for those individuals who receive housing subsidies. This is intended to address a practice that is currently legal under State law but nonetheless can result in unfair discrimination against housing subsidy recipients. People experiencing homelessness and housing instability, especially Black and Latino households, are disproportionately reliant on income-based housing subsidies due to systemic income inequality, credit discrimination, and prior evictions tied to poverty rather than risk. Some landlords screen out voucher holders using minimum income ratios, credit score thresholds, or past credit issues unrelated to their current ability to pay rent once a subsidy is in place. These practices perpetuate voucher discrimination, delay lease-ups, and extend homelessness despite available assistance. Senate Bill 335 closes this avenue for discrimination.

The Montgomery County Department of Housing and Community Affairs respectfully urges the committee to issue a favorable report on Senate Bill 335.

SB 335 - CLS Support Prevent SOI Discrimination.pd

Uploaded by: Lisa Sarro

Position: FAV



Jessica A. Quincosa, Esq.
Executive Director

Kayla Williams-Campbell, Esq.
Deputy Director

Lisa Sarro, Esq.
Director of Litigation &
Advocacy

SB 335 – Human Relations – Discrimination in Housing – Income Based Housing Subsidies

**Hearing Before the Judicial Proceedings Committee
February 10, 2026**

Position: FAVORABLE

To the Honorable Members of the Economic Matters Committee:

[Community Legal Services](#) (CLS) is a nonprofit legal services organization providing free legal services to income-eligible Marylanders. CLS is a designated Access to Counsel in Evictions (ACE) provider, through which CLS has assisted thousands of tenants in housing matters, with a goal of helping our clients access and maintain housing stability. **We urge a favorable report on SB 335 to help remove some of the barriers to accessing stable housing for these individuals.**

Families who use Housing Choice Vouchers and other income-based subsidies are often screened out of housing because of credit or income requirements even though most of their rent is paid by the subsidy and their portion is capped at an affordable level. That undermines the very purpose of housing assistance.

Housing Authorities administering housing voucher programs already verify income, determine affordability, and adjust assistance when income changes. Landlords re-screening for income or relying on credit scores is duplicative and unnecessary. More relevant measures, such as rental history, landlord references, and actual eviction outcomes actually provide a fairer and more accurate picture of whether someone will be a stable tenant.

Credit scores were not designed to predict rental performance and often do not reflect rental payment history. HUD has warned that using credit scores in this context can create discriminatory impacts, particularly for Black renters, women-led households, and low-income families.

SB 335 maintains landlords' ability to screen tenants, while ensuring that the criteria used are accurate, relevant, and consistent with how housing subsidies work. It will reduce unnecessary denials, shorten housing searches, and help more Maryland families secure safe, stable housing.

We respectfully urge a favorable report. Please feel free to reach out to Lisa Marie Sarro, Esq., at Sarro@clspgc.org with any questions.

2.06 SB 335- Human Relations – Discrimination in H

Uploaded by: Lonia Muckle

Position: FAV



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.¹

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.

¹ 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

SB 335 FAV.pdf

Uploaded by: Michael Lent

Position: FAV

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

Position: FAVORABLE

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

My name is Michael Lent, and I am a Maryland resident. 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 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, 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,
Michael Lent
Parkville, MD 21234

DCDC Written Testimony SB0335.pdf

Uploaded by: Nicole Earle

Position: FAV



**Written Testimony — Favorable
SB0335 — Human Relations – Discrimination in Housing – Income-Based Housing Subsidies
Judicial Proceedings**

February 10, 2026

Chair Smith, Jr., Vice Chair Waldstreicher and members of the Judicial Proceedings Committee:

My name is Nicole Earle, and I am the CEO of Dominion Community Development Corporation (DCDC), an impact investment real estate development firm in Baltimore. I am here today to express my support for SB0335. I am not speaking about housing policy as an abstract idea. I am speaking as someone who works and lives everyday with families who are trying to survive, stabilize, and thrive — families who are doing the right thing, who have secure income, and who simply want the chance to live in safe housing with their children.

This bill matters because it addresses something that is happening across Maryland every day: Families with housing assistance are being turned away, not because they cannot pay, but because of how their income is viewed and treated. That is not fair and is exclusive and discriminatory. And it is not what real opportunity looks like.

This is about real people. I think about women like my neighbor and her beautiful children. She is not asking for charity. She is not asking for a free ride. She is asking for a fair chance to give her family a fair opportunity to have a better life.

She has stable income through housing assistance. She is trying to raise her kids in a decent environment. But many like her keep running into closed doors — not because of anything other than because landlords can reject her simply due to a credit score or because her rent is supported through a subsidy.

Stable income is stable income. SB0335 sends a basic message: If a person has secure income — including income-based housing assistance — they should not be treated as less worthy of housing. Housing subsidies exist because we as a society decided that working families, seniors, and vulnerable households deserve stability.

It should not be legal for that same assistance to become the reason someone is excluded. A credit score should not be used as a backdoor way to deny someone who has a reliable rent structure and the ability to pay their portion.

At DCDC, our mission is to rebuild communities and restore lives through housing. We are working to develop safe, high-quality homes in neighborhoods that have been disinvested for many years. But housing development alone is not enough if families cannot access housing because of screening barriers that punish poverty instead of measuring ability to pay.

This bill supports the very outcomes Maryland wants:

- Stable families
- Reduced homelessness
- Stronger neighborhoods
- Fair access to opportunity

Let me clear, this bill does not, nor do I support removing responsible screening. This bill does not prevent landlords from protecting their properties. As a landlord I still want the right to verify rental assistance, rental history, and tenant responsibility. What this bill does is stop the automatic exclusion of families simply because their rent is supported through a subsidy or because they do not fit traditional credit scoring models. That is a reasonable correction.

Maryland has made strong commitments to fair housing and equity, and we should continue to lead. SB0335 is part of shoring up those commitments. Families should be able to live where they choose, in safe communities, if they have stable income and are ready to be good tenants — regardless of the source of that income.

In closing I respectfully urge the Committee to issue a **Favorable Report on SB0335**. This bill will help families like my neighbor. It will help communities like mine revitalize. And it will help Maryland live up to the values that we stand for. Thank you for the opportunity to testify.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Nicole Earle", is written over a light blue horizontal line.

Nicole Earle
President, Dominion Community Development Corporation (DCDC)
Baltimore, Maryland

SB0335-JPR-FAV.pdf

Uploaded by: Nina Themelis

Position: FAV



BRANDON M. SCOTT
MAYOR

*Office of Government Relations
88 State Circle
Annapolis, Maryland 21401*

SB0335

February 10, 2026

TO: Members of the Senate Judicial Proceedings Committee

FROM: Nina Themelis, Director of Mayor's Office of Government Relations

RE: Senate Bill 335 – Human Relations - Discrimination in Housing - Income-Based Housing Subsidies

POSITION: Support

Chair Smith, Vice Chair Waldstreicher, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** Senate Bill (SB) 335.

SB 335 makes it illegal for a landlord to refuse housing to a prospective tenant on the grounds that the tenant will use the assistance of an income-based housing subsidy to pay rent. Under SB 335, a landlord may not deny a potential tenant housing who uses this assistance on the grounds of income, credit score, lack of credit score, or adverse credit history. Doing so under the proposed legislation would constitute housing discrimination and be subject to enforcement by the Maryland Commission on Civil Rights.

SB 335 would make it easier for recipients of income-based housing assistance to find housing without denial due to their credit information, despite having adequate resources to afford such housing. Under current state law, a landlord may not refuse housing based on an applicant's income source; however, if the approval for rent is contingent upon meeting certain credit metrics, prospective tenants using housing assistance may be denied. This presents an issue as recipients of income-based housing assistance are most often of low-income status and possess limited income linked to little or no credit history. Additionally, the subjection of approval to housing based on credit history is likely to disproportionately impact Black and Hispanic prospective tenants as, according to a survey of 5,000 adults in the United States conducted by Credit Sesame in 2021, 54% of Black Americans report having poor or fair credit (a credit score below 640) or no credit at all, while 41% of Hispanic Americans and 37% of White Americans fell into this category.¹ As a result, the unbinding of credit history from metrics utilized to approve recipients of housing assistance will affirmatively counteract housing discrimination that is more likely to disadvantage Black and Hispanic Marylanders.

For the above-stated reasons, the BCA respectfully requests a **favorable** report on Senate Bill 335.

ⁱ Credit Sesame. (2021, January 26). *Black and Hispanic Americans on the U.S. Financial System: “The odds were always against me,” new credit sesame survey finds*. PR Newswire: press release distribution, targeting, monitoring and marketing. <https://www.prnewswire.com/news-releases/black-and-hispanic-americans-on-the-us-financial-system-the-odds-were-always-against-me-new-credit-sesame-survey-finds-301215072.html>

SB335

Uploaded by: Pamela Brown

Position: FAV



**Local power, collective voice
for Maryland's children, youth and families**

February 10, 2025

SUPPORT – SB0335 - Human Relations - Discrimination in Housing - Income-Based Housing Subsidies

Dear Senators:

On behalf of the Maryland Association of Local Management Boards, I am writing in support of **SB0335 - Human Relations - Discrimination in Housing - Income-Based Housing Subsidies** to prevent landlords from denying housing to families with vouchers. The current housing crisis which includes lack of affordable housing and escalating rents, is leaving many Maryland families at threat of homelessness. We cannot allow for discrimination to our families finding housing. This proposed Legislation prevents landlords from adding further barriers to our most vulnerable families.

Local Management Boards in each county and jurisdiction in the State of Maryland conduct community needs assessments and address the needs of children and families in their respective jurisdiction. We regularly work with unhoused families and families seeking housing. Section 8 vouchers are a lifeline for very low income families to access housing, especially given the affordability issues they currently face. We must make sure families with vouchers are still given access to affordable housing.

We urge you to support SB0335 - Human Relations - Discrimination in Housing - Income-Based Housing Subsidies to protect those with housing vouchers and to prevent landlords from discriminating against them.

Sincerely,

Pamela M. Brown, PhD
Legislative Chair
Maryland Association of Local Management Boards

SB0335 - Income-Based Housing Subsidies & Credit H

Uploaded by: S. Spencer Dove

Position: FAV



State of Maryland Commission on Civil Rights

Respect...Integrity...Effective Communication

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Wes Moore

Lt. Governor
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Stephanie Suerth, DBA,
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General Counsel
Glendora C. Hughes

**Education and
Outreach Director**
Candice Crenshaw

February 10, 2026

**Senate Bill 335 - Human Relations - Discrimination in Housing -
Income-Based Housing Subsidies
Position: Favorable**

Dear Chairperson Smith, Vice Chairperson Waldstreicher, and Members of the Senate Judicial Proceedings Committee:

The Maryland Commission on Civil Rights (“MCCR”; “The Commission”) is the State agency responsible for enforcing Maryland’s laws prohibiting discrimination in employment, housing, public accommodations, state contracts, commercial leasing, and health services based on race, color, religion, sex, age, national origin, marital status, familial status, sexual orientation, gender identity, genetic information, physical and mental disability, source of income, and military status.

Senate Bill 335 amends Maryland’s Fair Housing law to prohibit a landlord from refusing to rent to a prospective tenant based on that tenant’s income, credit score, lack of credit score, or adverse credit history if the tenant pays rent with the aid of any government or private assistance, grant, loan, or rental assistance program, including low income housing assistance certificates and vouchers issued under the United States Housing Act of 1937. *See* Md. Code Ann., State Government Art. (“SG”) § 20-701(j)(2)(ii). Complaints alleging violations of the bill’s provisions would be potential source of income discrimination that can be filed with the Commission.

For many Maryland renters, obtaining rental assistance is a life altering event. It is commonplace for renters to be waitlisted for years before being approved to receive any form of rental assistance. Once approved, programs frequently require renters to secure housing within a set period of time. It is unfair for these renters that now have the ability to pay rent in-full consistently and on the agreed-to terms simply because the landlord denies them due to an imperfect credit history. In some situations, these denials continue for so long that the renter is removed from the assistance program for inability to secure housing.

The General Assembly passed the Housing Opportunities Made Equal (“HOME”) Act during the 2020 Legislative Session, prohibiting housing discrimination based on source of income after nearly a decade of deliberation, advocacy, and compromise. Since taking effect, MCCR has seen a rapid increase in the number of housing complaints alleging source of income discrimination. In FY2021, source of

“Our vision is to have a State that is free from any trace of unlawful discrimination.”

income was identified nine times in the Commission’s housing caseload of 159 authorized charges. In FY2025, source of income was identified 47 times in the Commission’s housing caseload of 266 authorized charges. The FY2025 total is remarkable, too, because source of income discrimination was the second most frequently identified protected class for the first time in its short tenure within Maryland law¹. The top four protected classes identified in FY2025 were disability (120), source of income (47), race (46), and color (32) – with disability, race, and color being protected classes that were often co-identified within complaints alleging source of income discrimination.

It is clear to the Maryland Commission on Civil Rights that the intersection between protected classes such as race and national origin within Maryland’s anti-discrimination laws is an ever-increasing challenge facing communities throughout our State. Discrimination these days is not overt and easy to detect. Rather, source of income discrimination co-identified with another protected class manifests in covert ways, such as by denying a prospective tenant’s rental application because of an adverse credit history despite the tenant’s ability to pay the rent thanks to the assistance of an income-based housing subsidy. SB335 closes a loophole by giving Maryland’s vulnerable communities access to fair and stable housing that they are able to afford.

For these reasons, the Maryland Commission on Civil Rights urges a favorable vote on SB335. Thank you for your time and consideration of the information contained in this letter. MCCR looks forward to the continued opportunity to work with you to promote and improve fair housing and civil rights in Maryland.

¹ Previously, in FY2024, it was the fourth most frequently identified protected class.

SB 315 - HOME Act pt.2 - wttn Love.pdf

Uploaded by: Sara Love

Position: FAV



THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

SB 335 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies

Chair Smith, Vice Chair Waldstreicher, colleagues on Judicial Proceedings:

In 2020 this body passed Chair Smith’s bill, SB 530, the Housing Opportunities Made Equal, or HOME Act. The purpose of that legislation was to prohibit landlords from discriminating against individuals based upon their source of income.

Unfortunately, some landlords have figured out a way to circumvent the law by subjecting prospective tenants to excessive income requirements or deny tenants housing based on poor credit score or credit history that reflect periods of hardship *before* housing assistance was received.

SB 335 clarifies that landlords who use financial information in screening may not refuse to rent to a prospective tenant with an income-based housing subsidy on the basis of income, credit score, lack of credit history, or pre-subsidy adverse credit history, when the landlord could reasonably have known when the subsidy began.

While considering income and credit score on its surface may seem like a reasonable requirement, understanding the process and basic math reveal that it is not. Public Housing Authorities already conduct comprehensive income verification and affordability assessments for housing assistance recipients. Recipients of housing subsidies are required to contribute no more than 30-40% of their income toward rent, ensuring that their housing costs remain manageable. Because of this oversight and the fact that the rental assistance ensures the rent is covered even in the event of income fluctuations, additional income and credit screening by landlords is redundant and serves only to create an unnecessary barrier and a legally allowable way to exclude voucher holders from housing.

Failure to acknowledge the unique guarantee of rent payment that rental assistance provides has real consequences for real people in this program – a single mother who finds herself struggling with her credit after her divorce but who prides herself on having never missed a rent payment in 20 years, a family whose child lives with a chronic condition falls behind on medical bills but prioritizes housing stability for their family’s health – while these families were eventually able to find housing, with the help and support of the Baltimore Housing Mobility Program’s housing counseling team, their struggles to find housing for which they qualified extended their housing search and the time living in other destabilizing housing situations.

HUD Guidance and Discriminatory Impact

The U.S. Department of Housing and Urban Development (HUD) has acknowledged the flaws in relying on credit history to predict successful tenancy in all situations, and further that there is good reason to avoid credit history screening for tenants in specific situations. From HUD Guidance on Screening of Applicants for Rental Housing, “Limiting the use of credit scores when more relevant financial information is available may be a less discriminatory alternative to using credit scores in all instances.” The guidance further emphasizes specifically that, “A government agency or other entity guaranteeing a significant portion of an applicant’s income should make it significantly more likely that the applicant’s rent will be paid on time notwithstanding any negative credit history.”

The use of credit scores in tenant screening has a disproportionate negative impact on Black, Latino, and low-income renters, reinforcing systemic racial and economic disparities. According to analysis from the Urban Institute, the difference in median credit scores between predominantly white and nonwhite areas is nearly 80 points. In their analysis of Baltimore specifically, they found a median credit score of 671 in predominantly white areas and 576 in nonwhite areas.

Additional Benefits

Beyond addressing a discriminatory impact, restricting the use of credit scores in rental decisions for assisted families has broader economic and social benefits. Housing assistance guarantees that a portion, if not all, of the rent is paid on time, significantly reducing landlords’ financial risk. Tenants are required to pay their portion of the rent or risk losing their assistance on top of their home. As a result of the predictability of these payments, tenants receiving housing assistance are often more stable and longer-term tenants than their unsubsidized counterparts, reducing turnover costs. The average time in a unit for Baltimore Housing Mobility program participants is over four years, and more than 25% of participants have been in their current units for ten years or more.

Increasing access to stable housing fosters stronger communities and leads to improved outcomes for families that ultimately benefits the entire state. Families with young children moving from high-poverty areas to resource-rich communities have been demonstrated to especially benefit – with children having higher incomes and being less likely to themselves live in high-poverty areas as adults, disrupting cycles of intergenerational poverty and investing in the economy of opportunity our state needs.

Closing these loopholes will ensure that the Housing Choice Voucher program can serve its purpose in full capacity. Importantly, the bill *does not* eliminate tenant screening or impose unreasonable burdens on landlords. It preserves existing federal exceptions and explicitly allows income verification where required for income-restricted or subsidized units, ensuring flexibility where legally necessary. For these reasons, I respectfully request your favorable report on SB 335.

ERC SB 335 Testimony 02.06.2026.pdf

Uploaded by: Susie McClannahan

Position: FAV



February 6, 2026

Equal Rights Center Urges Passage of SB 335

The Equal Rights Center is a civil rights organization that identifies and seeks to eliminate unlawful and unfair discrimination in housing, employment, and public accommodations in its home community of Greater Washington, DC and nationwide. For many years, the ERC has conducted intakes with individuals in Maryland who believe they may have experienced housing discrimination, investigated individual claims and systemic forms of housing discrimination, pursued enforcement of the Fair Housing Act and Virginia's fair housing law as needed, and conducted education and outreach about fair housing protections and requirements. The Equal Rights Center appreciates this opportunity to submit testimony in support of SB 335.

The Equal Rights Center supports the passage of SB 335, Human Relations - Discrimination in Housing - Income-Based Housing Subsidies, because the bill would strengthen Maryland's source of income protections and create greater housing stability for renters that receive income-based housing assistance.

In 2020, Maryland banned source of income discrimination when it passed the HOME Act, ensuring that recipients of rental assistance could not be rejected from a property based solely on their use of a housing voucher or subsidy. Previously, renters with housing vouchers in Maryland could only use their vouchers at properties that elected to accept them, which tended to be clustered in lower-income areas. These limited choices frustrated the very purpose of voucher programs: to help low-income residents move to areas of opportunity, with better access to jobs, schools, and other community resources and amenities. By banning source of income discrimination, Maryland expanded the options available to renters with vouchers, enabling them to live in the home and neighborhood of their choice.

However, in contravention to the HOME Act's intent, many housing providers continue to exclude qualified renters with housing vouchers from their properties via the use of overly restrictive income and credit criteria. These overly restrictive criteria not only make it difficult for voucher holders to make informed choices about where to apply for housing, but ultimately restricts them from the neighborhoods and homes that are the best fit for their families. Voucher holders have shared that these barriers are extremely discouraging and make them feel looked down upon. Even worse, these rejections delay families with vouchers from securing a home,

potentially forcing them to rent a substandard or unsafe home or risk losing their housing voucher altogether and becoming homeless.

Since Maryland added source of income protections to its fair housing law, the ERC has fielded dozens of reports of illegal source of income discrimination against Maryland renters. **Minimum income requirements serve as a profound barrier for applicants with housing vouchers**, especially in cases where a housing provider requires a voucher holder to show proof of income that is three or four times the total rent. **These income requirements effectively exclude virtually all renters with vouchers, since voucher programs are specifically designed to help low-income renters obtain housing that they otherwise could not afford.** Even when housing providers have a policy of considering only whether a voucher holder makes 3 or 4 times their portion of the rent, the ERC has repeatedly seen leasing agents misunderstand and misapply the policy. This results in voucher holders being discouraged from applying or being unfairly rejected for tenancy based on improper income screenings.

Additionally, income screenings are not necessary for renters with housing vouchers given that **the Housing Choice Voucher Program calculates the household's monthly rent portion to be affordable based on the household's income.** A voucher holder typically pays about thirty percent of their monthly income towards rent, with the Housing Choice Voucher covering^[OBJ] SB 335 would remove unfair and unnecessary income screenings by prohibiting housing providers from considering the income level of rental applicants who use an income-based housing subsidy like a housing voucher.

In a similar vein, some Maryland housing providers have unfairly denied rental applicants based on credit issues, like a low credit score or negative credit history that occurred prior to when the applicant received a housing voucher. **A voucher holder's financial situation and ability to pay rent meaningfully change when they receive a housing voucher, yet credit screenings do not reflect this change.** Further, many voucher holders pay only a small portion of their total rent, or no portion at all, with the remainder covered by the housing voucher. **As such, credit score and credit history prior to when the renter received their voucher are not reliable predictors of their ability to pay rent.** SB 335 would prohibit housing providers from considering these irrelevant credit-related factors, ensuring that renters with income-based assistance are treated more fairly in the screening process, improving their chances of finding a suitable home. **SB 335 would align Maryland's source of income protections with those in D.C., which have been critical to stamping our discriminatory barriers that stand in the way of housing**

¹ U.S. Department of Housing and Urban Development. (n.d.). *Calculation of Income and Family Rent Portion for the Housing Choice Voucher Program*. HUD Exchange. <https://files.hudexchange.info/resources/documents/Calculation-of-Income-and-Family-Rent-Portion-for-the-Housing-Choice-Voucher-Program.pdf>.

choice and stability for households with income-based rental assistance. The Eviction Record Sealing Authority and Fairness in Renting Amendment Act of 2022 made it illegal for housing providers in D.C. to deny a voucher holder’s application based on their income level, credit score (or lack of a credit score), or negative credit issues that occurred prior to the applicant’s receipt of the subsidy. This law has dramatically improved the ability of renters with housing vouchers to secure housing, since irrelevant income and credit factors can no longer act as barriers. It has also helped clarify to housing providers how they should screen applicants with housing vouchers. In fact, some housing providers that serve the District and larger mid-Atlantic region have voluntarily adopted these screening practices across their portfolios in order to more fairly consider applicants with housing vouchers. Maryland lawmakers should pass SB 335 to similarly clarify the state’s source of income protections, reduce confusion for housing providers, and eliminate barriers needlessly preventing renters with vouchers from securing housing. Lastly, it is important to note that source of income discrimination is serving as a modern-day form of racial discrimination. Eighty percent of households in the Housing Choice Voucher Program (HCVP) in Maryland identify as Black, despite Black individuals comprising less than 35% of the Maryland population.² This means that screening criteria that exclude HCVP participants disproportionately exclude Black renters. Black families in Maryland are also more likely to have low incomes than their white counterparts, and nationwide, the average credit score for Black individuals is nearly 100 points lower than the average score for white individuals.³ Reducing tenancy screening barriers for voucher holders would thus help to address racial inequalities in housing in the state.

In conclusion, the ERC encourages passage of SB 335. The bill will ensure that renters who use income-based housing assistance do not encounter discriminatory barriers when applying for housing, making it easier for them to secure a home that meets their needs in their neighborhood of choice. Housing providers will also have clearer guidance on income and credit screening requirements for renters with income-based housing assistance. These benefits are proven by D.C.’s implementation of similar legislation, which has noticeably improved outcomes for District renters with housing vouchers. For all of these reasons, the Equal Rights Center urges Maryland lawmakers to pass SB 335 and improve outcomes for renters across the state.

² HUD Office of Policy Development and Research. (n.d.). *Assisted housing: National and local*. HUD USER. <https://www.huduser.gov/portal/datasets/assthsq.html>, United States Census Bureau. (n.d.). U.S. Census Bureau quickfacts: Maryland. <https://www.census.gov/quickfacts/fact/table/MD/PST045224>.

³ Bonk, V. (2020, September 9). *Survey shows Maryland’s poverty rates - and the racial gap beneath them*. WTOP News. <https://wtop.com/maryland/2020/09/survey-shows-marylands-poverty-rates-and-the-racial-gap-beneath-them/>.

SB 335_MD Center on Economic Policy_FAV.pdf

Uploaded by: Taneeka Richardson

Position: FAV

Fair Screening Practices Are Essential to Preventing Discrimination Against Prospective Renters

Position Statement Supporting Senate Bill 335

Given before the Judicial Proceedings Committee

Across Maryland, far too many families with Housing Choice Vouchers and other forms of rental assistance struggle to secure safe and stable housing—not because they cannot afford rent, but because of screening practices that are misaligned with how housing assistance programs work. SB 335 addresses this mismatch by ensuring that landlords evaluate assisted tenants using criteria that are fair, relevant, and appropriate. **The Maryland Center on Economic Policy urges a favorable report on SB 335 because it strengthens Maryland’s source of income protections by clarifying appropriate screening practices for renters who use income-based housing assistance.**

For many Marylanders—seniors, people with disabilities, working parents, and families exiting homelessness—housing vouchers are a lifeline. Yet even with this assistance in hand, they are often denied housing because of credit scores, debt-to-income ratios, or income requirements that do not apply to them. This creates unnecessary barriers and prolongs housing instability for families who have already been determined eligible for 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 most of their rent is guaranteed by the housing subsidy and their personal share is capped at an affordable level. These practices undermine both the purpose of housing assistance programs and the intent of Maryland’s HOME Act, which prohibits discrimination based on lawful source of income.

Public housing authorities already perform rigorous eligibility screening. They verify household income, calculate affordability, conduct background checks, and adjust assistance when income changes. These safeguards ensure rent stability and reliable payments to landlords. As a result, additional income or credit screening by landlords is not only unnecessary—it is duplicative and often irrelevant.

More appropriate measures of tenant suitability already exist. Criteria such as rental history, landlord references, and verified eviction records offer a more accurate and fair assessment of potential tenancy risk. SB 335 simply clarifies that these are the kinds of factors landlords should rely on when evaluating applicants with housing assistance.

By clarifying appropriate screening practices, SB 335 strikes the right balance. It preserves landlords’ ability to assess tenant suitability while ensuring that the criteria used are relevant, fair, and aligned with the structure of housing assistance programs. This legislation will help:

- Reduce avoidable and discriminatory denials

- Shorten housing search times for voucher holders
- Improve lease-up rates for public housing authorities
- Strengthen housing stability for families and children
- Promote fair housing and reduce segregation
- Support better outcomes for landlords and tenants alike

At a time when Maryland is facing a severe affordable housing shortage, we cannot afford to allow unnecessary screening barriers to prevent families from using the very assistance designed to help them.

SB 335 is a common-sense measure that promotes fairness, efficiency, and equity in Maryland’s rental market. It ensures that housing assistance works as intended and that families are judged on relevant factors—not outdated and discriminatory metrics.

For these reasons, the Maryland Center on Economic Policy respectfully urges a favorable report on Senate Bill 335.

Equity Impact Analysis: Senate Bill 335

Bill Summary

Senate Bill 335 strengthens Maryland’s existing source of income protections by establishing clear, fair standards for how landlords may screen applicants who use Housing Choice Vouchers or other forms of income-based rental assistance.

Specifically, the bill clarifies that landlords may not apply credit score thresholds, minimum income requirements, or other screening tools that are irrelevant to tenants whose rent is largely guaranteed by a housing subsidy and whose personal portion of rent is already determined to be affordable. SB 335 ensures that screening criteria used for assisted tenants are directly related to rental suitability—such as rental history, landlord references, and verified eviction records.

This legislation reinforces the intent of Maryland’s HOME Act by closing loopholes that allow indirect discrimination against voucher holders through inappropriate screening practices.

Background

Across Maryland, families with Housing Choice Vouchers and other rental subsidies face persistent barriers to using their assistance. Although voucher holders have already been screened and approved by Public Housing Authorities (PHAs), many still encounter additional requirements from landlords that are incompatible with how housing assistance programs operate.

Public Housing Authorities already:

- Verify household income and eligibility
- Calculate the tenant’s affordable portion of rent
- Conduct background checks
- Adjust assistance when income changes

- Guarantee direct, reliable rental payments to landlords

Despite these safeguards, many landlords continue to deny voucher holders based on:

- Credit scores
- Debt-to-income ratios
- Minimum income thresholds
- Requirements to earn 2–3 times the rent

These criteria are designed for market-rate renters who pay 100 percent of rent out-of-pocket—not for families whose rent is capped at an affordable level and largely paid through government assistance.

As a result, voucher holders routinely experience longer housing searches, repeated denials, and in many cases the expiration of their vouchers altogether. This undermines the purpose of public investment in housing assistance and worsens Maryland’s already severe affordable housing crisis.

SB 335 addresses this problem by ensuring that landlords evaluate assisted tenants using criteria that are fair, relevant, and aligned with the structure of housing assistance.

Equity Implications

Black and Brown Marylanders are disproportionately represented among renter households and among recipients of Housing Choice Vouchers due to historic and ongoing inequities in housing, employment, wages, and wealth-building opportunities. At the same time, these communities are more likely to experience lower credit scores—not because they are less responsible tenants, but because of structural factors such as:

- Racial wage gaps
- Higher rates of medical debt
- Predatory lending practices
- Discriminatory housing and credit systems
- Generational barriers to wealth accumulation

Credit scores were never designed to predict success as a renter, and they rarely include rental payment history. Nevertheless, they are frequently used as gatekeeping tools that lock families out of housing opportunities. Federal guidance from HUD has repeatedly warned that credit-based screening for assisted tenants can produce unjustified discriminatory impacts—particularly on Black renters, women-led households, and low-income families.

In Maryland, these practices reinforce patterns of segregation and concentrated poverty. Families with vouchers—who are disproportionately Black and Brown—are often steered away from opportunity-rich neighborhoods and left with fewer housing options, longer commutes, and limited access to high-quality schools and resources.

SB 335 directly confronts this inequity by ensuring that screening practices do not serve as a backdoor method of denying housing to protected classes and voucher holders.

Impact

Senate Bill 335 will likely **improve racial, health and economic equity** in Maryland.

SB0335_Interfaith Works_FAV.pdf

Uploaded by: Teri Blandon

Position: FAV



February 6, 2026

Judicial Proceedings Committee
Maryland Senate
2 East Miller Senate Office Building
Annapolis, MD 21401

Dear Chair Smith, Vice Chair Waldstreicher, and Honorable Committee Members,

On behalf of Interfaith Works, we are submitting this testimony in favor of SB0335 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies. This bill is a win-win for the State and County in reducing the unnecessary expense of people staying in shelter longer than necessary, and for landlords who receive guaranteed rent from tenants who are highly motivated to stay housed.

For the past 53 years, Interfaith Works has been serving Montgomery County residents experiencing homelessness and poverty. This includes working with 3,000 people a year who are living on the streets, staying in one of our four shelters, or living throughout the County with financial assistance and the ongoing support of our dedicated case managers.

Moving people from homelessness to the safety and security of a home is a critical issue for the County. Despite being one of the wealthiest counties in the country, homelessness has risen 34% in the past year, which includes an 80% increase in families. Indeed, **nearly 1 in 5 Marylanders experiencing homelessness right now are in Montgomery County.**

In 2020, the Maryland General Assembly passed the Housing Opportunities Made Equal (HOME) Act which prohibited landlords from denying leases to people with housing vouchers. As you know, vouchers pay for a substantial portion of the rent with the balance paid by the tenant in an amount the government has pre-certified that the tenant can pay. While the HOME Act seemed like an iron-clad solution, many landlords found a loophole: credit scores and minimum income requirements. Credit scores are applied to the tenant's entire credit history, including the period in which they struggled to pay bills before receiving the voucher and other assistance. In addition, some landlords apply minimum income requirements based on the entire rent owed, instead of on the portion the tenant personally must pay.

Closing this loophole would enable eligible people to move into safe and secure housing more quickly. Furthermore, we believe **SB0335 is a win-win for property owners and governments:**

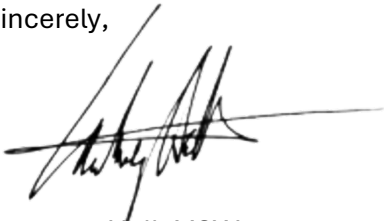
1. **“Rent eats first when it comes to paying bills.”** Like our colleagues at the Baltimore Regional Housing Partnership who coined this phrase, our clients are also highly motivated to stay housed and will pay their portion of rent first before addressing other bills. In fact, over the past two years, less than 5% of our clients have struggled with rent payments. This is significantly below the national average of the 10-13% of renters overall who struggle with rent payments. Due to their connection to assistance programs, voucher holders who do experience arrears are more likely to be identified early and addressed through payment plans, emergency assistance, or adjustments before escalation.

2. **Landlords gain a guaranteed source of income.** We recognize the fiduciary responsibility landlords and property managers have to keep apartments filled with renters who are paying on time. The use of credit scores is irrelevant and a waste of the landlord's time because it ignores the fact that a large portion of the rent is guaranteed and paid directly by the government. The balance of the rent to be paid by the tenant has been pre-determined by the government before issuing the voucher, based on the client's available income. At a time when evictions in Montgomery County have increased 436% over the past five years – with 80-90% due to failure-to-pay rent – having dependable rental income helps property owners' bottom line and reduces the costs of apartment turnover.

3. **Closing the loophole saves money for the state and counties.** The denial of vouchers is causing a back-up in the shelters. Because people are staying longer than necessary in shelters, beds are not being freed up for people who are living on the streets, which is unsafe for them and raises concerns from citizens and local businesses. Furthermore, moving people into stable housing saves money on other public services including jails, hospitalizations, and emergency departments. Altogether, moving people from emergency shelter to supportive housing saves governments an average of 49.5% or \$4,800 per person each year.

With 53 years of experience in supporting Montgomery County residents, we respectfully urge the Judicial Proceedings Committee to pass SB0335, ensuring that eligible Marylanders can move quickly from homelessness into safe, stable homes. Thank you for your consideration.

Sincerely,



Courtney Hall, MSW
CEO
Interfaith Works



Liz Krueger, MSW, MPH, LCSW-C
Director of Homeless Services
Interfaith Works

SB0335 - Maryland Legal Aid - FAV.pdf

Uploaded by: Zafar Shah

Position: FAV



Senate Bill 335

Landlord and Tenant—Residential Housing—Rental Application and Tenant Screening

Hearing before Senate Judiciary Committee,

On February 10, 2026

Position: FAVORABLE

Maryland Legal Aid submits its written testimony in support of Senate Bill 335 at the request of bill sponsor Senator Sara Love.

Maryland Legal Aid is a nonprofit law firm that provides free civil legal services to low-income and vulnerable Marylanders. Our offices serve residents in all 24 jurisdictions, and housing is our largest area of practice. Each year, Maryland Legal Aid represents thousands of tenants across the State in matters involving housing instability, eviction, and the challenges of finding new housing opportunities in Maryland’s constrained rental market. These challenges may implicate unlawful discrimination against Section 8 voucher recipients. We support SB 335, which closes a loophole in the existing prohibition against source-of-income discrimination.

In 2020, Maryland enacted the Housing Opportunities Made Equal Act, adding source-of-income discrimination to the state’s fair housing law. In the short time since then, screening based on income multipliers and credit scores has become the “legal” way for landlords to continue discriminatory rejection of voucher holders when they apply for rental housing. Maryland Legal Aid’s clients are unfortunately well-versed in this discrimination. They typically have only 60 days to place a Section 8 voucher with a private landlord. After urgently completing lease applications and paying fees they cannot afford, they learn that they were rejected. If any basis is stated, it is often one of these reasons:

- 1) Their income failed to meet a certain amount, such as 3 times the monthly rent – even though such income levels would make the renter ineligible for the housing voucher; or
- 2) Their credit score is too low, reflecting that the renter had past financial challenges – which the housing voucher prospectively mitigates.

SB 335 expressly prohibits lease denials based on a voucher-holding applicant’s income, credit score, or adverse credit history from before the date that the applicant obtained the voucher. This bill closes the loophole.

Voucher holders are income tested continuously by the public housing authority, eliminating any need for prospective landlords to subject applicants to income multipliers and credit score screening.

Section 8 vouchers, under Housing Choice Voucher Program (HCVP), undergo extensive income screening before they ever apply for a rental unit. The HCVP requires a public housing authority to verify all sources of income through third-party verification. This applies to employment records, benefit statements, tax returns, unemployment compensation, and more sources. Housing authorities conduct this verification of income through the Enterprise Income Verification (EIV) system. EIV provides housing authorities with automated third-party verification of income sources and even accesses information from Department of Health and Human Services' National Directory of New Hires. This level of income verification far exceeds private landlord screening, which typically involves a one-time review of pay stubs. Furthermore, income is projected for 12 months prospectively, not merely assessed at a single point in time.

Additionally, voucher holders are subjected to ongoing income testing while they are part of the voucher program. The EIV system continually verifies the renter's income sources every quarter, and once per year the renter submits documentation for an annual income recertification.

A voucher factors in current income and major household expenses *and* can be increased based on future fluctuations in income.

Typically, the housing authority calculates the tenant's subsidized rent to equal 30 percent of the tenant's adjusted monthly household income. By using *adjusted* income, the voucher amount already factors in significant household expenses – medical and pharmaceutical expenses, childcare, and other foreseeable, though fluctuating, costs. This creates an adjusted income calculation that reflects the renter's actual ability to pay. Additionally, the housing authority calculates the tenant's voucher subsidy as a total of rent plus a utility allowance.

Example Calculation of Voucher Subsidy

For a family of 3, needing 2-bedroom unit:

- Gross annual income: \$30,000
- Adjusted income: \$28,000 (after deductions)
- Fair Market Rent for 2-BR: \$1,857
- Housing Authority Rent Standard (2-BR): \$2,042.70

Calculation:

- Tenant's Rent Payment = 30% of adjusted monthly income = $\$28,000 \div 12 \times 0.30 = \700
- Voucher Subsidy = $\$2,042.70 - \$700 = \$1,342.70$

The family will pay \$700 per month to a landlord while the voucher can cover up to \$1,342.70 per month for the remainder of rent and utilities.

If the family's household income decreases or their deductible expenses rise, the housing authority conducts an interim recertification of income. This leads to an increase in the amount covered by the voucher subsidy. In other words, the voucher program is designed to offset prospective dips in income or jumps in major expenses.

A Section 8 voucher holder provides more prospective certainty to a landlord than a typical applicant.

Through rigorous, continuous income verification, as well as subsidy calculations that factor in prospective income and expenses, the Housing Choice Voucher Program provides a more rigorous, predictive assessment of an applicant's ability to pay than typical private market screening. The argument that voucher holders need to be further income-screened ignores the fact that rigorous screening has already occurred. The argument that credit scores are needed to provide a prediction of future ability to pay ignores the prospective factors built into the voucher amount. These arguments belie the desire among "housing providers" to skirt Maryland's ban on source-of-income discrimination and to continue unlawful discrimination.

For these reasons, Maryland Legal Aid urges the Committee to report **favorably** on SB 335.

If you have any questions, please contact:

Zafar S. Shah
Advocacy Director for Human Right to Housing
zshah@mdlab.org | (410) 951-7672

MMHA - 2026 - SB 335 - Discrimination in Housing -

Uploaded by: Aaron Greenfield

Position: UNF



Bill Title: Senate Bill 335, Human Relations - Discrimination in Housing - Income-Based Housing Subsidies

Committee: Senate Judicial Proceedings Committee

Date: February 10, 2026

Position: **Unfavorable**

This testimony is offered on behalf of the Maryland Multi-Housing Association (MMHA). MMHA is a professional trade association established in 1996, whose members consist of owners and managers of more than 214,000 rental housing homes in over 1015 apartment communities. Our members house over 571,000 residents of the State of Maryland. MMHA also represents over 270 associate member companies who supply goods and services to the multi-housing industry.

Under Senate Bill 335, a housing provider that uses financial information, including credit history, as part of a prospective tenant's rental application may not refuse to rent to a prospective tenant who pays rent with the assistance of an income-based housing subsidy on the basis of the prospective tenant's income; the prospective tenant's credit score or lack of credit score; or any adverse credit history that arose during a period when the prospective tenant did not have an income-based housing subsidy, if the landlord could reasonably have known the date on which the subsidy was received.

A housing provider still needs to screen for income, credit, and rental history even if a resident receives a housing subsidy, for several reasons.

- Non-Subsidized Portion: One primary concern is that housing providers need to verify the ability of the residents to cover the non-subsidized portion of the rent. Housing subsidies typically only cover a portion of the total rent, leaving the resident responsible for paying the remainder. A housing provider needs to ensure the resident has sufficient income to meet this obligation.
- Other Costs: Beyond rent, residents must also afford other housing-related costs, such as utilities, renters insurance, and other fees, if applicable. Screening helps verify financial stability and ensures that tenants can handle these additional expenses.
- Consistency in Tenant Screening: Another reason for income screening is consistency in tenant screening policies. Many housing providers apply the same income criteria to all applicants to ensure a fair and standardized process, helping to avoid accusations of favoritism or discrimination.
- Rental History: As part of a credit history review, housing providers also evaluate an applicant's rental history. Rental history extends beyond payment performance and includes whether the applicant previously caused disruptions or issues affecting other residents within a community. This review helps housing providers assess whether a



prospective resident is likely to comply with community rules and regulations, thereby supporting a safe, well-managed environment and the quiet enjoyment of all residents.

Housing providers play a critical role in ensuring that residents can afford their housing costs. Housing providers essentially have a fiduciary responsibility to ensure that prospective residents can afford their portion of the rent, along with utilities. This is not only a business imperative, but also a necessary step to prevent evictions and the associated social and economic costs. Without the ability to assess a prospective resident's financial stability, housing providers would be forced to take on undue risk, which could lead to increased evictions and a destabilization of the rental market.

MMHA understands that Sponsor's intent to address the issue of housing discrimination, and we applaud their efforts. However, this bill presents potential unintended consequences and MMHA urges that the Committee reject this bill in its current form.

For these reasons, the Maryland Multi-Housing Association respectfully requests an unfavorable report on Senate Bill 335.

Please contact Aaron J. Greenfield at 410.446.1992 if you have any questions.

AOBA SB335 UNF.pdf

Uploaded by: Brian Anleu

Position: UNF



Bill: **UD'557 – Human Relations - Discrimination in Housing -" Income-Based Housing Subsidies**

Committee: **Judicial Proceedings**

Date: **February 10, 2026**

Position: **Unfavorable**

The Apartment and Office Building Association (AOBA) of Metropolitan Washington is a nonprofit trade association representing the owners and managers of more than 23 million square feet of commercial office space and 133,000 apartment rental units in Montgomery and Prince George’s counties. AOBA submits the following testimony in opposition to Senate Bill 335.

SB335 would prohibit housing providers from screening prospective tenants with income-based housing subsidies based on their income, credit score, lack of credit score, or any adverse credit history that arose prior to the tenant receiving the subsidy. AOBA opposes this bill because responsible property management requires thorough tenant screening to ensure that rental obligations can be met consistently. Credit scores and income verification are standard, objective measures that allow housing providers to make fair and informed decisions.

Under Maryland Real Property Article §8–503, housing providers are already restricted from considering a prospective tenant’s rental payment history in failure to pay rent cases that do not result in a judgement against the tenant or where the tenant exercises the right of redemption. This bill further removes an essential tool for determining a tenant’s ability to pay the portion of the rent that is not covered by the housing subsidy. Even if a subsidy covers the tenant’s entire rent, the tenant’s circumstances can and do change. A tenant may lose their assistance due to changes in income or eligibility requirements. Without the ability to assess financial stability, housing providers are left vulnerable to nonpayment of rent.

Lastly, §20–705.1(B)(3) of the bill appears to mirror the District of Columbia’s (DC) Fairness in Renting Act. However, DC’s housing assistance program has several key differences to Maryland's program. In DC, the housing subsidy amount and final subsidy approval are done on a property-by-property basis. This allows housing providers to confirm when the tenant began receiving the subsidy and any adverse credit history that began after that date. In contrast, Maryland housing subsidies are a



fixed amount that apply across an entire jurisdiction and do not require final approval from the housing authority. Therefore, it is not possible to determine when the tenant began receiving the subsidy and any relevant adverse credit history.

For these reasons, AOBA urges an unfavorable report on Senate Bill 335. For more information, please contact Brian Anleu at banleu@aoba-metro.org.

MBIA Letter of Opposition SB335.pdf

Uploaded by: Lori Graf

Position: UNF

February 10, 2026

The Honorable William C. Smith Jr.
Chair, JPR Committee
2 East Miller Senate Building
Annapolis, Maryland 21401

RE: SB 335 - Human Relations – Discrimination in Housing – Income–Based Housing Subsidies

Dear Chair Smith,

The Maryland Building Industry Association, representing 100,000 employees statewide, appreciates the opportunity to participate in the discussion surrounding SB335. While we share the goal of expanding access to housing and preventing unlawful discrimination, this legislation raises significant concerns regarding its practical implementation.

First, the bill effectively limits a landlord’s ability to assess financial risk by restricting how income-based housing subsidies may be considered during the tenant screening process. Although the bill permits landlords to collect financial information under certain circumstances, it creates ambiguity about how that information may be evaluated without risking a discrimination claim. This lack of clarity exposes landlords—particularly small, independent property owners—to increased legal uncertainty and enforcement risk.

Classifying violations of this Act as a discriminatory housing practice subject to enforcement by the Maryland Commission on Civil Rights significantly escalates liability. This enforcement framework may discourage participation in rental housing altogether or prompt landlords to reduce available units, especially in smaller or naturally occurring affordable housing properties that are most sensitive to regulatory risk.

Maryland already maintains robust fair housing protections. Expanding discrimination classifications without clearly defined standards or safe harbors risks conflating lawful screening practices with unlawful discrimination, undermining confidence in the regulatory system and increasing litigation without meaningfully improving housing outcomes.

For these reasons, we respectfully urge the Committee to give this bill an unfavorable report. For more information about this position, please contact Lori Graf at 410-800-7327 or lgraf@marylandbuilders.org.

SB 335 (HB 315) Human Relations.pdf

Uploaded by: Michael Cerrito

Position: UNF

SB 335 (HB 315) Human Relations – Discrimination in Housing – Income-Based Housing Subsidies

My name is Michael Cerrito. I am a real estate Broker with 39 years of experience doing Real Estate Sales and Property Management in our small family firm that is in its 67th year and 3 generations deep in family.

Specifically, we manage single family rentals and a few small multi-family properties (2-3 units) We manage approximately 150 tenants at this time in 4 counties. Most of them are owned by individuals who are retired and moved away or are military and PCS'd out of the area or individuals who inherited a family home. Only a small handful of the owners we work for own more than one property

These owners are the **private providers of rental housing** stock that citizens and governments need. Private landlords have faced a gauntlet of stifling regulation over the past few years and that has caused several of my owners to decide to sell when a property comes vacant instead of re-renting. One less house available to rent!

With SB 335 (HB 315), If you are trying to put the final nail in the coffin of individual small mom and pop rentals, this bill should do the trick.

Screening tenants before they move into your \$350,000 to \$500,000 investment is a must. If you had to rent your home, would you be willing to take a tenant with a housing subsidy and not do any other background check?

So, you have this very large investment in real estate and you decide that renting it out instead of selling best suits your needs.

So, you advertise the property for rent.

Someone says they want the property and they have a voucher, the value of which covers the rent. You MUST accept them, with what in reality comes down to little or no screening if you take away credit scoring models.

A credit score from an independent source, like a credit bureau or a screening service is one of the only **truly objective measures** Landlords have available to weigh one tenant against another. I believe that ensuring that someone can pay is not only a protection for the Landlord who does not want constant turnover or constant Landlord Tenant collection actions, but also a protection for the Tenant who needs to find housing they can stay in long term.

At the House hearing, favorable speakers for HB 315 spoke of “college students in their parents basements running screening services” which is a wild misrepresentation. Most rental screening services are subsidiaries of one of the 3 major credit bureaus.

OF SPECIFIC IMPORTANCE “Rental Specific Screening Service” like RentSpree and CoreLogic MyRental are WAY more than just the old providers of FICO scores. They are designed SPECIFICALLY for rental and part of what is considered in their “SCORE” model is L&T information that has not been expunged or shielded.

Telling Landlords' that they can't use these types of Rental Scoring models is going to make the screening process extremely UNOBJECTIVE and puts the decision back in the eyes of the landlord to try to interpret all the information.

These rental scoring models maintain OBJECTIVITY.

Also at the House hearing, favorable speakers on HB 315 spoke of Studies (none of which were identified or verified) claiming that credit scoring is not predictive of anything other than paying rent which is alleged to be a non-issue if the tenant is subsidized. Well not all tenants are 100% subsidized. In fact, most have to contribute a portion of their income which they are responsible for separate from the subsidized portion. There are several industry studies (Hemlane's 2025 Insights on Tenant Credit Scores Every Landlord Should Know) that say Rental Scores go way beyond predicting payment ability only.

However, they were not considering specific RENTAL SCREENING SERVICES THAT PROVIDE A RENTAL SCORE as I mentioned above. They are only thinking of FICO scores which are only a small part of the RENTAL SCORING models.

Example of what RentSpree puts into their "score" formula

Credit report - Review a ResidentScore® and credit history, including payments, trade lines, inquiries, collections, and more.

Background check - Rest easy and reduce risk of criminal activities with a complete picture of your applicant.

Eviction history - Access any eviction-related proceedings with resources from over 25 million records across the United States.

Income verification - Choose a tenant you can trust with bank-verified proof of income and employment.

In the past, many Landlords were willing to work with people with lower rental credit scores by utilizing a higher security deposit, but Legislation has taken that flexibility away and made it harder for "challenged" renters to secure housing.

And there are those who will say, "if the tenant does not pay, well you can always take them to District Court/Landlord and Tenant court". Well, yes and no. Let me walk you through the process as it happens in Prince George's County.

Even though the tenant knew before you did that they were not going to pay the rent, you now must send them 10-day notice BEFORE you can file in L&T Court for recovery of the property.

Then after the-10 days, you must fill out the forms and file and pay fees that you will likely NEVER recover.

Then you get a court date (**in Prince Georges the dates are 1.5 to 2 months out**). So, by the time you get to court, if the tenant has not paid, they will likely owe you between 2 and 3 months rent. And court costs and attorney's fees add another \$600 to \$800 to the bill.

If you get a judgment, and there is a good chance that the tenants attorney “free to the tenant because Landlords foot the bill for this” will ask for a postponement and you may have to come back later.

Then you must wait to file for the eviction with the Sheriff. Then in 60 to 90 days the Sheriff will schedule the eviction and tell you to have a 25-person eviction crew and a tow truck and a locksmith.

At the end of the day, you could be out 4 to 6 months’ rent before you get possession of your property and all you have for security is a deposit of 1 month’s rent.

Considering the above scenario and the fact that you now want to take away the last bit of screening that an owner can use to “attempt” to protect their property, would you be willing to take this risk with your home?

The acceptance of Housing Vouchers was always designed to be voluntary when they were set up by HUD. The Legislature has made that not voluntary for several years now but even HUD recognizes that credit history/credit score are an acceptable screening method because their value is not limited to the ability to pay. Now you want to not only force acceptance of vouchers but also virtually eliminate any ability to attempt to screen for good tenants.

Is the State prepared to reimburse every private Landlord for their losses due to these policies that TAKE landlords rights and free will away. Yes, I think there is a good case for calling this a “Taking” and the Landlord should be able to recover losses that occurred due to this Taking!

SB335

Uploaded by: Virginia White

Position: UNF



House Bill 335

Real Property - Dedication - Roads

MACo Position: **OPPOSE**

To: Economic Matters Committee

Date: February 5, 2026

From: Dominic J. Butchko

The Maryland Association of Counties (MACo) **OPPOSES** HB 335. This bill would require that a private road be deemed “dedicated to and accepted by” a county if: (1) the road has been open to the public for 20 years, and (2) at any point during that period, the county performed any maintenance or repair on the road. In effect, even limited county work on a private road could trigger permanent county ownership and long-term maintenance responsibility.

Counties already maintain roughly 83% of Maryland’s roadway network, even as the local share of Highway User Revenues has eroded for decades. HB 335 would further strain county transportation budgets by creating a pathway for potentially significant mileage of private roads to become county obligations, without a corresponding, reliable funding source.

As originally drafted, the bill’s fiscal note indicates that both state and local expenditures could increase substantially as unknown miles of private roads could shift to government responsibility. The State Highway Administration estimates that pavement reconstruction may exceed \$1 million per lane mile for a two-lane residential roadway, while resurfacing can cost approximately \$310,000 per lane mile. Routine maintenance costs are estimated at \$11,700 per year per lane mile. These same cost pressures that could fall to the State would also fall to county governments.

Amendments currently under consideration would exempt the State from these requirements while leaving the mandate in place for local governments. Without significant State investment in local roads, counties cannot absorb the financial and operational burden this bill would impose.

HB 335 creates a major unfunded mandate and would overextend county transportation resources to an unsustainable degree. Accordingly, MACo urges the Committee to issue an **UNFAVORABLE** report for HB 335.

SB 335_realtors_unf.pdf

Uploaded by: William Castelli

Position: UNF



Senate Bill 335 – Landlord and Tenant – Residential Housing – Rental Applications and Tenant Screening Report

Position: Unfavorable

The Maryland REALTORS® oppose SB 335 which prohibits landlords from using credit history as part of the decision-making process for prospective tenants with income-based housing subsidies.

Maryland REALTORS® includes many property managers who mostly manage single-family rentals for mom and pop landlords. This legislation undermines landlords from objectively determining a tenant's ability to afford a property.

Many tenants with income-based housing subsidies still pay a portion of their rent themselves in addition to the subsidy payment and any utility and other living costs. Credit scores measure each prospective tenant based on the same criteria and ensure more objectivity as the prospective tenants are measured against each other.

Finding more objective tools to ensure tenants can afford a property is important to both the tenant and landlord. Housing instability results when tenants are placed in property they cannot afford, and constant turnover of a dwelling is expensive to landlords and hurts their ability to provide affordable housing. For these reasons, Maryland REALTORS® recommend an unfavorable report.

**For more information contact lisa.may@mdrealtor.org or
christa.mcgee@mdrealtor.org**