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Economic Matters Committee
Maryland House of Delegates
230 Taylor House Office Building
Annapolis, Maryland 21401

RE: Baltimore Regional Housing Partnership Support for HB 315 – Human Relations – Discrimination in Housing – Income-Based Housing Subsidies

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

On behalf of the Baltimore Regional Housing Partnership (BRHP), I submit this testimony in strong support of HB 315 – 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.

Federal agencies and researchers have repeatedly found no credible evidence that credit scores accurately predict successful tenancy. In 2024, HUD's Office of

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)

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 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

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>

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

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>

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/>

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.

HB 315 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 HB 315 / 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

⁹ 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.