Q. What is the HOME Act?
A. The Housing Opportunities Made Equal (HOME) Act is a bill that would make it illegal to discriminate based on a renter’s source of income, just as renters can’t be discriminated against by race, sex, religion, and other legally protected groups.

Q. What is “source of income?”
A. Source of income can refer to income from a job, public assistance programs, benefits and considerations (such as an inheritance, a pension, an annuity, etc.) or the sale of a property.

This bill would prohibit a landlord from denying potential renters based on income from any of these categories, including their participation in the Housing Choice Voucher (HCV) program.

Q. What is a housing voucher?
A. A housing voucher is a source of supplemental income that helps low income residents pay for housing. Recipients are required to pay 30 percent of their income on rent, and the voucher bridges the gap between that income and the cost of rent.

Q. Who receives housing vouchers?
A. Nearly 70 percent of Maryland HCV recipients are seniors, people with disabilities, or children.¹

Q. Will the HOME Act create more HCV housing?
A. No, the HOME Act will not provide additional vouchers in Baltimore County. While the bill will not increase the number of vouchers, it will provide recipients with greater flexibility in choosing where they live.

Q. Will the HOME Act concentrate HCV participants in low income communities?
A. No. The HOME Act will do the opposite and give people more flexibility in choosing where to live. Over time, the HOME Act will reduce the concentration of HCV participants in low income communities.

Q. If the HOME Act passes, will landlords be barred from assessing a potential tenant’s financial status?
A. No. Landlords will still be able to run credit and background checks on rental applicants and verify a potential tenant’s ability to pay by confirming any lawful source of income.

Landlords also will not be prevented from refusing to consider income derived from criminal activity.

Q. Have other jurisdictions in Maryland passed the HOME Act?
A. Yes. Montgomery, Howard and Frederick Counties did so several years ago. Anne Arundel County and Baltimore City passed similar legislation earlier this year.

Q. What is required by Baltimore County’s agreement with HUD?
A. Under a legal agreement with the U.S. Department of Housing and Urban Development, Baltimore County must introduce this bill every calendar year until its passage.

This is one of several actions the county is legally mandated to take to resolve a number of federal housing discrimination complaints. These complaints alleged that the discriminatory nature of Baltimore County’s housing and zoning policies led to significant racial and socioeconomic segregation.

Failure to meet the agreement’s terms would be met with significant legal action.

¹. https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#MD
# The HOME Act

## MYTHS vs FACTS

<table>
<thead>
<tr>
<th>Myth</th>
<th>Fact</th>
</tr>
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<tbody>
<tr>
<td><strong>Housing vouchers provide free rent for recipients.</strong></td>
<td>Housing Choice Voucher recipients are required to pay 30 percent of their income on their rent, and vouchers bridge the gap between their income and the cost of rent. Tenants are considered rent-burdened if they spend more than 30 percent of their income on rent.</td>
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<tr>
<td><strong>The HOME Act will create more HCV housing in Baltimore County.</strong></td>
<td>The federal government determines the number of overall vouchers available to each jurisdiction, not Baltimore County government.</td>
</tr>
<tr>
<td><strong>The HOME Act will prohibit landlords from running credit checks and background checks on potential renters.</strong></td>
<td>Landlords will not be prohibited from determining the renter’s ability to comply with lease terms or pay the rent by: verifying the renter’s source and amount of income; evaluating the stability and security of the renter’s income; or evaluating the renter’s tenant history, credit, and criminal background.</td>
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<td><strong>The HOME Act will require landlords to accept income derived from criminal activity.</strong></td>
<td>Income derived from criminal activity remains illegal and will not be protected by this legislation.</td>
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<td><strong>HCV participants cause crime to increase and property values to decline.</strong></td>
<td>Data from researchers has consistently shown that there is no correlation between the concentration of HCV participants and crime rates. In fact, data shows the opposite: affordable housing can reduce crime rates and raise property values.²</td>
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² [https://www.vox.com/2016/5/2/11568262/low-income-housing-impact](https://www.vox.com/2016/5/2/11568262/low-income-housing-impact)