

Carrington 2021 SB117 Workgroup on Minority Homeow

Uploaded by: Carrington, Darrell

Position: FAV



Carrington & Associates, LLC

“Continuing A Tradition of Excellence”

SB117 Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity – SUPPORT

Carrington & Associates, LLC SUPPORTS SB117. This bill will establish a 17 Member Workgroup to specifically address issues of race and equity in looking at sustainable growth in Maryland’s Housing Market focusing on homeownership. We would like to thank Senator Syndor for sponsoring this forward-thinking legislation.

In 2015, the Maryland Sustainable Growth Commission, with staff support from the Maryland Department of Housing and Community Development, produced a report entitled “Homeownership for Stronger Neighborhoods Statewide” that included a number of recommendations. SB117 will pick up where this report fell short.

Our firm has spent several years developing and implementing financial literacy classes to assist Marylanders in realizing the American Dream of homeownership. We are very pleased that Senator Syndor has included members from the banking industry as well as community development organizations in the formation of this Workgroup. Carrington & Associates, LLC looks forward to working closely with this Workgroup to further advance homeownership for all Marylanders with a special focus on improving access that is fair and equitable.

Homeownership not only creates stable communities, but it also allows families to pass on wealth from one generation to the next.

For these reasons, Carrington & Associates, LLC enthusiastically supports SB117 and asks for your FAVORABLE report.

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BaltimoreCounty_FAV_SB0117.pdf

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JOHN A. OLSZEWSKI, JR.
County Executive

CHARLES R. CONNER III, ESQ.
Director of Government Affairs

JOEL N. BELLER
Deputy Director of Government Affairs

BILL NO.: **SB 117**

TITLE: Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity

SPONSOR: Senator Sydnor

COMMITTEE: Education, Health, and Environmental Affairs

POSITION: **SUPPORT**

DATE: February 9, 2021

Baltimore County **SUPPORTS** Senate Bill 117 – Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity. This legislation would establish a workgroup studying minority homeownership, neighborhood revitalization, and household wealth equity.

The persistent struggles of homelessness and housing insecurity in the state have only been made worse by the pandemic. This is particularly apparent in minority communities who face additional burdens rooted in structural housing inequality. Baltimore County has worked to keep residents in their homes during the pandemic through eviction prevention and legal aid initiatives, and has used this focus on housing resources as an opportunity to begin investigating long term solutions to promote homeownership. This work must continue beyond the pandemic and above the scope of what a single jurisdiction can accomplish.

This legislation would establish a work group that will focus on creative, long term solutions for improving minority homeownership, neighborhood revitalization, and household wealth equity. Priorities of this work group include assessing the State’s rate of homeownership and the availability of unoccupied housing, researching barriers to home ownership, and studying the impact of homeownership on neighborhood revitalization and generational wealth.

Accordingly, Baltimore County requests a **FAVORABLE** report on SB 117. For more information, please contact Chuck Conner, Director of Government Affairs at cconner@baltimorecountymd.gov.

WDC Testimony SB0117_FINAL .pdf

Uploaded by: Koravos, JoAnne

Position: FAV



MONTGOMERY COUNTY, MARYLAND
WOMEN'S DEMOCRATIC CLUB

P.O. Box 34047, Bethesda, MD 20827

www.womensdemocraticclub.org

Senate Bill 0117

**Workgroup on Minority Homeownership, Neighborhood Revitalization, & Household Wealth Equity
SENATE Education, Health and Environmental Affairs – 02/09/2021
SUPPORT**

Thank you for this opportunity to submit written testimony concerning an important priority of the **Montgomery County Women's Democratic Club (WDC)** for the 2021 legislative session. WDC is one of the largest and most active Democratic Clubs in our County with hundreds of politically active women and men, including many elected officials.

WDC urges the passage of SB0117. This bill allows a designated workgroup to put forward recommendations to reduce racial disparities in housing, lending, and homeownership, and to provide equitable access for building generational wealth. The benefits of stable, affordable, homeownership are immense. Homeownership is strongly correlated to improved school performance, decreased crime, and enhanced health and well being of children and adults. Studies also show that children of homeowners have lower crime and drug usage rates, and families living in quality affordable housing experience fewer health issues.

Women earn approximately 80% of what their male counterparts do; yet they have increased care responsibilities. For example, single mothers head 8.6 million American households, while single fathers head 2.6 million households. Similarly, women are significantly more likely to be the sole caretakers for an elderly parent or another adult. These uneven caregiving responsibilities prevent women from investing their time and financial resources into homeownership. Women also face higher mortgage denial-rates and higher mortgage interest rates. Single women who are awarded home mortgages face significantly higher interest rates than single men because of their weaker credit profiles and these women are more likely to be given a subprime loan. The values of women-owned homes appreciate more slowly than homes of equivalent value owned by men. The 2019 National Association of Women in Real Estate Business showed that homes owned by single women are worth 10% less than homes owned by single men in the U.S. and homes owned by single men appreciate 16 percent faster than homes owned by single women.

Achieving homeownership and accessing the associated wealth accumulation is a challenge for all women, and especially for single women and women of color. Minority women remain shut out of the wealth-growing opportunity of homeownership. This bill will help address the persistent racial and gender equity homeownership gap that holds back individuals, families, and communities. **We ask for your support for SB0117 and strongly urge a favorable Committee report.**

Respectfully,

Diana Conway
President

MD Catholic Conference_FAV_SB0117.pdf

Uploaded by: Kraska, MJ

Position: FAV



ARCHDIOCESE OF BALTIMORE † ARCHDIOCESE OF WASHINGTON † DIOCESE OF WILMINGTON

February 09, 2021

SB 117

Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity

Senate Education, Health, and Environmental Affairs

Position: Support

The Maryland Catholic Conference (“Conference”) represents the public policy interests of the three Roman Catholic (arch) dioceses serving Maryland: the Archdiocese of Baltimore, the Archdiocese of Washington, and the Diocese of Wilmington.

Senate Bill 117 establishes the Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity; requiring the Workgroup to study and make recommendations to promote homeownership and create wealth-building opportunities for minority households and promote community revitalization through targeted investments in homeownership; requiring the Workgroup to report its findings and recommendations to the Governor and the General Assembly by December 1, 2021.

Housing is a universal and inviolable right of all persons because it is necessary to live a genuinely human life. This right must be available to all people. The U.S. Catholic Bishops have long expressed concerns about acts that undermine fair housing such as redlining, disinvestment from communities, discriminatory practices in the sale or rental of housing, racial and economic segregation, and other harmful practices that do not respect the inherent dignity of all people. In the recent pastoral statement, *Open Wide Our Hearts*, the U.S. Bishops call attention to the fact that these policies continue to harm communities of color today. *“The poverty experienced by many of these communities has its roots in racist policies that continue to impede the ability of people to find affordable housing, meaningful work, adequate education, and social mobility.”* This bill will work to find ways to increase minority homeownership and identify programs and resources available to minority communities to achieve greater minority homeownership.

The Conference appreciates your consideration and, for these reasons, respectfully requests a favorable report on Senate Bill 117.

MRHA SB117 - Workgroup on Minority Homeownership^L

Uploaded by: Orosz, Samantha

Position: FAV



Statement of Maryland Rural Health Association

To the Education, Health, and Environmental Affairs Committee

February 9, 2021

Senate Bill 117 Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity

POSITION: SUPPORT

Chair Pinsky, Vice Chair Kagan, Senator Sydnor, and members of the Education, Health, and Environmental Affairs Committee, the Maryland Rural Health Association (MRHA) is in SUPPORT of Senate Bill 117 Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity.

MRHA supports this legislation that will inform on the creation of wealth-building opportunities for minority households and promote community revitalization through targeted investments in homeownership.

Rural communities suffer from lack of economic development, infrastructure investment, and structural health inequities. This bill would provide data driven solutions to provide quality housing, and community and economy development that will lead to better health outcomes for these communities.

MRHA's mission is to educate and advocate for the optimal health and wellness of rural communities and their residents. Membership is comprised of health departments, hospitals, community health centers, health professionals, and community members in rural Maryland.

Rural Maryland represents almost 80 percent of Maryland's land area and 25% of its population. Of Maryland's 24 counties, 18 are considered rural by the state, and with a population of over 1.6 million they differ greatly from the urban areas in the state.

And while Maryland is one of the richest states, there is great disparity in how wealth is distributed. The greatest portion of wealth resides around the Baltimore/Washington Region; while further away from the I-95 corridor, differences in the social and economic environment are very apparent.

MHRA believes this legislation is important to support our rural communities and we thank you for your consideration.

Lara Wilson, Executive Director, larawilson@mdruralhealth.org, 410-693-6988

SB117_StrongFutureMaryland_FAV.pdf

Uploaded by: Wilkerson, Alice

Position: FAV



**Senate Bill 117 (Senator Sydnor)
Workgroup on Minority Homeownership, Neighborhood Revitalization,
and Household Wealth Equity
FAVORABLE**

February 9, 2021

Dear Chairman Pinsky and Members of the Education, Health, and Environmental Affairs Committee:

On behalf of Strong Future Maryland, we write in strong support of Senate Bill 117. Strong Future Maryland works to advance bold, progressive policy changes to address systemic inequality and promote a sustainable, just and prosperous economic future for all Marylanders. We implore you to support this legislation as a part of the effort to not only respond to this public health and economic crisis, but move the needle more broadly to enact progressive, equitable housing policies favored by the people of Maryland.

The intensity of housing insecurity felt around Maryland, and the entire country, has dramatically increased as households weather the financial strain imposed by pandemic-related unemployment, skyrocketing healthcare bills, and an ever-fluctuating market. In 2020, the [National Low Income Housing Coalition](#) concluded that working at Maryland's \$11/hour minimum wage, individuals would have to work 85-hour weeks "to afford a modest 1 bedroom rental home at Fair Market Rent." Essential workers especially the [36%](#) of whom identify as Black or Hispanic and the majority of whom depend on minimum wage, need to be prioritized in any and all conversations centering around homeownership efforts and wealth equity creation.

Residential pockets within the state that have been disproportionately affected by racist [redlining policies, discriminatory lending](#), and generational disinvestment must also be prioritized in the General Assembly's endeavors to build wealth through housing and neighborhood revitalization. A [2016 Abell Foundation Report](#) on housing affordability in Baltimore City, for example, cites overwhelming rent prices, often amounting to over 50% of household income, as a barrier to wealth creation within more vulnerable communities. The differing homeownership rates between Maryland jurisdictions only underscore how far we need to go to promote wealth building in underserved areas; [Howard County's 2019 homeownership rate](#) of 76.38264% is far greater than those of [Prince George's County](#) (63.22582%) or [Baltimore City](#) (49.96455%).

info@strongfuturemd.org

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@FutureMaryland @StrongFutureMD

Besides building generational and community wealth, increasing homeownership rates amongst minority populations restores a sense of investment, dignity, and pride in struggling neighborhoods, [prompting spikes in community organization, attracting businesses, and fostering a sense of shared responsibility for neighborhood safety and upkeep](#). Countless studies have also shown that higher homeownership rates are correlated with lower crime rates and better educational outcomes as well. A [2018 report from the Office of Higher Education](#) noted higher ACT scores, graduation rates, and college enrollment rates for students who did not experience housing insecurity compared to their counterparts who did.

As we strive to heal equitably from the effects of the COVID-19 pandemic and account for discriminatory housing policies of the past, a dedicated workgroup committed to advancing Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity is critical. For all of these reasons, we urge a favorable report on Senate Bill 117.

John B. King Jr.
Founder and Board Chair

Alice Wilkerson
Executive Director

CDN SB117 FAVORABLE.pdf

Uploaded by: Wilson Randall, Claudia

Position: FAV



Testimony SB 117

Education Health and Environmental Affairs

February 5, 2021

Position: FAVORABLE

Dear Chairman Pinsky & Members of the Education, Health and Environmental Affairs:

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. CDN envisions a state in which all communities are thriving and where people of all incomes have abundant opportunities for themselves and their families.

SB 117 establishes the Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity. The bill requires the Workgroup to study and make recommendations regarding certain Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity and to report its findings and recommendations to the Governor and the General Assembly.

While there have been a number of task force and study groups in the past, the disparity of homeownership between black and whites remains wide and may grow wider in the economic fallout of the COVID-19 pandemic.

A recent Housing Policy Finance Center (Urban Institute) seminar and discussion of the data yielded the following five facts: "1. The current 30-percentage-point gap between black and non-Hispanic White homeownership is larger than it was in 1968, when housing discrimination was legal; 2. If the black homeownership rate were the same today as it was in 2000, America would have 770,000 additional black homeowners; 3. Homeownership is lower for black college graduates than for non-Hispanic White high school dropouts; 4. Black borrowers are less likely to meet the traditional credit standards necessary to qualify for a mortgage; and 5. Seventeen percent of the black-non-Hispanic White homeownership gap can't be explained by identifiable factors."

Maryland is among the wealthiest states in the country. Our state has a unique opportunity to look at this issue and its impact on community health and revitalization, and take action to close the homeownership divide in ways that less affluent states cannot.

We respectfully request a favorable report.

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

LoSWA - Workgroup on Minority Homeownership.pdf

Uploaded by: Dove, Spencer

Position: FWA

State of Maryland

Commission on Civil Rights

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



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February 9, 2021

Senate Bill 117 – Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity POSITION: Support with Amendments

Dear Chairperson Pinsky, Vice Chairperson Kagan, and Members of the Senate Environment, Health, and Education Affairs Committee:

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

Beginning with the National Housing Act of 1934, the federal government actively promoted the systemic denial of mortgage and bank lending along racial and economic lines. This policy was known as “redlining”, and it was a targeted denial of Black and minority Marylanders from being able to purchase a home in a community of their choice. While the Fair Housing Act of 1968 legally ended redlining by banning racial discrimination in housing, the socioeconomic impact of its legacy remains to this day. By establishing the Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity, Maryland can begin the important first step in working to identify and eliminate these barriers for the benefit of every Marylander.

Currently, the composition of the Workgroup under Senate Bill 117 includes elected officials and state policymakers, as well as representatives from banking, community development, and housing counseling services organizations. However, because the Workgroup will be looking into issues largely resulting from racial discrimination, the Maryland Commission on Civil Rights respectfully recommends the addition of at least one representative from the fair housing advocacy community. MCCR believes that the inclusion of this community will prove invaluable as the Workgroup reports its findings and recommendations to the Governor and General Assembly in its December 1, 2021 report.

For these reasons, the Maryland Commission on Civil Rights urges a favorable with amendments vote on Senate Bill 117. Thank you for your time and consideration of the information contained in this letter. The Maryland Commission on Civil Rights looks forward to the continued opportunity to work with you to promote and improve civil rights in Maryland.

SB 117 Maryland Realtors Supports with Amendments.

Uploaded by: Mitchell, Susan

Position: FWA



Senate Bill 117 – Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity

Position: Support with Amendments

Maryland REALTORS® supports SB 117, requiring the creation of a state workgroup to study minority homeownership, neighborhood revitalization, and household wealth equity. REALTORS® support fair and equal opportunity in housing and expanding housing opportunities.

The challenges of shrinking housing opportunity are most evident in the growing gap in the homeownership rates of white households and households of color. Before Congress passed the historic Fair Housing Act in 1968, the difference in homeownership rates between white and African-American homeowners was 26%. That gap shrunk to 23% in the 1970s but is now about 30 percentage points nationally. (*Explaining the Black-White Homeownership Gap: A Closer Look at Disparities across Local Markets* by Jung Hyun Choi, Alanna McCargo, Michael Neal, Laurie Goodman, Caitlin Young for The Urban Institute, October 10, 2019.)

The Maryland REALTORS® recently launched a consumer campaign called “*Open Doors to Stronger Neighborhoods*” to expand homeownership opportunities and we believe SB 117 will provide some of the strategies to accomplish this.

As part of the *Open Doors Maryland* campaign, Maryland REALTORS® conducted a statewide survey examining Marylander’s attitudes about housing. Some of the results from that poll include:

- **Six in ten Maryland voters believe people of color face different challenges when it comes to finding housing.** *Several respondents cite concerns about communities that may not be welcoming to minorities; and a few respondents expressed concerns about how they might be stereotyped.*
- The poll revealed that obstacles to homeownership like funds for a downpayment, stagnant wage growth, and student debt were experienced greater by people of color.
- Over 60% believe there is too little housing for young and lower-income homebuyers.

Maryland REALTORS® recognizes the important role that homeownership can play in wealth building for Maryland families. SB 117 will provide actionable strategies to pursue and we encourage a favorable report.

For more information contact bill.castelli@mdrealtor.org, susan.mitchell@mdrealtor.org or lisa.may@mdrealtor.org

SB117_MCRC_FWA.pdf

Uploaded by: Stern, Isadora

Position: FWA



Maryland Consumer Rights Coalition

Testimony to the Senate Education, Health, & Environmental Affairs Committee
SB 117: Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity
Position: Favorable with Amendment

February 9, 2021

The Honorable Paul Pinsky, Chair
Senate Education, Health, & Environmental Affairs Committee
2 West, Miller Senate Office Building
Annapolis, MD 21401
cc: Members, Education, Health, & Environmental Affairs Committee

Chair Pinsky and Members of the Committee:

The Maryland Consumer Rights Coalition (MCRC) is a statewide coalition of individuals and organizations that advances economic rights and financial inclusion for Maryland consumers through research, education, direct service, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

We are writing today in support of SB 117.

This bill establishes the Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity which would study and make recommendations to promote homeownership and create wealth-building opportunities for minority households and promote community revitalization through targeted investments in homeownership.

The Community Reinvestment Act (CRA), enacted in 1977, requires financial institutions to meet the credit needs of low- and moderate-income (LMI) neighborhoods and borrowers in the communities from which they take deposits. The law was enacted to end redlining, the practice of banks refusing to consider lending in communities of color.¹ Similarly, the Fair Housing Act of 1968 prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, and handicap and family status.² These pieces of legislation were both enacted with the intention of desegregating the country, ending systemic racism, and creating ways to bring investment and housing opportunities to disinvested and impoverished communities. However, there is a disconnect between the intentions of these bills and their effect in practice; without robust education and enforcement components, financial institutions and housing management companies consistently fail to meet the needs of the communities they are meant to serve and continue to perpetuate segregation and systematic oppression of Americans of color.

¹ <https://www.marylandconsumers.org/community-reinvestment>

²

[https://www.hud.gov/program_offices/fair_housing_equal_opp/aboutfheo/history#:~:text=The%201968%20Act%20expanded%20on.Housing%20Act%20\(of%201968\).](https://www.hud.gov/program_offices/fair_housing_equal_opp/aboutfheo/history#:~:text=The%201968%20Act%20expanded%20on.Housing%20Act%20(of%201968).)



Maryland Consumer Rights Coalition

MCRC was the first in the state to develop a city-based Community Reinvestment Coalition in Baltimore City, *Reinvest Baltimore*. The coalition was comprised of neighborhood-based organizations, community development groups, housing organizations, and economic and racial justice nonprofits working together to advocate for reinvestment capital in the city. Bringing the needs of the community to regulators and banks ensures financial institutions are meeting their CRA obligations in a meaningful way. Members of *Reinvest Baltimore* participated in the SunTrust and BB&T merger, and were able to secure significant investment capital for their communities in the resulting Community Benefits Agreement (CBA). On a state-wide scale, utilizing the insight of programs and organizations already working to increase minority homeownership and investment in historically disinvested neighborhoods will generate long-term solutions for these systemic issues.

In addition to expanding and deepening investments in sustainable homeownership in majority-Black communities, it is also critical to include in the Workgroup policy and legal experts who can discuss predatory home mortgage products, and ensure that high-cost products, particularly those that have been aggressively marketed to Black and Latinx families are appropriately regulated in the future.

To add these voices to the work group we propose amending the current legislation.

AMENDMENT: INSERT SECTION 1, (B) (2) (V) AN EXPERT IN WORKING WITH THE COMMUNITY REINVESTMENT ACT (VI) AN ATTORNEY WHO WORK ON PROTECTING CONSUMERS FROM PREDATORY MORTGAGE PRODUCTS.

The creation of the Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity has the potential to make a significant difference in the state of Maryland by bringing to light the existing barriers that stand between minority households and wealth-building and homeownership opportunities.

For this reason, we support SB 117 with amendment and urge a favorable report.

Best,

Isadora Stern
Economic & Tenants' Rights Organizer
Maryland Consumer Rights Coalition