## "Everyone deserves the Right to live a Fulfilled Life and the Privacy to do so"

Written Testimony for SB781, House Bill 1095

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Today we introduce Bill SB781. The central premise of this Bill is to ensure discrimination, whether implied or implicit, be protected against in Real Estate transactions. It also will update current measures already in place by Fair Housing Laws that govern our duties as Realtors.

At first glance, it may appear that this Bill would seem to disrupt the current system on the acquiring of real property in the state of Maryland. Our intent is not to change the system. Our intent is to give a modern and much needed update on how we protect our buyers in Real Estate transactions. The removal of the buyer name in a Real Estate transaction is simply the right thing to do. A person's name can be a direct link to their culture, ethnic makeup, familial status, and financial status. The advent of numerous social platforms in today's society has thinned layers of personal privacy. With regard to context, in today's real estate climate, several offers may be given to a seller at one time from their Realtor. It is now up to the Seller to make a decision on an offer. This happens sometimes with the guidance of a Realtor and sometimes without. Here lies the issue of the Buyer's name being noted on the contract. The chance of bias is immanent.

Many believe Maryland laid the grounds for racial discrimination pertaining to real estate, with the Baltimore City Council's passing of the Residential Segregation bill of 1910. This was the first bill of its kind in the United States to apply "government legislation to achieve systematic, citywide race separation" (A. Pietila, 23). It can be further implied that many other states adopted redlining legislative measures based on practices which started in Maryland. What better place to enact a nation shifting ordinance, than in the great state of Maryland. Again, its simply the right thing to do.

Lastly, as a lifetime resident of Baltimore City and a licensed Realtor, it truly matters where you live. As a African American male growing up in Baltimore I realized the narrow margins I escaped merely by growing up in a neighborhood that my parents could afford or were allowed to live in. Generations are affected daily with a simple Real Estate transaction. These transactions should continue to be held in high regard for the individuals they protect and affect. As a real estate professional, my duty is to uphold the laws and guidelines of Fair Housing, give my buying clients the protection and competence to buy where they can afford, and provide my clients who choose to list their homes assurance that they choose an offer that is unbiased and financially beneficial.

I urge that you pass SB781 for the continued protection that the Fair Housing Act of 1968 sought to preserve.