



LEGISLATIVE BLACK CAUCUS OF MARYLAND, INC.

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Chairman Marc Korman
6 Bladen Street, House Office Building
Annapolis, Maryland 21401

Dear Chairman Korman and Members of the Environment and Transportation Committee,

The Legislative Black Caucus of Maryland has voted to offer favorable support for **House Bill 1090 – Revitalizing Neighborhoods Through Homeownership Program and Fund – Established**, a bill that will establish the Revitalizing Neighborhoods Through Homeownership Program, in addition to a fund under the Department of Housing and Community Development (DHCD). The bill will provide financial assistance in the form of loans to those who are seeking to purchase and renovate any property under the U.S. Department of Housing and Urban Development (HUD) for resale to low- and moderate-income homebuyers.

Across the United States, Black homeownership continues to fall behind white homeownership. While the homeownership rate in general has increased to 65.5% in 2021, the number of Black homeowners (44%) is still smaller than that of white homeowners (72%). It has only slightly increased by 0.4% within the last 10 years and is 28 percentage points less than that of white Americans.

The racial disparities in homeownership in Maryland remain visible. Black residents in Maryland make up only 46.2% of all homeowners compared to white Maryland residents, who make 76.3%. The discrepancies in homeownership are attributed to different forms of longstanding housing discrimination in Maryland, including redlining, racial covenants, racial steering, and white flight.

House Bill 1090 will create the Revitalizing Neighborhoods Through Homeownership Program to allow individuals to revamp old or abandoned properties to be resold to low- and moderate-income people in Maryland. Black first-time homeowners will be able to acquire affordable housing and be on pace to meet the homeownership rate of their white counterparts. For these reasons, the Legislative Black Caucus of Maryland supports **House Bill 1090** and asks that you vote favorably on this bill.

Legislative Black Caucus of Maryland