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Maryland House Environment and Transportation Committee

Maryland General Assembly, Annapolis, MD 21401

Testimony in Support of HB1239 – Fair Housing and Housing Discrimination Act

Hearing Date: March 26th, 2025

Chairperson and Esteemed Members of the Committee,

My name is Maureen Wambui, and I am a community advocate and resident of Legislative District 8 in Maryland. I am writing in **strong support of HB1239** as an immigrant and a first-time homebuyer who has personally experienced housing discrimination. This bill is an essential step toward ensuring fairness in Maryland's housing market and protecting vulnerable individuals from discriminatory practices, whether intentional or not.

When I embarked on the journey to purchase my first home, I encountered numerous barriers that were not simply about financial readiness or creditworthiness. As an immigrant, I faced skepticism from real estate agents, lenders, and even sellers who questioned my ability to afford a home despite having stable employment and a strong financial profile. I was steered away from certain neighborhoods, denied clear explanations about loan terms, and subjected to unnecessary delays that were not imposed on other buyers. It became evident that my background played a role in how I was treated throughout the process.

HB1239 is critical because it acknowledges that discrimination does not always stem from outright malice or intent. Housing policies and practices that result in unequal treatment, whether through lending disparities, biased real estate practices, or exclusionary zoning, must be addressed, even if they were not deliberately designed to discriminate. By affirming that discriminatory effects matter, this bill strengthens fair housing protections and ensures that all Maryland residents, regardless of background, have a fair shot at homeownership.

Additionally, granting the Department of Housing and Community Development the authority to implement fair housing regulations is a necessary safeguard. It will provide clearer guidelines to prevent discrimination and hold institutions accountable when their practices result in inequitable outcomes.

Homeownership is a cornerstone of stability and wealth-building in America. No one should be denied this opportunity because of their immigration status, ethnicity, or any other factor beyond

their control. I urge you to pass HB1239 and help create a more just and equitable housing market in Maryland.

Thank you for your time and consideration.

Respectfully submitted,

Maureen Wambui.