



**Testimony on Senate Bill 274 –Fair Housing and Housing Discrimination –
Regulations, Intent, and 3 Discriminatory Effect
Position: Favorable**

February 3, 2026

The Honorable Will Smith, Chair
Senate Judicial Proceedings Committee
2 East, Miller Senate Office Building
Annapolis, Maryland 21401
cc: Members, Judicial Proceedings Committee

Chair Smith and Members of the Committee:

Economic Action Maryland Fund is a statewide coalition of individuals and organizations that advances economic rights, equity, and housing justice for Maryland families through research, education, direct service, and advocacy. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

Economic Action Maryland Fund writes in strong support of **SB 274. SB274, if passed**, will strengthen fair housing law in Maryland by expanding the definition of discrimination to include the effect of a policy to discriminate not just the intent.

At the federal level, the staffing and funding of the Department of Housing and Urban Development (HUD) has been slashed. As a result, federal investigation and enforcement of fair housing complaints have fallen. Furthermore, guidance established during the Obama administration that mirror the provisions of this law were abolished this past November. Creating similar protections at the state level will ensure this guidance can remain in place

A recent report found that housing discrimination complaints have increased across the country while the ability to resolve complaints at the federal level has sharply fallen. Disability-related discrimination and discrimination based on race and national origin are the largest types of fair housing complaints¹. **Against this backdrop, it is more important than ever that Maryland strengthen its fair housing regulations.**

A facially neutral policy may have a disproportional effect on a protected class. With the rapid embrace of new technologies and AI, there may be unintended consequences that harm a group of Marylanders. SB274 allows the state to root out vestiges of past discrimination and have the tools needed to protect everyday Marylanders from discrimination in housing.

¹ <https://www.housingwire.com/articles/fair-housing-complaints-mount-amid-rhud-staffing-cuts/>
Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.



Importantly, SB274 includes a three-pronged test which protects individuals and businesses from being in violation of the law if they can show that there was no discriminatory intent, it was necessary to meet legitimate aims, and it was the least discriminatory method available to achieve these goals. This provision provides a safeguard to ensure that the focus remains on bad actors, rather than those pursuing legitimate interests.

Passing SB274 will bring Maryland in line with New York, New Jersey, Illinois, Minnesota, Colorado, and California who have enacted similar legislation.

As tenants and prospective homebuyers grapple with the high costs of rentals and home purchases, rooting out discrimination is more critical than ever so that individuals can live in affordable, accessible housing in a neighborhood of their choice.

For all these reasons, we support SB274 and urge a favorable report.

Best,

Marceline White
Executive Director

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