

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.