



Leah Dyson
Housing Advisor
Maryland, Delaware
443.397.7000
ldyson@telamon.org
www.telamon.org

4 February 2021

Dear Chairman Barve & Members of the House Environment and Transportation Committee:

I am a HUD-certified housing counselor at Telamon Corporation, a HUD-approved housing counseling agency. Telamon Corporation provides housing and financial empowerment services in nine states, including Maryland, where I am stationed. I have worked in the affordable housing field over ten years, on the Lower Shore of Delmarva, in Baltimore City, and throughout Los Angeles, California. While each of these service areas and their populations are unique, one constant throughout the years has been the blatant racial disparities within each community. A concerted focus on homeownership and neighborhood revitalization in minority communities is long overdue and is vital to an improved quality of life for all Marylanders.

HB 58 establishes the Workgroup on Minority Homeownership, Neighborhood Revitalization, and Household Wealth Equity; requiring the Workgroup to study and make recommendations to promote homeownership and create wealth-building opportunities for minority households and promote community revitalization through targeted investments in homeownership. The Workgroup would be required to report its findings and recommendations to the Governor and the General Assembly by December 1, 2021. We cannot wait any longer to address these issues.

It is now common knowledge that the communities hit hardest by economic downturns, including those caused most recently by the COVID-19 health pandemic, are largely comprised of minority and other very low-income families. We know that nationwide struggles are compounded by minority status, in large part due to the systemic oppression that has plagued our nation since inception. Our Black and Latinx neighbors are underserved, underbanked, and often unable to save as much as non-minority demographics. As minority households make up a growing percentage of our populace, it is imperative that we shift our focus to their empowerment, economic and otherwise. Our economy in Maryland and in the United States depends on everyone's ability to participate in our system.

A lack of down payment, closing cost, and other homebuyer assistance programs bars many families from achieving homeownership and what has long been considered the American dream. Racially impacted home appraisals, illegitimate denials of credit, and the residual effects of historic redlining pose real and serious challenges to increasing homeownership rates, and therefore wealth, in our minority communities. The lack of affordable rental housing combined with stagnant wages contributes to a cycle of poverty that we see, again, disproportionately impacting minority populations.



**WORKFORCE &
CAREER SERVICES**



**EARLY CHILDHOOD
& FAMILY SUPPORT**



**HOUSING &
FINANCIAL
EMPOWERMENT**

Our mission is to provide educational services that lead to better jobs, better lives, and better communities.



Leah Dyson
Housing Advisor
Maryland, Delaware
443.397.7000
ldyson@telamon.org
www.telamon.org

HB 58 and the resulting Workgroup will pave the way for vital initiatives targeting our minority communities. As a housing counselor, I am expected to serve all populations and especially those that are most vulnerable and hardest to reach. While I can and do engage these communities, the barriers to homeownership and financial stability are often beyond what I can reasonably assist them in overcoming. It will take the efforts of those in a position of power at the state level to address these issues as they persist through our communities.

We respectfully request a favorable report for HB 58.

A handwritten signature in black ink that reads 'Leah Dyson'.

Submitted by Leah Dyson, Telamon Corporation



**WORKFORCE &
CAREER SERVICES**



**EARLY CHILDHOOD
& FAMILY SUPPORT**



**HOUSING &
FINANCIAL
EMPOWERMENT**

Our mission is to provide educational services that lead to better jobs, better lives, and better communities.