

Good afternoon,

I am Julia Martin Frazier, thank you for the opportunity to speak in support of HB0762, as a licensed Maryland Realtor.

The topic of Fair Housing and discrimination is of paramount importance in our industry. It is a topic of great emphasis in our licensing and continuing education.

So I was greatly frustrated, when faced with a situation of suspected discrimination, to see firsthand how impossible it was to assure my buyer clients this was not the case.

Last October, my clients submitted an offer on a house of their choosing. In speaking with the listing agent, I learned that our offer would be one of three. My clients' offer, although we were told was the strongest, did not get accepted.

When I asked the agent repeatedly why the seller chose what we had been told was a less favorable offer, and no answer came - the silence was deafening.

Armed with no answers, I had to deliver the news to my clients Chukwuebuka Umunna, Chukwunonso Umunna, and Cynthia Torres Delgado that although they came in stronger, another offer was chosen over theirs.

I do not know what conversations occurred with the seller and their agent. What I do know, is that my clients wanted and deserved a fair explanation, and I had none to give.

Had my clients not been identified in their offer, I could have assured them, at least, there was no bias at work in the seller's choosing of a weaker offer over theirs, based on their names.

In summary, I share a quote from The Greater Baltimore Board of Realtor's Website: *"To be Silent is to be complicit ... We recognize that we cannot solve a systemic problem overnight, but we are committed to making progress and to working with our elected leaders to create legislation addressing the end of this abuse and solving this systemic racism."*

I believe this bill presents such an opportunity. Please consider making this a reality for all buyers in the state of Maryland who deserve to enter the housing market on a fair and level playing field. Thank you.