

March 3, 2023

RE: House Bill 1121

Good afternoon Chairman Barve and members of the committee,

I am Julia Martin Frazier, a licensed Realtor with Monument Sotheby's International Realty. Thank you for the opportunity to submit my written testimony for this important bill.

As a member of both the National Association of Realtors and Maryland Realtors, I am obliged to follow a Code of Ethics, in addition to fair housing laws, as defined by the US Department of Housing and Urban Development.

A name on an offer to purchase real property has the ability to indicate or suggest that a potential buyer may be a member of a Protected Class - possibly Race, Color, National Origin, Sex, or Gender Identity.

When presented with an offer or multiple offers to purchase their property, a seller is put in the position of choosing the worthiness of the potential buyer in part, by their name. Whether the decision of the seller(s) is impacted by implicit bias or otherwise, the mere name of the potential buyer could very well influence a sellers' decision, in a manner that could potentially violate Federal and State Fair Housing Laws.

Other factors, beyond the name of the potential buyer, influence a sellers' decision do NOT impinge on Fair Housing Laws - i.e., Sales Price, Proof of Financial Capability, Inspection Contingencies, Amount of Earnest Money Deposit and Date of Settlement.

I support the proposed legislation in HB 1121, because it eliminates one major element of the proposed offer that could clearly place a strong disadvantage to a buyer - their very name. I believe it is irrelevant information in the offer stage, and support removing it in the initial step of the offer process.

In my personal experience, I believe I have witnessed unfair treatment of my buyer clients. Chukwuebuka Ummuna, Chukwunonso Ummuna and Cynthia Torres Delgado were assured their offer was the strongest in a multiple offer situation, only to find that in fact another offer was chosen. After many attempts to understand what made the other offer stronger, there was no reason given, and I could not assure my clients with confidence that their suspicion of being judged by their names was not valid.

A simple and effective way to eliminate the kind of doubt or suspicion would be to remove the buyer's name from the initial offer to purchase real property.

Thank you for your consideration of this important bill, that would give further protection to our clients, and would help uphold the good Fair Housing Laws that currently aid in ensuring a fair and equal platform for buyers and sellers in Maryland.

Respectfully,
Julia Martin Frazier, REALTOR