



LEGISLATIVE BLACK CAUCUS OF MARYLAND, INC.

The Maryland House of Delegates, 6 Bladen Street, Room 300, Annapolis, Maryland 21401
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Chair Kriselda Valderrama
Economic Matters Committee
231 Taylor House Office Building
Annapolis, Maryland 21401

Dear Chair Valderrama and Members of the Committee,

The Legislative Black Caucus of Maryland offers its strong and favorable support for House Bill 1299 -Real Property - Residential Sales - Communications During Appraisal Process. The bill seeks to create a Reconsideration of Value Process as recommended by the Task Force on Property Appraisal and Valuation Equity. **This bill is a 2026 legislative priority for the Black Caucus.**

Appraisals play a critical role in the homebuying process, yet countless studies have shown that properties in Black communities are consistently undervalued compared to similar homes in predominantly white neighborhoods. These inequities not only affect individual homeowners but also contribute to broader disparities in wealth accumulation and neighborhood investment.

House Bill 1299 has been amended to provide clarity for potential reconsideration of value scenarios. In summary, when there is a 1. “Sales Transaction”, HB 1299 provides the ability of the seller or seller’s agent to provide additional market data or comps as requested by a lender or lender’s appraiser-if the appraisal falls below the contract price. 2. “Home Equity Line of Credit or Refinance Transaction”, HB 1299 gives the owner or representative the right to provide additional market data or comps if the appraisal value falls short of the expected appraised value.

HB 1299 is one step to ensure that all Maryland homeowners receive fair and accurate property valuations.

For these reasons, the Legislative Black Caucus of Maryland strongly supports House Bill 1218.

Legislative Black Caucus of Maryland