



**HB1466: Department of Housing and Community Development - Appraisal Gap From
Historic Redlining Financial Assistance Program - Qualified Properties**

Position: Favorable

March 12, 2026

The Honorable Kris Valderrama, Chair
Economic Matters Committee
Room 230, House Office Building
Annapolis, Maryland 21401
cc: Members, House Economic Matters

Chair Valderrama and Members of the Committee:

Economic Action Maryland Fund urges a favorable report on HB1466, which would protect renters from exorbitant rents in investor-owned rental units.

Maryland was the first state to implement redlining practices.¹ This practice has left a devastating impact on Maryland's Black and Brown communities, impacting homeownership, home values, and credit scores today. Maryland created the Appraisal Gap From Historic Redlining Financial Assistance Program to address these lasting economic impacts.

HB1466 would improve the program by specifically targeting neighborhoods that have been historically redlined or undergone urban renewal. This change helps ensure that those most directly impacted by redlining are able to qualify more readily for the program.

For these reasons, we urge a favorable report on HB1466.

Sincerely,
Jennifer Bevan-Dangel,
Deputy Director

¹ <https://ublawforum.com/2024/04/26/appraisal-gap/>

Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.