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**DATE:** March 12, 2026

**BILL NO.:** House Bill 1466

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

**COMMITTEE:** House Economic Matters Committee

### Letter of Support

#### **Description of Bill:**

HB 1466 would expand the definition of a qualified property for DHCD's Appraisal Gap From Historic Redlining Financial Assistance Program, or UPLIFT, to also include areas that have been historically redlined or have undergone urban renewal. The program currently serves low-income census tracts and Sustainable Community areas.

#### **Background and Analysis:**

The primary goal for UPLIFT is to increase property values and provide wealth-building homeownership opportunities for targeted households by accelerating the pace of development, construction, and sale of quality affordable housing in low-income census tracts and designated Sustainable Communities. In effect, the program sought to provide investment into areas where investors have been historically hesitant to invest. The UPLIFT program accomplishes this by bringing partners together from across the public and private sectors to provide funding towards qualified projects. A key incentive for investors and developers is that the State covers the difference between the cost to build and the sale price (Appraisal Gap), through UPLIFT funding.

While the Sustainable Communities program is a useful tool for identifying areas of need, there is need in areas that do not have that designation as well. In enabling DHCD to establish criteria to identify neighborhoods that have been historically redlined or have undergone urban renewal, the State is reaffirming that this program is for all areas where investors have been historically hesitant to invest, like those with a history of redlining or urban renewal.

#### **DHCD Position**

The Maryland Department of Housing and Community Development respectfully requests a **favorable** report on House Bill 1466.

