



LEGISLATIVE BLACK CAUCUS OF MARYLAND, INC.

The Maryland House of Delegates, 6 Bladen Street, Room 300, Annapolis, Maryland 21401
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March 11, 2026

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Chair Brian J. Feldman
Education, Energy, and the Environment Committee
2 West Miller Senate Office Building
Annapolis, Maryland 21401
Dear Chair Feldman and Members of the Committee,

Dear Chair Feldman, and Members of the Committee,

The Legislative Black Caucus of Maryland offers its strong and favorable support for Senate Bill 657 (SB 657) – Maryland Higher Education Commission - Practical Applications of Real Estate Appraisal (PAREA) Grant Program - Established. This bill establishes the Practical Applications of Real Estate Appraisal (PAREA) Grant Program, which will provide financial assistance to individuals from historically redlined and underrepresented communities seeking to become licensed real estate appraisers. By addressing systemic disparities in property valuation and promoting diversity in the appraisal industry, SB 657 is a critical step toward economic justice and equity for Black Marylanders. **This bill is a 2026 legislative priority for the Black Caucus.**

The Legislative Black Caucus of Maryland strongly believes that economic empowerment and property ownership are essential to addressing long-standing racial wealth disparities. Black Marylanders have historically been subject to discriminatory housing practices, including redlining, which has contributed to undervaluation of Black-owned homes and diminished opportunities for wealth accumulation. According to a 2022 Brookings Institution study, homes in majority-Black neighborhoods are undervalued by an average of \$48,000 compared to similar homes in white neighborhoods, resulting in a cumulative loss of \$156 billion in home equity nationwide. These disparities persist today, with fewer than 5% of appraisers nationwide identifying as Black—despite African Americans making up over 30% of Maryland's population.

SB 657 seeks to close these appraisal gaps by providing grants to minority individuals in historically redlined neighborhoods, allowing them to complete the PAREA program and obtain the necessary qualifications to become real estate appraisers. Increasing the number of Black appraisers will help ensure more accurate and fair property valuations in Black communities, protecting Black

homeowners from low appraisals that can strip away generational wealth and limit refinancing opportunities.

In Maryland, data from the Urban Institute shows that Black households have half the median net worth of white households, and the homeownership gap remains stark. A 2021 Maryland Department of Housing and Community Development report found that Black Marylanders are twice as likely to be denied home loans compared to white applicants, reinforcing the need for systemic change in property valuation and access to financial resources. By equipping more Black appraisers with the necessary training and certification, SB 657 addresses these inequities and ensures a more representative and fair real estate industry.

The Legislative Black Caucus of Maryland strongly supports SB 657 and its efforts to address systemic racial disparities in property valuation, increase Black representation in real estate appraisal, and promote economic justice. We urge your support for SB 657, as it offers a thoughtful and proactive approach to reducing the racial wealth gap and ensuring that Black Marylanders have fair access to property ownership and financial security.

For these reasons, the Legislative Black Caucus of Maryland strongly supports Senate Bill 657.

Legislative Black Caucus of Maryland