

CDN HB 1466 FAVORABLE.docx.pdf

Uploaded by: Claudia Wilson Randall

Position: FAV



**Testimony HB 1466
Education, Energy, and the Environment Committee
March 31, 2026
Position: FAVORABLE**

Chair Korman and Members of the Education, Energy, and the Environment Committee:

The Community Development Network of Maryland (CDN) is the voice for Maryland's community development sector and serves nearly 200 member organizations. CDN—focuses on small affordable housing developers, housing counseling agencies and community-based non- profits across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland's urban, suburban and rural communities. We advocate for strong communities and secure housing.

HB 1466 would amend the current UPLIFT law enabling the program to include urban renewal as a category and give DHCD staff more latitude to provide funding to foundational communities that lay partially or entirely outside of a low-income census tract. This funding could appreciably decrease the cost of affordable homeownership development in foundational communities.

The Maryland UPLIFT (Utilizing Progressive Lending Investments to Finance Transformation) program, administered by the Department of Housing and Community Development (DHCD), increases homeownership and property values in historically redlined, low-income, or disinvested communities. It addresses the "appraisal gap" by funding affordable housing construction. The program accelerates the development and sale of high-quality, affordable housing, transforming vacant lots and structures into thriving, sustainable communities and builds wealth for residents in historically disinvested areas by reducing the appraisal gap.

While the program focuses on specific neighborhoods (currently those who have been the victims of redlining) to create clusters of new or rehabilitated homes, it utilizes census tract data to identify neighborhoods in which to work. In many foundational and otherwise disinvested communities in Montgomery County, whole or parts of neighborhoods were leveled and replaced by higher cost housing that has raised income levels above current UPLIFT standards based on census tracts and not original neighborhoods. Additionally, census tracts are problematic because they are not drawn based on actual neighborhoods and communities.

This law was meant to serve communities previously left out because of redlining and urban renewal policies. We hope this technical change will allow more communities and marginalized people to benefit from investment.

We urge your favorable report for HB 1466.

Submitted by Claudia Wilson Randall, Executive Director

HB1466 Sponsor Testimony Senate.pdf

Uploaded by: Delegate Greg Wims

Position: FAV



THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

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

Committee: Education, Energy, and the Environment

Date: March 31, 2026

Position: Favorable

Good afternoon, Chair Feldman, Vice-Chair Kagan, and esteemed members of the Education, Energy and the Environment Committee. For the record, I am Delegate Greg Wims, presenting HB1466 -Department of Housing and Community Development - Appraisal Gap From Historic Redlining Financial Assistance Program - Qualified Properties.

Under current law, a qualified property for the program must be located in both a low-income census tract and a sustainable community. This bill expands that definition by allowing the Department of Housing and Community Development to identify neighborhoods that have been historically redlined or have undergone urban renewal.

Communities that experienced urban renewal are still dealing with the long-term effects of disinvestment, suppressed property values, and barriers to wealth building. However, because those neighborhoods were changed or reclassified over time, they may no longer fall within a low-income census tract designation. As a result, communities that still face real hardship can be excluded from a program that was created to address appraisal gaps tied to historic inequity.

HB1466 recognizes that a census tract label does not always capture the full situation of a certain area. A neighborhood may appear to have improved statistically, while families and developers there still confront the same market undervaluation and financing barriers that have existed for decades. When that happens, the community can be effectively locked out of assistance even though the underlying need remains.

This bill gives the Department of Housing and Community Development the flexibility to identify those neighborhoods more accurately. It ensures that the program can reach communities whose exclusion is the result of technical designation changes rather than genuine recovery from historic harm. At the same time, the bill keeps the program's core purpose intact. Qualified properties must still be newly constructed or substantially rehabilitated and intended for sale to owner-occupants at an affordable price.

At its heart, HB1466 is about fairness and precision.

I respectfully ask for a favorable report on House Bill 1466. Thank you.

X_HB1466_DHCD_SUPPORT.pdf

Uploaded by: Jake Day

Position: FAV



WES MOORE
Governor
ARUNA MILLER
Lt. Governor
JACOB R. DAY
Secretary
JULIA GLANZ
Deputy Secretary

DATE: March 31, 2026

BILL NO.: House Bill 1466

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

COMMITTEE: Senate Education, Energy, & the Environment 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 seeks to infuse resources into areas where investors have been historically hesitant to venture. The UPLIFT program accomplishes this by bringing partners together from 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 some areas of need, there is need in areas that do not have that designation. In enabling DHCD to establish criteria to identify neighborhoods that have been historically redlined or have undergone urban renewal, Maryland is ensuring that this program extends to all areas in need, regardless of their SCA designation.

DHCD Position

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



HB1466_FAV_EconAction_cross.pdf

Uploaded by: Jennifer Bevan-Dangel

Position: FAV



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

Position: Favorable

March 31, 2026

The Honorable Brian J. Feldman, Chair
Education, Energy and the Environment Committee
2 West Miller Senate Office Building
Annapolis, MD 21401
Cc: Members of the Committee

Chair Feldman 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.

HB1466-EEE-FAV.pdf

Uploaded by: Nina Themelis

Position: FAV



BRANDON M. SCOTT
MAYOR

*Office of Government Relations
88 State Circle
Annapolis, Maryland 21401*

HB 1466

March 31, 2026

TO: Members of the Education, Energy, and the Environment Committee

FROM: Nina Themelis, Director, Mayor's Office of Government Relations

RE: House Bill 1466 – Department of Housing and Community Development - Appraisal Gap From Historic Redlining Financial Assistance Program - Qualified Properties

POSITION: SUPPORT

Chair Feldman, Vice Chair Kagan, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** House Bill (HB) 1466.

This legislation would expand eligibility for financial assistance under the Appraisal Gap from Historic Redlining Financial Assistance Program to include individuals who purchase certain qualified property after a project is completed, at an affordable sales price and as an owner-occupant. These changes provide clarity on who is eligible for the program and will assist with program implementation.

The purpose of the Program is to provide financial assistance geared towards covering the appraisal gap between what it costs to build or redevelop a home and what it can be sold for in historically redlined neighborhoods. This appraisal gap is one of the most critical obstacles to homeownership in the City and is most prevalent in communities that have been historically redlined and disinvested. Homeownership is one of the most effective paths to creating intergenerational wealth, by clarifying who is eligible for funding to cover the gap between construction costs and what the market will bear, HB 1466 may make owning a home a reality for hundreds of city families.

Through its Community Catalyst Grants program, the City's Department of Housing and Community Development has begun to address the lack of capital and appraisal gaps but is limited in the support that can be provided. An effective State Appraisal Gap program can leverage City and other resources to redevelop vacant and under-utilized properties for homeownership in historically redlined neighborhoods and increase the City's population.

The BCA respectfully requests a **favorable** report on House Bill 1466.

*Annapolis – phone: 410.269.0207 • fax: 410.269.6785
Baltimore – phone: 410.396.3497 • fax: 410.396.5136
<https://mogr.baltimorecity.gov/>*

HB1466 Community Sign On Letter.pdf

Uploaded by: Sarah Reddinger

Position: FAV

Support House Bill 1466

The Maryland UPLIFT (Utilizing Progressive Lending Investments to Finance Transformation) program, administered by the Department of Housing and Community Development (DHCD), increases homeownership and property values in historically redlined, low-income, or disinvested communities. It addresses the "appraisal gap" by funding affordable housing construction. The program accelerates the development and sale of high-quality, affordable housing, transforming vacant lots and structures into thriving, sustainable communities and builds wealth for residents in historically disinvested areas by reducing the appraisal gap.

While the program focuses on specific neighborhoods (currently those who have been the victims of redlining) to create clusters of new or rehabilitated homes, it utilizes census tract data to identify neighborhoods in which to work. In many foundational and otherwise disinvested communities, whole or parts of neighborhoods have been destroyed and replaced by higher cost housing that has raised income levels above current UPLIFT standards based on census tracts and not original neighborhoods. Additionally, census tracts are problematic because they are not drawn based on actual neighborhoods and communities and oftentimes residents living on the wrong side of the street fall outside a census tract when their neighbors across the street qualify for services.

Currently, legislation is making its way through the MD House of Delegates that would amend the current legislation enabling the program to include urban renewal as a category while also giving DHCD staff more latitude to provide funding to foundational communities that lay partially or entirely outside of a low-income census tract. This funding could appreciably decrease the cost of affordable homeownership development in foundational communities.

We urge the Maryland General Assembly to pass Housing Bill 1466.

* Indicates required question

1. Email *

2. Name *

3. City *

4. Zip Code *

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Google Forms

Timestamp	Name	City	Zip Code	Email Address
3/2/2026 15:13:21	Sarah Reddinger	Germantown	20876	sarah.reddinger@gmail.com
3/2/2026 21:38:05	Rev. Timothy B. Warner	Gaithersburg, MD	20877	Pastortimwarner@gmail.com
3/9/2026 14:28:16	Stacey Cole Wilson	Fulton	20759	scolewilson@bwcumc.org
3/9/2026 14:33:18	Krystle Okafor	Baltimore	21202	Krystle.okafor@gmail.com
3/9/2026 14:35:18	Sheila Cook	Germantown	20874	mscook6442@gmail.com
3/9/2026 14:35:56	Frederick Hawkins	Silver Spring	20902	hawkinsfrederickh@gmail.com
3/9/2026 14:38:01	Rev. Jeff Jones	Derwood, MD	20855	mcpumcpastor@gmail.com
3/9/2026 14:42:16	Troy Boddy	Silver Spring	20905	boddyman1966@gmail.com
3/9/2026 14:42:21	Kia Washington	Clarksburg	20871	kia778@gmail.com
3/9/2026 14:48:24	Kenneth N Nelson	Silver Spring	20906	kennethnelso@gmail.com
3/9/2026 14:54:19	Sandi Williams	Sandy Spring	20860	williams.sssm@gmail.com
3/9/2026 15:01:09	Krystal Davis	Glenarden	20706	krystaldavis0110@gmail.com
3/9/2026 15:02:34	Karen Austin	Cheltenham	20623	kbaustin1326@gmail.com
3/9/2026 15:04:04	Spence Limbocker	Gaithersburg	20877	limbockers@gmail.com
3/9/2026 15:08:31	Hans Riemer	Takoma Park, MD	20912	hans.riemer@gmail.com
3/9/2026 15:26:30	Christopher Barclay	Silver Spring	20910	barclay95@gmail.com
3/9/2026 15:37:43	Wylea Chase	Gaithersburg	20882	giochase@verizon.net
3/9/2026 15:42:09	Ronda Keys	Montgomery Village	20886	rondagkeys@gmail.com
3/9/2026 15:45:07	Paul Johnson	Upper Marlboro	20772	pjohnson10@gmail.com
3/9/2026 15:47:35	Alan S Bowser	Silver Spring	20910	Alan.Bowser@gmail.com
3/9/2026 15:54:03	Aaron Blucker	Silver Spring	20904	energy0306@gmail.co
3/9/2026 16:04:15	DOLLYE V MCCLAIN	SILVER SPRING	20906	dollbug54@gmail.com
3/9/2026 16:05:56	Sandra Jackson-Prather	Gaithersburg	20879	sanjack917@gmail.com
3/9/2026 16:13:23	Joan T Owens	Olney	20832	joan.owens1@verizon.net
3/9/2026 16:23:52	James L. Stowe	Montgomery Village	20886	jstowe2600@yahoo.com
3/9/2026 16:29:18	Tracy Winfrey-Edwards	Silver Spring	20905	shortncakie@yahoo.com
3/9/2026 16:36:25	Jason Davis	Gaithersburg	20877	jasdavis0513@gmail.com
3/9/2026 16:43:37	Deborah Buchanan	Olney	20832	buchanan.sssm@gmail.com
3/9/2026 16:54:46	Sonseeahray Hopkins	Montgomery Village	20886	RayHopkins4370@gmail.com
3/9/2026 16:54:49	Clara Irazabal	College Park	20740	irazabalzurita@gmail.com
3/9/2026 17:04:12	Kim Bishop	Spencerville	20868	brothabishop216@gmail.com
3/9/2026 17:12:19	Kristen M Prophet	Sandy Spring	20860	kslater417@gmail.com
3/9/2026 17:31:11	Rev. Dr. Eliezer Valentin-Castan	Frederick	21703	evcastanon@bwcumc.org
3/9/2026 18:02:38	Christie Latona	SILVER SPRING	20905	latona@me.com

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3/9/2026 18:05:24	Sheryl Brissett Chapman	Silver Spring	20910	sherylbc@aol.com
3/9/2026 18:14:10	Cathy Thompson	Baltimore	21234	cathompson2517@gmail.com
3/9/2026 18:27:09	Christine Wilson	Sandy Spring	20860	chillwilson63@gmail.com
3/9/2026 19:51:40	Natausha Adamson	Frederick	21703	nsw3363@aol.com
3/9/2026 19:52:45	Vernon Ricks,Jr.	Potomac	20854	g.gullwing@verizon.net
3/9/2026 20:06:11	William Maas	North Bethesda	20852	billmaas@verizon.net
3/9/2026 20:11:37	Steve Hudson	Gaithersburg	20877	stevhud5@gmail.com
3/9/2026 20:14:53	Barbara Sue Hudson	Gaithersburg	20877	bsuehudson70x7@gmsil.com
3/9/2026 21:34:17	Norma Taber	Germantown	20874	ntaber@mac.com
3/9/2026 22:36:32	Tanya Holt	Laurel	20708	tholt@c-t-associates.com
3/9/2026 23:10:32	Gretchen Horlacher	Washington Grove	20880	gretchenhorlacher2008@comcast.net
3/9/2026 23:10:49	Richard Cavicchi	Washington Grove	20880	rcavicchi@comcast.net
3/10/2026 5:06:10	Linda M Queen	Gywnn Oak	21207	lpattersonqueen@gmail.com
3/10/2026 13:14:11	Christina Castillo	Gaithersburg	20877	executive@eumc-md.org
3/10/2026 13:48:36	Melinda Willer	Gaithersburg	20878	wilhob@gmail.com
3/10/2026 14:00:49	Robert Walker	Rockville	20855	theinfinitemusicexp@gmail.com
3/10/2026 17:09:52	Cherri Branson	Silver Spring	20905	cherribranson@hotmail.com
3/10/2026 17:33:45	Wylea Chase	Gaithersburg	20882	wylea.chase77@gmail.com
3/10/2026 18:41:40	Dr Will Butler	Upper Marlboro	20772	drwillbutler49@yahoo.com
3/10/2026 19:59:32	Michael Safra	Rockville	20852	misafra@bnaiisraelcong.org
3/10/2026 20:32:29	Denise Littleford	Gaithersburg	20878	deniselittleford@gmail.com
3/10/2026 20:59:20	Sharon Kay Clunis	Gaithersburg	20879	sharonclunis51@gmail.com
3/10/2026 21:01:11	Charlene M Tyler	Gaithersburg	20878	ceetee1@comcast.net
3/10/2026 21:04:04	Carolyn L Taylor	Montgomery Village	20886-3839	tiambe826@gmail.com
3/10/2026 21:12:49	Joan T Owens	Olney	20832	joan.owens1@verizon.net
3/10/2026 21:15:36	Dionne Freeman	Rockville	20850	anaiya_raye@yahoo.com
3/10/2026 21:22:23	Helene Thompson	Rockville	20853	graceandmercy916@gmail.com
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3/11/2026 5:09:51	Kevin Sellman	Germantown	20876	kevinsellman76@gmail.com
3/11/2026 5:44:16	Michelle Redd-Latimer	Clarksburg	20871	mlatimer8@gmail.com
3/11/2026 9:39:52	Francoise Carrer	Rockville	20852	carrier.f.m@gmail.com
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Timestamp	Name	City	Zip Code	Email Address
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3/11/2026 17:23:33	Camilla Smith	Gaithersburg	20879	camilla.smith090@gmail.com
3/11/2026 19:46:18	George Grange	Olney	20832	Rgrange@gmail.com
3/11/2026 20:19:10	Deidre Morgan	Silver Spring	20906	deidremorgan1970@gmail.com
3/11/2026 21:42:46	Stephanie E. Killian	Urbana	21704	stephanie.e.killian@gmail.com
3/11/2026 21:59:47	Sonya Hall Turner	Gaithersburg	20878	neeuqht@gmail.com
3/12/2026 9:52:53	Patricia Scott	Clarksburg	20871	pscott675@gmail.com
3/12/2026 18:08:01	Donna Nelson	Silver Spring	20010	nelsondonna06@gmail.com
3/12/2026 19:57:31	Marcia Bond	Rockville	20850	marciadbond@gmail.com
3/12/2026 20:44:45	Giselle A. Morch	Silver Spring	20902	gams42002@yahoo.com
3/13/2026 17:23:57	Michelle Redd-Latimer	Clarksburg	20871	mlatimer8@gmail.com
3/16/2026 6:41:30	Asa Council	3932 Ballet Way	20866	acc4fam5@yahoo.com
3/16/2026 9:30:55	Bernice Hammond	Gaithersburg	20877	b4bonne@gmail.com
3/16/2026 14:49:10	Sally Murek	Germantown	20874	Sallymurek@gmail.com
3/16/2026 16:03:34	Stephanie Helsing	Silver Spring	20902	shelsing@gsscc.org
3/23/2026 10:34:43	Stacy Kaplowitz	Rockville	20850	stacykaplowitz@gmail.com
3/26/2026 9:22:37	Beverly Irons	Capital Heights	20743	beverly.ironshabitatmm.org
3/26/2026 9:23:09	Chyna Diaz	Silver Spring	20910	Chyna.diaz@habitatmm.org
3/26/2026 9:26:19	Jennifer Fernandez-Ourand	Gaithersburg	20877	jourand@habitatmm.org
3/26/2026 9:33:02	Yahvonne Reddy	Temple Hills	20748	yahvonne.reddy@gmail.com
3/26/2026 10:43:33	Ursula Bellman	GLENN DALE	20769	Ursula.Bellman@habitatmm.org
3/26/2026 11:44:00	Geoffrey Thomas	Silver Spring	20901	Geoffrey.thomas@habitatmm.org
3/26/2026 22:12:23	Jeffrey Dee	Brookeville	20833	jeffreyrdee@gmail.com