



BRANDON M. SCOTT
MAYOR

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

SB 0817

March 11, 2026

TO: Members of the Judicial Proceedings Committee

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

RE: Senate Bill 0817 - Real Property - Residential Sales - Communications During Appraisal Process

POSITION: Support

Chair Smith, Vice Chair Waldstreicher and members of the committee, please be advised that the Baltimore City Administration (BCA) **supports** Senate Bill (SB) 0817.

SB 817 would require an appraiser to provide a certain notice to certain parties to a residential real property appraisal under certain circumstances; authorizing certain persons to submit certain additional data to an appraiser before an appraisal is finalized for a certain purpose; and requiring an appraiser to include certain information in an addendum to a certain report.

SB 817 creates a process where a buyer or homeowner can challenge the appraisal prior to submission if the appraisal is going to come in below sales price or loan amount. If a buyer is able to provide additional info to "correct" the appraisal this will allow more people to secure loans or purchase properties. SB 817 may take some of the bias out of the appraisal process.

BCA supports efforts to make the homebuying process more accessible and equitable, particularly to those purchasing in undervalued (formerly redlined and/or disinvested) neighborhoods. Passage of SB 817 - Real Property - Residential Sales - Communications During Appraisal Process, could lower a significant barrier to homeownership for first-time buyers, young and single-income families, and lower socioeconomic status working-class households.

For these reasons, the BCA respectfully requests a **favorable** report on SB 817.