



Maryland Consumer Rights Coalition

**Testimony to the Senate Education, Health, & Environmental Affairs Committee  
SB 687: State and Local Housing Programs – Affirmatively Furthering Fair Housing  
Position: Favorable**

February 9, 2021

The Honorable Paul Pinsky, Chair  
Senate Education, Health, & Environmental Affairs Committee  
2 West, Miller Senate Office Building  
Annapolis, MD 21401  
cc: Members, Education, Health, & Environmental Affairs Committee

Chair Pinsky and Members of the Committee:

The Maryland Consumer Rights Coalition (MCRC) is a statewide coalition that advances economic inclusion and financial justice through research, advocacy, consumer education, and direct service. MCRC leads fair housing work in Maryland through its recent adoption of the Fair Housing Action Center of Maryland (FHAC). FHAC works to ensure every Marylander has access to safe, affordable housing, free from discrimination, harassment, and code violations.

Maryland has a long legacy of housing discrimination. Our elected leaders spent decades perfecting policies designed to keep us apart based on the color of our skin. In 1910, Baltimore City pioneered the use of legislation to systematically separate people by race. When the law was struck down, restrictive covenants, redlining, blockbusting, and predatory lending sprang up to reinforce segregation. That effort is evident today -- Baltimore City remains as hypersegregated today as it was in 1968 when the federal Fair Housing Act was passed. Marylanders living in these segregated neighborhoods across the state often lack security, mobility, and economic opportunity. Fair housing must be pursued with even greater intentionality than segregation was because it involves dismantling the oppressive systems that are deeply encoded in our housing ecosystem. This bill charges DHCD, local housing authorities, and municipal governments with affirmatively furthering fair housing. It encodes a process through which Maryland jurisdictions will actively dismantle housing segregation through the creation of data-driven fair housing action plans. The process requires jurisdictions to analyze barriers to fair housing and make a concrete plan to address them. The bill doesn't specify goals or strategies, recognizing that community-driven solutions are most effective because they align with local values, strengths, and interests.

We urge Maryland leaders to require these proactive steps to deconcentrate poverty, combat discrimination and segregation, increase opportunities, and create more diverse communities by giving SB 687 a favorable report.

Best,

Robyn Dorsey  
Fair Housing Director  
Fair Housing Action Center of Maryland  
Maryland Consumer Rights Coalition