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Maryland Commission on Civil Rights and SCREA Officially Sign MOU to Address Discriminatory Housing Appraisals

The Maryland Commission on Civil Rights (MCCR) and the MD State Commission of Real Estate Appraisers, Appraisal Management Companies, and Home Inspectors (SCREA et.al.) officially signed a Memorandum of Understanding, (MOU) regarding fair housing issues. Specifically, this MOU allows MCCR to receive and investigate complaints directly from SCREA as it pertains to discrimination in housing appraisal.

Recent research suggests that there are racial and ethnic differences in home valuations. According to the Federal Housing Finance Agency's 2021 appraisal statistics, 23.3% of homes in high minority tracts (80.1-100%) experienced undervaluation. This is compared to 13.4% of homes in White tracts (0-50%) and 19.2% in minority tracts (50.1-80%).

"This MOU will allow us to receive complaints directly from SCREA as it pertains to discrimination in housing appraisals," said Cleveland L Horton, II, Deputy Director of MCCR. "This small but significant step will allow MCCR to continue to expand our efforts to eradicate housing discrimination and remove a major economic barrier that prohibit people of color from gaining generational wealth."

For more information about the MOU between MCCR and SCREA, or for more information about housing appraisal discrimination, call MCCR at 410-767-8576.

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