

**Proponent Testimony for Ohio House Bill 438
Rob Pasker, Realtor and Broker of Pasker Real Estate
Outgoing President, Greater Toledo Realist Association
President-Elect, Ohio Realist Association**

Chairperson, Vice Chair, Ranking Member, and members of the committee,

Thank you for the opportunity to testify in support of House Bill 438. My name is Rob Pasker, and I am the outgoing President of the Greater Toledo Realist Association, an organization dedicated to promoting democracy in housing and expanding homeownership opportunities, particularly for Black Americans.

Throughout my career as a Realtor and Broker, I've seen firsthand how deeply embedded biases continue to impact housing opportunities for Black families. Despite being qualified and eager to purchase homes, my clients have experienced heartbreaking discrimination. Some have shared stories of how sellers looked them up on social media platforms like Facebook and decided to go with another offer—not because of their financial standing or terms, but simply because of how they look or who they are.

This issue is not new. I've heard stories from Black agents who were licensed in the 1960s about how white sellers would impose higher prices or more onerous terms on Black buyers compared to white buyers. Back then, this blatant discrimination was an open secret in the real estate world. Today, while the laws have changed, the reality for many Black buyers remains much the same—bias, though more subtle, still rears its ugly head in ways that limit opportunities and perpetuate the racial wealth gap.

House Bill 438 addresses these implicit biases by prohibiting the disclosure of personal information—such as a buyer's name, age, or race—until after contract terms are agreed upon. This bill is a critical step forward. It ensures that buyers are judged solely on the merits of their offers, not on their identity.

For decades, housing discrimination denied Black families the opportunity to build wealth through homeownership. While redlining and restrictive covenants are part of history, their devastating effects linger. Homeownership is one of the most powerful tools for wealth creation in America. If we are serious about addressing the racial wealth gap, we must eliminate every barrier standing in the way of Black families achieving homeownership.

This bill sends a clear message: Ohio will not tolerate bias, conscious or unconscious, in real estate transactions. It protects not just Black buyers, but anyone who may face discrimination based on personal characteristics.

Homeownership is about much more than just owning a house. It's about stability, equity, and the ability to pass down wealth to future generations. For many families, buying a home is a transformative milestone that changes their financial trajectory. House Bill 438 helps ensure that every Ohioan has a fair and equal chance to achieve this dream.

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As the outgoing President of the Greater Toledo Realist Association, I have dedicated my tenure to increasing Black homeownership rates and helping families build generational wealth. But achieving this mission requires systemic change. Legislation like House Bill 438 is essential to leveling the playing field and ensuring that all Ohioans have a fair shot at the American dream.

This bill addresses the hidden biases that too often tip the scales against minority buyers. By passing HB 438, this committee has the opportunity to make a real and lasting difference for countless families across Ohio.

I urge you to support this vital piece of legislation. Thank you for your time and consideration. I am happy to answer any questions.

Respectfully,

A handwritten signature in black ink, appearing to read 'R. Pasker', written in a cursive style.

Rob Pasker
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