

Proponent Testimony for Ohio House Bill 438
Michael Jones, Realtor
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Chairman Hillyer, Vice Chair Mathews, Ranking Member Isaacsohn, and members of the House Civil Justice Committee, thank you for the opportunity to provide testimony today in support of House Bill 438, the Homebuyer Protection Act. My name is Michael Jones, and I am a realtor based in Columbus, Ohio. I have worked in the real estate industry for 30 years, helping individuals and families achieve the American dream of homeownership.

Unfortunately, I've also witnessed firsthand how discrimination can interfere with that dream.

Discrimination is not just a relic of the past; it remains a pervasive issue in today's housing market. Although overt forms of bias have decreased, subtler forms persist, often rooted in implicit bias or stereotypes. From disparities in mortgage lending to differential treatment in property showings, minorities and other marginalized groups frequently face additional hurdles in the homebuying process.

I'm aware of situations where a buyer's race, age, and even name appeared to influence how they were treated by sellers and/or lenders. For example, there have been offers from qualified minority buyers disregarded in favor of others, not because of financial considerations, but potentially due to prejudiced assumptions.

These discriminatory practices deny individuals and families the chance to live in neighborhoods of their choice, build wealth through homeownership, and access better schools and community resources. Simply put, these practices perpetuate inequality and limit opportunities for upward mobility.

House Bill 438 is a critical step toward addressing these inequities. By prohibiting real estate brokers and salespersons from disclosing personal information before contract terms are agreed upon, this legislation seeks to remove a key avenue for bias to influence real estate transactions.

This bill creates a more level playing field, ensuring that offers are evaluated based solely on their merits. It reinforces the principle that the homebuying process should be fair and impartial, free from prejudice or discrimination.

The significance of this bill cannot be overstated. If this legislation prevents even one minority person or family from being denied the opportunity to purchase a home due to discriminatory practices, it will have achieved something profoundly important. Homeownership is a cornerstone of the American dream, a pathway to financial stability, and a means of creating generational wealth. It is incumbent upon us to ensure that this dream is accessible to everyone, regardless of their background.

House Bill 438 is a step in the right direction, and I commend the sponsors for bringing this issue to the forefront. I urge the committee to support this legislation as a necessary measure to protect buyers, promote equity in the housing market, and reaffirm our commitment to fair housing principles.

Thank you for your time and consideration. I would be happy to answer any questions.

Respectfully,
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