

**41<sup>ST</sup> HOUSE DISTRICT**

LUCAS COUNTY

**Committees**

Vice Chair Criminal Justice,  
Higher Education, Primary and  
Secondary Education, Economic  
and Workforce Development



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**State Representative Joshua E. Williams**  
**Ohio House of Representatives**

Chairman Hillyer, Vice Chair Mathews, Ranking Member Isaacsohn, and members of the House Civil Justice Committee, thank you for the opportunity to offer sponsor testimony on House Bill 438.

The purchase of a home is, for most families, the most important transaction of their lives. A home in a good neighborhood means safety, a good education, a better quality of life, and the creation of generational wealth. Right now, sky-high interest rates and home prices are making this milestone more difficult to attain than ever. However, there is another obstacle in the home-buying process that is preventing families from buying into their ideal community: discrimination. Current real estate procedure requires buyers to disclose their name and address to the seller when making a real estate transaction. Using this information, sellers can easily identify buyers online on social media; uncovering their race, religion or political beliefs. As our country and our state grow increasingly polarized, we see sellers refuse to sell to buyers based on these criteria.

While I had heard of this occurring anecdotally from my wife Neaira, who works in Toledo as a realtor, conversations with trade groups confirmed that such discrimination is a problem in the home buying process. The goal of this legislation is to prevent discrimination from occurring in the residential real estate market and the solution is simple: redact the names and address of the buyer until the property is under contract.

By securing the privacy of a home buyer in the offer stage, a seller will have to evaluate an offer purely on its financial merit. When a seller accepts an offer, an addendum to the contract is delivered to the seller within

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48 hours with the name and address of the buyer. In the contract stage of the real estate transaction, the seller can still terminate the transaction for any legitimate reason. However, the seller will face additional scrutiny at this stage and will have to substantiate a valid, non-discriminatory reason for rescission. As a result of this legislation, discrimination will become more difficult, and it will occur less as a result. At the same time, sellers still have the option to terminate the transaction in the contract stage for non-discriminatory reasons.

This legislation offers a simple solution to a long-standing problem for prospective homebuyers. This bill will not infringe on the right of a seller to contract with anyone they wish, while simultaneously ensuring the privacy of potential buyers.

Thank you for your consideration of this legislation, joint sponsor Rep. Jarrells and I look forward to answering any questions from the committee.