



Modest Home Choices Act of 2020 HB 1406 Testimony


My Name is Greg Cantori,

I'm currently President of Little Deeds where we make homes safer and more accessible for those with disabilities and the elderly. I was also Executive Director of Light Street Housing where we created the "Homelessness to Homeownership™" model.

I'm here to support the Modest Home Choices Act HB1406


If you've read the "Color of Law"¹ you're well aware that Zoning was initially created as a segregation tool of after the Supreme Court struck down multiple attempts of discriminatory FHA loan underwriting guidelines, insurance and lending redlining, blockbusting, and whites or blacks only rental advertising. The segregationists found a friend in single family zoning. You see, they recognized that after decades of keeping African American workers and families segregated, attending inferior schools, getting inferior wages, being disproportionately targeted as criminals by the drug war, they could create unaffordable areas via Single Family zoning knowing that poor credit scores, lower earnings, criminal records, high rents that prevent savings, and transient employment records would prevent a majority of African Americans from ever owning a home in most middle and upper middle income areas with ever larger and more expensive homes in exclusive by design areas.

¹ ***The Color of Law*** (published by Liveright in May 2017), Richard Rothstein

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That legacy is what we see today: Vast swaths similarly designed and high priced housing, often what we call McMansions, that are unaffordable to the majority of our minority population and increasingly, of the lower and middle income white population as well.


This exclusionary zoning has led to unsustainably longer commutes on increasingly crowded roads.² We commonly see contractor trucks, including our Little Deeds, that come and go everyday installing systems, making repairs, adding additions and mowing and landscaping these single-family developments that those contractors, teachers, maids, and other service providers will likely never be able to live in, much less even live nearby.

Jenny Schuetz, a Brookings Institute expert on urban economics and housing policy said “The single family was put on a pedestal,” “It was ‘Single-family neighborhoods should only have single-family detached homes’ and a lot of this ... Single-family residential zoning was about keeping away things that are considered undesirable uses, which might lower property values including the pretty blatant intent to exclude lower-income families, renters, and non-white families.”


Zoning now makes it illegal to build anything other than a detached single-family home on most residential land in many of the American cities with the most competitive housing markets and strongest job

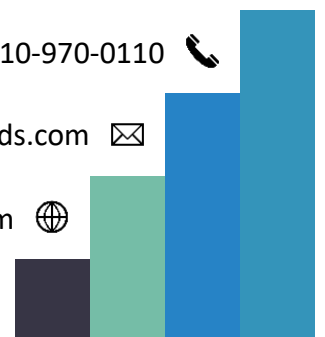
²**SOME REALITIES ABOUT SPRAWL AND URBAN DECLINE** by Anthony Downs
Senior Fellow The Brookings Institution* August 1999
<https://www.brookings.edu/wp-content/uploads/2016/06/199908.pdf>

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growth, according to a recent *New York Times* analysis.³ Detached, single-family homes now account for over 45% of all land in Maryland and as much as 80% in urban areas of Maryland

Single family sprawl, according to the Maryland Department of Planning, has resulted in over 1.6 million acres or 27 percent of the State's total land area being developed -- more than double the total surveyed in 1973. During this same period the population increased by only 39 percent.

We need to reduce sprawl by adding density in areas where infrastructure already exists. And that density will also increase economic, cultural and racial diversity

For too long, local governments have weaponized zoning codes to block people of color and the working class from high-opportunity neighborhoods, pushing them to the crumbling margins of cities and towns⁴. We must act boldly to reverse decades of these exclusionary


³**Will upzoning neighborhoods make homes more affordable?**

Cities and states across the country are proposing new upzoning laws to combat the housing crisis. Will they work? By [Diana Budds](#) Jan 30, 2020, *Curbed*

<https://www.curbed.com/2020/1/30/21115351/upzoning-definition-affordable-housing-gentrification>


⁴ **THE RACIAL ORIGINS OF ZONING IN AMERICAN CITIES** By Christopher Silver From: Manning Thomas, June and Marsha Ritzdorf eds. *Urban Planning and the African American Community: In the Shadows*. Thousand Oaks, CA: Sage Publications, 1997.

<https://www.asu.edu/courses/aph294/total-readings/silver%20--%20racialoriginsofzoning.pdf>

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policies. This bill will legalize the construction of modest homes and small multi-units in neighborhoods close to affluent schools, reliable transit, and good jobs. The ultimate result will be more diverse, sustainable, and economically and culturally vibrant communities of opportunity for all.



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