

TESTIMONY IN SUPPORT OF BILL HB0159
Economic Justice and Racial Reconciliation Act

TO: Chair Pendergrass, Vice Chair
Pena-Melnyk, and members of the Health
and Government Operations Committee

FROM: Chris Apple
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There were many postbellum policies that contributed to the income and wealth disparities we see affecting African American communities today.

The ordinary mortgage loan we know today was invented in the 1930s as a way to encourage home ownership. These loans were backed by the Federal Housing Administration and made suburban homes affordable to many Americans for the first time. This allowed Americans to build generational wealth by accruing equity.

However, African Americans were nearly always excluded from this golden opportunity. The FHA would not guarantee loans for Black people to buy property in their own neighborhoods. They were excluded from buying new property by way of racially-restrictive language in the deeds of new homes. It was common for the deed to forbid “anyone other than a member of the Caucasian race” to own or live in the new homes.

Knowing that Black people had few housing choices, exploitative landlords would sometimes charge exorbitant rent prices, further sapping the Black tenants of their ability to accrue wealth.

Though these practices began at the federal level, Maryland nevertheless could have stepped in to end the discrimination within its borders. The state could have recognized the appalling injustice: African Americans, including veterans, were being locked out of the prosperity afforded their white neighbors. But Maryland did not intervene. Instead, during that time Maryland segregated its schools and public transit, and outlawed interracial marriage, likely worsening the problem.¹

I believe we now have a moral obligation to at least study the issue. A dollar amount would put a concrete value on the unquantifiable moral and emotional cost of a century of discrimination - and that may help people realize just how enormous that moral cost really is. I respectfully urge the committee to issue a favorable report for HB0159.

¹ <https://www.fau.edu/artsandletters/pjhr/chhre/pdf/sjc-map-jim-crow-america.pdf>