

TESTIMONY IN SUPPORT OF BILL HB0049
Economic Justice and Racial Reconciliation Act

TO: Chair Peña-Melnyk, Vice Chair Kelly,
and members of the Health and Government
Operations Committee

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Feb 8, 2023

Maryland saw many postbellum policies that directly contributed to the income and wealth disparities affecting African Americans 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, making the problem even worse.¹

I believe we now have a moral obligation to 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 HB0049.

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