

Written Testimony for **SB 469**: State Government - Maryland Reparations Commission - Establishment (Harriet Tubman Community Investment Act) - Please **VOTE NO** on this bill.

Dear Education, Energy & the Environment Committee:

This bill reads "...Establishing the Maryland Reparations Commission to develop and administer a program to provide compensatory benefits to the descendants of individuals enslaved in the State; providing that any individual whose ancestors were enslaved in the State is eligible to receive certain benefits; authorizing the Commission to seek the assistance of State agencies to develop and evaluate processes and applications; requiring the Governor to include in the annual budget bill such sums as necessary to carry out the Act..."

It further states "...THE PURPOSE OF THE COMMISSION IS TO DEVELOP AND ADMINISTER A PROGRAM FOR THE PROVISION OF COMPENSATORY BENEFITS TO DESCENDANTS OF INDIVIDUALS ENSLAVED IN THE STATE...ANY INDIVIDUAL WHOSE ANCESTORS WERE ENSLAVED IN THE STATE SHALL BE ELIGIBLE TO RECEIVE BENEFITS ADMINISTERED BY THE COMMISSION..."

"...ANY APPLICANT DETERMINED BY THE COMMISSION TO BE DESCENDED FROM INDIVIDUALS ENSLAVED IN THE STATE SHALL BE PAID A **CASH SUM** DETERMINED BY THE COMMISSION...THE COMMISSION SHALL REIMBURSE ANY APPLICANT DETERMINED TO BE DESCENDED FROM INDIVIDUALS ENSLAVED IN THE STATE FOR **ANY TUITION PAYMENT** THE APPLICANT MAKES **TO ANY INSTITUTION OF HIGHER EDUCATION IN THE STATE**...THE COMMISSION SHALL COOPERATE WITH BANKING INSTITUTIONS AND STATE AGENCIES TO **ASSIST** ANY APPLICANT DETERMINED TO BE DESCENDED FROM INDIVIDUALS ENSLAVED IN THE STATE **IN APPLYING FOR AND RECEIVING LOANS WITH LOW COLLATERAL AND INTEREST RATES** TO THE EXTENT AUTHORIZED BY LAW... (D) THE COMMISSION SHALL COOPERATE WITH BANKING INSTITUTIONS TO **ASSIST** ANY APPLICANT DETERMINED TO BE DESCENDED FROM INDIVIDUALS ENSLAVED IN THE STATE **IN APPLYING FOR AND RECEIVING MORTGAGES WITH LOW INTEREST RATES** TO THE EXTENT AUTHORIZED BY LAW..."

"...FOR EACH FISCAL YEAR, THE **GOVERNOR SHALL INCLUDE IN THE ANNUAL BUDGET BILL AN APPROPRIATION IN AN AMOUNT SUFFICIENT** TO CARRY OUT THE REQUIREMENTS OF THIS SUBTITLE, INCLUDING ANY MONEY REQUIRED

**TO BE PAID TO APPLICANTS THE COMMISSION DETERMINES TO BE
DESCENDED FROM INDIVIDUALS ENSLAVED IN THE STATE...**

This is a discriminatory and racist bill. This bill discriminates against anyone who would not be determined by the "Commission" to be descended from "individuals enslaved in the State"!! The entire premise of this bill is to **discriminate against non-descendents** of "individuals enslaved in the State" by giving "descendents" either a "cash sum", a tuition payment reimbursement, a low collateral and low interest rate loan, or a low interest rate mortgage.

This is a bill that will primarily benefit African Americans. What about Hispanic Americans, Asian Americans, Native Americans and Alaska Natives Native Hawaiian and Pacific Islanders, for example? Those groups would **NOT** receive any cash sums, tuition payment reimbursements, low collateral and low interest rate loans, or low interest rate mortgages!! This is the **very definition of discrimination and racism** and should **NOT** be allowed in any way and certainly not in business practices!! In fact, this discriminatory and racist bill should be reported to the federal government, to whatever department handles discriminatory practices!!

In light of this, please **VOTE NO** on this bill to show Marylanders that you will not tolerate or have any part of discriminatory and racist practices in this state!!

Thank you.

Respectfully,

Trudy Tibbals
Mother of 3 and Maryland Resident