

My Testimony about people facing housing discrimination in

Montgomery County in Maryland

Introduction

Fellow members of the county council, my name is Matthias Mbarga resident of Montgomery county for 9 years now. I stand before you today as a deeply concerned and compelled by both personal experience and observed injustices to testify about housing discrimination in our community. The struggle for fair and affordable housing continues to affect marginalized families and individuals, and the painful legacy of past segregation—rooted in legally enforced racial restrictive covenants—remains evident in both systemic policies and everyday practices. My testimony is not only an account of personal observations but also a call to action for robust policy reforms to ensure equal housing opportunities for everyone in our county.

Although legislative efforts—such as the Housing Justice Act approved by the Montgomery County Council in Rockville Md., April 20, 2021 (content.govdelivery.com)— mark important steps toward transparency and accountability, they remain only the beginning of what is needed. Several interrelated policy changes are required to dismantle the subtle forms of discrimination that persist today.

I ask for:

1. **Transparent Application Processes:** Landlords should be required to clearly list all criteria used in rental applications, including any criminal and credit history checks, so that applicants understand why they are accepted or denied.
2. **Source-of-Income Protections:** As evidenced in state-level measures like HB 168, policies must ban discrimination based on a person's lawful source of income. This protection is vital for working families, seniors, and individuals receiving public assistance.
3. **Enforcement and Oversight:** Strengthening local agencies such as the Housing Opportunities Commission to ensure strict compliance with non-discrimination mandates is essential. Regular audits and public reporting on enforcement actions could help reduce covert discrimination.
4. **Equitable Zoning Policies:** Revision of zoning regulations to encourage diverse housing types—and to prioritize affordable, stable housing over market-rate development—can counteract long-held segregationist legacies. The county's approach should integrate both historical insights and contemporary needs.

It is important to note that even after landmark decisions like *Shelley v. Kraemer* (1948) and the passage of the Fair Housing Act (1968) made housing discrimination covenants unenforceable, the economic and social impacts persisted. Discriminatory practices evolved from overt exclusion through deed restrictions to more subtle forms, such as biased credit screenings, source-of-income discrimination, and opaque rental application requirements. These methods continue to serve as barriers for those trying to secure safe, dignified housing.

I have spoken with neighbors who have been repeatedly forced out of their homes or offered units far below the promised size or quality because of these discriminatory practices as a result, applicants often face harsh scrutiny during background and credit checks, where landlords use unverifiable criteria to screen out those who do not fit a narrow definition of “desirable” tenants

Despite being a Doctorate candidate myself and having the necessary means to pay my rents, hard was it to learn I was ineligible to rent in some places in our county.

The cumulative stress of housing instability takes a profound toll on the mental and physical health of families. From the anxiety associated with repeated evictions to the economic setback of never being able to build equitable wealth through homeownership, these practices reinforce cycles of poverty and exclusion. It is essential to recognize that behind each statistic is a human life disrupted by policies that were never meant to protect our community.

Conclusion

Housing discrimination in Montgomery County is more than a relic of the past—it is a present-day injustice that denies many residents the opportunity to live in safe, affordable, and dignified conditions. My testimony today is a personal account and a plea for policymakers to address these enduring inequities. I urge the Council to strengthen fair housing laws, improve enforcement mechanisms, and revisit zoning practices that perpetuate discrimination. Only by confronting these issues head-on can we begin to heal the wounds of segregation and ensure that every resident of Montgomery County enjoys the right to equal housing opportunities.

Thank you for your consideration.

Sincerely,

Matthias Mbarga

Silver Spring

Montgomery County, MD.