Dear Senators Smith, Waldstreicher and Members of the Judicial Proceedings Committee,

I am a resident of District 21 and have lived in Maryland for most of my 70 years. I am a member of Showing Up for Racial Justice Annapolis and Anne Arundel County and a Christian who believes that we all need to do our part to create the Beloved Community, which includes reaching out to "the least of these." I am testifying **in support of bill SB910**, the COVID-19 Eviction and Housing Relief Act.

This bill would extend the foreclosure moratorium, prohibit rent increases and late fees during the COVID-19 pandemic, allocate adequate budget funds to landlords to allow for rent forgiveness, provide statewide distribution of Know Your Rights information to tenants, and codify federal Centers for Disease Control and Prevention guidance.

According to a recent report by WBAL, in November, 30% of Marylanders, including 36% of Black households, making less than \$50,000 per year could not afford their rent. https://www.wbaltv.com/article/maryland-eviction-process-housing-advocates-seek-overhaul-legislation/35 085383#

Housing has been a cause and effect of poverty in Maryland since long before the pandemic. As Attorney General Brian Frosh recently told the *Baltimore Sun*, eviction is a "root cause" of poverty "that perpetuates a cycle that can last for generations." *See* Angela Roberts, Maryland housing advocates, lawmakers discuss bills to reform eviction process, stem housing crisis" (Dec. 29, 2020), available at https://www.baltimoresun.com/politics/bs-md-pol-eviction-process-housing-crisis-pandemic-press-confere-nce-20201228-eabul6dwnbgzfhyl2d4wqr5rbq-story.html. As AG Frosh further explained, losing one's home "disrupts lives in profound and irrevocable ways. It means loss not just of a home, but also of possessions, of school, of community, employment, mental and physical health and the ability to find another place to live."

The health and safety risks to people who have no roof over their heads are always heightened, but this is even more true during the COVID-19 pandemic. The best defense against COVID-19 is to socially distance from other people. At the same time, the pandemic has disproportionately impacted the housing stability of Black and Brown communities, who already have borne the brunt of this virus, not only in sickness and death, but in causing people to lose their jobs, miss rent payments, and face eviction. How can it be seen as ethical or moral to throw them out onto the streets? It is time to do the right thing.

I support the COVID-19 Eviction and Housing Relief Act because all people in Maryland deserve the dignity and safety of a place to live - especially during a global pandemic.

It is for these reasons that I am encouraging you to vote **in support of SB910** COVID-19 Eviction and Housing Relief Act.

Thank you for your time, service, and consideration.

Sincerely,

Linda Girdner 941 Fall Ridge Way Gambrills, MD 21054