



Testimony in SUPPORT of SB 910: The Covid-19 Eviction and Housing Relief Act

Mary Bradford on behalf of Beyond the Boundaries

Position: FAVORABLE

Beyond the Boundaries is an Archdiocese of Baltimore program with members from churches throughout Maryland. We recognize the need for Catholic organizations to advocate for social justice, especially as it relates to stable and permanent housing. The United States Conference of Catholic Bishops has repeatedly stated that to effectively love our neighbor, we must care for the conditions in which they live, and we must acknowledge decent housing as a human right.¹ “Since decent housing is a human right, its provision involves a public responsibility.”² Such public responsibility includes providing Maryland tenant’s eviction protection and relief during the ongoing Covid-19 Crisis. Therefore, we urge the committee to vote favorably on SB 910: The Covid-19 Eviction and Housing Relief Act.

Maryland is in a housing crisis, and there is a tsunami of evictions on the horizon.³ As a result of the COVID-19 pandemic, an estimated 109-204,000 Maryland households were at risk of eviction at the end of 2020.⁴ The struggle to maintain a home during this crisis has become undeniable. SB 910 provides the relief Maryland tenants desperately need. It establishes the Maryland Rental Relief Fund, providing financial relief for landlords and tenants. The Act extends and expands the Governor Hogan’s current orders to protect tenants from evictions and creates a true emergency moratorium on evictions. It also prohibits rent increases and late fees throughout the emergency, requires landlords to work with tenants to attempt to avoid eviction proceedings, mandates a collection and sharing of eviction data, and creates essential systems to ensure renters know their legal rights. Current eviction protections are limited and subject to change, and have proven insufficient. Maryland tenants desperately need the protections of SB 910.

Given that “evictions may accelerate COVID-19 transmission by increasing household crowding and decreasing individuals’ ability to comply with social distancing directives,”⁵ it is essential that Maryland pass legislation to ensure renters are not evicted during this crisis. Research shows that expiring eviction bans across the country led to hundreds of thousands of additional Coronavirus cases.⁶ Maintaining people in their home during the Covid-19 crisis saves lives.

We know that evictions and housing instability have lasting impacts on Marylanders. In a 2019 assessment on homelessness in Baltimore City, 22% of people surveyed reported evictions as the primary cause for

¹ <https://www.usccb.org/resources/right-decent-home-pastoral-response-crisis-housing>

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³ https://www.marylandattorneygeneral.gov/A2JC%20Documents1/AG_Covid_A2J_TF_Report.pdf (pgs 17-18)
<https://nlihc.org/coronavirus-and-housing-homelessness/eviction-update> (click Maryland)

⁴ Stout Risius Ross, LLC, Estimation of Households Experiencing Rental Shortfall and Potentially Facing Eviction, <http://bit.ly/stoutevictiondata> (select “Maryland” in drop-down menu).

⁵ https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3739576

⁶ <https://www.cnn.com/2020/11/27/evictions-have-led-to-hundreds-of-thousands-of-extra-covid-cases-.html>

their current homelessness.⁷ According to a report from the [Aspen Institute](#), “children who switch schools frequently due to instability or homelessness are more likely to struggle academically and display behavioral problems, less likely to graduate from high school, and earn less than their peers as adults.”⁸ Furthermore, in 2019 nearly 10 percent of youth entered foster care due to their families experiencing housing instability.⁹

We also know there is a massive racial disparity in Maryland’s eviction process. “A recent [study by Dr. Timothy Thomas PhD](#) shows “that the highest risk of eviction occurs in the most segregated neighborhoods to the West and in gentrifying neighborhoods to the East” (referring to Baltimore City).¹⁰ Furthermore, Black female headed household experience evictions 3.9 times higher than the number of white male headed household evictions, while Black male headed households are evicted at a rate 2.3 times higher.¹¹ During the Covid-19 crisis, people of color are being impacted the most. “[According to census data](#), 31% of Black renters, 25% of multiracial renters, and 18% of Hispanic renters are not caught up on rent”¹²

Maryland legislatures must act now. SB 910 will ensure Maryland renters maintain their homes during this crisis, will increase housing stability and begin to redress the racial disparities in Maryland’s eviction process. As Pope Francis made clear during his visit to Washington DC in 2015, “There is no social or moral justification, no justification whatsoever, for the lack of housing.” Now is the time to fix Maryland’s massive eviction system. **We urge the Committee’s FAVORABLE report on SB 910**

⁷https://homeless.baltimorecity.gov/sites/default/files/PIT%20Report%20Draft%202019_Update%208.30.19_Update.pdf

⁸ <http://www.aspenepic.org/wp-content/uploads/2019/05/Housing-Affordability-and-Stability-An-EPIC-Challenge.pdf>

⁹ https://abell.org/sites/default/files/files/Baltimore%20RTC%20Report_FINAL_5_8_2020.pdf

¹⁰ <https://evictions.study/maryland/report/baltimore.html>

¹¹ <https://evictions.study/maryland/report/baltimore.html>

¹² https://www.marylandattorneygeneral.gov/A2JC%20Documents1/AG_Covid_A2J_TF_Report.pdf