

**HEALTH CARE FOR THE HOMELESS TESTIMONY
IN SUPPORT OF
Senate Bill 910 – COVID-19 Eviction and Housing Relief Act of 2021**

Senate Judicial Proceedings Committee
March 2, 2021



Health Care for the Homeless strongly supports SB 910, which provides critically important renter protections and eviction prevention measures that are necessary due to the COVID-19 emergency. It is important to understand that current eviction prevention measures fall woefully short of addressing the enormity of the housing crisis, which has been vastly exacerbated during the pandemic.

COVID-19 has put hundreds of thousands of Maryland households on the brink of eviction at a time when staying home can be the difference between life and death. To be clear, the pandemic exacerbated an already existing housing crisis. This bill is necessary because, among other things:

- 1) The orders from Governor Hogan and the CDC which attempt to prevent evictions are not *actual* moratoria on evictions. Evictions are moving forward at an alarming rate in the state of Maryland. This bill expands and extends the Hogan/CDC orders to protect renters from eviction throughout 2021;
- 2) The state and federal financial assistance for renters or landlords does not come close to addressing the rent relief necessary to assist what is, for some, a year-long inability to pay rent due to unemployment or other pandemic-related loss of income. This bill provides financial relief for landlords through a statewide program that matches state/county funds;
- 3) Despite orders which have attempted to prohibit landlords from evicting a tenant based on failure to pay rent (FTPR), tenants are finding work-arounds by filing evictions against tenants for other reasons, such as tenant holding over actions. This bill prohibits lease non-renewals without a good cause. Rent delinquency and lease expiration are not good causes for lease termination; and
- 4) Prohibitions on late fees and rent increases have only been addressed in some jurisdictions and even those have not fully eliminated such charges. This bill prohibits late fees, interest charges, and rent increases throughout the emergency.

Much of the bill follows the recommendations from a legislative workgroup that met in 2020 and studied the issue of COVID-19 and housing. According to the Senate Judicial Proceedings Committee [Workgroup Report on COVID-19 and Housing Report](#), issued in July of 2020, “housing security is essential to treat, prevent, and reduce the spread of COVID-19.” Additionally, the committee found that rental assistance must be robust and that late fees and penalties for FTPR should be prohibited.

Poor health is already a major [cause of homelessness](#) and simply being without a home is a dangerous health condition. Homelessness creates new health problems and exacerbates existing ones. People experiencing homelessness have higher rates of illness and die on average 12 years sooner than the general U.S. population. Chronic health conditions such as high blood pressure, diabetes, and asthma become worse because there is no safe place to store medications properly. Further, recovery and healing are more difficult without housing. Stable housing not only provides privacy and safety, it is also a place to rest and recuperate from surgery, illness, and other ailments without worry about where to sleep and find a meal, or how to balance these needs with obtaining health care and social services. Stable housing not only provides privacy

and safety, it is also a place to rest and recuperate from surgery, illness, and other ailments without worry about where to sleep and find a meal, or how to balance these needs with obtaining health care and social services.

As the evidence clearly shows that stable housing is a key element to ensuring good health, the prevention of evictions is imperative as the pandemic continues. [New research](#) shows that evictions lead to increased COVID-19 infections and COVID-19 related deaths. The rise in homelessness as a result of evictions from nonpayment of rent will happen precisely at a time when the COVID-19 virus is hitting new peaks and winter brings about [considerable challenges](#). While renters waited for emergency assistance during this pandemic, nearly 115,000 “Failure to Pay Rent” lawsuits were filed from July through November. For many households, eviction day came before unemployment insurance or rent relief applications could process. Over 2,500 were evicted amid the surging public health crisis (July-November 2020). This is unacceptable. Tenants should not have to experience homelessness or live in unsafe conditions because they do not have enough resources to keep them safe and healthy.

Even in non-pandemic times, in total, Maryland has just [33 affordable housing units per 100 households](#) earning 30% AMI or less. While most low-income households manage to stay housed, housing remains precarious for many. A simple life event – say, illness or job loss due to a pandemic – could result in a household falling into homelessness. As we approach a tsunami of evictions, we also face a shortage of beds, and people who are evicted will have no place to go but the sidewalk. We are preparing for mass suffering and misery unless the legislature acts.

Health Care for the Homeless strongly urges a favorable report on this bill.

Health Care for the Homeless proudly supports the Housing Justice Package, of which Emergency Renter Protections is a part. For more information, visit www.rentersunitedmaryland.org.

Health Care for the Homeless is Maryland’s leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. We work to prevent and end homelessness for vulnerable individuals and families by providing quality, integrated health care and promoting access to affordable housing and sustainable incomes through direct service, advocacy, and community engagement. We deliver integrated medical care, mental health services, state-certified addiction treatment, dental care, social services, and housing support services for over 10,000 Marylanders annually at sites in Baltimore City and Baltimore County. For more information, visit www.hchmd.org.