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TESTIMONY IN SUPPORT OF HB18/SB154 Landlord and Tenant – Eviction Action – Right to Counsel

TO: Chair Clippinger, Vice Chair Atterbeary, and members of the Judiciary Committee **FROM:** Jessica Mervis

My name is Jessica Mervis. I am a registered voter and resident of Baltimore City in District 40. I am submitting this testimony in support of HB18/SB154, Landlord and Tenant - Eviction Action - Right to Counsel.

I had been a renter in Baltimore, Maryland for the past nine years until I purchased my first home two months ago. I must say that all of the paperwork involved in buying a home and getting approved for a mortgage was one of the most overwhelming and stressful experiences of my life. And this is coming from someone who A) has the means to buy a home and B) has a father who is a Real Estate Attorney and could decipher all of the paperwork for me. Throughout this time period, I was constantly reminded and cognizant of how the whole system was designed to benefit people like me, who have the financial means and other resources to navigate the process.

When it comes to relief related to everything from small businesses to unemployment benefits, our systems remain largely inaccessible. This is especially true for renters who have been most impacted by the ongoing economic crisis. Renters would benefit from legal counsel not only in eviction proceedings, but in filling out the burdensome paperwork to get rental assistance as well. So many renters have lost jobs due to the pandemic and have been left unable to pay for housing and other necessities. Even prior to the pandemic, the dysfunctional eviction process and rent court system in Maryland heavily favored the people in the position of power, the landlords, even in cases where tenants have legitimate defenses against eviction. According to the Stout Reportfunded by the Abell Foundation, 99% of defendants lacked legal representation in eviction hearings in Baltimore City while 96% of landlords had legal or agent representation in 2019.

Although this bill may appear on the surface to have a high price tag, in the long term, establishing a right to counsel will save significant costs for the state. According to the Stout Report, the cost savings for Maryland and Baltimore City together would be \$6.24 for every dollar spent on the program. This bill would prevent hundreds of residents from experiencing homelessness and children from the foster care system, not to mention the associated savings on these programs for the state. Just as I needed assistance navigating the burdensome paperwork and legal processes involved with my own home, my fellow low-income Marylanders also deserve the right to counsel when it comes to their homes. I respectfully urge this committee to give a favorable report on HB18/SB154.