Dear Members of the Senate Judicial Proceedings Committee,

I am a resident of District 21 and a member of Showing Up for Racial Justice. I am testifying in support of Senate Bill 384.

This bill allows for a stay of eviction proceedings when a tenant can show they have applied for rental assistance and are awaiting a determination. It also prohibits the landlord from refusing to accept rental assistance funds as payment or collecting the debt through other judicial actions.

The goal of rental assistance is to allow folks to continue living in their homes, averting the massive consequences that eviction can have on one's life and, during the pandemic, limiting risk to public health. Currently, many renters experiencing difficulties paying rent are still facing eviction despite applying for emergency rental assistance because overburdened agencies have taken months to process applications. While they wait, landlords can still file for evictions for nonpayment of rent, kicking out tenants who could get funds any day. Through no fault of their own, tenants may suffer the chaos of eviction and risk contagious disease because the law does not protect them in such cases.

The National Equity Atlas, estimates rent debt across the country from US Census and Treasury data. On January 30, they reported an estimated 105,000 households were behind on their rent in Maryland. An eviction judgment makes it harder to find housing, and the pandemic continues to endanger those without stable housing most. The sudden transition of eviction is especially difficult for children who are part of 51% of households in arrears. Worsened school performance, increased drop-out rates, higher rates of adolescent violence, and worse health outcomes are just some of the negative outcomes social scientists have documented among children who have experienced eviction.

We know that safe and stable housing has far reaching economic, health, and social benefits to individuals, families, and communities, and is key to reducing racial inequities. This is even more true during the ongoing public health and economic crisis. "Eviction," our state's <u>Attorney General Brian E. Frosh has said</u>, "is not simply a condition of poverty. It's a root cause. It perpetuates a cycle that can last for generations." The National Equity Atlas also estimates that 74% of tenants behind on their rent in our state are people of color, including Blacks, Latinx, Native Americans. People of color form less than half of this state's population, and helping them remain in their homes ensures we don't continue perpetuating long-standing inequities in housing and eviction policies.

Most importantly, if we truly believed these eviction prevention programs were important, we would set the conditions in place to allow them to actually prevent eviction. Allowing folks to be evicted while awaiting determinations for aid just makes these programs life-jackets made of lead.

It is for these reasons that I am encouraging you to vote in support of Senate Bill 384.

Thank you for your time, service, and consideration.

Sincerely,

Linda Girdner

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