



SB181 Department of Housing and Community Development Operating Budget

Hearing of the Health and Human Services Subcommittee, February 10, 2023

Position: Favorable with Amendments

Chesapeake Physicians for Social Responsibility (CPSR) urges you to add \$175 million to DHCD's operating budget to assist an estimated 20,000 Maryland families in avoiding eviction through emergency rental assistance.¹

CPSR is a statewide organization with over 900 physicians, medical students, health professionals and other supporters, whose mission is to address the greatest public health threats of all: nuclear war and climate crisis, but we are also committed locally to addressing environmental injustice and health disparities. Nothing is more central to reducing health disparities than preventing evictions as those evicted are disproportionately women with children and disproportionately Black.² Preventing evictions saves lives and why we as other health professionals believe in defining housing as health.³

I remember a relatively young patient of mine who had hypertension, lupus and had had a stroke. In this case, her son asked her to leave but it gave me a disturbing glimpse of how hard it is to treat a patient whose life has just been turned upside down. Dealing with health issues becomes a casualty of losing stable housing.

¹ <https://www.baltimoresun.com/politics/bs-bz-maryland-rental-assistance-20221214-lmmf76bxrvbxb7sdbjq67xq7e-story.html>

² <https://www.brookings.edu/research/the-coming-eviction-crisis-will-hit-black-communities-the-hardest/> see also <https://abell.org/wp-content/uploads/2022/02/cd-justicediverted216.pdf>

³ <https://jamanetwork.com/journals/jama/fullarticle/2667710>

Early in the pandemic, studies estimated that homeless people who became sick with COVID-19 would be twice as likely to be hospitalized and 2-3 x as likely to die as the general population.⁴ Moratoria in evictions and utility shut offs were effective in reducing Covid 19 infections and deaths.⁵ Surely the pandemic turned a shortage of affordable low-income housing into a health crisis. However, even before the 2020 and after the pandemic is over, high housing costs in proportion to income, poor housing quality, unstable neighborhoods, overcrowding, and homelessness have and will create poor public health outcomes with evictions especially harmful.⁶ As documented in a Brookings Report:

“Low-income tenants who are displaced are generally forced into substandard housing in poorer and higher-crime neighborhoods. Evictions cause psychological trauma, increase the likelihood of suicide, increase emergency room usage, decrease credit access, and lead to homelessness. This problem is especially traumatizing for children.”⁷

Poor housing conditions are associated with respiratory infections, asthma, lead poisoning, injuries, and mental health problems.⁸ Asthma is a serious example of how poor housing can threaten lives. Before COVID19, a study in NY State found that homeless children were hospitalized with asthma at 31 x the rate of non-homeless children.⁹ Compare that with another study that found that in children with a recent asthma attack, Federal rental assistance was associated with reduced Emergency room use suggesting benefit to children by preserving stable housing.¹⁰

Young children exposed to overcrowding and/or multiple moves in one year, often associated with food insecurity as well as housing insecurity, were more often felt by their caregivers to have poor health, impaired educational, social or emotional skills, and to be measured to have low

⁴ https://works.bepress.com/dennis_culhane/237/

⁵ https://www.nber.org/system/files/working_papers/w28394/w28394.pdf

⁶ <https://aspe.hhs.gov/report/ancillary-services-support-welfare-work>

⁷ <https://www.brookings.edu/research/the-coming-eviction-crisis-will-hit-black-communities-the-hardest/>

⁸ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1447157/>

⁹ <https://publications.aap.org/pediatrics/article/144/2/e20182769/76887/Asthma-Hospitalizations-Among-Homeless-Children-in>

¹⁰ <https://jamanetwork.com/journals/jamapediatrics/article-abstract/2762006>

weight compared to other children.¹¹ In older children and adolescents, a history of multiple moves has been associated with mental health problems substance abuse, increased behavior problems, poor school performance, and increased risk of teen pregnancy. These negative outcomes will likely handicap them in their adult lives. (reference #11)

Homelessness is the extreme of housing insecurity and unsheltered homeless people have a shocking loss of average life expectancy from 78 years in the general population to 42-52 years.¹² A recently reported county-level study reviewing pre-COVID19 data found that **evictions were “significantly associated with all-cause mortality** with the strongest effects observed among counties with the highest proportion of Black and women residents.”¹³

Housing insecurity especially when it leads to evictions, makes people sick, leads to expensive and ineffective overutilization of expensive emergency room and hospital care and leads to a tragic shortening of life. Evictions are associated with increased mortality and are costly to society and disproportionately fall on women with children, disproportionately Black women.

It is not surprising that studies are showing that providing adequate housing to people who would otherwise be among the housing insecure, was cheaper than the costs associated with being homeless because health care costs dropped so precipitously after housing was provided.¹⁴ Maryland jurisdictions are currently spending \$30 million/month to help tenants avoid eviction through payments that usually made directly to landlords. That funding will come to an abrupt stop by May without action from the Governor and General Assembly. Over 108,000 households are still behind on the rent in Maryland and need assistance avoiding eviction.

A report in 2020 that preceded the pandemic found a 85,000 shortage of rental units for the lowest income households in Maryland.¹⁵ The figure

¹¹ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3134514/>

¹² <https://www.nationalhomeless.org/factsheets/health.html> m

¹³ <https://link.springer.com/article/10.1007/s11606-022-07892-9>

¹⁴ https://www.csh.org/wp-content/uploads/2014/07/SocialDeterminantsofHealth_2014.pdf

¹⁵ <https://dhcd.maryland.gov/Documents/Other%20Publications/Report.pdf>

must surely be greater today and why the underlying problem of lack of housing for low income Marylanders must be addressed to help solve the problem of housing insecurity and prevent evictions in the future. For now, the healthier, moral and even cost-effective solution is emergency funding for low-income families at risk of eviction who apply for emergency assistance.

That is why Chesapeake Physicians for Social Responsibility urges you to support favorable with amendments on SB181 with the addition of \$175 million for emergency rental assistance and related housing stability counseling. Expenditures should include tenant protections similar to the current federal guidelines and integration with the court eviction process. We also request that DHCD form a workgroup of stakeholders to examine best practices and make recommendations for emergency rental assistance in Maryland moving forward.

Respectfully submitted by
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