



HB 428 Community Schools - Rental Assistance for Community School Families Program and Fund - Establishment Hearing of the House Appropriations Committee Hearing on February 6, 2024 Position: FAVORABLE

Maryland Legal Aid (MLA) submits its written and oral testimony on HB 428 at the request of bill sponsor Delegate Vaughn Stewart.

MLA is a nonprofit law firm that provides free and direct civil legal services to Maryland's lowincome and vulnerable individuals and families. Housing is the most prominent legal issue that we address. In 2023, our Tenants' Right to Counsel Project provided representation to tenants in over 2,000 cases. Over half of these cases involved families with children. Based on experience with these Marylanders, we know that rental assistance funding is critically important. MLA asks that the Committee report **favorably** on HB 428.

HB 428 establishes the Rental Assistance for Community School Families program to provide rental assistance to eligible student households at community schools, to be administered by the Maryland State Department of Education (MSDE). Research firm Stout Risius Ross recently found that every dollar spent on eviction prevention saves the State of Maryland \$2.39.¹ A full \$40 million investment in eviction prevention would yield approximately \$92 million in cost savings or avoidance for the State by reducing homelessness and state-funded safety net costs related to shelter, assisting students experiencing homelessness, health care, foster care, decreased incarceration, and the economic impacts of increased employment and income stability.² On education alone, Stout estimated that a fully funded eviction prevention funds program (about \$40 million) would provide \$23.75 million in benefits to the State through better education outcomes for students and an increase in federal funds.³

Each <u>Community School</u> throughout the state of Maryland stands as an invaluable asset to its student body and the neighborhoods they serve. These schools dutifully provide services that span the spectrum of social problems school families may encounter as a barrier to learning. Community schools work as a hub for access to fresh and nutritious food, physical or mental health care, or transportation. An eviction can cause students and their families to lose access to





¹ Stout Risius Ross, Assessment of Maryland's Need for Eviction Prevention Funds (EPF) and the Estimated Fiscal Impact of EPF (2023).

² Id.

³ Id.

these vital services provided by their community school. For this reason, eviction prevention funding is a necessary component in community schools' programming.

Almost 40% of our clients in 2023 reported that they fell behind on rent and faced eviction because of a job loss or reduction in hours. Rental assistance can keep these clients housed and their students in school. Although MLA is a legal services organization that does not directly provide rental assistance, 12% of our clients state that their goal in our legal representation is to help secure rental assistance, which we succeed in doing often by defeating eviction cases or negotiating with landlords to provide the time to complete the rental assistance process. However, MLA cannot represent every family in this situation, and therefore this bill is welcome relief.

Educational and community stability

Eviction prevention funds can stabilize Maryland students, their families, their schools, and their communities. Over 40% of MLA's clients tell us that if they are evicted, they will have to doubleup with friends or family, find a shelter, or live unsheltered. Another 3% would have to leave the state entirely. This level of housing insecurity harms school performance and students' individual educational attainment. "[C]hanging schools during the elementary school years predicts declines in classroom participation and academic performance."⁴ Students who face evictions are six times more likely to become recurrently absent.⁵ These students are also four times more likely not to complete high school.⁶ The National Center for Family Homelessness estimates that the graduation rate of children experiencing homelessness is less than 25 percent.⁷ Students navigating housing insecurity were found more likely to have a lower GPA and poorer mental health outcomes.

Disparate impact of eviction

Discriminatory housing policies have a long history in Maryland and have led to Black and Brown families being much more at risk of eviction. While "fewer than 1 in 5 renters in the United States are Black, about half of all evictions are against Black people."⁸ Additionally, while 11% of children face eviction each year, that rate is 27% for Black children.⁹

A recent analysis of 38 million eviction cases showed "not only that the average evicted household includes one child, but that the most common age to experience eviction in America is during

⁴ Diana Gurman et al., "Longitudinal Effects of Student Mobility on Three Dimensions of Elementary School Engagement," Child Dev. (Nov.-Dec. 2008).

⁵ John W. Gardner Center for Youth and their Communities, Housing Instability and Educational Outcomes of San Mateo County Youth (2022).

⁶ Mariah Kornbluh, et al., Exploring Housing Insecurity in Relation to Student Success, J. Am. Coll. Health. (April 2022).

⁷ Health Care for the Homeless, Homelessness in Maryland (2023).

⁸ Albinson Linares, "Who's most affected by rental evictions? Children, according to a new study," NBC News (Oct. 19, 2023).

⁹ Nick Graetz et al., "A comprehensive demographic profile of the US evicted population," Proceedings of the National Academy of Sciences of the United States of America (Oct. 2, 2023)

childhood."¹⁰ Black-women-led households are also acutely impacted. This national study found that while "adult renters living with at least one child in their home were threatened with eviction at an annual rate of 10.4%, compared to 5.0% for those without children," for Black women eviction filing rates were significantly higher: 28% with children present and 16% for those without children.¹¹ Eviction prevention through rental assistance furthers gender and racial equity. Womenled (70%) and Black-led (74%) households have been able to avoid eviction through the current emergency rental assistance program.¹²

Unless the Governor and General Assembly act, these families will likely be evicted at much higher rates.

Programmatic structure

MLA recommends that HB 428 reinforce the programmatic structures that the Department of Housing and Community Development (DHCD) and local agencies built to deliver almost \$800 million in federal rent relief during the COVID-19 emergency. The administrative burden cannot be shouldered by school staff alone. Instead, MSDE, DHCD, and other agencies should have roles that support Community School Coordinators in the field. The language of the bill may require revisions that accomplish this supportive structure.

MLA also recommends that the language of 9.9-104.1(g)(6) of the bill (page 7:22-25), which describes a preference in determining eligibility for rental assistance, be revised to align better with the bill's focus on assisting families who are homeless or at risk of becoming homeless.

Families cannot thrive when their housing is jeopardized. Schools will not thrive with a transient student body. For the reasons stated above, Maryland Legal Aid urges the passage of House Bill 428.

If you have any questions, please contact Amanda Wisniewski, Equal Justice Works Organizing Fellow -Tenants' Right to Counsel Project, at (443) 202-5384 or acwisniewski@mdlab.org, or Zafar Shah, Assistant Advocacy Director - Tenants' Right to Counsel Project, at (443) 202-4478 or zshah@mdlab.org.



¹⁰ *Id*.

¹¹ Id.

¹² Maryland Department of Housing and Community Development, Emergency Rental Assistance Program Data Dashboard: Households Assisted by State ERAP (last accessed Jan. 30, 2024).