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House Bill 0574 – Montgomery County Stable Homes Act 8-21 Environment & Transportation Committee – Feb. 16, 2021 SUPPORT

Thank you for this opportunity to submit written testimony concerning an important priority of the **Montgomery County Women's Democratic Club** (WDC) for the 2021 legislative session. WDC is one of the largest and most active Democratic Clubs in our County with hundreds of politically active women and men, including many elected officials.

WDC urges the passage of HB0574. Housing is the largest single expenditure for most households and is often one of the most significant factors in determining financial security. Unaffordable and unstable housing has harmful effects for low-income households and dramatically reduces spending on food, transportation, healthcare, and other basic necessities. When families get evicted, an already untenable home environment becomes drastically unstable and leads to even worse outcomes in education, health and wealth. Losing a home through eviction is often a sudden and traumatic loss. For families, it can have long-lasting impacts to academic success, physical and mental health, and financial well-being.

WDC's advocacy work focuses on legislation disproportionately affecting women and children. Eviction rates are higher among low-income women, especially women of color. Nationally, 8% of Latina women and 20% of Black women are evicted each year. Black women experience evictions at twice the rate of White renters in 17 states according to an analysis by the American Civil Liberties Union. Research also shows that Asian women, Black women, and Latinas are more likely to be behind on their rent or mortgage payment; Black and Latina women are more likely to be in households that face food insufficiency; and Black and Latina women are more likely to be in households that suffer lost employment income. The main risk factors for women include having children, lower wages, domestic violence, and gender dynamics between male landlords and female tenants.

WDC advocates for the protection of the rights of all tenants; however, the COVID-19 pandemic has laid bare the disastrous consequences of longstanding racial and gender inequities in our economy. Women continue to bear the brunt of pandemic-related job losses and as of November 2019 nearly two in five unemployed women had been unemployed for six months or more. Vulnerable women and children should not have to count housing displacement among their worries. It is incumbent upon the state of Maryland to protect the most vulnerable among us.

We ask for your support for HB0574 and strongly urge a favorable Committee report.

Respectfully,

Diana Conway President