



**Testimony to the Senate Judicial Proceedings Committee**  
**SB 454: Real Property – Alterations in Actions for Repossession and Establishment of Eviction**  
**Diversion Program**  
**Position: Favorable**

February 9, 2021

The Honorable William Smith Jr., Chair  
Senate Judicial Proceedings Committee  
2 East Miller Senate Office Building  
Annapolis, Maryland 21401  
cc: Members, Judicial Proceedings Committee

Honorable Chair Smith and Members of the Committee:

The Maryland Consumer Rights Coalition (MCRC) is a statewide coalition of individuals and organizations that advances economic rights and financial inclusion for Maryland consumers through research, education, direct service, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

We are writing today in support of SB 454.

The risk of eviction has skyrocketed as a result of the COVID-19 pandemic. According to STOUT data, an estimated 109-204,000 Maryland households were at risk of eviction at the end of 2020.<sup>1</sup> Maryland is facing a housing crisis; forty-one percent of Maryland renter households, pre-pandemic, were cost-burdened – paying 35% or more of their income for housing costs. The struggle to maintain a home during the COVID-19 health and wealth crisis has become undeniable. Maryland needs a fairer “Failure to Pay Rent” (FTPR) eviction process focused on generating housing stability.

SB 454 advances effective methods of diverting parties from eviction. The bill promotes early engagement, alternative resolutions, and effective use of public resources – including both rental assistance and free legal services. It also strengthens the fairness of the FTPR eviction process without unduly delaying landlords’ right to repossess a property through the courts.

Even with COVID-19 legal protections, over 2,500 renter families were evicted in Maryland in the past 9 months. MCRC’s Tenant Advocacy program empowers tenants to advocate for themselves by providing information about housing rights and responsibilities, legal information, mediation, and

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<https://app.powerbi.com/view?r=eyJrIjoibNzRhYjg2NzAtMGE1MC00NmNjLTllOTMtYjM2NjFmOTA4ZjMyIiwidCI6Ijc5MGJmNjk2LTE3NDYtNGE4OS1hZjI0LTc4ZGE5Y2RhZGE2MSIsImMiOiN9>



referrals to other nonprofits and legal services. The requests we have received for assistance with eviction have skyrocketed by 1086% since the beginning of the pandemic. COVID-19 has exponentially increased the housing insecurity impacting Maryland tenants.

More evictions during the COVID-19 pandemic will jeopardize the health of Maryland families. The CDC is now citing stable housing as a vital tool to control the spread of coronavirus.<sup>2</sup> Among other factors, evictions drive homelessness and are linked to deteriorating health. At least 23% of homelessness is caused by eviction.<sup>3</sup> Curbing evictions is both a matter of public health, as well as a civil rights issue. Due to COVID-19, 36% of Black households in Maryland are likely facing an eviction action, compared to 14% of white households. A report by Dr. Timothy Thomas finds that in Baltimore City, the number of evictions of Black women is 3.9 times higher than the number of evictions of white men.<sup>4</sup> In 2020, 75% of the clients who utilized the Tenant Advocacy program for eviction prevention services were Black women.

Without enabling strong renter protections, Maryland is facing a wave of evictions when the eviction moratorium is lifted. The bill's eviction diversion components offer a solution to decreasing the state's massive eviction dockets.

For all these reasons, we support SB 454 and ask for a favorable report.

Best,

Isadora Stern  
Economic & Tenants' Rights Organizer  
Maryland Consumer Rights Coalition

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<sup>2</sup> <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/homelessness.html>

<sup>3</sup> <https://evictions.study/maryland/report/baltimore.html>

<sup>4</sup> <https://evictions.study/maryland/report/baltimore.html>