

February 9, 2021

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TESTIMONY IN SUPPORT OF SB454/HB52

**Real Property – Alterations in Actions for Repossession and Establishment of Eviction
Diversion Program**

TO: Chair Smith, Vice Chair Waldstreicher, and members of the Judicial Proceedings Committee

FROM: Jeffrey Rubin

My name is Jeffrey Rubin and I am a resident of Potomac, in District 15. I provide this testimony in strong support of SB454/HB52, Real Property – Alterations in Actions for Repossession and Establishment of Eviction Diversion Program.

My support for this legislation is rooted in Jewish values that recognize the fundamental importance of the home for a person's well-being and the basic obligations of landlord to tenant. The Babylonian Talmud, a sacred text dating back over 1500 years, contains specific guidelines concerning the eviction of tenants (Baba Metzia, 101b). An enduring message is that the needs of the renter and the importance of stable housing must be taken into account.

In his Pulitzer Prize-winning book about eviction and poverty in America, Matthew Desmond painted a vivid picture of the harm that befalls an individual, a family and its community as a consequence of eviction. It's a toxic blend of psychological instability, emotional turmoil, potential job loss, disruption of children's education, loss of property, and degradation of community spirit.

SB454 would reduce the likelihood of eviction by ensuring that alternatives to this outcome are explored prior to any judgment that would remove tenants from their home. Specifically, tenants and landlords would first have to engage in a process whereby rental assistance was sought before there would be a suit for eviction. Judges would be empowered to order alternative dispute resolution where appropriate. If the case proceeded to trial, sufficient time would have to be provided for tenants to prepare for the trial, including taking time off work,

seeking childcare, and obtaining counsel for a proper defense. In addition, judges would have the authority to delay eviction in emergency situations, allowing tenants to recover from critical health conditions and/or to access resources from government or charitable organizations to re-house the renter and thereby prevent homelessness.

SB454 would decrease the burden on the courts, make use of a variety of services to find resolution, and would therefore reduce the frequency of eviction, which would benefit renters, landlords, and our communities at large. **I therefore respectfully urge a favorable report on SB454/HB52.**