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The Honorable William C. Smith, Jr.
Judicial Proceedings Committee
Miller Senate Office Building, 2 East Wing
11 Bladen St.
Annapolis, Maryland 21401

Re: Senate Bill 154 - Favorable Position

Dear Chair Smith and Members of the Judicial Proceedings Committee:

I am writing to express the support of Civil Justice, Inc. (CJ) for Senate Bill 154, which ensures that low-income tenants have the right to an attorney in landlord/tenant cases. CJ is a Maryland non-profit committed to increasing the delivery of legal services to modest income Marylanders through a unique combination of in-house staff and a statewide network of private attorney members. CJ has consistently maintained a robust practice focusing on matters that undermine the economic security of Maryland families, including unlawful debt collection practices and illegal evictions. Senate Bill 154 will not only help Maryland families avoid the tremendous personal toll of housing instability, but also provide economic benefit to the State as a whole.

Evictions undermine both the economic stability and emotional health of families. Studies have shown that involuntary relocation can contribute to poor mental health, job loss, and added financial stress for adults, as well as poor performance at school for children.¹ Involuntary moves have also been shown to increase future housing instability, which undermines neighborhoods as a whole, and increases the likelihood that the displaced tenants will relocate to substandard housing.² As Black households are three times more likely to be evicted than white households,³ forced relocations only increase the racial wealth gap. Housing insecurity also burdens state and local entities with enormous costs, including the cost of shelters, emergency room and inpatient care, and school spending on homeless students. Keeping people in their homes would not only benefit individual families and neighborhoods, therefore, but also provides significant economic value to the State. A study by Stout Risius Ross, for

¹ Joint Center for Housing Studies of Harvard University, *America's Rental Housing 2020* 35, available at https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Americas_Rental_Housing_2020.pdf.

² Matthew Desmond, *et al.*, *Forced Relocation and Residential Instability among Urban Renters*, 89 Soc. Serv. Rev. 227, 256 (2015).

³ Tim Thomas, *et al.*, *The Evictions Study*, *Baltimore Eviction Map*, <https://evictions.study/maryland/report/baltimore.html>.

example, found that an investment of \$5.7 million in right to counsel in Baltimore City would provide \$35.6 million in benefits and cost savings.⁴

CJ regularly represents tenants who have been wrongfully evicted. Our clients include tenants who were unable to effectively defend themselves in an eviction hearing, were illegally evicted without judicial process, or who were forced out of their prior homes due to poor housing conditions. While we are often able to recover financial compensation for our clients, by the time we get involved, the harm has often already been done. For many of our clients, uninhabitable living conditions or the illegal actions of a landlord could have been raised at an eviction hearing or through a rent escrow case had they had access to legal representation at the time. One of our clients, for example, was forced to relocate out of state to live with family after her landlord failed to address a rodent infestation and structural defects that made her home unsafe to live in. With representation, she may have been able to address these issues without being driven from her home. While tenants frequently have defenses to an eviction action, only 1% of tenants are represented in eviction filings, in comparison to 96% of landlords.⁵ A right to counsel would give tenants the opportunity to raise defenses when they would have the most impact.

CJ urges the Judicial Proceedings Committee to give SB 154 a favorable report. If you have any questions, you can reach me at 410-706-5650 or abertinelli@civiljusticenetwork.org.

Sincerely,



Alexa Bertinelli

⁴ Stout, *The Economic Impact of an Eviction Right to Counsel in Baltimore City* (May 8, 2020), available at <https://www.stout.com/-/media/pdf/baltimore-rtc-report.ashx>.

⁵ *Id.* at 23.