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TESTIMONY IN SUPPORT OF HB1312/SB1090 COVID-19 Eviction and Housing Relief Act of 2021

TO: Chair Clippinger, Vice Chair Atterbeary, and members of the House Judiciary Committee **FROM:** Dr. Jeffrey Rubin, on behalf of Jews United for Justice (JUFJ)

My name is Dr. Jeff Rubin. I live in the 15th legislative district and I am a Co-Chair of JUFJ's Maryland Labor and Housing Justice Team. JUFJ organizes more than 5,500 people around the state in support of local social, racial, and economic justice campaigns. I provide this testimony on behalf of JUFJ, in strong support of HB1312/SB1090, the COVID-19 Eviction and Housing Relief Act of 2021.

Our 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 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.

Preventing homelessness is all the more critical in the midst of a pandemic to protect individuals, families, and the public at large. Despite declared moratoriums on evictions during the Covid pandemic, they have continued and reports suggest that they have resulted in hundreds of thousands of additional Covid cases and tens of thousands of additional deaths. ^{1,2} To stop this from happening, evictions must cease, except in rare instances of "imminent danger", until the public health emergency is over and due time has passed for recovery from the ongoing economic downturn, which has disproportionately impacted communities that are at risk for eviction. Accordingly, HB1312 specifies that an eviction moratorium would exist through April 30, 2022. This would prevent eviction of tenants who are unable to pay their rent,

as well as tenants whose leases have not been renewed (tenant holding over). Rent increases, late fees and interest charges also would be prohibited during this period of economic duress. Rental assistance available to state and local governments would be implemented via a matching fund mechanism to landlords who would be required to certify that the payments relieved tenants of their rental obligations.

In summary, this legislation would protect tenants, landlords and the general public from the frightful consequences of eviction during the COVID-19 pandemic. Therefore, **JUFJ urges a favorable report for HB 1312.**

¹https://www.cnbc.com/2020/11/27/evictions-have-led-to-hundreds-of-thousands-of-extra-covid-cases-.html

²https://www.medrxiv.org/content/10.1101/2020.10.27.20220897v1.full-text