

February 17, 2021

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TESTIMONY IN SUPPORT OF BILL HB52/SB454

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

TO: Chair Clippinger, Vice Chair Atterbeary, and members of the Judiciary Committee

FROM: Anna Tubiash Levy

My name is Anna T Levy, a resident of Rockville, MD, District 16. I am submitting this testimony in support of HB52/SB454, Real Property – Alterations in Actions for Repossession & Establishment of Eviction Diversion Program.

Access to safe and stable housing has far reaching economic, health, and social benefits to individuals, families, and communities, and is a key to reducing racial inequities. Renters routinely have little agency when faced with threats to maintaining stable housing. One overdue rent payment can result in an eviction filing. As a Jewish person, I am taught that all people should have *dei machsoro*, resources sufficient for each person's needs. (Deut. 15:7-8) Consequently, society has an obligation to make sure that people can stay in their homes, especially during a pandemic.

HB52/SB454 will establish procedures for processing of failure to pay rent cases with the goal of avoiding court filings and ultimately, evictions. A preliminary notice period will be required prior to filing; currently a landlord can file for eviction with no notice. An eviction diversion program will be made available to landlords and tenants through a community mediator to provide access to financial, social and legal services to assist tenants in resolving outstanding obligations and work toward housing stability. Tenants would have the opportunity to file a defense or counterclaim prior to an eviction hearing – currently tenants have no option to file a defense/counterclaim. And, finally, the judge would have the option to delay an eviction in an emergency situation. The intent is to make eviction a solution of last resort rather than an easy way to collect rent.

Stable communities are communities where individuals and families are not in constant fear of losing their homes to eviction and live in safe and well-maintained properties. Stable communities engender stronger and healthier communities where people can grow and thrive. Over 655,000 eviction cases are filed each year in the State of Maryland among 805,000 renter households. A history of eviction filings, even when resolved without eviction, impacts a renter's ability to find new housing. Evictions are socially and financially destabilizing to individuals, families and our communities.

Evictions create significant costs for state and local government due to the need for funding for shelter and education, as well as health care provided in hospitals instead of by community-based providers, transportation costs for homeless youth, and foster care. Notably, evictions have a disparate impact on Black and brown households in Maryland. Reducing the numbers of evictions would help to reduce significant racial inequities and strengthen the financial status of individuals and our communities.

Passage of HB52/SB454 can help to resolve housing inequities, reduce evictions for failure to pay rent, and increase access to stable and safe housing for all Marylanders.

I respectfully urge a strong and favorable report from the Committee on HB52/SB454.