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TESTIMONY IN SUPPORT OF HB52/SB454

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

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

FROM: Debra Band

My name is Debra Band of Potomac, Maryland in District 15. As a devoted citizen of Maryland, I submit this testimony in support of HB52/SB454, Real Property – Alterations in Actions for Repossession and Establishment of Eviction Diversion Program.

In my tradition, Jewish values have always held the home to be a sacrosanct right for every person. In particular, the terms of the traditional Jewish marriage document, the ketubah, a fundamental document of Jewish law, were first codified in the eleventh century Rhineland (after hundreds of years of prior practice across the Middle East and Europe) to protect the economic rights of a woman whose marriage ended, to prevent divorce or desertion from depriving her of a home of her own.

Across Jewish tradition a home has always been the starting point for personal and family dignity and economic self-sufficiency. The population that suffers the highest risk of losing homes to eviction are black women, households with minor children, and others who receive no housing subsidy. We all see the news reports daily: in this era of COVID-19, when so many in the service industries and gig economy are losing work through no fault of their own, the need for the state to preserve their ability to maintain these people and their families' health, safety and dignity grows daily.

I have a degree in public policy from MIT, and understand that public policy must fuse ethical concerns with financial responsibility. In addition to meeting basic societal needs, as well as Jewish ethics, SB454 is essential to efficient functioning for the State of Maryland. This bill will diminish the number of people emotionally and materially crippled by losing their homes during the current COVID-19 crisis, and during more normal times.

I respectfully urge a favorable report on HB52/SB454, to assist renters in maintaining stable housing, to maintain their health, dignity, and the future of their children, enabling them to be productive residents of Maryland.