

Dear Members of the Judicial Proceedings Committee,

I am a resident of District 12 and I am a small private landlord. I am testifying in support of Senate Bill 481, the Renters' Rights and Stabilization Act.

In our 7 years as landlords, my partner and I have weathered costly repairs, rising expenses, and literal weather, but finding and keeping tenants have been the most challenging.

Only once did we file an eviction. We spent weeks on financial and moral reckoning but paid a miniscule fee. Because it's cheaper to file than to work out a payment plan, and tenants pay back the filing fee, large landlords file evictions at 2-3 times the rate of small landlords,¹ sometimes to collect rent. No malice, only market incentives making Maryland's eviction filing rate the highest in the nation. Eviction impacts tenant's housing, employment, and health for years. Shouldn't we be discouraged from unleashing it?

After the eviction, finding new tenants took time. Little wonder when over half of tenants are rent burdened² and moving requires 3 month's rent. Looking for a median 2-bedroom apartment? At \$1,600 monthly, that's \$4,800³ before you've bought tape for boxes. Can't we do better?

This bill is a "yes" to my frustrated questions.

It changes the eviction incentives — pairing a larger filing fee with pass-through prevention. Landlords work to avoid filing and tenants won't pay for a more expensive eviction as they would if passing the fee were permitted.

This bill also lowers deposits to 1 month — an easier sum to save.⁴ 12 states and DC learned this policy helps tenants find and maintain housing.

Some landlords may claim this bill threatens my financial security. I think it will steady our income by helping tenants secure housing. It will return eviction to its rightful status as a last resort. It will incentivize a rental economy that enriches communities, including mine.

It is for these reasons that I urge you to vote in support of SB481. Thank you for your time, your service, and your consideration.

Sincerely,

Erica Palmisano

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¹ <https://academic.oup.com/sf/article-abstract/100/4/1774/6301048>

² <https://cnsmaryland.org/2023/04/13/maryland-rent-housing-inflation-above-national-average/>

³ <https://zillow.mediaroom.com/2022-04-06-Renters-of-color-pay-higher-security-deposits.-more-application-fees>

⁴ <https://zillow.mediaroom.com/2022-04-06-Renters-of-color-pay-higher-security-deposits.-more-application-fees>