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TESTIMONY ON SB0481 - POSITION: FAVORABLE
RENTERS' RIGHTS AND STABILIZATION ACT OF 2024

TO: Chair Smith, Vice Chair Waldstreicher, and members of the Judicial Proceedings Committee

FROM: Jeffrey S. Rubin

My name is Jeffrey Rubin. I am a resident of District 15 and a leader of Jews United for Justice, which organizes 6000 residents across many Maryland jurisdictions in support of social, racial, and economic justice campaigns. **I provide this testimony on behalf of Jews United for Justice in support of SB0481, Renters' Rights and Stabilization Act of 2024.**

Ancient Jewish texts are full of laws about keeping homes safe and secure for people who live in them. The prophet Micah understood that housing is more than a roof over one's head and that to deny people secure housing is not only harmful to them but also their families for generations to come.

Maryland has the highest eviction rate of any state in our nation, yet only ~5% of tenants facing a failure to pay rent eviction filing end up being evicted. As in other states, a portion of our population is heavily burdened by rent costs, sometimes having to pay 50% or more of their income on rent. Many of these people live paycheck to paycheck. This causes a problem for renters since paychecks or tips are spread out over the month, and not received in full at the beginning when rent is due. Nonetheless, some landlords will begin eviction proceedings if rent is not paid after the tenth of the month because our current laws reward them for it.

In contrast to landlords in other states, landlords in Maryland have a financial incentive to begin eviction proceedings prematurely. Landlords must pay a trivial \$15 eviction filing fee while tenants pay the court expenses and likely will also sacrifice wages if they take time off to attend the hearing. The net effect is that the landlord profits, while the tenant goes deeper in debt. In the end, 95% of the time tenants will not be evicted, but they will be traumatized and financially worse off. The court system is burdened, too: in fiscal year 2022, there were more than twice as many landlord-tenant filings as all other District Court civil case filings combined.

It is time to change this unjust, flawed system. SB0481 would do that by increasing the eviction filing fee to \$100, comparable to the average fee in other states. For this to work, landlords must be prohibited from passing the fee onto the tenants. Otherwise, there would be no financial incentive to end the rampant use of eviction filings for recovery of overdue rent. Instead, Maryland landlords who previously used this practice would work out an arrangement with their tenants, as landlords do in other states. Not only would this reduce the stress and financial burden of eviction proceedings on tenants, but it would also dramatically reduce the burden on court dockets while bringing in additional revenue to fund important state programs.

The adoption of SB0481 would lessen the negative emotional and financial impact on rent-burdened tenants while encouraging landlords to recover overdue rent through less exploitative means. Additional provisions of the bill also are meritorious. **On behalf of Jews United For Justice, I respectfully urge this committee to return a favorable report on SB0481.**