

# **SB 154 FAV.pdf**

Uploaded by: Albert Turner

Position: FAV



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## **SB 154: Access to Counsel in Evictions – Task Force Termination and Special Fund**

**Hearing before the Senate Budget and Taxation Committee on January 15, 2025**

**Position: SUPPORT (FAV)**

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The Public Justice Center (PJC) is a nonprofit public interest law firm that stands with tenants to protect and expand their rights to safe, habitable, affordable, and non-discriminatory housing and their rights to fair and equal treatment by Maryland's landlord-tenant laws, courts, and agencies. The PJC actively works towards instigating systemic changes to establish a society founded on justice. Our focus is on utilizing legal avenues to remove barriers that impede economic and racial equity, through our various projects. PJC seeks the **Committee's Favorable report on SB 154** as this allows tenants easier access to safe and stable housing and also promotes racial equity.

**SB 154** will ensure annual funding for renters' access to representation, contribute to a fairer court system, and reduce the devastating impacts of housing instability and displacement. This bill makes permanent the annual distribution of \$14 million from the Maryland's Abandoned Property Fund to the ACE Special Fund, administered by the Maryland Legal Services Corporation (MLSC). This funding supports legal representation for low-income tenants in eviction cases and administrative proceedings related to subsidy termination.

Evictions disproportionately impact Black women, single mothers, and individuals with disabilities—groups already facing systemic inequalities. According to the 2025 Access to Counsel in Evictions Task Force Report, 72% of ACE clients identify as Black, and 33% report having a household member with a disability. These numbers highlight the ACE Program's critical role in addressing inequities and supporting vulnerable populations in Maryland. ACE representation levels the legal playing field and ensures that tenants have a fair chance in court.

The ACE Program has demonstrated remarkable success. In FY 2024, ACE attorneys closed over 9,100 cases, benefiting more than 21,000 Marylanders, including 9,100 children. Approximately 88% of tenants who wished to remain in their homes were able to do so. Moreover, independent analysis reveals that ACE provides a \$3 return for every \$1 invested, resulting in \$46.7 million in fiscal benefits to the state in FY 2024 alone. These benefits stem from reduced shelter costs, decreased public health expenditures, and improved housing stability.

*The Public Justice Center is a 501(c)(3) charitable organization and as such does not endorse or oppose any political party or candidate for elected office.*

A baseline of permanent funding is essential to the program's sustainability and continued success. While the ACE program currently receives \$14 million annually from the Abandoned Property Fund, this funding is set to expire in 2027. Without **SB 154**, Maryland risks undermining the progress made in building toward a fairer judicial process and reducing the societal costs of displacement.

Maryland courts continued to see over 30,000 eviction filings per month last year, amounting to over 400,000 eviction filings annually. Meanwhile, two-thirds of ACE-represented renters report that they learned about their right to counsel only on their court date. Thus, sustained funding under **SB 154** is crucial to continuing to scale up the Program to meet renters' need across the state and will allow for expanded outreach and tenant education that will improve earlier utilization of ACE.

**SB 154** is a vital step toward ensuring housing stability and equity for Maryland renters. By securing a baseline of permanent funding for the ACE program, this legislation will protect thousands of families from the traumatic consequences of eviction and strengthen communities across the state.

Public Justice Center is a member of the Renters United Maryland coalition and asks that the Committee issue a **FAVORABLE report on SB 154**. If you have any questions, please contact Albert Turner, Esq., [turnera@publicjustice.org](mailto:turnera@publicjustice.org) (410) 625-9409 Ext. 250.

**SB0154 HB0103 - Access to Counsel in Evictions.pdf**

Uploaded by: Catherine OMalley

Position: FAV

BILL NO: Senate Bill 0154  
TITLE: Access to Counsel in Evictions Special Fund – Funding  
COMMITTEE: Budget and Taxation  
HEARING DATE: January 15, 2025  
POSITION: **SUPPORT**

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Legal representation is fundamental to safeguarding fair, equal, and meaningful access to the legal system, however the Legal Services Corporation’s “Justice Gap” Report found that low-income Americans do not get any or enough legal help for 92% of their substantial civil legal problems. Maryland is only the second state in the nation to have a program that provides access to legal representation to all income qualified persons facing eviction on a statewide basis. We support Senate Bill 0154’s allocation of \$14 million in annual funding to the Access to Counsel in Evictions Fund to ensure tenants have a fair eviction proceeding, reduce the high number of eviction proceedings, and keep more Marylanders in their homes.

The Access to Counsel in Evictions Task Force 2024 report reflects the experiences of many of our clients in that the trauma of disruptive displacement is particularly harmful for low-income mothers and their children. We concur with their findings that “... eviction results in multiple and multidimensional negative consequences for mothers leading to both ‘economic hardships and health problems’” and often negatively affect children’s performance in school, behavioral issues, and increased health risks. It is also well-established that the consequences of evictions fall disproportionately on communities of color, especially Black women, who face multiple systems of intersecting oppression. To date, the ACE program has prevented eviction in 3,018 cases, secured additional time to transition housing in 2,559 cases, and closed 8,894 cases statewide, benefiting over 14,000 Marylanders.

We know that litigants with representation are more likely to have a successful outcome than those without representation. Approximately 96% of landlords are represented in court, while tenants with representation number at only 1%. Of the tenants who wished to remain in their homes, an outstanding 88% were able to do so at the conclusion of their case with ACE representation.

Representation through the ACE program balances the scales and saves the state money - for every \$1 invested in ACE, Maryland realizes a return of \$3.50– \$4.80 in fiscal and economic benefits, amounting to an estimated \$46.7 million in FY2024. Legal representation through ACE costs approximately \$1,100 per case, significantly lower than the estimated \$9,700 per household for homelessness interventions. In fact, ACE legal services avoided over \$6 million in direct costs for Maryland residents.

Two years ago, the Maryland Access to Justice Commission found that there are only 1.49 lawyers available to help every 10,000 low-income individuals in Maryland – the Women’s Law Center’s escalating call volumes are testament to this need as rising inflation, stagnant wages, increasing costs of living, growing income inequality, job insecurity, and the lingering effects of the COVID-19 pandemic have disrupted local economies, making it harder for people to maintain their standard of living. By funding the ACE program, the state can help tenants avoid homelessness, retain employment, and maintain stability, reducing the fiscal impact on social services and criminal justice systems. Because we strongly support a civil right to counsel, particularly in areas of the law where fundamental human rights are at stake, the WLC supports SB0154 and permanent funding for the ACE program.

*The Women’s Law Center of Maryland is a private, non-profit, legal services organization that serves as a leading voice for justice and fairness for women. It advocates for the rights of women through legal assistance to individuals and strategic initiatives to achieve systemic change, working to ensure physical safety, economic security, and bodily autonomy for women in Maryland.*

**SB0154\_Access\_to\_Counsel\_in\_Evictions\_MLC\_FAV.pdf**

Uploaded by: Cecilia Plante

Position: FAV



**TESTIMONY FOR SB0154  
ACCESS TO COUNSEL IN EVICTIONS – TASK FORCE TERMINATION AND SPECIAL  
FUND**

**Bill Sponsor:** Senator Hettleman

**Committee:** Budget and Tax

**Organization Submitting:** Maryland Legislative Coalition

**Person Submitting:** Cecilia Plante, co-chair

**Position:** FAVORABLE

I am submitting this testimony in favor of SB0154 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists, and our Coalition supports well over 30,000 members.

Homeownership for many Marylanders not only provides financial stability but it also conveys to children, allowing a family to hold a large asset over time. For those who own a home but struggle to make ends meet, foreclosure represents a staggering loss. Not just homelessness, but financial insecurity for the rest of their lives.

Maryland has created an Access to Counsel Fund to help those who cannot afford counsel during eviction proceedings access to legal representation. The concern, especially with the rise in evictions and budgetary constraints, is that this necessary program will lapse.

This bill, if enacted, would make a permanent requirement that the Comptroller distribute \$14M of the funds from the proceeds from the sale of abandoned property to the Access to Counsel in Evictions Special Fund. It also requires the Governor to make a distribution from the Access to Counsel in Evictions Special Fund to the Maryland Legal Services Corporation to be used by qualifying residents in eviction proceedings.

This will ensure funding to a very important program that helps Marylanders who are struggling the most have a better chance to remain in their homes.

We support this bill and recommend a **FAVORABLE** report in committee.

# **Testimony SB0154.pdf**

Uploaded by: Daniel Rosenberg

Position: FAV



CLINICAL LAW PROGRAM

Daniel Rosenberg<sup>1</sup>  
Clinical Instructor  
Eviction Prevention Law Clinic  
University of Maryland Carey School of Law

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Testimony in Support of SB 0154 – FAVORABLE  
Access to Counsel in Evictions – Task Force Termination and Special Fund  
Before the Budget and Taxation Committee – January 15, 2025

The University of Maryland’s Eviction Prevention Clinic exists because of Access to Counsel in Evictions funding from the Maryland Legal Services Corporation. I began the Clinic in December of 2022 after working nearly seven years at Maryland Legal Aid. To date, 34 students have completed the Clinic over the course of our four semesters, with another eight currently enrolled. We have provided legal services for around 110 clients over approximately 151 cases. Three clinic graduates have secured permanent post-graduate employment in legal services in Maryland. Another nine have completed summer internships or externships with various legal services organizations and intend to pursue legal services careers after graduation and the completion of their judicial clerkships.

The Clinic provides benefits beyond the representation of low-income Baltimore City tenants. It also provides a unique learning opportunity for law students. Through the Clinic, students develop professional skills in a supervised, practice-based setting. They learn how to interact with and provide legal services to low-income Marylanders in a client-centered way. For students, this experience is invaluable. Litigation-based clinics allow students to translate what they learn in their doctrinal courses into practical knowledge.

The Clinic also exposes students to the real-world need for Access to Counsel in Evictions and fosters interest in legal services careers and pro bono participation. By providing a positive and meaningful clinical experience, the Eviction Prevention Clinic shows students what a career in legal services looks like and shows that it is a realistic and fulfilling career option. Programs like the Eviction Prevention Clinic are essential in allowing law schools to create future generations of informed and passionate legal services attorneys. Moreover, for those students who pursue careers in other legal fields, the Clinic demonstrates the need for pro bono partnerships, and inspires those students to volunteer and help foster cultures of volunteerism in their practices.

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<sup>1</sup> This testimony in support of this Bill represents the personal opinions of the faculty members of the respective clinics and is based on their knowledge and experience. This support may not represent the position of the University of Maryland Carey School of Law; the University of Maryland, Baltimore; or the University of Maryland System.



# **SB 154 - FAV - House of Ruth.pdf**

Uploaded by: Deena Hausner

Position: FAV



# House of Ruth Maryland

## Domestic Violence Legal Clinic

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Bill No.: Senate Bill 154  
Bill Title: Access to Counsel in Evictions – Task Force Termination and Special Fund  
Committee: Budget and Taxation  
Hearing Date: January 15, 2025  
Position: **FAV**

House of Ruth is a non-profit organization providing shelter, counseling, and legal services to victims of domestic violence throughout the State of Maryland. House of Ruth has offices in Baltimore City, Baltimore County, Prince George’s County, and Montgomery County. Senate Bill 154 would allocated \$14 million annually to the Access to Counsel in Evictions Special Fund. **We urge the Senate Budget and Taxation Committee to favorably report on Senate Bill 154.**

Many survivors of intimate partner violence face housing instability and are at risk of eviction due to circumstances related to their abuse. Perpetrators of abuse often exercise financial control over their victims, including failing to pay rent unbeknownst to the victim, or failing to pay Emergency Family Maintenance pursuant to a protective order, causing the victim to be without sufficient means to pay rent. Having access to counsel in evictions proceedings protects the rights of survivors and helps them maintain stable housing, which is crucial for their safety and ability to live independently and free of violence.

**The House of Ruth urges the Senate Budget and Taxation Committee to report favorably on Senate Bill 154.**

# **Support for SB 154\_Amica\_Center .pdf**

Uploaded by: Eric Lopez

Position: FAV



Formerly known as CAIR Coalition

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[www.amicacenter.org](http://www.amicacenter.org)

January 13, 2025

**Testimony in Support of Senate Bill 154/House Bill 103: Access to Counsel in Evictions  
– Task Force Termination and Special Fund**

Dear Chair Guzzone & Committee Members,

I write to show my support individually as a resident of Maryland as well as organizationally, on behalf of the Amica Center for Immigrant Rights. Immigrant community members across the state are vulnerable in many contexts, including the immigration deportation system, but also in the eviction system. Evictions have devastating consequences on the individuals and families. They destabilize families, disrupt communities and strain public resources through increased demand for emergency shelters, health care and social services.

One of the consequences of ICE detention is that a person who is a primary income provider for their family and household is no longer able to contribute to paying rent, which can lead to eviction proceedings. But, thankfully Maryland has invested in creating the Access to Counsel in Evictions (ACE) program. We urge this committee to make a favorable report on SB 154 to ensure that this critical program is provided a permanent funding stream. Doing so will lead to fiscal savings as every dollar invested into ACE yields a \$3.50-\$4.80 economic benefit, amounting to an estimated \$46.7 million in FY 2024. In short, passing SB154 will make permanent the improved outcomes ACE has demonstrated, such as 88% of ACE services recipients remained in their homes at the conclusion of their cases. Please do not hesitate to contact me should you have any questions about my written testimony.

Sincerely,

Eric A. Lopez  
Deputy Program Director  
Amica Center for Immigrant Rights  
[eric@amicacenter.org](mailto:eric@amicacenter.org)  
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Baltimore, MD 21201

# **SB 154- Access to Counsel in Evictions.pdf**

Uploaded by: Hannah Dier

Position: FAV



**SB0154 – Access to Counsel in Evictions  
Task Force Termination and Special Fund  
Hearing before the Budget and Taxation Committee  
January 15, 2025**

**Position: SUPPORT (FAV)**

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**SUPPORT:** Arundel Community Development Services, Inc., (“ACDS”) urges this Committee to issue a Favorable report on SB0154, which would make permanent distributions by the Comptroller from funds gained from abandoned property in the State to the Access to Counsel in Evictions Special Fund and make permanent an annual \$14,000,000 appropriation by the Governor from the Access to Counsel in Evictions Special Fund to the Maryland Legal Services Corporation.

ACDS serves as Anne Arundel County’s nonprofit housing and community development agency, helping Anne Arundel County residents and communities thrive through the provision of safe and affordable housing opportunities, programs to prevent and end homelessness, and community development initiatives. As part of this role, ACDS advises the County on issues related to affordable housing, develops housing and community development strategies for Anne Arundel residents and communities, and implements programs that provides direct assistance to renters facing eviction and homeowners facing foreclosure.

To address serious housing challenges and ensure that Anne Arundel County is “the Best Place for All,” Anne Arundel County is tackling the housing crisis with a multi-faceted approach, including the implementation of programs to help residents who have housing to keep that housing. During the COVID pandemic, Anne Arundel County utilized a combination of local, State and federal funds to stand up a successful eviction prevention program which included two major components: (1) payment of arrears on behalf of low-income renters; and (2) legal services through Community Legal Services. These efforts resulted in preventing the eviction of over 6,000 households. As federal COVID funding for eviction prevention assistance has been almost fully expended in Anne Arundel County, the County has continued to prioritize eviction preventions by allocating local Housing Trust Fund dollars to continue an eviction prevention program, although it continues at a reduced capacity given the limited funds available. Additional State and federal funds are needed to ensure a robust program continues.

Permanently authorizing State funding to support the Access to Counsel (ACE) Program for renters so that legal services can be provided at the local level is a step in the right direction to leverage our local resources and ensure this important program continues at some level, post-COVID.

**For the reasons noted above, ACDS urges the Committee to issue a FAVORABLE report on SB0154.**



# **SB 154 - PBRC Favorable Testimony.pdf**

Uploaded by: Katherine Davis

Position: FAV

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**SB 154/HB 103– Access to Counsel in Evictions - Funding**  
**Hearing before the Budget and Taxation Committee, January 15, 2025 at 10:30 AM**  
**Position: Support**

The Pro Bono Resource Center of Maryland (“PBRC”), an independent 501(c)(3) non-profit organization, is the statewide thought leader and clearinghouse for pro bono civil legal services in Maryland. As the designated pro bono arm of the MSBA, PBRC provides training, mentorship, and pro bono service opportunities to members of the private bar and offers direct legal services to over 6,200 clients annually.

In May 2017, with a grant from the Maryland Judiciary’s Access to Justice Department, PBRC launched the Tenant Volunteer Lawyer of the Day (TVLD) Program in Baltimore City Rent Court to provide day-of-court legal representation to tenants. Since then, thanks in large part to grants from Access to Counsel in Evictions (ACE), we have more than tripled our staff and expanded our Program to offer same-day representation at all but one rent court docket and all specialty dockets in Baltimore County and six weekly rent court dockets in Baltimore City. In FY24, we provided representation for over 3000 tenants. Through negotiation or litigation, we helped 95% of our clients to either avoid or delay their progress toward an eviction. **We urge a favorable report on SB 154/HB 103 to allocate \$14 million in permanent funding, ensuring the continuation of the ACE Program.**

**It is a common misconception that cases covered by this legislation are simple matters where the only issue is whether a tenant has paid the rent alleged.** While cases may appear simple at first, they can quickly become complicated. It is not unusual to have a legitimate dispute over a ledger or late fees, discover issues related to dangerous conditions in the home, or questions about licensing or technicalities of the lease. In over 96% of these cases, landlords are represented either by an attorney or an agent who knows the law and the court processes. Thus, it is imperative that tenants, whose very housing is at state, have counsel as well to ensure that complicated matters are sorted out in a way that is expedient and fair.

**One cannot underestimate the change the ACE Program has created in Rent Court and in the lives of low-income tenants across the state.** In addition to benefiting individual clients through legal representation in eviction-related cases, this Program has contributed to judicial economy by providing the means for landlords and tenants to negotiate fair and constructive settlements in the hallway prior to court so that the judge does not have to sort through complicated ledgers or extraneous facts from the bench. Having attorneys present in court to challenge inadequate pleadings has helped to ensure that landlords use the courts where necessary to regain possession of their property rather than as a debt collection tool. Through funding outreach and non-legal support, the Program has enabled thousands of low-income tenants to retain stable housing.

For example, PBRC recently represented Ms. Jones\*, a young mother who was anxious to move from her rooming house and hoped to avoid a judgment that would negatively impact her ability to secure future housing. Our staff attorney noted errors in the complaint and determined that the landlord had not been licensed for the full period for which he was requesting rent. With that information, she negotiated a stipulated dismissal of the complaint in which Ms. Jones agreed to vacate the property by a mutually agreed-up deadline. Ms. Jones was then referred to PBRC’s Eviction Prevention Counselor for help finding an affordable housing option. Ms. Jones avoided a judgement and got a good start on future housing, the landlord regained possession of the property, and both parties avoided an eviction. **Without the assistance of an attorney, this negotiated settlement and additional support would not have been possible.**

**PBRC and other legal services providers depend on ACE Funds to support their housing services. We urge a favorable report on SB 154/HB 103 to secure permanent funding and ensure the continuation of the ACE Program.**

For the above reasons,

**PBRC, a member of the Access to Justice Commission, urges a favorable report on SB 154/HB 103.**

Please contact Katie Davis, Director of PBRC’s Courtroom Advocacy Project, with any questions.

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**SB 154 - MNADV - FAV.pdf**

Uploaded by: Laure Ruth

Position: FAV



**BILL NO:** Senate Bill 154  
**TITLE:** Access to Counsel in Evictions – Task Force Termination and Special Fund  
**COMMITTEE:** Budget and Taxation  
**HEARING DATE:** January 15, 2025  
**POSITION:** **SUPPORT**

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The Maryland Network Against Domestic Violence (MNADV) is the state domestic violence coalition that brings together victim service providers, allied professionals, and concerned individuals for the common purpose of reducing intimate partner and family violence and its harmful effects on our citizens. **MNADV urges the COMMITTEE to favorably Report on SB154.**

Senate Bill 154 would make permanent the requirement for the Comptroller to distribute \$14,000,000 annually from abandoned property funds to the Access to Counsel in Evictions Special Fund (see § 8–909 of the Real Property Article). Senate Bill 154 would be beneficial for domestic violence survivors because it will help ensure access to legal representation in eviction proceedings. Survivors of domestic violence often face housing instability and may be at risk of eviction due to circumstances related to their abuse. According to the National Network to End Domestic Violence (NNEDV): approximately 38% of all domestic violence victims become homeless at some point in their lives. Domestic violence is a leading cause of homelessness for women and children. Survivors often face barriers to securing safe and affordable housing, including discrimination, lack of financial resources, and the need for legal assistance. By providing legal counsel, the bill helps protect their rights and offers them a better chance to maintain stable housing, which is crucial for their safety and recovery. Legal representation for tenants will put them on a level playing field with landlords, many of which are large companies that have counsel for these cases.

Additionally, the bill terminates the Access to Counsel in Evictions Task Force on January 31, 2026, and outlines the administration and use of the fund by the Maryland Legal Services Corporation (MLSC). MLSC has long managed funds of this nature and is the proper entity to manage the funding.

For the above stated reasons, the **Maryland Network Against Domestic Violence urges a favorable report on SB154.**

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For further information contact Laure Ruth ■ Public Policy Director ■ 301-852-3930 ■ [lruth@mnadv.org](mailto:lruth@mnadv.org)

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# CLS Support for SB0154.pdf

Uploaded by: Lisa Sarro

Position: FAV



Jessica A. Quincosa, Esq.  
Executive Director

Kayla Williams-Campbell, Esq.  
Deputy Director

Lisa Sarro, Esq.  
Director of Litigation  
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## SB 0154 Access to Counsel in Evictions – Task Force Termination and Special Fund Budget and Taxation Committee, January 15, 2025

### Position: FAVORABLE

To the Honorable Members of the Budget and Taxation Committee:

Community Legal Services submits this testimony in strong support of SB0154, which would provide permanent funding for Maryland’s Access to Counsel in Evictions (ACE) law. The ACE Program is a critical step toward ensuring access to justice and due process for those who wouldn’t otherwise have access to representation, promoting family and community stability, and preventing excess strain on already over-strained programs that must deal with the fallout from evictions.

Community Legal Services (CLS) is a nonprofit organization that provides free legal services in a broad range of substantive areas to individuals and families who meet certain income-eligibility restrictions. CLS has been a provider of legal services through the Access to Counsel in Evictions (ACE) program since the program began. Even before the ACE Program started, CLS had a long-running eviction prevention legal program in Prince George’s County. In 2020, with the support of Anne Arundel County (utilizing County and COVID-related funds), CLS started and grew a very successful, full-service eviction prevention legal program in Anne Arundel County as well. In Fiscal Year 2024 alone, our programs provided eviction prevention legal assistance to more than 4,300 households, consisting of more than 10,000 individuals. Funding provided through the ACE Program supported much of that assistance.

### Key Component of ACE Program - Same Day Legal Representation:

Community Legal Services accepts intakes from multiple sources, including direct contact from clients, referrals from the court and community partners, and referrals from the ACE centralized intake service, and CLS provides expert extended representation of clients in complex landlord-tenant litigation. However, *the importance of a consistent presence in the courts, same-day legal representation, and same day resolution of cases that can be resolved same day cannot be overstated.* While efforts to ensure tenants know about the ACE Program in advance of trial are ongoing, the fact remains that the day of trial is the first time tenants actually connect with attorneys who can help them. In contrast, most landlords arrive for court hearings with legal representation or experienced management staff representing them. ACE funding allows CLS to combat this disparity by providing same day intake and legal representation for all rent dockets in the District Courts for Prince George’s and Anne Arundel Counties. This is a critical component of our program.

The failure-to-pay-rent process moves quickly—particularly in Anne Arundel County, where trials are scheduled just five (5) days after complaints are filed. Many tenants receive the court summons with very little time to prepare or fully understand their rights. Without legal counsel, they are often unaware of potential defenses, such as improper notice, rent disputes, or eligibility for rental assistance programs. In contrast, a trained attorney can identify these defenses, negotiate payment plans, or connect tenants with resources to resolve the issue without an eviction.

Same day representation also ensures that only cases which require expanded representation are postponed promotes judicial economy by reducing the number of cases that need postponements or result in motions to vacate. As importantly, same day representation can result in same day resolution so that tenants do not have to endure the ongoing stress and uncertainty of a lingering eviction case, and they don't have to miss work and/or obtain childcare to return for further court proceedings.

Evictions are not just legal proceedings—they are life-altering events. Evictions destabilize families, disrupt children's education, increase homelessness, perpetuate poverty and destabilize neighborhoods. The ACE Program ensures tenants have a fair shot at defending their homes. Funding through the ACE Program has allowed us to maintain and expand our services to meet the ongoing and increasing needs of the communities we serve. Especially as COVID funds have been exhausted and local governments strain to meet the needs of their residents, continued ACE funding is an absolute necessity so efforts such as our and the efforts of all ACE providers in the State can continue in a robust, effective manner.

For these reasons, **Community Legal Services urges this committee to submit a favorable report on SB0154.** Please feel free to reach out to Jessica Quincosa, Executive Director, or Lisa Sarro, Director of Litigation and Advocacy with any questions at [quincosa@clspgc.org](mailto:quincosa@clspgc.org) and [sarro@clspgc.org](mailto:sarro@clspgc.org), respectively.

**MLSC - MCASA - testimony - house - 2025 - SB154 FA**

Uploaded by: Lisae C Jordan

Position: FAV





**Working to end sexual violence in Maryland**

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Silver Spring, MD 20907  
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For more information contact:  
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mcasa.org

**Testimony Supporting Senate Bill 154**  
**Lisae C. Jordan, Executive Director & Counsel**  
January 15, 2025

The Maryland Coalition Against Sexual Assault (MCASA) is a non-profit membership organization that includes the State's seventeen rape crisis centers, law enforcement, mental health and health care providers, attorneys, educators, survivors of sexual violence and other concerned individuals. MCASA includes the Sexual Assault Legal Institute (SALI), a statewide legal services provider for survivors of sexual assault. MCASA represents the unified voice and combined energy of all of its members working to eliminate sexual violence. We urge the Budget & Tax Committee to report favorably on Senate Bill 154

**Senate Bill 154 – Continued Help to Protect Housing for Low Income Marylanders**

Senate Bill 154 continues the Maryland Access to Counsel in Evictions Program (ACE) which provides free attorneys to tenants in eviction cases, preventing disruptive displacement, enhancing judicial efficiency and saving the state millions of dollars.

**Housing is important for survivors of sexual violence and also to prevent sexual violence.**

Experiencing homelessness is a risk factor for experiencing sexual assault (Breiding et al., 2017; Meinbresse et al., 2014). ... [S]afe, affordable, and stable housing can be a protective factor against experiencing sexual victimization (Hoedemaker, 2010).

MCASA's Sexual Assault Legal Institute (SALI) is part of the community of Maryland Legal Services grantees. SALI helps support survivors and their housing needs through protective orders, use and possession of residences, and actions to terminate leases when it is unsafe to stay in a home or apartment. The ACE Program is a vital partner in this work, helping survivors who are safe at home, stay at home.

**The Maryland Coalition Against Sexual Assault and its  
Sexual Assault Legal Institute  
urges the Budget & Tax Committee to  
report favorably on Senate Bill 154**

**MD OAG\_ Written Testimony SB154.pdf**

Uploaded by: Louise Flavahan

Position: FAV



**CAROLYN A. QUATTROCKI**  
*Chief Deputy Attorney General*

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**ZENITA WICKHAM HURLEY**  
*Chief, Equity, Policy, and Engagement*

**PETER V. BERNIS**  
*General Counsel*

**CHRISTIAN E. BARRERA**  
*Chief Operating Officer*

**STATE OF MARYLAND**  
**OFFICE OF THE ATTORNEY GENERAL**

**ANTHONY G. BROWN**  
*Attorney General*

January 13, 2025

**TO:** The Honorable Guy Guzzone, Chair  
Budget and Taxation Committee

**FROM:** Louise Flavahan, Director of Policy  
Office of Equity, Policy, and Engagement, Office of the Attorney General

**RE:** Senate Bill 154 – Access to Counsel in Evictions – Task Force Termination and  
Special Fund (FAVORABLE)

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The Office of the Attorney General supports Senate Bill 154 (“SB 154”) – Access to Counsel in Evictions – Task Force Termination and Special Fund, sponsored by Senators Hettleman and Guzzone. SB 154 provides a permanent and ongoing funding source for the groundbreaking Access to Counsel in Evictions program in Maryland, established by the Access to Counsel in Evictions Law in 2021, and terminates the Access to Counsel in Evictions Task Force on January 31, 2026.

**Background**

In 2021, the Maryland General Assembly passed House Bill 18, establishing the Access to Counsel in Evictions Law (“ACE Law”), which made the Maryland General Assembly the second state legislature in the country to provide statewide access to counsel in eviction proceedings for income-eligible tenants.

This nation-leading law was designed to correct the historical disadvantage that, particularly low-income, tenants face in eviction proceedings. In the years prior to the law’s passage, the majority of tenants lacked legal counsel and representation, while the majority of landlords had such counsel and representation. This imbalance served no one well; our justice system works best when both parties have access to counsel.

The ACE Law not only sought to make eviction proceedings more fair and efficient, but also more equitable, as data has long shown that the burden of evictions in America are disproportionately borne by Black women and single mothers.<sup>1</sup> Additionally, research from Princeton University’s Eviction Lab shows that “every year, 2.9 million children under age 18 are threatened with eviction and 1.5 million are evicted. These children represent four in every ten people who are threatened with eviction annually.”<sup>2</sup> The downstream impacts of eviction are widespread and include employment instability, worsening physical and mental health, increased suicide rates, increased homelessness, and, for children, severely disrupted education.<sup>3</sup>

The groundbreaking ACE Law and the Access to Counsel in Evictions Program (“ACE Program”) it established sought to prevent such outcomes in Maryland keep more Marylanders in their homes.

The ACE Law also created the Access to Counsel in Evictions Task Force (“Task Force”), which is staffed by the Maryland Office of the Attorney General and was established to:

- study potential funding sources;
- make recommendations to improve the implementation of the access to counsel program, including necessary policy and statutory changes; and
- evaluate the provision of services provided as a result of the program.

To date, the Task Force has produced four reports, with its most recent report being submitted to the Governor and General Assembly on January 1, 2025.

The ACE Law also established the Access to Counsel in Evictions Special Fund, which is designed to fund the ACE Program and is administered by the Maryland Legal Services Corporation (“MLSC”). Thus far, the General Assembly has provided base-level funding through FY 2027. Specifically, the General Assembly and Governor allocated approximately \$11.8 million for FY 2023 and the General Assembly allocated \$14 million per year from the State’s Abandoned Property Fund for FY 2024 through FY 2027. Currently, the ACE Fund is supplied with funds from multiple sources, consisting primarily of the monies outlined above, additional funds that MLSC has obtained from other State and federal grants, and funds from the Maryland Office of the Attorney General’s Consumer Protection Division.

At this time, there is no funding committed by the State after FY 2027.

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<sup>1</sup> See: <https://evictionlab.org/who-is-evicted-in-america/> and <https://www.pnas.org/doi/epdf/10.1073/pnas.2305860120> and <https://collaborate.princeton.edu/en/publications/racial-and-gender-disparities-among-evicted-americans>

<sup>2</sup> See: <https://evictionlab.org/who-is-evicted-in-america/>

<sup>3</sup> See: <https://www.networkforphl.org/wp-content/uploads/2021/04/Fact-Sheet-Public-Health-Implications-of-Housing-Instability-Eviction-and-Homelessness.pdf> and <https://www.healthaffairs.org/content/briefs/eviction-and-health-vicious-cycle-exacerbated-pandemic>

## **Outcomes to Date**

As shared in the Task Force’s 2025 Report,<sup>4</sup> in 2024 the ACE Program was expanded to every jurisdiction in the State as part of the phased-implementation plan created and overseen by MLSC. MLSC reported to the Task Force in the fall of 2024 that they have built the ACE Program with an eye towards its long-term sustainability.

ACE attorneys closed 9,169 cases in FY 2024. When taken in totality, and including the members of each individual household, over 21,000 Marylanders benefitted from the ACE Program – including 9,100 children. And, according to Stout, Risius, and Ross – the entity tasked with evaluating the ACE Program, the ACE Program has provided over \$46 million in fiscal impacts and economic benefits in FY 2024 alone, which amounts to a \$3 return for every \$1 invested by the State.

Furthermore, according to Stout’s analysis, approximately 87% of clients indicated that they wanted to stay in their home, and, of this group, approximately 88% of them were able to do so at the closure of their case, which is a remarkable success rate for the ACE Program.

These figures represent a tremendous success for the ACE Program, the State, and Maryland residents. However, to continue building on these successes and ensure its longevity, the ACE Program needs a permanent and ongoing funding source.

## **Support for Permanent Funding**

For the foregoing reasons, the Office of the Attorney General strongly supports making permanent the \$14,000,000 contribution from the State’s Abandoned Property Fund to the Access to Counsel in Evictions Special Fund for administration of the ACE Program by MLSC as outlined in SB 154.

Securing these funds not only ensures the ongoing success of the ACE Program but fulfills a key objective of the Task Force as outlined in the ACE Law.

## **Support for Terminating the Task Force**

Furthermore, with (1) these funds secured, (2) the ACE Program on solid footing with a track record of success and (3) a strong network of diverse, engaged, and supportive ACE Program stakeholders, the Office of the Attorney General also strongly supports terminating the Task Force on January 31, 2026, as outlined in SB 154.

As explained above, a key objective and top priority of the Task Force was to identify and secure a permanent funding source for the ACE Program. With the passage of SB 154, that objective would be fulfilled.

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<sup>4</sup> See: [https://www.marylandattorneygeneral.gov/A2C\\_Docs/2025\\_ACE\\_TF\\_Report.pdf](https://www.marylandattorneygeneral.gov/A2C_Docs/2025_ACE_TF_Report.pdf)

Furthermore, the ACE Program's target date for full implementation is October 1, 2025, as outlined in the ACE Law. By January 31, 2026, the Task Force will have produced five annual reports, including a final report after full implementation, thus having laid a strong foundation for continued success of the ACE Program.

As explained in the 2025 Task Force report, both the Task Force and the Office of the Attorney General feel that, thereafter, the need for an ongoing, formalized body that produces an annual report to the Governor and the General Assembly ceases. This is further underscored by the fact that many key stakeholders and leaders in the Access to Counsel community, including MLSC, DHCD, and the Judiciary, produce ongoing regular and annual reports about evictions in Maryland and the ACE Program.

Finally, with the passage of the Renters Rights and Stabilization Act of 2024 and the creation of the Office of Landlord and Tenant Affairs, we feel that the number of resources and support for Marylanders facing eviction proceedings is greater than it has ever been and are confident that the success of the ACE Program no longer relies on the Task Force's existence.

For these reasons, the Office of the Attorney General urges the Budget and Taxation Committee to issue a favorable report on SB 154.

cc: Committee Members

**SB154-EconAction-FAV.docx (1).pdf**

Uploaded by: Marceline White

Position: FAV



**Testimony to the Senate Budget and Taxation Committee**  
**SB154 - Access to Counsel in Evictions – Task Force Termination and Special Fund**  
**Position: Favorable**

January 15, 2025

Sen. Guy Guzzone, Chair  
3 West Miller Senate Office Building  
Annapolis, Maryland 21401  
Cc: Members, Budget and Taxation Committee

Honorable Chair Guzzone and Members of the Committee:

Economic Action Maryland Fund (Economic Action) is a people-centered movement to expand economic rights, housing justice, and community reinvestment for working families, low-income communities, and communities of color. Economic Action provides direct assistance today while passing legislation and regulations to create systemic change in the future. **We are in strong support of SB154.**

Economic Action runs a Tenant Advocacy program that provides education to tenants about their rights, brief legal advice, and casework assistance to homeowners. In 2024, we served 796 clients, assisting tenants in every county in Maryland. In a number of cases, we are able to effectively advocate for a client and resolve their issues.

At other times, clients reached out to us when they were facing eviction and our upstream interventions would not be effective in those situations. When clients were facing eviction and needed legal representation, Economic Action's staff referred tenants to the nonprofit legal service providers that the ACE Fund supports.

We know that tenants across the state are struggling with mounting rental costs coupled with rising costs of other basic needs. Many of the tenants we serve cannot afford to hire a lawyer to defend their rights. The ACE program is an important and effective intervention for renters across the state. We support the program and its ongoing funding.

For these reasons, we support SB154 and urge a favorable report.

Best,

Marceline White  
Executive Director

2209 Maryland Ave · Baltimore, MD · 21218 · 410-220-0494  
info@econaction.org · www.econaction.org  
Tax ID 52-2266235

Economic Action Maryland Fund is a 501(c)(3) nonprofit organization and your contributions are tax deductible to the extent allowed by law.





2209 Maryland Ave · Baltimore, MD · 21218 · 410-220-0494  
info@econaction.org · www.econaction.org  
Tax ID 52-2266235

Economic Action Maryland Fund is a 501(c)(3) nonprofit organization and your contributions are tax deductible to the extent allowed by law.

**SB154\_Renters United Maryland\_FAV.pdf**

Uploaded by: Matan Zeimer

Position: FAV

January 15, 2025



**TESTIMONY ON SB 154 - POSITION: FAVORABLE**  
**Access to Counsel in Evictions – Task Force Termination and Special Fund**  
**Senate Budget and Taxation Committee**

**To:** Chair Guzzone, Vice Chair Rosapepe, and members of the Budget and Taxation Committee

**From:** Renters United Maryland

Renters United Maryland, the only statewide coalition of advocates, organizers, and renters fighting for housing justice in Annapolis, urges the Committee's favorable report of Senate Bill 154 to permanently secure funding for the Access to Counsel in Evictions (ACE) Special Fund. As housing justice advocates, we believe Maryland renters facing eviction must have access to legal representation and that the future of that access must be free from doubt. Funding for the right to counsel in evictions is one of our coalition's top priorities in the 2025 General Assembly Legislative Session.

**Overview of Senate Bill 154**

SB 154 will ensure annual funding for renters' access to representation, contribute to a fairer court system, and reduce the devastating impacts of housing instability and displacement. This bill makes permanent the annual distribution of \$14 million from the Maryland's Abandoned Property Fund to the ACE Special Fund, administered by the Maryland Legal Services Corporation (MLSC). This funding supports legal representation for low-income tenants in eviction cases and administrative proceedings related to subsidy termination.

**SB 154 promotes equity and fairness**

Evictions disproportionately impact Black women, single mothers, and individuals with disabilities—groups already facing systemic inequalities. According to the 2025 Access to Counsel in Evictions Task Force Report, 72% of ACE clients identify as Black, and 33% report having a household member with a disability. These numbers highlight the ACE Program's critical role in addressing inequities and supporting vulnerable populations in Maryland.<sup>1</sup> ACE representation levels the legal playing field and ensures that tenants have a fair chance in court.

The ACE Program has demonstrated remarkable success. In FY 2024, ACE attorneys closed over 9,100 cases, benefiting more than 21,000 Marylanders, including 9,100 children.<sup>2</sup> Approximately 88% of tenants who wished to remain in their homes were able to do so.<sup>3</sup> Moreover, independent analysis reveals that ACE provides a \$3 return for every \$1 invested, resulting in \$46.7 million in fiscal benefits to the state in FY 2024 alone. These benefits stem

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<sup>1</sup> Access to Counsel in Evictions Task Force, *Report of the Access to Counsel in Evictions Task Force* (Jan. 2025), 16-17, available at

[https://www.marylandattorneygeneral.gov/A2C\\_Docs/2025\\_ACE\\_TF\\_Report.pdf](https://www.marylandattorneygeneral.gov/A2C_Docs/2025_ACE_TF_Report.pdf).

<sup>2</sup> *Id.* at 11, 15.

<sup>3</sup> *Id.* at 16.

from reduced shelter costs, decreased public health expenditures, and improved housing stability.<sup>4</sup>

### **SB 154 furthers the long-term impact of ACE**

A baseline of permanent funding is essential to the program's sustainability and continued success. While the ACE program currently receives \$14 million annually from the Abandoned Property Fund, this funding is set to expire in 2027. Without SB 154, Maryland risks undermining the progress made in building toward a fairer judicial process and reducing the societal costs of displacement.

Despite demonstrated successes, the ACE Program faces challenges in implementation, including high eviction filing rates and tenant awareness gaps. While the state waits to see whether increased eviction filing fees made effective in October 2024 have the intended deterrent impact at a systemic level, Maryland courts continued to see over 30,000 eviction filings per month last year, amounting to over 400,000 eviction filings annually. Meanwhile, two-thirds of ACE-represented renters report that they learned about their right to counsel only on their court date. Thus, sustained funding under SB 154 is crucial to continuing to scale up the Program to meet renters' need across the state and will allow for expanded outreach and tenant education that will improve earlier utilization of ACE.

SB 154 is a vital step toward ensuring housing stability and equity for Maryland renters. By securing a baseline of permanent funding for the ACE program, this legislation will protect thousands of families from the traumatic consequences of eviction and strengthen communities across the state.

We urge the Committee to give a **favorable report** to SB 154 and to reaffirm Maryland's commitment to housing justice.

Renters United Maryland Steering Committee:

CASA

Economic Action Maryland

Jews United for Justice

Maryland Legal Aid

NAACP Maryland State Conference

Progressive Maryland

Public Justice Center

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<sup>4</sup> *Id.* at 14.

# **ACE testimony final.pdf**

Uploaded by: Matt Hill

Position: FAV



**Elizabeth Ashford**  
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Public Justice Center  
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SB 154 Access to Counsel in Evictions- Task Force Termination and Special Fund

January 15, 2025

Position: Favorable

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Public Justice Center (PJC) urges the Committee to give a favorable report to SB 154 ensuring tenants will continue to have the right to access legal representation in eviction cases. We believe that the Access to Counsel in Evictions Program (ACE) is vital to Maryland renters facing eviction. The legal system can be impossible to navigate alone, and ACE makes certain that Maryland renters can have access to an otherwise imbalanced system.

As housing justice advocates, we believe that the success of our cases is rooted in keeping our clients housed. According to the 2025 Access to Counsel in Evictions Task Force Report, approximately 87% of clients indicated that they wanted to stay in their home, and of this group, approximately 88% of them were able to do so at the closure of their case.<sup>1</sup> Marylanders deserve to remain housed and free of the trauma associated with being evicted from their homes.

There is still an unmet need to reach every income-eligible tenant so that ACE can reach full implementation and ensure that all eligible tenants have an opportunity to retain an attorney. Data shows that 9,196 cases were closed by ACE attorneys in FY 2024. Yet the Judiciary shows over 400,000 eviction notices were filed in the same period.<sup>2</sup> The 2025 ACE Task Force recommended that Stout be asked to conduct a study to analyze and quantify the unmet need for eviction representation and identify the funding needed to close the gap.

Below is an example from Public Justice Center's representation of renters in Baltimore City in the past year demonstrating the value of ACE to residents desperate to fight unfair evictions:

PJC met our client at court right before the rent court docket began. Our client complained of terrible mold in the apartment and broken windows that the landlord refused to fix. PJC noticed discrepancies in the amount sought by the landlord compared to the tenant's payments and raised a question about the validity of landlord's purported license. Our attorney obtained a postponement

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<sup>1</sup> Access to Counsel in Evictions Task Force, *Report of the Access to Counsel in Evictions Task Force* (Jan. 2025); 16, available at [https://www.marylandattorneygeneral.gov/A2C\\_Docs/2025\\_ACE\\_TF\\_Report.pdf](https://www.marylandattorneygeneral.gov/A2C_Docs/2025_ACE_TF_Report.pdf)

<sup>2</sup> *Id.* at 40.

and subpoenaed documents from DHCD. Our client called 311 to report the hazardous conditions at the property. At the continued hearing, while the landlord showed that they had a license, they were unable to produce a ledger documenting the charges and Tenants payments for the property, and the case was dismissed. Our client may pursue a rent escrow due to the hazardous conditions at the property or may decide to move when they are able to locate new housing.

Our client's experience demonstrates the importance of the State continuing to invest in ACE implementation, and SB 154 provides a stable baseline of funding for ACE of \$14 million per year as the funded programs move toward full implementation. SB 154 solidifies the position that Maryland renters continue to have access to legal representation during the eviction process. We therefore urge this committee give a favorable report to SB 154 and keep Marylanders housed.

Please do not hesitate to contact me to discuss this matter further.

Elizabeth Ashford, Attorney

410-625-9409

**SB154\_ShoreLegalAccess\_SUPPORT.pdf**

Uploaded by: Meredith Girard

Position: FAV



**SB154 Access to Counsel in Evictions –  
Task Force Termination and Special Fund**

**HEARING BEFORE SENATE BUDGET AND TAXATION COMMITTEE  
1/15/2025**

**POSITION: SUPPORT**

Shore Legal Access (formerly Mid-Shore Pro Bono) supports SB154. This bill would permanently fund Access to Counsel in Evictions (ACE), therefore continue the crucial progress made towards reducing evictions and disruptive displacements impacting Maryland’s children and families. The success and efficacy of Maryland’s groundbreaking work to prevent eviction hinges on continuous and stable funding that would be achieved through SB154.

Shore Legal Access (SLA) connects people on the Eastern Shore with limited financial means to legal representation and essential community resources. Each year, SLA helps over 3,800 people in our community access the legal system when they would otherwise be shut out. Our small legal team and network of volunteer lawyers provide free legal services for eviction prevention, criminal record expungement, life and estate planning, family law, foreclosure, and consumer debt. These services help families gain financial and housing stability and create safe, secure homes for children.

SLA is a provider of ACE in 8 Eastern Shore counties (Caroline, Dorchester, Queen Anne’s, Somerset, Talbot, Wicomico, and Worcester). Tenants on the Eastern Shore have embraced the opportunity to obtain legal representation through ACE since the program began. Since July 1, 2022, SLA’s staff and volunteers have represented over 1,660 Eastern Shore tenants with more favorable outcomes for tenants in nearly every case. These services collectively helped tenants reduce their financial burden by over \$368,000. When given the chance to have representation, tenants are taking advantage of that option, and as a result, getting better outcomes.



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SLA recently represented a grandmother who had been living in her apartment for over twenty-four years and was the primary caregiver for her young grandchild. She received a notice that her landlord was terminating her tenancy and would not renew her lease. With representation by a volunteer attorney, the client was able to significantly extend the amount of time she needed to seek alternative housing and was able to incorporate an allowance for her to leave the property at any time so that she would be able to take advantage of any housing opportunity that came up.

Another recent client was a young single man who had been dealing with a severe pest infestation in his recently rented apartment – his first time renting an apartment ever. The pest infestation persisted despite his requests to have the issue addressed by the landlord. SLA's attorney worked with the landlord to get the pest infestation addressed and obtained an agreement to abate the rent.

A Mid-Shore tenant came to Shore Legal Access in distress because her landlord had filed a failure to pay rent case against her, even though she had paid her rent on time. SLA's legal team conducted a thorough review of the landlord's ledger and discovered that the landlord actually owed the tenant a credit, not the over \$1,000 in nonpayment claimed in the filing. The landlord and the tenant came to an agreement and the case was dismissed.

These are just a few examples of the hundreds of tenants and their families that have benefitted from Access to Counsel in Evictions. Shore Legal Access' small legal team and modest network of volunteer attorneys provide representation with life-changing results for tenants in our community in 8 counties. Sustained, stable funding is essential to ensuring that we have the capacity necessary to implement ACE. For these reasons, SLA supports SB154 and urges the Committee's support on this bill. If you have any questions regarding our position on this bill, please contact Meredith Girard, Executive Director at 410.690.8128 or e-mail [mgirard@shorelegal.org](mailto:mgirard@shorelegal.org).

**SB154\_MLSC\_FAV.pdf**

Uploaded by: Michelle Siri

Position: FAV



# MLSC

MARYLAND LEGAL SERVICES CORPORATION

IOLTA - INTEREST ON LAWYER TRUST ACCOUNTS

## **Senate Bill 154**

**Senate Budget and Taxation Committee (primary) and  
Senate Judicial Proceedings Committee (secondary)**

**Hearing Date: January 12, 2025**

**Position: Favorable**

Maryland Legal Services Corporation (MLSC) requests a favorable report on support of Senate Bill 154, which seeks to remove the sunset provision on funding for MLSC's Access to Counsel in Evictions (ACE) program. ACE is an indispensable lifeline for low-income Marylanders facing eviction, and this funding ensures that the program can continue its critical work without disruption.

The ACE program, established by HB 18/Ch. 746 in 2021, has already transformed Maryland's housing landscape, ensuring legal representation for tenants and providing significant economic and social benefits.

## Background

### The Maryland Legal Services Corporation

MLSC's mission is to ensure low-income Marylanders have access to stable, efficient and effective civil legal assistance through the distribution of funds to nonprofit legal services organizations. It currently funds 50 organizations to work toward that mission across the entire state. The Maryland General Assembly created MLSC in 1982 and since that time MLSC grantees have assisted well over 4 million Marylanders with a wide variety of civil legal needs.

MLSC is grateful to the Maryland General Assembly for recognizing, time and again, the significance of civil legal services providers. The work our grantees perform touch all facets of life, including evictions and foreclosures; protection from domestic violence and elder abuse; bankruptcy and debt collection; child support and custody; and access to unemployment, health and other benefits. Having an experienced advocate can make a tremendous difference for a low-income Marylander who, if not for civil legal aid, would be forced to navigate the legal system alone.

A common legal issue seen by civil legal services provider is eviction. Maryland has historically had one of the highest eviction filing rates in the country, with 48% of renter households at risk annually. For every 100 households, there have been 84 eviction filings, more than seven times the national average. The consequences of eviction are devastating and include family displacement, homelessness, job loss, and educational disruptions; economic instability, an increased demand for public assistance, adding pressure to state resources. A lack of legal

representation exacerbates these outcomes, as landlords have historically been represented in 96% of eviction cases, compared to 1% of.

## The Access to Counsel in Evictions Program

In 2021, in response to the rippling effect of Maryland's high eviction filing rate, the Maryland General Assembly created the Access to Counsel in Evictions program ("ACE") via HB 18/Ch. 746 (the "ACE statute") and designated Maryland Legal Services Corporation ("MLSC") as the administrator. The ACE statute provided parameters for ACE, including tenant eligibility, implementation timing and prioritization, case types applicable for legal representation, and tenant outreach and education requirements. It also created the ACE Task Force and the ACE Special Fund. While the ACE statute went into effect October 1, 2021, no funding was designated for the program for fiscal year 2022, so services were not launched until funding was allocated in FY23.

MLSC has been phasing in ACE over a three-year period, with a statutory goal of full implementation by October 1, 2025. Other components of ACE include tenant outreach and education, and a robust independent evaluation. After allowing time for the participating legal services organizations to hire staff and develop their ACE programs, the ACE program launched the first phase in 11 jurisdictions in FY23 and expanded to the remaining 13 jurisdictions across the state in FY24.

Coordinated intake for ACE is now operational statewide. Tenants can contact 211 for intake and referral to legal services providers in their jurisdiction. Tenants can also apply online at [www.legalhelpmd.org](http://www.legalhelpmd.org). The Coordinated Intake system plays a critical role, streamlining tenant referrals to appropriate legal services providers and reducing rejection rates due to case misalignment. It has resulted in improved case matching, ensuring tenants received timely assistance and reducing redundancies in provider referrals.

The ACE Task Force has outlined key principles for tenant outreach and education. Trusted messengers with established community relationships lead efforts, which are focused on tenants who are most likely eligible for ACE legal services. MLSC has contracted with nine different organizations that use multi-modal outreach methods to address the digital divide, combining print, digital, in-person outreach, and door-to-door canvassing. The organizations coordinate efforts with legal service providers and other organizations serving at-risk populations, including housing departments, social services, care coalitions, schools, faith-based groups, tenant groups, food pantries, and libraries. **Outreach and education efforts have reached over 115,000 tenants in FY24** through direct and digital methods, significantly increasing tenant awareness of ACE services.

# The Impact of ACE

## Impact on Individuals

Since its implementation, ACE has provided tangible benefits to thousands of Marylanders, with more than 14,000 individuals benefited directly from the ACE program in FY24. In FY2024, ACE legal service providers closed **8,894 cases**, representing a **124% increase** over FY2023. As ACE moves forward with the final year of implementation, those numbers continue to increase. During the first quarter of fiscal year 2025 ACE closed 2,986 cases, representing a **13% increase over last quarter**. Overall, Stout reported that **84% of ACE clients achieved case goals**, reflecting the program's effectiveness in preventing disruptive displacement. Significantly, **88% of tenants who wished to remain in their homes successfully did so due to ACE intervention**. The legal services providers helped **Maryland residents receive more than \$66,000 in housing judgments and avoid more than \$1,679,000 in direct costs**. Additionally, grantees are carrying 1,722 ongoing cases into the next quarter.

## The People Being Served

The ACE program addresses significant racial and gender disparities in eviction cases. Approximately 73% of ACE clients identify as Black or African American (86% of ACE clients are non-white), indicating significant racial disparities in housing vulnerability. Clients living in public or subsidized housing were more likely to receive pre-trial intake support, representing 97% of pre-trial intakes, compared to 30% of tenants in private market housing. Seventy-two percent of ACE clients are women, 56% of whom had at least one child in the household. Additionally, 33% of ACE clients have, or have someone in their household who has, a disability.

The goal of ACE is to avoid a disruptive displacement, and 25% of tenants entering the program state they would experience homelessness if they had to move and another 36% would not know where they would go if they were evicted. The primary reason for an eviction proceeding (87%) was failure to pay rent. The remaining 13% of cases were for tenant holding over, breach of lease, or other eviction-related matters.

CASA represented an indigenous woman living with her three children in Montgomery County who had received a 60 day notice to vacate. Attorneys at CASA determined that the tenant resided in a Low Income Housing Tax Credit (LIHTC) property subject to good cause protections and warranting a jury trial. The landlord alleged that the tenant had an unauthorized dog living in the apartment that barked constantly. On a visit to their client's home, CASA staff took a video showing that the constant barking was actually coming from an apartment across the hall. After receiving this evidence in discovery, the landlord rethought their position and agreed to allow the client to stay in their home.

Another example of the work conducted through the ACE program involves a client of Disability Rights Maryland. DRM represented an elderly Black woman with disabilities living in scattered site public housing in Baltimore City. The housing authority had filed a failure to pay rent case against the tenant for retroactively assessed rental increases following her receipt of disability benefits three years prior. Upon investigation by DRM, however, documentation established that their client had only begun receiving disability benefits three months prior – not three years. DRM succeeded in arguing for the dismissal of the eviction complaint in court; in dismissing the case, the judge noted that the housing authority was inappropriately misusing the failure to pay rent process.

In Anne Arundel County, a tenant facing a breach of lease action was able to remain in their home after ACE attorneys disproved the claims made by the landlord, avoiding homelessness for a family of three.

## The Systemic Impact

MLSC funds **support legal services for over 82,000 Marylanders, directly benefiting over 160,000 individuals.** According to the Administrative Office of the Courts' most recent [study on the economic impact of civil legal aid](#), Maryland civil legal services programs generate \$190 MILLION PER YEAR in economic activity, cost savings, and increased productivity as a result of their advocacy. In FY24 alone, ACE has helped Maryland residents avoid **over \$6 million in direct costs** and secured **\$650,000 in housing judgments** in FY2024. **For every dollar spent on the ACE program, Stout estimates that Maryland sees roughly \$4.00 in economic benefits.** According to their report, Maryland likely realized economic benefits and fiscal impacts of \$46.7 million. The estimated quantifiable benefits were related to:

- Housing social safety net responses: \$21.6 million
- Additional Medicaid spending on health care: \$6.8 million
- Economic value preserved by retaining residency in Maryland: \$5.7 million
- Economic benefits of employment stability: \$3.5 million
- Fiscal impacts of responding to crimes: \$3.2 million
- Out-of-home foster care placements: \$2.2 million
- Economic benefits of increased educational attainment: \$2.2 million
- Fiscal impacts of the criminalization of homelessness: \$1 million

The Legal Services Corporation (LSC) released a report in June 2023 using existing studies and data from the over 180 LSC-funded legal services organizations, determining that the national average cost to provide representation in an eviction case is \$2,000-\$2,500. This quarter, the average cost of an eviction case through the ACE program is approximately \$1,063. This also does not account for the 1,722 opened and ongoing cases reported by grantees.

# The Path Forward

## MLSC Funding

MLSC's main funding source, the MLSC fund, obtains revenue from interest on IOLTA accounts, surcharges from civil filing fees in both Circuit and District Court, and a state appropriation. Those funds are all allocated to general operating grants to civil legal services organizations. Special grants, that are statutorily restricted in their usage and have their own funding sources, include ACE, the Affordable Life, Wills, and Estate Planning for Seniors Grant Program, and the Judicare program. Since FY23, ACE has received an annual appropriation of \$14 million dollars, which is statutorily scheduled to sunset in after FY27. The actual costs of operating and administering the ACE program has been closer to \$20 million dollars, and expected to increase as grantees build up infrastructure and capacity. MLSC has supplemented the state's allocation with federal grants and other resources.

The ACE program is on track for full statewide implementation by October 1, 2025. However, achieving this goal depends on uninterrupted funding. Senate Bill 154, which will eliminate the sunset provision of ACE funding and terminates the ACE Taskforce at the end of full implementation, ensures that MLSC can continue this essential program, expanding access to justice and protecting Maryland's most vulnerable residents. Without ACE, thousands of families will face eviction without legal support, leading to increased homelessness, public assistance costs, and economic instability.

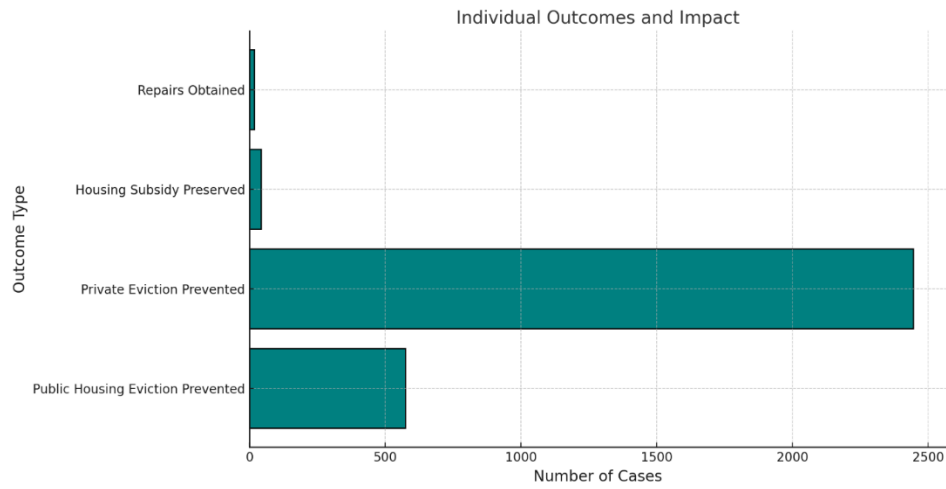
## Conclusion

For over three years, multiple sectors across the state have come together and put in time, funding, and resources into the ACE program. Senate Bill 154 remains a wise investment in Maryland's families, communities, and economy. By ensuring the continuation of the ACE program, the General Assembly can solidify its commitment to justice, equity, and opportunity for all Marylanders. For all the foregoing reasons, MLSC strongly supports Senate Bill 481 and urges a favorable report. If we can provide any further information or assistance, please do not hesitate to contact Michelle Siri, Executive Director, at 410-576-9494 x1009, or [msiri@mlsc.org](mailto:msiri@mlsc.org).

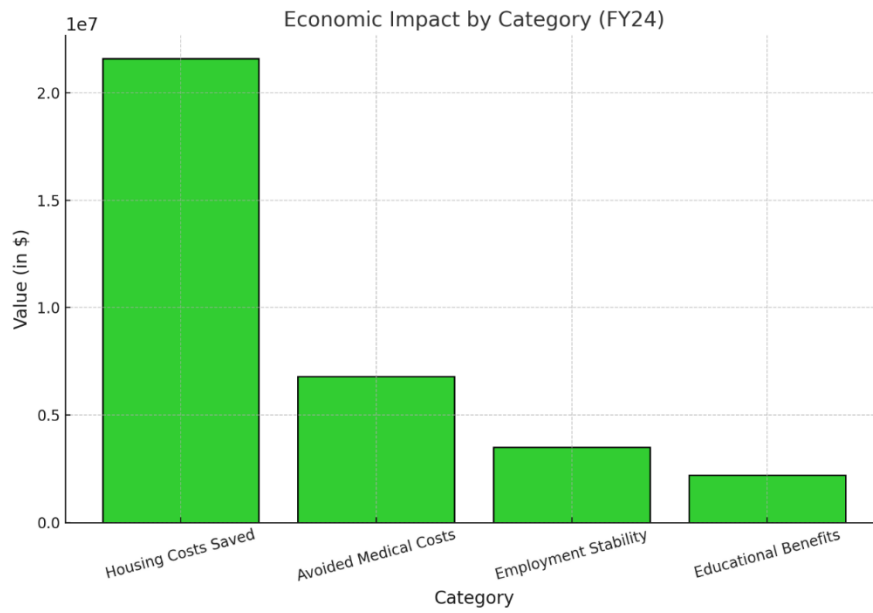


# Visualizations

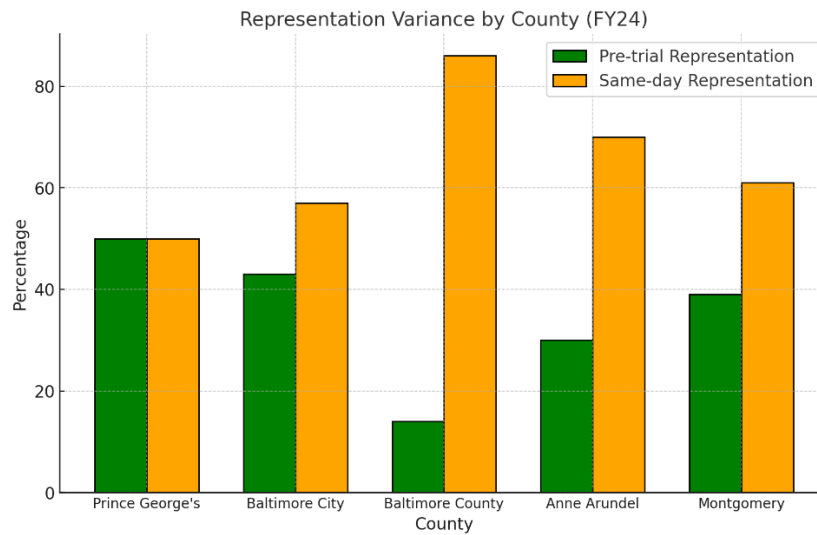
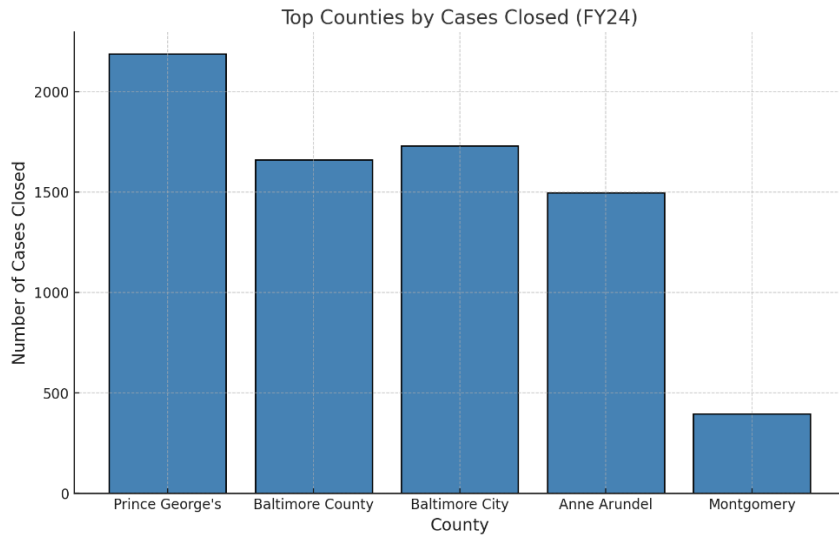
## Eviction Case Outcomes in FY2024



## Economic Impact of ACE



## County-Specific Data



County / Baltimore City	% of Same Day Intakes	% of Pre-trial Intakes
Prince George's	50%	50%
Baltimore City	57%	43%
Baltimore	86%	14%
Anne Arundel	70%	30%
Montgomery	61%	39%

## Securing Maryland's Housing Stability

Senate Bill 154 / House Bill 103

Access to Counsel in Evictions – Task Force Termination and Special Fund

**An eviction crisis:** More than 50% of Maryland renters are cost-burdened, paying 30% or more of their wages on housing-related costs. Eviction rates have returned to nearly as high as pre-pandemic levels, destabilizing families, disrupting communities, and straining public resources through increased demand for emergency shelters, health care, and social services.

## The Issue



**Access to Justice:** Approximately 96% of landlords are represented in court, while only 1% of tenants are. Overall, 92% of low-income Marylanders with civil legal issues can't find the legal help they need.

## The ACE Program

The Maryland Access to Counsel in Evictions Program (ACE) provides free attorneys to tenants in eviction cases, preventing disruptive displacement, enhancing judicial efficiency and saving the state millions of dollars.

## The Impact

**Fiscal Savings:** For every \$1 invested in ACE, Maryland realizes a return of \$3.50-\$4.80 in fiscal and economic benefits, amounting to an estimated \$46.7 million in FY2024.



**Reducing Costs:** Legal representation through ACE costs approximately \$1,100 per case, significantly lower than the estimated \$9,700 per household for homelessness interventions.

**Preventing Evictions:** Of the tenants who wished to remain in their homes, an outstanding 88% were able to do so at the conclusion of their case with ACE representation.



**Preserving Housing Stability:** Prevented eviction in 3,018 cases, secured additional time to transition housing in 2,559 cases, and closed 8,894 cases statewide, benefitting over 14,000 people directly.

**Improving Outcomes:** Tenants avoid homelessness, retain employment, and maintain stability, reducing the fiscal impact on social services and criminal justice systems.



**Cost Avoidance:** Legal services avoided over \$6 million in direct costs for Maryland residents.

**Permanent funding is essential for ACE to continue providing life-changing benefits to Maryland's most vulnerable residents.**

**Invest in Maryland's Future:**

## The ASK

Maryland can't afford to stop funding ACE.

Support Senate Bill 154/ House Bill 103 to allocate

\$14 million in permanent funding, ensuring the continuation of the ACE Program.

**Support ACE. Support Maryland.**

Maryland Legal Services Corporation

[ace@mlsc.org](mailto:ace@mlsc.org)

[www.legalhelpmd.org](http://www.legalhelpmd.org)



**Maryland Catholic Conference\_FAV154\_.pdf**

Uploaded by: Michelle Zelaya

Position: FAV



**SB 154**  
**Access to Counsel in Evictions – Task Force Termination and Special Fund**

**Senate Budget & Taxation Committee**

**Position: Support**

The Maryland Catholic Conference offers this testimony in support of Senate Bill 154. The Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

**SB 154** would make permanent the distribution of funds gained from abandoned property in the State to the Access to Counsel in Evictions Special Fund, as well as the Governor's annual \$14,000,000 appropriation from this fund to the Maryland Legal Services Corporation.

As Catholics, we are called to uphold the dignity of every human person and to stand in solidarity with those who are vulnerable, marginalized, or at risk of losing their homes. Ensuring access to legal representation in eviction cases aligns directly with our moral obligation to protect the dignity of families and individuals facing housing instability.

Eviction is not merely a legal matter—it is a profound human crisis with lasting consequences for families, children, and entire communities. Without access to legal counsel, many tenants face the risk of losing their homes due to procedural barriers or an inability to navigate complex legal systems. This legislation would provide a permanent and just mechanism to ensure that vulnerable Marylanders have the legal support they need to remain stably housed.

The proposed allocation of funds, particularly from abandoned property, reflects a responsible and ethical use of state resources. The permanence of this funding also reflects a long-term commitment to justice and fairness in housing, ensuring that no Maryland family is left defenseless in the face of eviction.

For these reasons, we urge a favorable report on **Senate Bill 154**.



**2025.01.13 - A2JC Written Testimony - ACE Funding**

Uploaded by: Reena Shah

Position: FAV

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**STAFF**

**Reena K. Shah**  
Executive Director

**SB154**

**Access to Counsel in Evictions - Funding**

**Senate Budget & Taxation**

**SUPPORT**

The Maryland Access to Justice Commission (A2JC) is an independent entity powered by the Maryland State Bar Association (MSBA). We unite leaders to drive reforms and innovations to make the civil justice system accessible, equitable and fair for all Marylanders. Prominent leaders from different segments of the legal community in Maryland, including the deans of the two Maryland law schools, law firm partners, heads of the legal services and social services providers and funders, corporate general counsel, academics, legislators, the state bar and judiciary, comprise the A2JC.

The Executive Director of the Maryland Access to Justice Commission also chairs the Access to Counsel in Evictions Task Force, which is mandated by the Access to Counsel in Evictions law.

**A2JC's top priority this year is to ensure full and continuous state funding for the Access to Counsel in Evictions law. Thus, we strongly support SB154 and encourage a favorable committee report.**

**The Access to Counsel in Evictions Law**

During the 2021 legislative session, the Maryland General Assembly passed HB18, making Maryland only the second state in the nation to have a program that provides access to legal representation to all income-qualified persons facing eviction on a statewide basis (the Program). Maryland was part of a larger national movement which saw many state and local jurisdictions using the influx of federal emergency rental assistance (ERA) funds to adopt transformational eviction prevention measures, including a legislatively mandated access to counsel.

The resulting Access to Counsel in Evictions law, which went into effect on October 21, 2021, provides that all Marylanders who income qualify, **shall** have access to legal representation in "a judicial or administrative proceeding to evict



or terminate a tenancy or housing subsidy,” including the most voluminous type of landlord/tenant case, Failure to Pay Rent.

### **The True Cost of Evictions**

The need for the Access to Counsel in Evictions law in Maryland acknowledged the personal and societal costs of evictions, citing the following:

- Evictions are a detriment to public health, especially during the COVID-19 pandemic.
- In addition to the loss of a home, evictions come with collateral consequences that may have generational impact.
- Evictions also cost state and local governments a significant amount of money, including costs associated with shelters, education, transportation for homeless youth, foster care, and health care provided in hospitals rather than community based care.
- Evictions have a disparate impact on Black and Brown households and those led by women.
- Evictions are a high stakes legal process where access to legal representation is markedly uneven between landlords and tenants.

The General Assembly sought to address the myriad of personal and societal challenges posed by evictions by adopting a recognized and cost-effective eviction prevention strategy - *access to legal representation* - that had been proven in other jurisdictions to reduce disruptive displacement of families as well as the attendant social, economic and public health costs to society at large.

### **The Effectiveness of Legal Counsel in Reducing Eviction**

The evaluation of the ACE law conducted by the independent firm, Stout Risius & Ross shows that Maryland's ACE law is delivering results. Eighty eight percent (88%) of those who have received services through ACE have avoided eviction or disruptive displacement.

The Access to Counsel in Evictions Program is also saving the state money. For every \$1 spent on the law, the state sees returns of almost \$5. Most significantly, an ACE attorney costs approximately \$1100 per case compared to the \$9700 that the state would spend to provide homeless services.

### **Funding for the ACE Law**

At the start of the 2022 legislative session, the Program remained unfunded. The Access to Counsel in Evictions Task Force (ACE TF), which was created by HB18 to monitor implementation of the ACE Program, strongly asserted in its inaugural report that funding was the ACE Program's "***most urgent and critical need.***" The Maryland Access to Justice Commission, along with other justice partners, made Program funding its top priority during the 2022 legislative session and succeeded in advocating with the General Assembly and Governor to provide two years of start-up funding for the Program through FY2024. Thereafter, during the 2023 legislative session, the General Assembly passed SB756, which provided 3 years of

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The Maryland Access to Justice Commission is an independent entity and does not endorse or oppose any political party or candidate for elected office.

additional funding of the ACE law through the Abandoned Property Fund in the amount of \$14M per year for FY25, FY26 and FY27. SB756 sunsets after FY27.

Subsequent reports of the ACE TF, including the 2025 Report, list the need for a permanent source of funding for the ACE law as the most critical need to ensure continued full implementation of the law that is convincingly proving to keep Marylanders housed as well as save the state money.

Now, during the 2025 legislative session, the General Assembly must act to remove the sunset in the law and make the funding for the ACE law permanent. Successful implementation of the ACE Program is even more urgent now as all federal emergency rental assistance has been depleted and not fully replaced. As the budget remains tight, the ACE Program continues to serve as the strongest bulwark against the destabilizing impact of eviction, its many collateral consequences and the significant attendant costs related to it all.

### **Stable and Continuous Funding is the Lynchpin to Successful ACE Implementation**

If the state wants to continue to stabilize families and communities, stop evictions, keep Marylanders housed and save the state money, it must continue to invest in a Program that is proven to be successful and cost-effective.

Fluctuations from intermittent funding have deleterious impacts on staffing levels, outreach and evaluation efforts, and more. Without sufficient funding on an on-going basis, full implementation of the Program will not be possible, resulting in many low-income Marylanders needing to navigate complex eviction cases on their own, without legal representation.

Stakes are high for vulnerable Marylanders facing eviction and the ACE Program is proving to be game-changing and transformative. The Maryland General Assembly was a leader in establishing a state-wide right to access to counsel in eviction proceedings. It must now act to provide a steady and permanent amount of base level funding to ensure continued implementation of the ACE law.

For the reasons stated, the Maryland Access to Justice Commission requests the Senate Budget & Taxation Committee to issue a FAVORABLE report SB154. For more information, please contact Reena K. Shah, Executive Director of the Maryland Access to Justice Commission and Chair of the Access to Counsel in Evictions Task Force, at [reena@msba.org](mailto:reena@msba.org).

**FreeState\_Justice\_SB0154\_SUPPORT.pdf**

Uploaded by: Ronnie Taylor

Position: FAV



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TEL 410) 625-LGBT (5428)  
FAX 410) 625-7423  
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Budget and Taxation Committee  
3 West Miller Senate Office Building  
Annapolis, Maryland 21401

**Monday, January 13, 2025**

SB0154 – Access to Counsel in Evictions – Task Force Termination and Special Fund

Position: **SUPPORT**

Chair Guzzone, Vice Chair Rosapepe, and Esteemed Members of the Budget and Taxation Committee:

My name is Ronnie L. Taylor. I serve as the Community Advocacy Manager at FreeState Justice, a nonprofit organization that addresses systemic inequities and provides legal services to Maryland's LGBTQ+ community. I am here to testify in strong support of **SB0154**, which aims to solidify funding and support for the Access to Counsel in Evictions Program by making the Access to Counsel in Evictions Special Fund permanent and terminating the task force.

This legislation addresses the critical issue of housing instability and the disproportionate impact of evictions on vulnerable populations, including low-income households and marginalized communities. According to a report from the Public Justice Center, more than 97% of tenants in eviction cases in Maryland lack legal representation, compared to landlords, who are represented 81% of the time. This disparity creates significant barriers to justice and perpetuates cycles of poverty.

The Access to Counsel in Evictions Program has demonstrated the power of legal representation to level the playing field, reduce eviction judgments, and promote housing stability. This bill safeguards the program's ability to provide essential legal services to those who need them most by ensuring permanent funding through the Access to Counsel in Evictions Special Fund.

**SB0154** achieves its objectives through the following key provisions:

- **Permanent Funding:** The bill ensures that \$14 million from abandoned property funds is annually allocated to the Access to Counsel in Evictions Special Fund. This stable funding source is

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essential for the Maryland Legal Services Corporation (MLSC) to sustain the program's operations.

- **Broader Impact:** Data from states like New York, which implemented similar programs, shows that access to counsel reduces evictions by as much as 84%. In Maryland, this could translate into thousands of families avoiding displacement annually, significantly reducing homelessness and associated costs.
- **Equity and Access:** By making the program's funding permanent, the bill reinforces Maryland's commitment to addressing systemic inequities. It ensures that low-income individuals and marginalized groups, including LGBTQ+ residents, can access the legal representation they deserve.
- **Task Force Termination:** With the program's foundational elements firmly established, the bill's provision to sunset the Access to Counsel in Evictions Task Force streamlines operations and redirects resources to direct services.

As an advocate for housing equity, I have witnessed the devastating effects of eviction on LGBTQ+ individuals, who face discrimination and higher rates of housing insecurity. Access to legal representation provides a shield against wrongful evictions and a pathway to dignity and stability.

I respectfully request that the committee issue a **FAVORABLE** report on **SB0154**. This legislation invests in justice, equity, and the well-being of Maryland residents. By permanently making the Access to Counsel in Evictions Special Fund, Maryland can lead the nation in protecting its most vulnerable communities and affirming that everyone deserves a fair chance at housing security.

Best,

*Ronnie L. Taylor*

Ronnie L. Taylor, Community Advocacy Manager  
FreeState Justice  
2601 N Howard Street  
Baltimore, Maryland 21218

**SB0154 - MSBA Support Letter (2025.01.13).pdf**

Uploaded by: Shaoli Sarkar

Position: FAV



**MSBA Main Office**  
520 West Fayette Street  
Baltimore, MD 21201  
410-685-7878 | msba.org

**Annapolis Office**  
200 Duke of Gloucester Street  
Annapolis, MD 21401  
410-269-6464 | msba.org

To: Members of the Senate Budget and Taxation Committee and Judicial Proceedings Committee  
From: Maryland State Bar Association (MSBA)  
Subject: SB 154 – Access to Counsel in Evictions – Task Force Termination and Special Fund  
Date: January 13, 2025  
Position: **Support**

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The Maryland State Bar Association (MSBA) joins its partner, the Maryland Access to Justice Commission, and **supports Senate Bill 154 – Access to Counsel in Evictions – Task Force Termination and Special Fund**. SB 154 makes permanent distributions by the Comptroller from funds gained from abandoned property in the State to the Access to Counsel in Evictions Special Fund; terminates the Access to Counsel in Evictions Task Force on January 31, 2026; and makes permanent an annual \$14,000,000 appropriation by the Governor from the Access to Counsel in Evictions Special Fund to the Maryland Legal Services Corporation.

MSBA represents more attorneys than any other organization across the state in all practice areas. Through its advocacy committees and various practice-specific sections, MSBA monitors and takes positions on legislation that protects the legal profession, preserves the integrity of the judicial system, and ensures access to justice for Marylanders.

### ***MSBA Supports Continued Funding for Civil Legal Aid***

MSBA supports continued funding for civil legal aid programs to expand the availability of Maryland’s high-quality legal services to the state’s low-income and vulnerable populations. MSBA remains a strong advocate for the Maryland Legal Services Corporation (MLSC), an entity that provides a significant resource to Marylanders for direct legal services.

As the client-eligible population for civil legal aid services continues to grow, ongoing civil legal aid funding would address both the current and future need for services in cases that affect the basic human needs of Marylanders. Timely access to representation creates stability for those in need as more Maryland attorneys would be able to explain, analyze, and resolve complex legal issues, allowing clients to avoid a cascade of legal problems and collateral harm. Investments in civil legal aid can yield a positive economic and societal impact on the state by reducing long-term costs related to other services including shelter, medical and court expenses, and counseling.

For these reasons, MSBA respectfully urges a **favorable report on Senate Bill 154**.

Contact: Shaoli Sarkar, Advocacy Director ([shaoli@msba.org](mailto:shaoli@msba.org), 410-387-5606)

**SB154\_Hettleman\_BT.pdf**

Uploaded by: Shelly Hettleman

Position: FAV



**SHELLY HETTLEMAN**  
*Legislative District 11*  
Baltimore County

*Chair*  
Rules Committee

Budget and Taxation Committee

*Subcommittees*

Health and Human Services

Pensions



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800-492-7122 Ext. 3131  
Shelly.Hettleman@senate.state.md.us

**THE SENATE OF MARYLAND**  
ANNAPOLIS, MARYLAND 21401

**TESTIMONY OF SENATOR SHELLY HETTLEMAN**

**SB 154 - ACCESS TO COUNSEL IN EVICTIONS - TASK FORCE TERMINATION AND SPECIAL FUND**

SB 154 represents a critical step in ensuring that Maryland continues its leadership in addressing housing inequities by making permanent the funding and structure for the Access to Counsel in Evictions (ACE) Program. Specifically, SB 154 solidifies the annual \$14 million appropriation to the Maryland Legal Services Corporation (MLSC) from the Access to Counsel in Evictions Special Fund, sourced from abandoned property funds, and sunsets the ACE Task Force on January 31, 2026, following the program's full implementation.

The ACE Program has already demonstrated its transformative impact. According to recent data, 88% of tenants who sought to remain in their homes were able to do so with the support of the program. In fiscal year 2024 alone, the ACE Program closed 8,894 cases—a 124% increase from the previous year—providing much-needed legal representation to thousands of Maryland residents. Without legal counsel, between 51-75% of tenants typically lose their cases, often resulting in eviction. In contrast, 84% of ACE clients achieved their case goals, highlighting the program's effectiveness in leveling the playing field in eviction proceedings.

This program is particularly important for Maryland's most vulnerable populations. About 73% of ACE clients identify as Black or African American, 72% are women, and 56% of female clients have at least one child in their household. Alarming, 39% of tenants reported that eviction would likely result in homelessness for their families. By addressing these disparities, the ACE Program ensures that our justice system works for all Marylanders, not just those with the resources to hire legal representation.

The economic benefits of the program further underscore its value. Analysis from Stout consultants estimates that for every \$1 spent on the ACE Program, Maryland realizes \$4 in economic benefits, including savings of \$21.6 million in social safety net costs and \$6.8 million in additional Medicaid spending. By preventing disruptive displacement, the program has helped over 5,600 households avoid eviction, preserving economic stability and employment for thousands of Marylanders.

SB 154 also reflects the importance of transitioning the ACE Program's oversight from the Task Force to permanent entities like the Maryland Legal Services Corporation and the Department of Housing and Community Development. These organizations are well-positioned to continue the program's success, ensuring streamlined operations and effective resource allocation without the need for redundant structures.

As evictions in Maryland return to pre-pandemic levels and housing costs continue to rise, the ACE Program provides a lifeline for tenants, especially those facing systemic barriers to housing stability. I urge a favorable report on SB 154 to guarantee the program's long-term sustainability and continued impact. We can solidify Maryland's commitment to justice, equity, and economic stability for all its residents.

**MLA SB154 Testimony - Favorable.pdf**

Uploaded by: Victoria Schultz

Position: FAV



**Senate Bill 0154**  
**Access to Counsel in Evictions – Funding**  
Senate Budget and Taxation Committee  
Hearing on January 15, 2025  
**Position: FAVORABLE**

*MLA submits its written and oral testimony on SB 154 at the request of Senator Shelly Hettleman.*

Maryland Legal Aid (MLA) is a nonprofit law firm that provides free legal services to the State’s low-income and vulnerable residents. Our 12 offices serve residents in each of Maryland’s 24 jurisdictions and handle a range of fundamental civil legal matters, including housing, family law, public benefits, bankruptcy and other debt collection matters, and criminal record expungements. MLA supports this bill and urges a favorable report.

***The ACE Program: An Excellent Return on Investment***

The bill ensures continued funding (\$14 million) for the ground-breaking Access to Counsel in Evictions (ACE) Program, which provides vital housing stability for low-income Marylanders. It also levels the playing field for tenants facing eviction, roots out bad actors and addresses the disproportionate impact of evictions on Black and Brown renters in our state.

With legal help, people can find better solutions to remain housed and ensure stability for themselves and their families. Given the affordable housing crisis in our state, eviction proceedings can hold very high stakes for tenants, particularly those who live in public or subsidized housing or low-rent housing of last resort. When an ACE-qualified family’s housing subsidy is terminated or they face imminent eviction, that family will be at high risk for homelessness.

Eviction and ensuing homelessness carry major costs not just for the family experiencing it but for society. In addition to the human costs which include trauma, lost employment, reduced educational attainment for children and a loss of community connection, governments pay as well. Governments must provide shelters for unhoused families. Without stable housing, disease and chronic health issues multiply contributing to higher public health costs. Schools must pay the costs of providing continued services and transportation for unhoused children and youth. Governments must grapple with

community and business concerns regarding those who remain unhoused. Businesses lose worker productivity as families scramble to survive.

The State's investment in the ACE Program is already changing this dynamic. We level the playing field in rent court where 93% of landlords have had representation in court while only 1% of tenants had representation. Our results already show that having counsel gives that family a better chance of retaining their housing subsidy, correcting errors in the rental ledgers and/or addressing unhealthy and unsafe conditions. Tenant counsel help the courts and landlords, too, by improving the system of justice and working through issues to find better solutions even when a family must move.

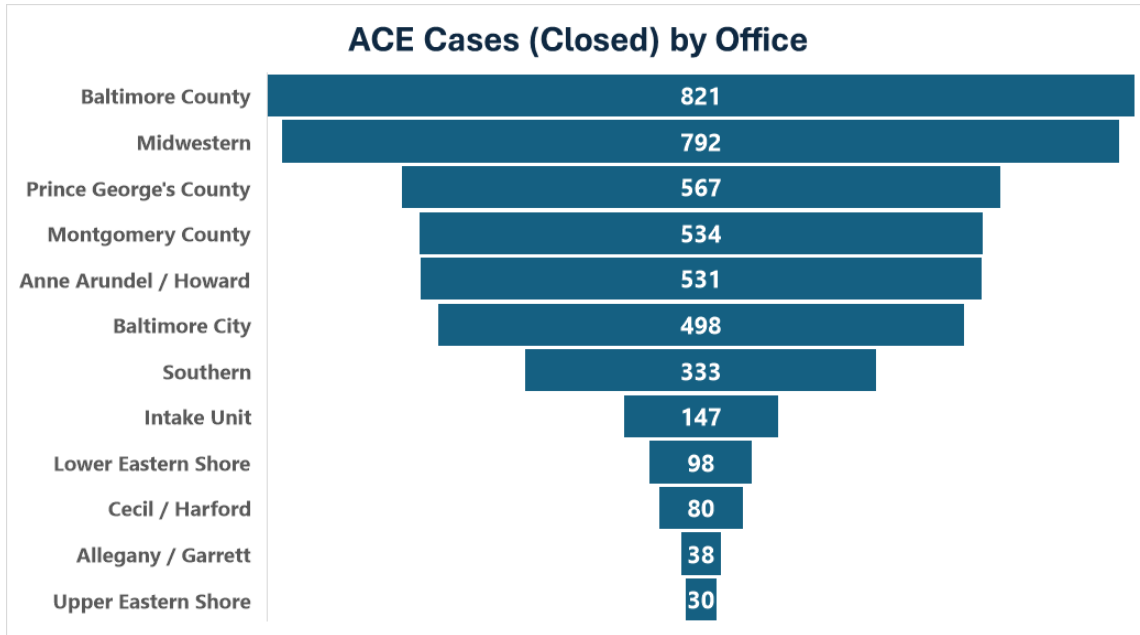
### ***The ACE Program at Maryland Legal Aid: Building Momentum - 2024 Data and Results***

In the short time since the General Assembly passed the law and funded the ACE Program, the program has yielded significant results. Implementing the ACE program has and will be a multi-year endeavor requiring extensive outreach and education, collaboration with the Judiciary, coordination among legal services providers, and a focused effort to hire and retain legal advocates to make the commitment to provide counsel real. We must continue this momentum.

In 2024, Maryland Legal Aid, an MLSC grantee funded by the ACE Program, increased its representation of tenants in every jurisdiction in our state as part of our Tenant Right to Counsel Project. MLA closed 4,471 representation cases under ACE, with an average of 8 hours logged. **As a result of this work, our clients achieved \$3.4 million in economic benefits, or \$2,591 on average.** An additional 818 representations that began in 2024 remain open. **In total, our attorneys and paralegals worked on 5,339 cases last year – not including cases involving only legal advice.**

Throughout the year, MLA's Tenant Right to Counsel Project operated a regular presence at eviction dockets in 14 courts throughout the state, providing same-day assistance to renters appearing for eviction proceedings. Approximately two-thirds of these renters had no awareness of the ACE law prior to their day in court. Below, our closed-case distribution shows unsurprisingly high numbers in jurisdictions like Baltimore County and Prince George's County. However, the distribution also shows that the same-day-representation efforts of our Midwestern office (Washington, Frederick, Carroll counties) and Southern

office (Charles, Calvert, St. Mary's counties) produced robust numbers in jurisdictions not typically associated with high volumes of eviction cases.

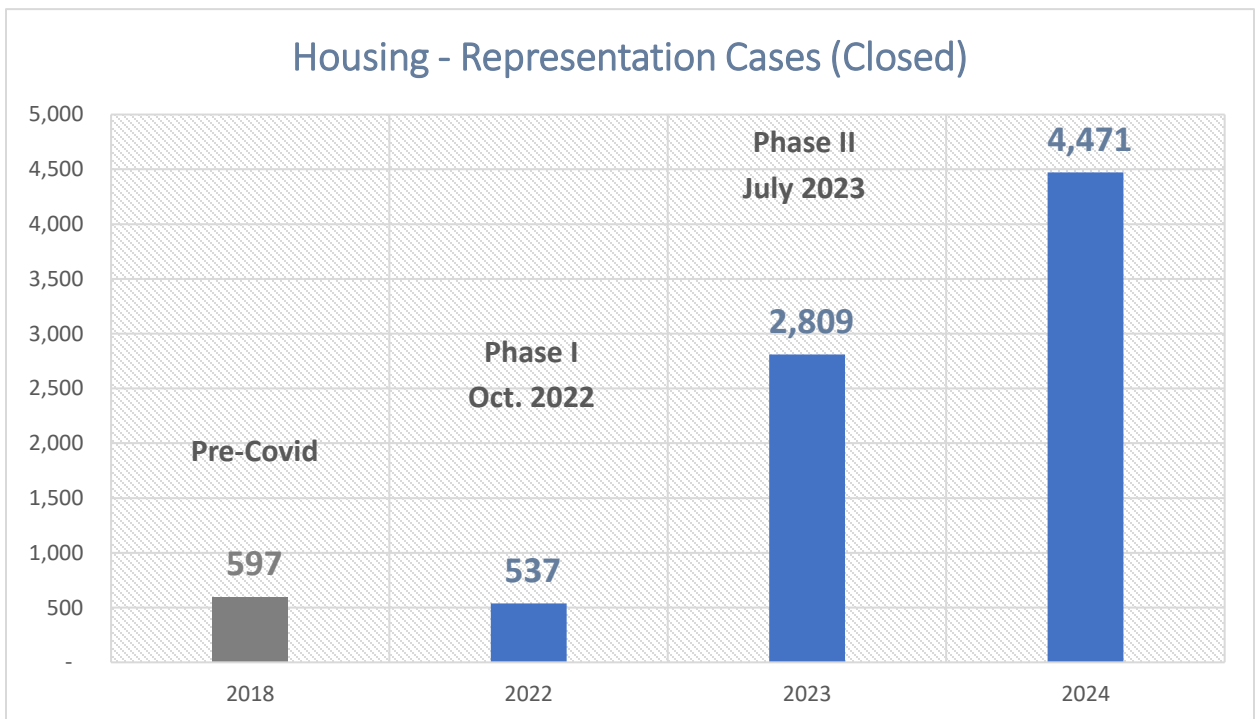


**Since ACE implementation began in October 2022, Maryland Legal Aid has increased representation of renters by 733 percent.** This outstanding increase in assistance to the most vulnerable of Maryland's renters would not have been possible without the ACE Special Fund.

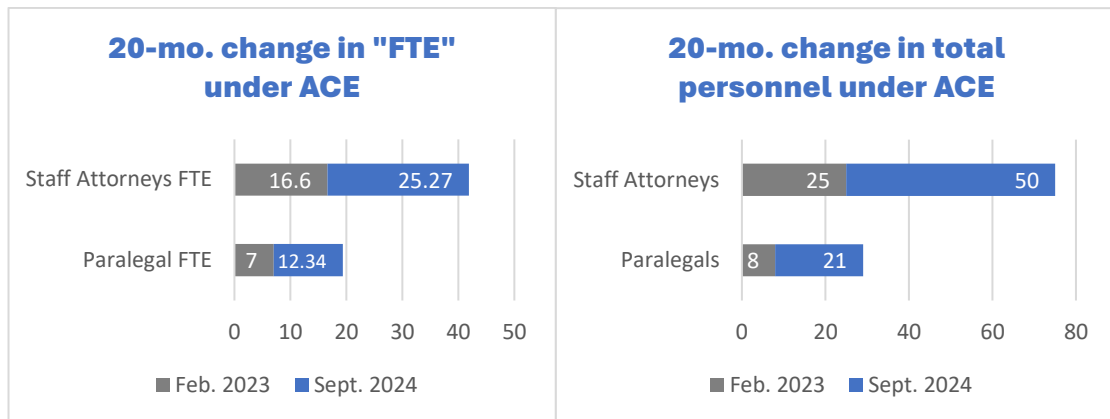
This level of representation has meant that Maryland renters living without heat, with rodent and pest infestation and other unsafe and unhealthy conditions have gotten the relief they deserve. It also means there is an opportunity to correct injustices and resolve disputes. For example:

- A single mom in her thirties, African American, who came to Maryland Legal Aid not understanding why she was being sued for years of rent in rent court, after always paying her rent on time. After meeting with the client, reviewing her receipts and documentation, as well as the landlord's complaint and ledger, it became apparent the landlord was applying unlawful charges, late fees, and inappropriate maintenance fees. After trial, the Court agreed, and the case was dismissed.

- A senior citizen in his eighties, African American, who came to Maryland Legal Aid with a Lease Termination Notice due to allegedly urinating in common areas. He cried as he explained that he simply could not hold it one day due to severe medical issues and a disability, and that he unintentionally soiled himself. After meeting with the landlord’s attorney, the issue was resolved, and the tenant was not evicted from his subsidized housing.
- A single man in his fifties, African American, with a severe mental health disability, who came to Maryland Legal Aid after being sued for rent in rent court. As his rent was subsidized, and his portion was \$0, he was facing eviction due to the provider not paying their portion of the rent, for which he was not responsible. Even though the landlord had previously obtained a judgment, Maryland Legal Aid filed a Motion, had the decision vacated, and he remains in his housing today.



To do this work, **Maryland Legal Aid grew our ACE staffing in 2023 and 2024 by 61 percent**, from 16.6 attorney FTEs and 7 paralegal FTEs to 25.27 attorney FTEs and 12.34 paralegal FTEs. Overall, 71 staff members throughout the state were implementing ACE in 2024, not counting unfilled attorney positions for Cecil County and the Eastern Shore.



### Delivering Results

The increase in services is accomplishing meaningful outcomes:

- 55% of FY 24 ACE representation cases accomplished either preventing eviction/subsidy termination or delaying eviction.
- Almost three-quarters of clients are achieving their goal through ACE representation
- With more staffing, we have seen a 489% increase in full representation in our housing cases

But there is still work to do. Most ACE clients (62%) in our same-day representations were not aware of ACE before their trial date. 38 percent said they were aware.

The state's continued investment in this program is an effective way to address housing stability, bring greater justice and further an economy where every Marylander can contribute and thrive. We urge a favorable report on this bill

Respectfully submitted

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