TESTIMONY IN SUPPORT OF CITY COUNCIL RESOLUTION 21-0036R INFORMATIONAL HEARING - AVOIDING AN EVICTION CRISIS



ECONOMIC AND COMMUNITY DEVELOPMENT COMMITTEE JULY 13, 2021

Health Care for the Homeless submits testimony for City Council Resolution 21-0036R, Informational Hearing - Avoiding an Eviction Crisis, which seeks information on the looming eviction crisis.

Each year in Maryland, using the narrowest federal definition of homelessness, more than 30,000 people experience homelessness—approximately 12,000 in Baltimore City alone.¹ Life on the street is brutal. Poor health is a major cause of homelessness and simply being without a home is a dangerous health condition. Homelessness creates new health problems and exacerbates existing ones. People experiencing homelessness have higher rates of illness and die on average 12 years sooner than the general U.S. population. Chronic health conditions such as high blood pressure, diabetes, and asthma become worse because there is no safe place to store medications properly. Further, recovery and healing are more difficult without housing. Stable housing not only provides privacy and safety, it is also a place to rest and recuperate from surgery, illness, and other ailments without worry about where to sleep and find a meal, or how to balance these needs with obtaining health care and social services. Stable housing not only provides privacy and safety, it is also a place to rest and recuperate from surgery, illness, and other ailments without worry about where to sleep and find a meal, or how to balance these needs with obtaining health care and social services. As such, as a policy matter, we must do everything we can to prevent eviction. The lack of secure and stable shelter, food, income, hygiene and physical and behavioral health care makes it nearly impossible to be healthy. The life expectancy of a person experiencing homelessness is just 48 years. Even in non-pandemic times, in total, Maryland has just 33 affordable housing units per 100 households earning 30% AMI or less. While most low-income households manage to stay housed, housing remains precarious for many. A simple life event – say, illness or job loss due to a pandemic – could result in a household falling into homelessness. Let's be clear: COVID-19 exacerbated an already existing housing crisis.

While a lack of affordable housing and permanent housing solutions have led to persistent homelessness for decades, COVID has put hundreds of thousands of Maryland households on the brink of eviction - at a time when staying home can be the difference between life and death. Housing security is essential to treat, prevent, and reduce the spread of COVID. Through the pandemic, research has shown that evictions lead to increased COVID-19 infections and COVID-19

¹ Maryland Interagency Council on Homelessness (ICH), 2019 Annual Report on Homelessness, available at https://dhcd.maryland.gov/HomelessServices/Documents/2019AnnualReport.pdf.

Everyone deserves to go home.

related deaths. The rise in homelessness as a result of evictions from nonpayment of rent will happen even amidst the pandemic, particularly at a time when a new variant is surging. The <u>challenges we will continue to see from the pandemic</u> specific to individuals and families experiencing homelessness are as predictable as they are dangerous. As we approach a tsunami of evictions, we also face a shortage of beds, and people who are evicted will have no place to go but the sidewalk. We are preparing for mass suffering and misery unless our public officials act. This is why dedicated and eviction prevention measures are critical in preventing new mass homelessness.

Despite the orders from Governor Hogan and the CDC, which have attempted to prohibit landlords from evicting a tenant based on, for instance, failure to pay rent (FTPR), tenants are finding workarounds by filing evictions against tenants for other reasons, such as tenant holding over actions. Governor Hogan's order expires in August and the CDC order expires at the end of July. We have also seen a dangerous combination of rental assistance funds not being disbursed quick enough and landlords accepting rental assistance funds but still filing evictions against their tenants. This is unacceptable. While renters waited for emergency assistance during this pandemic, nearly 115,000 "Failure to Pay Rent" lawsuits were filed from July through November of last year. For many households, eviction day came before unemployment insurance or rent relief applications could process. And with federal emergency unemployment insurance under attack, a person's ability to rent is that much more tenuous. Over 2,500 were evicted amid the surging public health crisis (July-November 2020). New Maryland Judiciary data shows that 32,000 rent actions were filed in April 2021, bringing total pandemic eviction case count to 255,000 (July 2020-April 2021). Landlords requested 2,462 eviction warrants in April, an 84% jump from March. This is unacceptable. Tenants should not have to experience homelessness or live in unsafe conditions because they do not have enough resources to keep them safe and healthy.

It is important to understand that current eviction prevention measures fall woefully short of addressing the enormity of the housing crisis, which has been vastly exacerbated during the pandemic:

- 1) The orders from Governor Hogan and the CDC which attempt to prevent evictions are not *actual* moratoria on evictions. As stated, evictions are moving forward at an alarming rate in the state of Maryland;
- 2) The state and federal financial assistance for renters or landlords does not come close to addressing the rent relief necessary to assist what is, for some, a year-long inability to pay rent due to unemployment or other pandemic-related loss of income; and
- 3) As stated, despite orders which have attempted to prohibit landlords from evicting a tenant based on failure to pay rent (FTPR), tenants are finding work-arounds by filing evictions against tenants for other reasons, such as tenant holding over actions. We need action to prohibit lease non-renewals without a good cause. Rent delinquency and lease expiration are not good causes for lease termination. There is such a bill before the Mayor, CB 21-0031, that would require the landlord to offer an extension of a person's lease through the state of emergency. We need Mayor Scott to sign that legislation and extend it.

In coming months, more than 200,000 Maryland renters will be evicted from their homes while countless others will "self evict" after receiving threatening notices from landlords. After losing jobs and income due to the pandemic, many renters will simply leave their homes because they see no hope in repaying months of back rent. The rise in rental housing distress preexists the pandemic and will last long after. We are on the brink of a tsunami of evictions and we encourage the Baltimore City Council to engage with us and our partners at Baltimore Renters United to find solutions to prevent mass suffering that is inevitable absent swift and bold action.

Health Care for the Homeless works to prevent and end homelessness for vulnerable individuals and families by providing quality, integrated health care, and promoting access to affordable housing and sustainable incomes through direct service, advocacy and community engagement. We deliver comprehensive medical care, mental health and addiction treatment, case management, dental care and housing services to over 10,000 Maryland residents annually. For more information, please contact Joanna Diamond, Director of Public Policy, jdiamond@hchmd.org.