

HB 1312 - COVID-19 Eviction and Housing Relief Act of 2021

In the House Judiciary Committee, Feb. 17, 2021

Testimony of the undersigned students & faculty of the Johns Hopkins Bloomberg School of Public Health
Position: SUPPORT

Dear Members of the General Assembly,

We write to urge you to enact the COVID-19 Eviction Relief Act of 2021, House Bill 1312. As COVID-19 continues to spread through communities,¹ the estimated 1.8 million renters² in Maryland need the critical public health and financial protections offered by the Relief Act. If enacted, the bill will establish a full suite of eviction protections and measures, including a state moratorium on evictions, defenses to eviction related to the pandemic that will last through April 2022, a fund to provide rent relief and support eviction prevention, requirements that landlords provide timely attempt to use rent relief and repayment plans before seeking to evict, and more transparent reporting of eviction data from throughout Maryland.

The COVID-19 pandemic has devastated Marylanders' health. We have lost over 7,300 family members, loved ones, and neighbors since the state's first cases were announced on March 5, 2020.³ In fact, the virus has killed nearly 1 out of every 800 Marylanders.⁴ With over 370,000 cases in the state so far, we have recently seen some easing of the pandemic. Yet, while the 7-day average of daily cases may be on the decline,⁵ the current state of the pandemic warrants further support for vulnerable Marylanders, including these eviction and financial protections. Notably, during the first week of February, more than 20,000 people filed new unemployment claims in the state.⁶

Evictions are particularly deadly during the COVID-19 pandemic.

In addition to being a health crisis, the pandemic has resulted in massive financial and job losses, both of which are associated with negative health outcomes and a substantial risk of eviction. As the pandemic has continued, so too have evictions.^{7,8,9} Research during the pandemic has demonstrated that evictions have been associated with increased

¹ Condon, C. C. (2021, January 10). *Maryland reports another record high number of coronavirus hospitalizations*. The Baltimore Sun. <https://www.baltimoresun.com/coronavirus/bs-md-coronavirus-update-jan-10-cases-deaths-hospitalizations-20210110-coeqoby2m5czhlr3yxhqyqzya-e-story.html>

² Eviction Lab. (2021, January 16). *COVID-19 Housing Policy Scorecard for Maryland*. Eviction Lab. <https://evictionlab.org/covid-policy-scorecard/md/>

³ Maryland.gov. (2020, December 29). *MD COVID-19 Data Dashboard*. MD COVID-19 Data Dashboard. <https://coronavirus.maryland.gov/datasets/md-covid-19-data-dashboard>

⁴ CDC. (2020, March 28). *COVID Data Tracker*. Centers for Disease Control and Prevention. https://covid.cdc.gov/covid-data-tracker/#cases_deathsper100k

⁵ Johns Hopkins University. (n.d.). *Maryland - COVID-19 Overview - Johns Hopkins*. Johns Hopkins Coronavirus Resource Center. Retrieved February 13, 2021, from <https://coronavirus.jhu.edu/region/us/maryland>

⁶ Staff, C. B. (2021, February 11). *More Than 22.4K Unemployment Claims Filed Last Week In Maryland*. CBS Baltimore. <https://baltimore.cbslocal.com/2021/02/11/more-than-22-4k-unemployment-claims-filed-last-week-in-maryland/>

⁷ Eviction Lab. (n.d.). *The Eviction Tracking System*. Retrieved February 13, 2021, from <https://evictionlab.org/eviction-tracking/>

⁸ Ernsthausen, J. E., Simani, E. S., & Elliott, J. E. (2020, July 14). *Despite Federal Ban, Landlords Are Still Moving to Evict People During the Pandemic*. ProPublica. <https://www.propublica.org/article/despite-federal-ban-landlords-are-still-moving-to-evict-people-during-the-pandemic>

⁹ Arnold, C. A. (2020, September 14). *Despite A New Federal Ban, Many Renters Are Still Getting Evicted*. NPR. <https://www.npr.org/2020/09/14/911939055/despite-a-new-federal-ban-many-renters-are-still-getting-evicted>

COVID-19 cases, hospitalizations, and deaths.^{10,11} One study estimated that as many as 433,700 COVID-19 cases and 10,700 deaths could have been prevented if states that allowed eviction moratoria to lapse had instead kept their moratoria in place through September 2020, the start of the CDC moratorium¹² Without a home, it is much more difficult and often impossible to quarantine and social distance.^{13,14,15} Once evicted, families have to make the difficult decision of where to go, often choosing between shelters and doubling up in a home, both of which result in an inability to follow pandemic best practices: quarantining, frequent hand washing and cleaning, avoiding crowds, and social distancing.¹⁶ Moreover, it is not only the families who face eviction that are at heightened risk of COVID-19 transmission but also the broader community. Black and Latinx households, who have been evicted or are at risk of eviction more than other households during the pandemic,^{17,18} are also at the greatest risk of death and hospitalization due to COVID-19.^{19,20,21,22} Specifically, Black people are 2.9 times more likely to be hospitalized and 1.9 times more likely to die due to COVID-19, when compared to Whites.²³ Hispanic or Latinx people are 3.2 times more likely to be hospitalized and 2.3 times more likely to die due to COVID-19, when compared to Whites.²⁴

¹⁰ Nande, A., Sheen, J., Walters, E. L., Klein, B., Chinazzi, M., Gheorghe, A., Adlam, B., Shinnick, J., Tejada, M. F., Scarpino, S. V., Vespignani, A., Greenlee, A. J., Schneider, D., Levy, M. Z., & Hill, A. L. (2020). The effect of eviction moratoria on the transmission of SARS-CoV-2. *MedRxiv*, 1–58. <https://doi.org/10.1101/2020.10.27.20220897>

¹¹ Benfer, E. A., Vlahov, D., Long, M. Y., Walker-Wells, E., Pottenger, J. L., Gonsalves, G., & Keene, D. E. (2021). Eviction, health inequity, and the spread of COVID-19: Housing policy as a Primary Pandemic mitigation strategy. *Journal of Urban Health*, 98(1), 1-12. doi:10.1007/s11524-020-00502-1

¹² Leifheit, K. M., Linton, S. L., Raifman, J., Schwartz, G., Benfer, E., Zimmerman, F. J., & Pollack, C. (2020). Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality. *SSRN Electronic Journal*, 1–12. <https://doi.org/10.2139/ssrn.3739576>

¹³ Benfer, E. A., Vlahov, D., Long, M. Y., Walker-Wells, E., Pottenger, J. L., Gonsalves, G., & Keene, D. E. (2021). Eviction, health inequity, and the spread of COVID-19: Housing policy as a Primary Pandemic mitigation strategy. *Journal of Urban Health*, 98(1), 1-12. doi:10.1007/s11524-020-00502-1

¹⁴ Kelly, M., & Pao, M. (2020, December 02). 'These are deaths that could have been prevented,' says researcher studying evictions. Retrieved February 13, 2021, from <https://www.npr.org/sections/coronavirus-live-updates/2020/12/02/940720861/these-are-deaths-that-could-have-been-prevented-says-researcher-studying-eviction>

¹⁵ Demsas, J. (2020, December 11). Study: Allowing Evictions During Covid-19 could have caused nearly 11,000 unnecessary deaths. Retrieved February 13, 2021, from <https://www.vox.com/22160179/study-covid-19-eviction-moratoriums-deaths-cases-coronavirus-rent-stimulus-state-congress>

¹⁶ Annie Reporter. (2020, December 15). Evictions have led to hundreds of thousands of additional Covid-19 cases, research finds. Retrieved February 13, 2021, from <https://www.cnn.com/2020/11/27/evictions-have-led-to-hundreds-of-thousands-of-extra-covid-cases>.

¹⁷ Craig Evan Pollack Kathryn M. Leifheit Sabriya L. Linton. (2020, August 04). When Storms Collide: Evictions, Covid-19, and Health Equity: Health Affairs Blog. Retrieved February 13, 2021, from <https://www.healthaffairs.org/doi/10.1377/hblog20200730.190964/full/>

¹⁸ Sophia Wedeen Research Assistant Sophia Wedeen is a Research Assistant, Monday, & Wedeen, S. (2021, January 11). Black and Hispanic renters face the greatest threat of eviction in pandemic. Retrieved February 13, 2021, from <https://www.jchs.harvard.edu/blog/black-and-hispanic-renters-face-greatest-threat-eviction-pandemic>

¹⁹ The Covid Racial Data Tracker. (n.d.). Retrieved February 13, 2021, from <https://covidtracking.com/race>

²⁰ Why is Covid-19 more severely affecting people of color? (2020, August 13). Retrieved February 13, 2021, from <https://www.mayoclinic.org/diseases-conditions/coronavirus/expert-answers/coronavirus-infection-by-race/faq-20488802>

²¹ Ford, T., Reber, S., & Reeves, R. (2020, June 17). Race gaps in COVID-19 deaths are even bigger than they appear. Retrieved February 13, 2021, from <https://www.brookings.edu/blog/up-front/2020/06/16/race-gaps-in-covid-19-deaths-are-even-bigger-than-they-appear/>

²² Wood, D. (2020, September 23). As pandemic deaths add up, racial disparities persist and in some cases worsen. Retrieved February 13, 2021, from <https://www.npr.org/sections/health-shots/2020/09/23/914427907/as-pandemic-deaths-add-up-racial-disparities-persist-and-in-some-cases-worsen>

²³ Cases, Data, and Surveillance (2020, February 11). Center for Disease Control and Prevention. COVID-19 hospitalization and death by Race/Ethnicity. Retrieved February 13, 2021, from <https://www.cdc.gov/coronavirus/2019-ncov/covid-data/investigations-discovery/hospitalization-death-by-race-ethnicity.html>

²⁴ Cases, Data, and Surveillance (2020, February 11). Center for Disease Control and Prevention. COVID-19 hospitalization and death by Race/Ethnicity. Retrieved February 13, 2021, from <https://www.cdc.gov/coronavirus/2019-ncov/covid-data/investigations-discovery/hospitalization-death-by-race-ethnicity.html>

Eviction moratoria are necessary but not sufficient. Despite the national moratorium enacted by the CDC in 2020, tenants' rights were violated, and people were evicted from their homes.²⁵ In addition, when the pandemic is over, renters protected by moratoria may face insurmountable fees for late-payments or unpaid bills during the pandemic.^{26,27,28} This is why enacting the COVID-19 Eviction Relief Act, which goes beyond a moratorium to eliminate penalty fees, provide rent relief, and require systematic reporting of eviction in the state must be an urgent priority.

Evictions have deleterious impacts on physical and mental health.

The dangerous and negative health impacts of eviction are long-lasting and exist beyond the threat and risk of COVID-19. Decades of research has shown that housing is a necessary prescription for good health. The threat of eviction alone contributes to poor health, high blood pressure, depression, anxiety, and psychological distress.²⁹ Accordingly, displacing people from their homes through evictions exacerbates psychosocial stress and material scarcity, and damages both short- and long-term health in adults and children.³⁰ For example, in adults, evictions have been associated with several physical and mental health outcomes including all-cause mortality,³¹ HIV-related treatment outcomes,³² exposure to violence,³³ drug use and related harms,³⁴ increased emergency department utilization,³⁵ sexually transmitted infections,³⁶ suicides,³⁷ mental health hospitalization,³⁸ physical and sexual assault for women,³⁹ and depression.⁴⁰ Similarly, unstably housed

²⁵ Morgenson, G., Kaplan, A., & Miranda, L. (2020, December 21). The CDC Banned evictions for those affected by COVID. Why are tenants being thrown out on the street? Retrieved February 13, 2021, from

<https://www.nbcnews.com/news/us-news/cdc-banned-evictions-those-affected-covid-why-are-tenants-being-n1251439>

²⁶ Leckrone, B. (2020, September 9). U.S. Eviction Moratorium 'Not Helpful to a Lot of People in Md.,' Official Warns. Maryland Matters.

<https://www.marylandmatters.org/2020/09/09/u-s-eviction-moratorium-not-helpful-to-a-lot-of-people-in-md-official-warns/>

²⁷ Bahney, A. (2020, December 28). 'I have \$4 to My Name.' An Extended Eviction Ban isn't Enough for Some Struggling Renters. Retrieved

February 13, 2021, from <https://www.cnn.com/2020/12/23/success/what-renters-need-eviction-moratorium-fe-series/index.html>

²⁸ Rowan, L. (2021, February 03). CDC extends Renters' Eviction Moratorium Through March. Is more Rent Relief Next? Retrieved February 13, 2021, from <https://www.forbes.com/advisor/personal-finance/eviction-moratorium-extended-to-end-of-march/>

²⁹ Vásquez-Vera, H., Palència, L., Magna, I., Mena, C., Neira, J., & Borrell, C. (2017). The threat of home eviction and its effects on health through the equity lens: A systematic review. *Social Science & Medicine* (1982), 175, 199–208. <https://doi.org/10.1016/j.socscimed.2017.01.010>

³⁰ Benfer, E. A., Vlahov, D., Long, M. Y., Walker-Wells, E., Pottenger, J. L., Gonsalves, G., & Keene, D. E. (2021). Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy. *Journal of Urban Health*, 98(1), 1–12.

<https://doi.org/10.1007/s11524-020-00502-1>

³¹ Rojas, Y. (2017). Evictions and short-term all-cause mortality: A 3-year follow-up study of a middle-aged Swedish population. *International Journal of Public Health*, 62(3), 343–351. <https://doi.org/10.1007/s00038-016-0931-8>

³² Kennedy, M. C., Kerr, T., McNeil, R., Parashar, S., Montaner, J., Wood, E., & Milloy, M.-J. (2017). Residential Eviction and Risk of Detectable Plasma HIV-1 RNA Viral Load Among HIV-Positive People Who Use Drugs. *AIDS and Behavior*, 21(3), 678–687.

<https://doi.org/10.1007/s10461-016-1315-z>

³³ Kennedy, M. C., McNeil, R., Milloy, M.-J., Dong, H., Kerr, T., & Hayashi, K. (2017). Residential eviction and exposure to violence among people who inject drugs in Vancouver, Canada. *The International Journal on Drug Policy*, 41, 59–64. <https://doi.org/10.1016/j.drugpo.2016.12.017>

³⁴ Collins, A. B., Boyd, J., Damon, W., Czechaczek, S., Krüsi, A., Cooper, H., & McNeil, R. (2018). Surviving the housing crisis: Social violence and the production of evictions among women who use drugs in Vancouver, Canada. *Health & Place*, 51, 174–181.

<https://doi.org/10.1016/j.healthplace.2018.04.001>

³⁵ Collison Robert and Reed David. (December 2018). The effects of evictions on low-income households. Retrieved February 13, 2021, from https://www.law.nyu.edu/sites/default/files/upload_documents/evictions_collinson_reed.pdf

³⁶ Nicolai, L. M., Blankenship, K. M., & Keene, D. E. (2019). Eviction From Renter-occupied Households and Rates of Sexually Transmitted Infections: A County-level Ecological Analysis. *Sexually Transmitted Diseases*, 46(1), 63–68. <https://doi.org/10.1097/OLQ.0000000000000904>

³⁷ Rojas, Y. (2017). Evictions and short-term all-cause mortality: A 3-year follow-up study of a middle-aged Swedish population. *International Journal of Public Health*, 62(3), 343–351. <https://doi.org/10.1007/s00038-016-0931-8>

³⁸ Collison Robert and Reed David. (December 2018). The effects of evictions on low-income households. Retrieved February 13, 2021, from https://www.law.nyu.edu/sites/default/files/upload_documents/evictions_collinson_reed.pdf

³⁹ Daoud, N., Matheson, F. I., Pedersen, C., Hamilton-Wright, S., Minh, A., Zhang, J., & O'Campo, P. (2016). Pathways and trajectories linking housing instability and poor health among low-income women experiencing intimate partner violence (IPV): Toward a conceptual framework. *Women & Health*, 56(2), 208–225. <https://doi.org/10.1080/03630242.2015.1086465>

⁴⁰ Desmond, M., & Kimbro, R. T. (2015). Eviction's Fallout: Housing, Hardship, and Health. *Social Forces*, 94(1), 295–324.

<https://doi.org/10.1093/sf/sov044>

children are at an increased risk for food insecurity,⁴¹ adverse childhood experiences,⁴² lead poisoning,⁴³ emotional trauma,⁴⁴ developmental delays,⁴⁵ negative mental health outcomes such as anxiety and depression,⁴⁶ behavioral disturbances,⁴⁷ decreased academic achievement,⁴⁸ and death.⁴⁹ People who have been evicted, especially mothers with children who are at a greater risk for displacement,^{50,51} are also more likely to report and experience poorer health or mental health outcomes in comparison to those not evicted, even years after their evictions.⁵²

As a result of racist housing laws⁵³ and policies,⁵⁴ racial wealth earnings and disparities, and pervasive discrimination in evictions,⁵⁵ the burden of these profound and negative health impacts is disproportionately borne by communities of color, especially Black communities.^{56,57,58} For example, in Baltimore between July 2018 and June 2019, Black eviction rates were 3 times higher than White eviction rates, and Black women-headed households were 3.9 times more likely to be removed from their homes compared to White men headed households.⁵⁹ Thus, stable housing and anti-eviction policies are critical and urgent public health interventions for maintaining good health and promoting health equity.

As the nation grapples with recovery from COVID-19, the social and financial ramifications of the pandemic will continue to be felt by communities including renter households. This is why this Relief Act requires swift action. Members of the general assembly, thank you for your consideration of this important measure. Enacting the COVID-19

⁴¹ Leifheit, K. M., Schwartz, G. L., Pollack, C. E., Black, M. M., Edin, K. J., Althoff, K. N., & Jennings, J. M. (2020). Eviction in early childhood and neighborhood poverty, food security, and obesity in later childhood and adolescence: Evidence from a longitudinal birth cohort. *SSM - Population Health*, 11, 100575. <https://doi.org/10.1016/j.ssmph.2020.100575>

⁴² Dong, M., Anda, R. F., Felitti, V. J., Williamson, D. F., Dube, S. R., Brown, D. W., & Giles, W. H. (2005). Childhood Residential Mobility and Multiple Health Risks During Adolescence and Adulthood: The Hidden Role of Adverse Childhood Experiences. *Archives of Pediatrics & Adolescent Medicine*, 159(12), 1104. <https://doi.org/10.1001/archpedi.159.12.1104>

⁴³ Schwartz, G. L. (2020). *Cycles of Disadvantage: Eviction and Children's Health in the United States*. <https://dash.harvard.edu/handle/1/37365869>

⁴⁴ Benfer, E. A., Vlahov, D., Long, M. Y., Walker-Wells, E., Pottenger, J. L., Gonsalves, G., & Keene, D. E. (2021). Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy. *Journal of Urban Health*, 98(1), 1–12. <https://doi.org/10.1007/s11524-020-00502-1>

⁴⁵ March, E., Cuba, S. E., Cook, J. T., Bailey, K., Cutts, D. B., Meyers, A. F., & Frank, D. A. (2011, January 1). Behind Closed Doors: The hidden health impact of being behind on rent. *Children's HealthWatch*. <https://childrenshealthwatch.org/behind-closed-doors-the-hidden-health-impact-of-being-behind-on-rent/>

⁴⁶ Petersen, E. (2020). Building a House for Gideon: The Right to Counsel in Evictions. *Stanford Journal of Civil Rights & Civil Liberties*, 16(1), 63.

⁴⁷ Petersen, E. (2020). Building a House for Gideon: The Right to Counsel in Evictions. *Stanford Journal of Civil Rights & Civil Liberties*, 16(1), 63.

⁴⁸ Aurand, A., Emmanuel, D., Threet, D., Rafi, I., & Yentel, D. (2020). *The Gap: A Shortage of Affordable Homes*. National Low Income Housing Coalition. https://reports.nlihc.org/sites/default/files/gap/Gap-Report_2020.pdf

⁴⁹ Pollock, J., & Greco, M. (2012). It's Not Triage if the Patient Bleeds Out. *University of Pennsylvania Law Review Online*, 161(1). https://scholarship.law.upenn.edu/penn_law_review_online/vol161/iss1/11

⁵⁰ Desmond, M., & Kimbro, R. T. (2015). Eviction's Fallout: Housing, Hardship, and Health. *Social Forces*, 94(1), 295–324. <https://doi.org/10.1093/sf/sov044>

⁵¹ Desmond, M. (2015). Unaffordable America: Poverty, Housing, and Eviction. *Fast Focus: Institute for Research on Poverty*, 22, 1–6.

⁵² Hatch, M. E., & Yun, J. (2020). Losing Your Home Is Bad for Your Health: Short- and Medium-Term Health Effects of Eviction on Young Adults. *Housing Policy Debate*, 0(0), 1–21. <https://doi.org/10.1080/10511482.2020.1812690>

⁵³ Rothstein, R. (2017). *The Color of Law: A Forgotten History of How Our Government Segregated America*. Liveright Publishing.

⁵⁴ Coates, S., T.-N. (2014, June). The Case for Reparations. *The Atlantic*.

<https://www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/>

⁵⁵ Greenberg, D., Gershenson, C., & Desmond, M. (2016). Discrimination in Evictions: Empirical Evidence and Legal Challenges. *Harvard Civil Rights-Civil Liberties Law Review*, 51, 115.

⁵⁶ Lake, J. (2020, October 30). *The Pandemic Has Exacerbated Housing Instability for Renters of Color*. Center for American Progress. <https://www.americanprogress.org/issues/poverty/reports/2020/10/30/492606/pandemic-exacerbated-housing-instability-renters-color/>

⁵⁷ McCoy, T. (2018, November 10). Eviction isn't just about poverty. It's also about race—And Virginia proves it. *Washington Post*. https://www.washingtonpost.com/local/social-issues/eviction-isnt-just-about-poverty-its-also-about-race-and-virginia-proves-it/2018/11/10/475be8a-e-d7bd-11e8-aeb7-ddcad4a0a54e_story.html

⁵⁸ Benfer, E. (2020, December 17). *The threat of eviction perpetuated racial injustice during the pandemic* | *Street Sense Media*. Street Sense Media. <https://www.streetsensemedia.org/article/eviction-health-inequity-racial-injustice-pandemic/>

⁵⁹ Thomas, T., Kennedy, I., Ramiller, A., Toomet, O., & Hernandez, J. (2020, May 8). *Baltimore Eviction Map*. <https://evictions.study/maryland/report/baltimore.html>

Eviction Relief Act of 2021 will protect low-income renters who are both at increased risk of evictions and associated health harms, and COVID-related hospitalization and death. Additionally, these important protections will also promote the public's health during this pandemic by translating science into evidence-based policy.

Please issue a report of FAVORABLE on HB 1312. If you have any questions, please contact Olivia Veira at oveira1@jhu.edu or 404-660-2729.

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