



2021 HOUSING JUSTICE PACKAGE



DISPLACEMENT AMID COVID-19 PANDEMIC

Maryland Families on the Brink

(12/7/20 Household Pulse Survey data)

- **30%** of households earning less than \$50,000 could not pay last month's rent
 - Only 10% of those earning \$75,000+
- **36%** of Black households
- **14%** of white (non-Hispanic) households



DISPLACEMENT AMID COVID-19 PANDEMIC

Maryland Judiciary data

July-Nov 2020

115,000+ eviction cases filed since

Oct-Nov 2020

4,500+ warrants, 1,100+ evictions

LIMITED PROTECTION

- **Hogan's Executive Order on Eviction**
CDC Order (exp. 01/31/21)

Not a moratorium. If renter proves eligibility at trial, judge delays eviction until after SOE ends (Hogan) or expiration of order (CDC).

- **E.O. on Foreclosure** ends protections Jan. 31. 2020

- **No protection from lease non-renewals**



RENTAL DEBT

Household Pulse Survey:

\$206M-381M projected rent shortfall by January 2021.

- Gov. Hogan released a total \$49M for rental assistance to non-state-financed properties.

Federal relief: \$402M expected allocation to MD and localities for rent and utilities



GENERAL ASSEMBLY 2021: HOUSING JUSTICE PACKAGE

- **Emergency Renter Protection (Del. Wilkins/Sen. Smith)**
- **Eviction Process Overhaul**
 - **Eviction Diversion and Defense (Del. Wells/Sen. Sydnor)**
 - **Court Fee Reform (Attorney General Brian Frosh)**
 - **Right to a Lawyer (Del. Fisher/Sen. Hettleman)**
- **Emergency Homeowner Protection (Del. Stewart/Sen. Carter)**



GENERAL ASSEMBLY 2021: HOUSING JUSTICE PACKAGE

Jeffrey Gray-Gilliam

Renter in Montgomery County (Germantown)

Claudia Ruiz

Renter in Baltimore County (Dundalk)

(Interpreter: Carlos Ricardo Ruiz)



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EMERGENCY RENTER

PROTECTIONS

Delegate Jheanelle Wilkins

- Provide financial relief to landlords by creating a program to mandate matching state/county budget funds for landlords to provide rent forgiveness.
- Expand and extend executive order protections to cover all eviction filings, other than imminent threat, until April of 2022.
- Prohibit landlords from terminating or not renewing leases unless they have a legitimate reason to do so. During a pandemic, failure to pay rent is not a legitimate reason.
- Ban late fees/interest charges and raising rent rates throughout the pandemic.

EVICTION PROCESS OVERHAUL

Delegate Melissa Wells

Court Fee Reform, sponsored by Attorney General Frosh

- Reduce high-volume eviction dockets
- End cheap, repeat lawsuits: establish eviction surcharge fee
- Surcharge fee funds civil legal services
- Protect renters from pass-through of surcharge fee

EVICTION PROCESS OVERHAUL

Delegate Melissa Wells

Eviction Diversion & Defense, sponsors: Del. Wells/Sen. Sydnor

- Balance the eviction process to be more just and equitable
- Create prerequisites to using courts for eviction
 - Begin with rental assistance and mediated repayment plans
- Establish an Eviction Diversion Program in district courts
- 2-step court process that emphasizes diversion, not eviction
- Give judges greater discretion to stay proceedings.

EVICTION PROCESS OVERHAUL

Delegate Wanika Fisher

Right to Counsel, sponsors: Del. Fisher/Sen. Hettleman

- Right to Counsel: legal representation for defendants
- Reduces number of evictions
- RTC is a proven “upstream” homelessness prevention investment
- Demonstrated cost-savings to local and state government compared to emergency expenditures

EMERGENCY HOMEOWNER PROTECTIONS

Delegate Vaughn Stewart

Emergency Homeowner Protection

- Extend and codify a foreclosure moratorium through the state of emergency, for both homeowners and small landlords.
- Require mortgage servicers to grant forbearance relief through the state of emergency.
- For both homeowners and small landlords, who have exhausted forbearance options, establish the default repayment option as deferring missed mortgage payments to the end of the loan.
- Ban late fees through the state of emergency.
- Until one year after the end of the state of emergency, prohibit servicers from furnishing negative credit information to consumer reporting agencies related to mortgage payments subject to forbearance.



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