

The State of Housing Policy in Maryland

Recap of the 2022 legislative session and the pandemic

Taneeka Richardson
Crisis in the Black Community
Morgan State University
July 8, 2022
@Real_Taneeka



“Housing is a Basic Right”

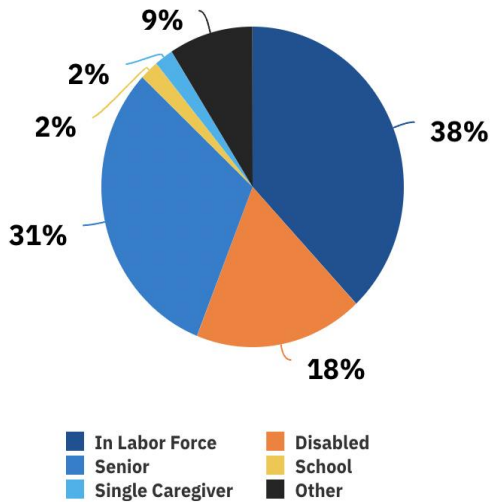


Here are the facts!

Maryland's latest housing policy trends

The State of Rental Housing

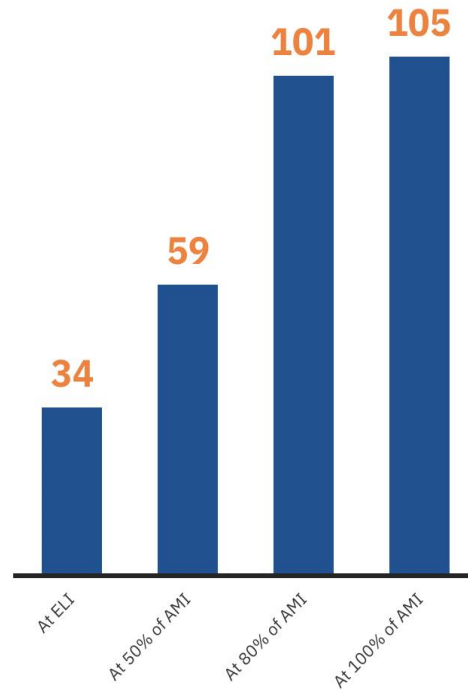
EXTREMELY LOW INCOME RENTER HOUSEHOLDS



Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. At the national level, 15% percent of extremely low income renter households include a single adult caregiver, more than half of whom usually work more than 20 hours per week. Eleven percent of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week.

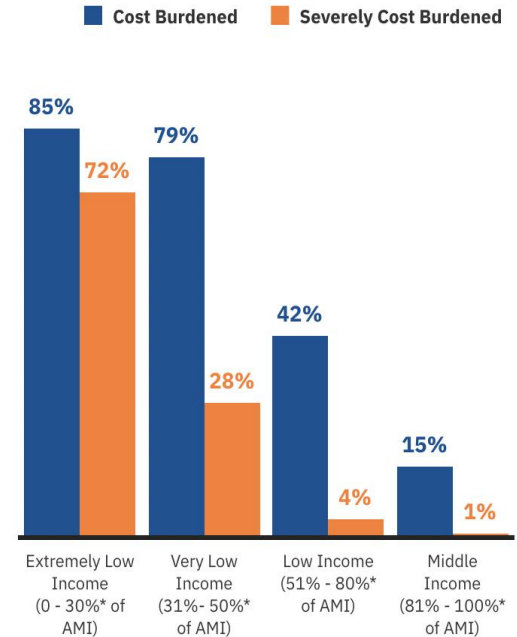
Source: 2020 5-Year ACS PUMS

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: NLIHC tabulations of 2020 5-Year ACS PUMS

HOUSING COST BURDEN BY INCOME GROUP



*Or poverty guideline, if higher.

Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.

Source: NLIHC tabulations of 2020 5-Year ACS PUMS

Pandemic Effects

Many households are still recovering

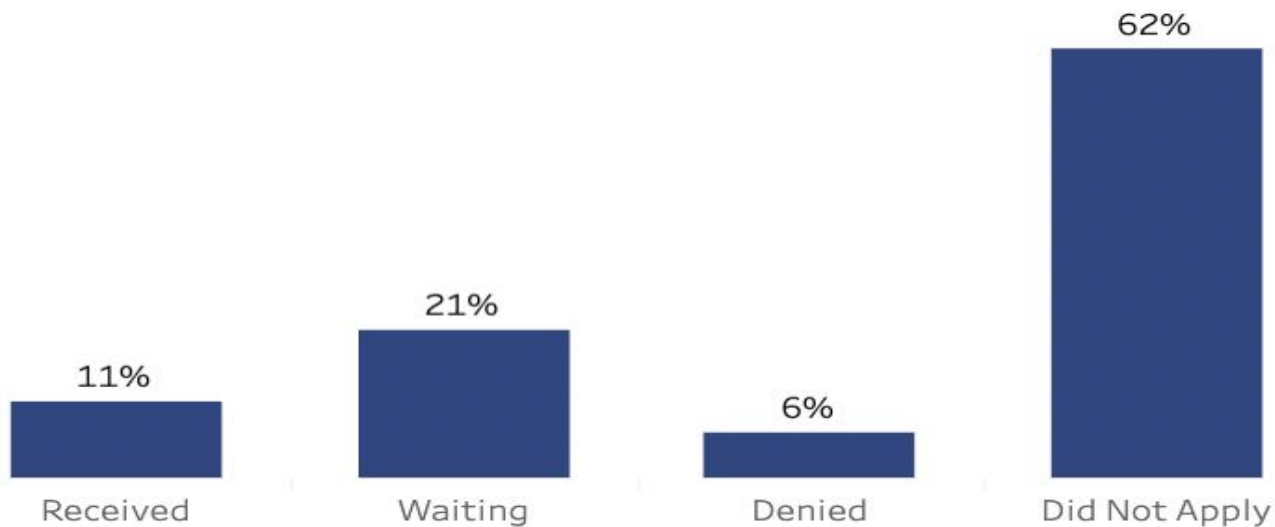
- Approximately 106,000 Marylanders are currently behind on their rental payments.
 - 80% are people of color
 - 82% are low income
 - 59% are households with children
- Those who are behind in rent are overwhelmingly low-income households that experienced job loss during the pandemic.

Emergency Rental Assistance

It helped, but we can do better

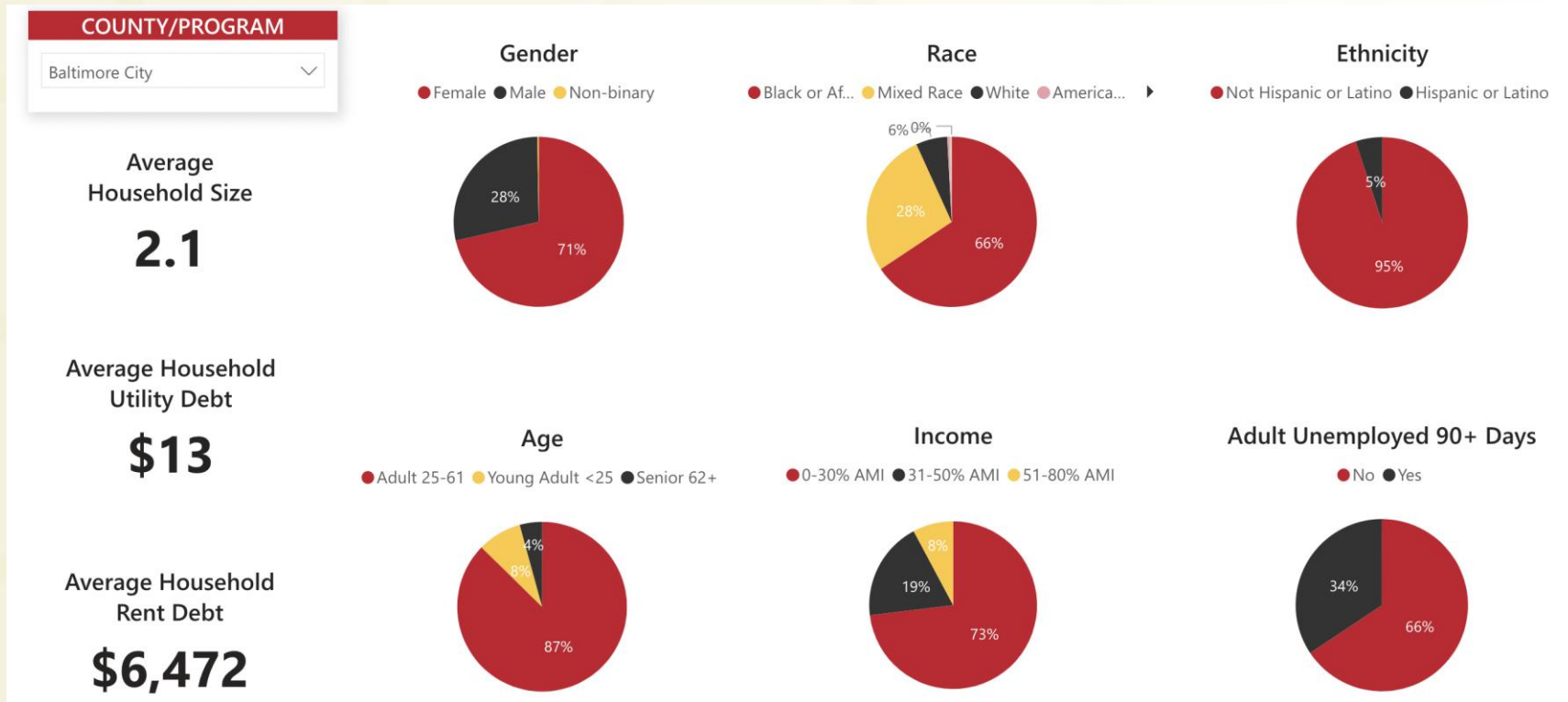
Most renters with arrears have not yet applied for assistance or are waiting for a response.

Status of Government Rental Assistance, Maryland



ERAP

How has Baltimore City been serviced



Data from DHCD

Homeownership

How are homeowners faring in this market

- 11% of Black homeowners are behind in their mortgage compared to 3% of White homeowners.
- President Biden recently announced two initiatives:
 - ◆ Ease the Burden of Housing Cost Action Plan
 - ◆ Interagency Task Force on Property Appraisal and Valuation Equity (PAVE) Action Plan

Legislative Updates

*What passed this session and
how does it affect you?*

Session Wins

- Access to Counsel in Evictions was funded
- Right to Redemption
 - States that landlords can no longer deny rental assistance checks when a tenant is paying to stay in the home.
- Repossession for Failure to Pay Rent
 - Tenants can now raise issue of “facts” by verifying lead inspection certificates in eviction trials.

Session Wins

Continued

- **Tenant Protection Act 2022**
 - Allows abuse survivors to terminate lease with limited liability for future rent.
 - Requires that landlords be transparent if they use ratio billing for utilities.
 - Requires that landlords provide tenants with an invoice detailing deductions from security deposit.
 - Requires landlords to make common access spaces available for tenant associations.

Session Wins

Continued

- **Eviction Data Collection**
 - Will require the Maryland Judiciary to collect and report these data for both evictions and foreclosures.

- **Pandemic “failure to pay rent” record sealing**
 - Will allow tenants to petition the district court to shield (defined essentially as sealing) all records related to a FTPR filed during the pandemic period 03/05/20-01/01/22.

- **Renters Tax Credit**
 - Expands renter households’ backward-eligibility for missed tax credits.

We Still Have Work to Do

To protect all Marylanders

- Eviction Lab gave Maryland 1.28 out of 5 stars and ranked us 29th out of 50 states in eviction protections.
- Governor Hogan vetoed two important housing bills:
 - SB 384, would have temporarily paused the eviction process if a tenant had a rental assistance application pending.
 - SB 563, would have stopped illegally operating landlords from using the court's eviction process to turn a profit.

How You Can Be Involved?

Resources and other information

A Movement

**Baltimore
Renters
United**

Tired of Slumlords? Tired of the way renters are being treated in Baltimore? Baltimore Renters United welcomes you to be apart of our City-Wide meeting. We are building a movement to make housing safe, better, and affordable in Baltimore.



YOU ARE NOT ALONE!

**TENANTS HAVE A
RIGHT TO ORGANIZE**

When: Thursday July 14th 2022

Where: 343 North Charles Street 2nd Fl. (Conference Room)

Morning and Evening Meetings Available:

Morning Meeting: 10am-12pm

Evening Meeting: 5pm-7pm

Can't come in person? No problem - you can join virtually! Please text "Citywide Meeting" to 443-863-9607. Please include your email address so the meeting link can be sent.

If you plan to attend please RSVP using this QR code:



Help for Homeowners



HOMEOWNER ASSISTANCE FUND

You may be eligible for FREE help through the State of Maryland if COVID-19 has affected your ability to pay your mortgage or other housing related costs.

WHAT TYPE OF ASSISTANCE?

- Mortgage payments (must be 3 months delinquent)
- Property taxes
- Mobile home loan payments
- Land lease and ground rent delinquencies
- Homeowner's and condo association fee
- Water and sewer
- Home insurance fees
- Emergency home repairs:
 - Mold remediation
 - Asbestos/lead paint removal
 - No heat or air
 - Electrical repairs
 - Plumbing and septic repairs
 - Other structural and maintenance issues

WHO CAN APPLY?

- Homeowners with an eligible COVID-19 financial hardship after January 21, 2020, whether it be a loss or reduction of income, or increased living expenses
- Must be a Maryland resident

REQUIREMENTS

- Homeowners MUST live in the residence
- Homeowners by evidence of deed
- Household income below 150% of area median income (AMI) for the Maryland Homeowner Assistance Fund Loan and WholeHome Grant; Household income below 100% AMI for the Maryland Homeowner Assistance Fund Grant

For more information, visit homeownerassistance.maryland.gov or call **833-676-0119**.

www.mdeconomy.org
[@mdeconomy](mailto:mdcep@mdeconomy.org)

Baltimore, MD 21201
410-412-9105
mdcep@mdeconomy.org

