



Civil Justice Inc.

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January 25, 2021

The Honorable Maggie McIntosh, Chair
House Appropriations Committee
House Office Building
6 Bladen St.
Annapolis, Maryland 21401

Re: House Bill 364 - Favorable Position

Dear Chair McIntosh:

I am writing to express the support of Civil Justice, Inc. (CJ) for House Bill 364, which reduces the fee that the Central Collection Unit can collect from a debtor from 20% to 5%. CJ is a Maryland non-profit committed to increasing the delivery of legal services to modest income Marylanders through a unique combination of in-house staff and a statewide network of private members. CJ has consistently maintained a robust practice focusing on matters that undermine the economic security of Maryland families, including debt collection and foreclosure. CJ supports HB 364 because it will significantly reduce the burden that state debt imposes on already struggling Maryland families.

In my professional experience I have assisted clients whose lives have been upended due to the collection efforts of CCU. In one instance, I represented a single mother who had been mistakenly given the intercepted tax refund of her former partner's wife to satisfy his child support arrearages. Upon realizing its error, Maryland sought to recoup the funds and my client found her wages garnished and her own tax refund intercepted. Because of the reduction of income, my client and her children were evicted from their home. My client was ultimately forced to file bankruptcy in order to find and maintain stable housing for her family.

I believe the reduction in fees that CCU can charge will make it more possible for struggling Marylanders to repay their debts without threatening their economic wellbeing. CJ urges the Appropriations Committee to give House Bill 364 a favorable report. If you have any questions, you can reach me at 410-706-5650 or abertinelli@civiljusticenetwork.org.

Sincerely,

A handwritten signature in blue ink, appearing to read "A Bertinelli", is positioned above the printed name.

Alexa Bertinelli