

Housing Initiative Partnership, Inc.

30 YEARS of Housing Security | Financial Stability | Community Success

February 15, 2021

TO: Maryland House Judiciary Committee

C.C.: Delegate Nicole Williams, Esq. FROM: *Maryanu Dillon*, Executive Director

RE: SUPPORT FOR HB 697

Housing Initiative Partnership, Inc. is a nonprofit green housing development and counseling agency based in Hyattsville serving both Montgomery and Prince George's Counties. As a HUD-certified housing counseling agency, we work closely with renters seeking counseling both to find rental housing they can afford and to remain in their housing. During the ongoing COVID-19 pandemic, we have worked with hundreds of renters to help them avoid eviction and homelessness. While the Governor's current eviction moratorium is helping many renters save their housing, we know this is not a permanent solution and that, eventually, many renters will lose their homes.

We know that one of the most serious challenges that renters have in seeking new housing is the blemish on their credit history caused by evictions and the disclosure of any public information on the filing of such an action.

We understand that HB 697 is intended to shield the public from any disclosure of actions intended to initiate foreclosure actions and prevent such disclosure during initial applications for rental housing. We also understand that, in the event of a successful eviction and repossession of an apartment, that SB 697 would not require continued shielding and, in fact, would require the releasing of such information. We further understand that such records can later be released to interested parties, including potential landlords, if mutually agreeable to both applicant and landlord.

As a result of the current COVID pandemic, many thousands of families are expected to lose their apartments through eviction actions. Many more will have eviction filings made against them, in which they may succeed in negotiating rent agreements or paying up arrears.

We know that these families have lost income through no fault of their own. We also know that homelessness is a significant risk factor for COVID. Finally, because most eviction filings do not end up resulting in eviction because landlords and tenants are able to negotiate workouts, it is extremely unfair that records of such initial filings would remain public.

For these reasons, Housing Initiative Partnership urges you to issue a favorable decision on this legislation.

