



BILL NO: House Bill 251
TITLE: Consumer Protection - Maryland Consumer Reporting Act - Registration of Consumer Reporting Agencies and Regulations
COMMITTEE: Economic Matters
HEARING DATE: January 26, 2022
POSITION: **SUPPORT**

The Maryland Network Against Domestic Violence (MNADV) is the state domestic violence coalition that brings together victim service providers, allied professionals, and concerned individuals for the common purpose of reducing intimate partner and family violence and its harmful effects on our citizens. **MNADV urges the House Economic Matters Committee to issue a favorable report on HB 251.**

House Bill 251 holds consumer reporting agencies accountable for reporting up to date and accurate records. It is important to note that the bill does not alter or amend any of the existing laws regarding the underlying records. It does require that records that could detrimentally impact someone's life be accurately reported. Incorrect or outdated reporting may impact access to employment, housing, and loans. Requiring that consumer reporting agencies develop a system to ensure the validity and accuracy of the information they report can benefit many Marylanders, including victims and survivors of domestic violence.

Research suggests that approximately 70-80% of incarcerated women experienced intimate partner violence.¹ Victims of domestic violence may be criminalized for acts committed as self-defense, as survival, or as the result of the abuse they suffer. If those records are disposed of under existing Maryland law, consumer reporting should be responsible for accurately reporting them. Survivors of domestic violence already face numerous barriers including access to housing, financial stability, and employment. We should not allow survivors to face further barriers by inaccurate reporting.

For the above stated reasons, the **Maryland Network Against Domestic Violence urges a favorable report on HB 251.**

¹ https://vawnet.org/sites/default/files/materials/files/2016-09/AR_IncarcerationUpdate.pdf



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