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THE MARYLAND HOUSE OF DELEGATES
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**HB 1073- Homeowner Assistance Fund – Victims of Domestic Violence – Eligibility
Testimony of Maryland State Delegate Deni Taveras
Environment and Transportation Committee
March 7, 2023**

Thank you, Chairman Kumar Barve, Vice-Chair Dana Stein, and committee members, for allowing me to come before this esteemed body. I am here to ask for your favorable report on HB 1073, with the recommended amended by the House of Ruth. This bill requires the Department of Housing and Community Development to establish special eligibility requirements under the Maryland Homeowner Assistance Fund for victims of domestic violence. HAF is a program authorized under the American Rescue Plan Act. This bill allows victims of domestic abuse to apply for financial assistance through HAF and could be deemed eligible if they meet established requirements, even though the former abusive partner is listed on the home's title for the mortgage payments or is an account holder on the utilities but refuses to cooperate financially to maintain the household.

Domestic violence can be sexual, physical, psychological, financial or any combination of these. It takes approximately 7 attempts to leave an abuser. Often, victims do not leave due to mental manipulation, threat of physical and sexual harm, limited financial and educational means, fear of their immigration status, fear of intimidation, or other cultural/religious pressure. The House of Ruth is requesting an amendment to define domestic violence more expansively as defined last year through legislation under Section 505 of Family Law statute. I am fine with that amendment.

According to the National Coalition Against Domestic Violence, 94-99% of DV Survivors experienced economic abuse. [Economic abuse can take many forms](#), including employment related abuse, coerced debt, prohibited access to existing funds, and other forms of abuse. [DV costs us money. Victims lose a total of \\$8 million days of paid work each year, equivalent to 32,000 full-times jobs. DV costs the nation over \\$8.3 billion.](#) Providing a victim, the funds to permanently separate from their abuser is the least we can provide given the limited resources that exists in the State. You will read the harrowing story of Marina Sanchez that for 25 years lived in a psychologically and sexually abusive marriage, she was unable to learn drive for over 15 years, forced to take up to 3 buses to go to work, limited to earning only \$15,000 per year. She was unaware that even though her home was fully paid for **she requested her estranged husband to provide only child support and to pay the property taxes. However, he refused to contribute to force her to become homeless and return to him for owing \$10,000, 2 years' worth of property taxes. While I assisted her because her home was fully paid, I wouldn't have been able to if she owed on her mortgage and utilities. You see, both are named on the house's title and his name were on the utilities. Otherwise, she would be homeless right now; therefore, HB 1073 is so needed. I ask you for a favorable report on HB 1073 as amended. Let's help victims become financially empowered and liberated from their abusers.**