



BILL NO: House Bill 1073
TITLE: Homeowner Assistance Fund – Victims of Domestic Violence – Eligibility
COMMITTEE: Environment and Transportation
HEARING DATE: March 7, 2023
POSITION: **SUPPORT WITH AMENDMENTS**

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 Environment and Transportation Committee to issue a favorable report with amendments on HB 1073.**

Many survivors of domestic violence faced financial hardship during the pandemic. In addition, one of the ways abusers control their victims is through financial control. For many survivors, financial documents are either solely in their abusers’ name or jointly held. If their abusers refuse to give them access to the needed documents, the survivor cannot apply to the Fund. This is often true even in cases where the abuser has moved out of the home, leaving the survivor to potentially become homeless. With more than a third of domestic violence victims experiencing homelessness after leaving their abuser, the ability to access safe and affordable housing is paramount for victims and survivors of domestic violence. An inability to access safe and affordable housing is often an insurmountable barrier for a victim attempting to leave a domestic violence situation. Victims often remain in abusive relationships and children are exposed to ongoing violence because they have nowhere safe to go and are at risk of homelessness or housing instability.

The Homeowner Assistance Fund was established by the American Rescue Plan Act enacted on March 11, 2021, to help homeowners experiencing financial hardship after January 21, 2020. House Bill 1073 will allow a certified victim of domestic violence to seek financial assistance from the Fund and submit some or all of the information and documents known to them. HB 1073 will allow victims of domestic violence who own their homes but who have faced financial hardship as a result of the pandemic to apply for the Fund and avoid mortgage delinquency, default, foreclosure, or displacement.

MNADV suggests the following amendments which are consistent with other Maryland state law’s that assist victims of domestic violence as they escape their abuse.

Page 1, lines 21-22

(6) “Victim of domestic violence” has the meaning stated in § 4–513 of the 22 Family Law Article. IS A PERSON THAT IS A VICTIM OF ABUSE STATED IN § 4–501(B) OF THE FAMILY LAW ARTICLE.

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Page 2, after line 19 add:

(iv) DOCUMENTATION FROM A DOMESTIC VIOLENCE PREVENTION OR ASSISTANCE PROGRAM;

(v) A PHYSICIAN WHO IS AUTHORIZED TO PRACTICE MEDICINE UNDER THE HEALTH OCCUPATIONS ARTICLE;

(vi) A PSYCHOLOGIST WHO IS AUTHORIZED TO PRACTICE PSYCHOLOGY UNDER THE HEALTH OCCUPATIONS ARTICLE; OR

(vii) A SOCIAL WORKER OR CASEWORKER OF ANY PUBLIC OR PRIVATE HEALTH OR SOCIAL SERVICES AGENCY OR PROVIDER.

For the above stated reasons, the **Maryland Network Against Domestic Violence** urges a favorable report with Amendments on HB 1073.