



**MARYLAND
LEGAL AID**

Advancing
**Human Rights and
Justice for All**

**House Bill 1073
Homeowners Assistance Fund – Victims of Domestic Violence -- Eligibility
In the House Environment and Transportation Committee
Hearing on March 7, 2023
Position: FAVORABLE**

Maryland Legal Aid (MLA) submits its written and oral testimony on HB 1073 in response to a request from Delegate Deni Taveras.

MLA testifies in strong support to HB 1073. HB 1073 authorizes the Maryland Department of Housing and Community Development to modify the application requirements for the Maryland Homeowners Assistance Fund (HAF) to allow survivors of domestic violence to apply to HAF without the cooperation of their abusive former spouse or partner, if they are co-owners of the property. Currently, both owners of a property must sign the HAF application unless the homeowner provides a death certificate, divorce decree, or proof of transfer of title.

MLA is a strong supporter of the HAF program, and it has permitted many of our clients to stay in their homes and cure mortgage arrears, homeowners association arrears, property tax and water bill arrears that they would not otherwise be able to cure. A homeowner in an abusive relationship, however, should not be required to seek the cooperation of their abusive spouse or partner to get the mortgage assistance that they need.

Currently, survivors who are unable to obtain the co-owner's signature due to safety concerns or ongoing coercion by the abuser are unable to access the benefits of the HAF program. This program is particularly important for domestic violence survivor clients of MLA who are more likely to experience housing instability and for whom the lack of safe and stable housing can present an obstacle to ending the abusive relationship.

MLA represented one client in the preparation of a HAF application whose estranged husband had stolen from her and abandoned her on several occasions. Because of the current HAF requirements, this client had to get her husband to sign the paperwork for the HAF application and provide proof of his income, even though he was providing limited support for the household. This requirement delayed the application process and caused the homeowner undue stress. HB 1073 prevents this from happening in the future.

Because this bill would prevent the awful, unintended consequence of requiring a victim of spousal abuse from having to seek the cooperation of their abuser for HAF assistance, MLA urges a favorable report on HB 1073. If you need additional information in regards to this bill, please contact William Steinwedel at wsteinwedel@mdlabor.org and (410) 951-7643.

/s/William F. Steinwedel

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