



January 30, 2023

**HB225 – Foreclosure Proceedings – Residential Mortgagors and Grantors –
Access to Counsel
Hearing Before the House Judiciary Committee
February 1, 2023**

*Connecting Individuals and
Families who need Civil Legal
Services with Volunteer
Attorneys and Community
Resources*

POSITION: SUPPORT

Mid-Shore Pro Bono (MSPB) recommends a favorable report for HB225 because homeowners who are under financial distress need legal assistance to help them to navigate the complex foreclosure process. With legal assistance, homeowners have better outcomes to help them to maintain housing stability.

Mid-Shore Pro Bono, Inc. is a Maryland nonprofit that connects people on the Eastern Shore with limited financial means to legal representation and essential community resources. Each year, MSPB helps over 3,000 people in our community access the legal system in times of need. Our network of volunteer lawyers provides free legal services for elder law, family law, landlord/tenant, mortgage foreclosure, and consumer debt. These services help families gain financial and housing stability and create safe, secure homes for children.

For over a decade, MSPB has been providing free legal assistance to Eastern Shore homeowners facing foreclosure. With legal assistance, homeowners are able to better understand and navigate the complex foreclosure process, negotiate agreements with lenders, and in many cases avoid loss of their family homes. We are already seeing an uptick in the need for legal help in foreclosure cases resulting from the financial crisis caused by the COVID-19 emergency. However, MSPB's capacity to assist people with foreclosure issues is limited without a full commitment to providing legal counsel for those lacking the means to hire an attorney. Access to Counsel in foreclosure proceedings would provide a vital pathway for people in financial distress to avoid losing their homes and have long term economic and social benefits for our community.

For these reasons, Mid-Shore Pro Bono urges the Committee's support for HB225. If you have any questions regarding our position on this bill, please contact Meredith Lathbury Girard, Esq., executive director, at 410-690-8128 or mgirard@midshoreprobono.org.

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