

HOLLY HICKMAN TESTIMONY IN SUPPORT OF HOUSE BILL 896

My name is Holly Hickman

I am here to tell my story of how I almost could not find a place to live with my voucher because of my credit report and I ask that you pass House Bill 896

I am disabled and my three adult children are disabled too. Our income is SSI. Because of my disability the ARC of Frederick County works with me and supports me. Last year, my lease was not renewed. My children and I started applying for other housing hoping to find somewhere to move so we would not be homeless. We applied to so many places and we were rejected from all due to things on my credit report. Every application was so expensive. They charge a fee for every adult in the house. I have 3 adult disabled children so I had to pay \$100 to \$160 for every rental application that I submitted, and then they would reject us and I would not get that money back.

I do not have good credit because I was in an abusive marriage and my ex-husband got credit card debt in both our names. I can afford my rent with my voucher and I did not owe my landlord any rent when they decided not to renew my lease. Even though I always pay my rent, I could not find a place to rent to me.

It was very stressful and scary and caused me so much anxiety because I did not think we would find a place to live. I felt like I was having a panic attack all the time. I had no energy and had trouble gathering my thoughts. My grandson was newborn and I was scared we would end up homeless and lose him. It took us more than 6 months to find a place that would take us because of my credit, and we ended up homeless and living in a hotel for 9 days.

If House Bill 896 was the law in Maryland I would not have had such a hard time finding a place to rent to me and my children.