



To: Delegate J. Sandy Barlett, Chair  
Delegate Debra Davis, Vice Chair  
Member of the House Judiciary Committee  
March 11, 2026

The Citizens Review Board for Children (CRBC) expresses support for **HB1198 – Civic Actions – Coerced Debt – Debtor Protections.**

**HB1198** seeks to create provisions authorizing a debtor to provide certain notice to a creditor and request that the creditor cease debt collection activity relating to a coerced debt; authorizing a debtor, after providing a creditor with certain notice, to bring an action against the creditor seeking certain relief; authorizing a debtor to bring a certain action against a certain individual; establishing a certain affirmative defense; and generally relating to coerced debt. The proposed legislation enables those people who acquired debt that they did not create and were unaware that the debt exists to seek relief.

CRBC reviews cases of children across the entire state of Maryland in all 24 jurisdictions who are in the state's foster care out-of-home placements. In doing so, various reviews have revealed that when a young person is preparing to age out of care, it was discovered that they had outstanding debt in their name that was established for them as a young child. Oftentimes, the parent/caregiver's credit is below standard, and they decide to utilize their son or daughter's information to create a Baltimore Electric Company or telephone account in their child's name not considering what might transpire down the road for the child. This action was a common practice for many and it has had long lasting impact on the child/youth which often can impede their progress towards self-sufficiency.

**HB1198** will give young people a fighting chance to begin their own lives to clear up any negative debt that they did not create and have an opportunity to begin their lives with a clean slate to begin to establish their own credit histories. For this reason, the Citizens Review Board for Children urges a favorable report for **HB1198**.