

Statement Supporting HF 548, Eviction Expungement/Sealing

We enthusiastically support this bill to free thousands of lowans, including victims of gender violence, from a lifetime of being negatively impacted by an eviction record. Support accessing stable housing is the most requested service among violent crime victims served in local agencies across lowa and unfortunately, remains one of the greatest unmet needs because an eviction record poses such an enormous barrier to housing access and economic stability.

This bill addresses a major barrier to housing access caused by unfair tenant screening practices. These policies impact all renters but disproportionately harm WOMEN- Black women, women with children, low-income women, and gender violence victims.

First, the bill protects a tenant from being punished with an eviction record if they were never evicted, i.e., it seals eviction filings after final judgment if a tenant is not guilty. In about half of eviction filings in lowa the tenant 'wins' their case and is not evicted. Yet tenant screening policies used by landlords count all filings the same – so an applicant is denied housing even if they were never evicted.

Second, the bill allows tenants who *have* been evicted for nonpayment of rent to petition the court to seal the record if they have had a 'clean' record (no evictions for nonpayment of rent) for five years. This provision provides relief from a lifetime of negative consequences caused by an eviction record.

An inability to pay rent 5 years ago is an unfair reflection on a tenant's future behavior. There are numerous factors impacting an individual's ability to pay rent, and some are out of the tenant's control. Survivors of gender violence are often evicted for non-payment of rent because they cannot afford to continue paying rent for a home where they were unsafe.

Landlords understandably need to manage risk, but these screening policies are a misuse of online public records that negatively and forever impact housing and economic security for many people.

Access to affordable housing is foundational to economic security. Having an eviction record initiates a cascade of negative consequences that undermine economic security over a lifetime, e.g., restricting access to safe housing limits access to jobs and schools and safe communities.

Crime victim service providers have first-hand experience with this. Escaping abuse generally means losing housing and economic stability as well as the means to regain it. Having an eviction record is such a significant barrier to economic stability it should be no surprise that gender violence is a leading cause of homelessness for women and children.

Bottom line: An eviction record keeps families trapped in a cycle of economic hardship. It is blatantly unfair to mark people for life with an eviction record if they have never been evicted. And given the immediate and direct impact of stable housing on economic security, not being able to pay rent 5 years ago should not forever limit someone's access to housing.

This bill offers meaningful, life-changing relief to all lowa renters impacted by eviction filings. Please support this bill.



Eviction Expungement Talking Points

Please support <u>HF 548</u>, a bill to free thousands of lowans, including victims of domestic and sexual violence, from a lifetime of being negatively impacted by an eviction record. This bill addresses a major barrier to housing access and economic security caused by unfair tenant screening practices. These policies impact all renters but disproportionately harm women and children.

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Access to affordable housing is foundational to economic security. Having an eviction record limits access to housing and that makes it harder to stay employed and keep children in school. It keeps families trapped in a cycle of economic hardship.

It is blatantly unfair to mark people for life with an eviction record if they have never been evicted. And given the immediate and direct impact of stable housing on economic security, not being able to pay rent 5 years ago should not forever limit someone's access to housing. Please support this bill offering meaningful, life-changing relief to all lowa renters impacted by eviction filings.