



HB 103 - Access to Counsel in Evictions – Task Force Termination and Special Fund
House Appropriations Committee
February 11, 2025
SUPPORT

Chair Barnes, Vice-Chair and members of the committee, thank you for the opportunity to submit testimony in support of House Bill 103. This bill will strengthen protections for renters.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

Evictions can cause homelessness, financial hardship, and many other harmful outcomes for both individuals and their households. Tenants who have legal representation are better able to manage all of the complex legal procedures involved in eviction proceedings and are given awareness of their rights. According to [the Attorney General's 2025 report](#), more than 90% of landlords have legal representation and more than 90% of renters do not, the ACE Program has played a significant role in offering legal assistance to tenants who are facing eviction. This discrepancy frequently results in unfair consequences, such as a rise in homelessness and evictions. By balancing this disparity, the ACE Program seeks to guarantee equity in the eviction process.

At CASH Campaign, we often see these disparities act out in real time. Such as with one client who reached out to us too late to prevent the eviction process and without legal representation at her hearing, she was unable to effectively defend her case, resulting in an eviction on her record. This is too often the case and disproportionately affects marginalized people, and thus, contributes to a cycle of poverty and disadvantage. For many Marylanders, this is not a unique incident but rather a recurring reality. In 2022, the Maryland General Assembly realized the need in the passing of Senate Bill 662 (Access to Counsel in Evictions Special Fund); we ask the committee to support this bill in order to maintain funding for the Access to Counsel in Evictions Program and to further Maryland's commitment to housing stability and equity.

For these reasons, we encourage a favorable report on HB 103.

Creating Assets, Savings and Hope