



**HB 560 - Criminal Law – Fraud – Possession of Residential Real Property**  
**House Judiciary Committee**  
**February 11, 2025**  
**OPPOSE**

Chair Clippinger, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in opposition to House Bill 560. This bill removes the court from wrongful detainer processes solely upon the landlord providing an affidavit to the Sheriff.

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.**

**Many tenants and residents with the right to reside at the property will be evicted by predatory owners without court process.** HB 560 strips residents of their constitutional right to have any eviction defense heard before a court. Instead, someone who claims to be the property owner (but may not actually be the owner) submits a written request to the sheriff for the eviction of someone who they claim is not a tenant, and the sheriff becomes the judge and jury on whether a family becomes homeless.

HB 560 will have a disparate impact on Black, woman-led households. Maryland's long history of housing segregation and discriminatory policies mean that Black and Brown Marylanders are much more likely to be renters and at risk of eviction, and therefore more likely to be most in need of affordable housing and victims of rental scams. [73% of MD households that obtained eviction prevention funds in the pandemic's wake identified as Black, and 71% identified as being woman-led.](#)

CASH Campaign is a part of Renters United Maryland, which strongly opposes HB 560 because it will increase homelessness and the potential for violent encounters with law enforcement in our communities. We have seen too many tenants and other residents victimized by scams and predatory property owners. HB 560 will empower those predatory property owners to evict residents without court process and make the Sheriff the judge and jury in every case. We strongly oppose this assault on our communities.

**Thus, we encourage you to return an unfavorable report for HB 560.**

*Creating Assets, Savings and Hope*