



HB 433 - Business Regulation – Collection Agencies – Licensure Exemption for Property Managers

Hearing before the House Economic Matters Committee, Feb. 11, 2026

Position: UNFAVORABLE (UNF)

Chair Valderrama, Vice Chair Charkoudian and Committee Members:

Chesapeake Physicians for Social Responsibility (CPSR) opposes HB 433 and urges the House Economic Matters Committee to issue an **unfavorable report**. As an organization founded by physicians, we understand that **prevention is far superior to treatment in reducing costs, illness, injury, deaths and suffering. Preventing evictions saves lives. Protecting rights for renters facing evictions upholds social, economic and racial justice.**

HB 433 creates a special exemption for property managers from Maryland’s debt collector licensing requirements without a substantial justification. **Exempting property managers from debt collector licensing will embolden bad actors to engage in more deceptive, abusive, and harassing debt collection tactics.**

Opposing HB433 is important to CPSR because of the strong evidence linking housing and health. It is one of the most basic social determinants of health.¹ A recent review of the best designed studies looked at the harms from eviction filings and evictions on children from birth to age 9². In older children and adolescents, a history of multiple moves has been associated with mental health problems later in life including violence and suicide.³ A study from 2021 showing the relationship between evictions and depression add to evidence of the role of

¹ <https://jamanetwork.com/journals/jama/fullarticle/2667710>

² <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2803667>

³ <https://www.sciencedirect.com/science/article/pii/S0749379716301180>

evictions in population health inequality”⁴ Homelessness can be deadly.⁵ The homeless have a 5-10 x higher mortality than the housed with an average life expectancy of 53 years in one study.

For all of these reasons, alternatives to eviction should be sought and surely a bill which green lights separating people from their housing, by removing an important vehicle for them to assert their rights, should be opposed. If HB 433 passes, this one accountability measure will disappear: property managers will no longer need to be licensed, and so DLLR will no longer have jurisdiction over a complaint. Bottom line: **HB 433 will make Maryland’s renting families less safe and secure in their homes.**

As members of Renters United of Maryland, CPSR strongly opposes HB433 which could have the unintended consequence of evicting lawful residents who would not have a meaningful chance to challenge the eviction. **Without a way to regulate behavior of managers and other debt collectors working for landlords, more families might find themselves suffering the disruptive and dangerous experience of eviction.**

Housing is health! Chesapeake PSR **urges an unfavorable report on H433.**

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For these reasons, we urge an **unfavorable** report on HB 433.

⁴ <https://pmc.ncbi.nlm.nih.gov/articles/PMC8045672/>

⁵ <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/2687991>