


Robin Truiett-Theodorson  
Chairwoman, Board of Commissioners  
Janet Abrahams  
President / Chief Executive Officer



February 11, 2026

TO: Members of the Economic Matters Committee  
FROM: Janet Abrahams, HABC President & CEO   
RE: HB 433 – Business Regulation – Collection Agencies – Licensure Exemption for Property Managers  
POSITION: Support

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Chair Kriselda, Vice Chair Lorig, and Members of the Economic Matters Committee, please be advised that the Housing Authority of Baltimore City (HABC) wishes to submit testimony on HB – Business Regulation – Collection Agencies – Licensure Exemption for Property Managers

HB 433 exempts property managers engaged in certain activities from the requirement to hold a license to do business as a collection agency from the State Collection Agency Licensing Board; and generally relating to property managers, collection agencies, and the State Collection Agency Licensing Board.

The Housing Authority of Baltimore City (HABC) is one of the country's largest public housing authorities (PHAs) and Baltimore City's largest provider of affordable housing opportunities. HABC serves over 46,000 low-income individuals in Baltimore City through its Public Housing and Housing Choice Voucher (HCVP) programs. HABC's public housing inventory currently consists of approximately 6,000 units, and we provide rental assistance to nearly 22,000 households through our voucher program. HABC is federally funded and regulated by the US Department of Housing and Urban Development (HUD).

HABC has Asset Managers at each of our public housing developments who perform the functions of property managers as defined in HB 433. Rent collection is a standard function of management, but not the primary purpose of our agency. We support the exemption created in this bill, as it will eliminate additional administrative burdens and prevent HABC from incurring increased operational costs. This will ensure that HABC's staff's time and funding is dedicated to support our overall mission of creating and providing quality affordable housing opportunities for the people we serve.

We respectfully request a favorable report for House Bill 433.