



**HB 104 - Unhoused Individuals - Rights and Affirmative Defense**  
**House Judiciary Committee**  
**February 3, 2026**  
**SUPPORT**

Chair Bartlett, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in support of House Bill 104. This bill affirms basic rights for unhoused individuals in Maryland.

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.**

Treating homelessness as a criminal issue reinforces stigma around people who are unhoused. This framing places blame on individuals, even though more than 6,000 people in Maryland experience homelessness<sup>1</sup>, demonstrating that this is not an individual failure but a systemic issue. Criminalizing homelessness ignores the structural drivers of housing instability, including the lack of affordable housing, employment, and income security.<sup>2</sup>

CASH has seen this reality firsthand. As the nonprofit administrator for Baltimore City's guaranteed income program, CASH regularly worked with families who were at high risk of eviction or homelessness through no fault of their own. Medical expenses, unexpected emergencies, and job insecurity, combined with insufficient support systems, illustrate how existing structures fail vulnerable households. Criminalizing the behaviors people rely on to survive does not address these failures.

When individuals lack access to adequate shelter, sleeping, resting, eating, and protecting themselves from outside elements are unavoidable. Penalizing these activities does not reduce homelessness. Instead, it increases instability, draws people deeper into public systems, and places additional strain on local resources.<sup>2</sup> HB 104 encourages responses that prioritize connection to services and housing over punishment, which evidence shows is more effective and less costly in the long term.<sup>2</sup>

***Thus, we encourage you to return a favorable report for HB 104.***

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<sup>1</sup> The U.S. Department of Housing and Urban Development. *2024 Annual Homelessness*

<sup>2</sup> Tasneem Owadally and Quinn Grundy, "From a Criminal to a Human-Rights Issue: Re-Imagining Policy Solutions to Homelessness," *Policy, Politics, and Nursing Practice* (2023), 178-86, PMID: PMC10345991.