



2017 Legislative Wrap-Up

Missed Opportunities for Maryland Workers

- ***EITC Expansion for Younger Workers*** ([HB2/SB14](#)): The Earned Income Tax Credit is a powerful incentive to help workers make ends meet, but we are leaving behind workers between 18-24 years old and those not claiming any children. Although we are disappointed that the bill did not move forward this year, it is evident that the EITC has widespread support. We will continue to work with our partners across the state to ensure that the EITC is accessible to those who need it. [Sign up here to join our EITC coalition!](#)
- ***EITC Outreach Bill*** ([HB762](#)): This bill would have allowed for information-sharing between Maryland's Department of Human Resources and the Comptroller's Office to better target EITC outreach. The bill passed the full House and then was stuck in the Senate Budget & Taxation Committee.

Significant Consumer Protection Wins

- ***Payday Lending Regulation*** ([HB1270/SB527](#)): Stops predatory payday loan shark from charging interest, fees, and other charges in excess of Maryland's 33% annual interest cap. The industry hired top lobbyists to fight the bill and consumer advocates fought back hard, passing the bill unanimously in the House and 40-5 in the Senate, and torpedoed all harmful amendments.
- ***Taxpayer Protection Act*** ([HB424/SB304](#)): Increases regulations of tax preparers and provides the Comptroller and Attorney General with broader powers to prosecute fraudulent and predatory tax preparers. The Comptroller [blocked 54 tax preparers](#) from filing suspected fraudulent returns this year.
- ***Maryland Financial Consumer Protection Commission*** ([HB1134/SB0884](#)): Creates a state-level Financial Consumer Protection Commission to study the impact that the federal Dodd-Frank Act regulation repeals could have on the state.
- ***Credit Report Security Freezes (Fees)*** ([HB212/SB270](#)): Prevents data breach victims from having to pay fees for freezing their credit reports.

Maryland Workers Gain Access to Earned Sick Leave

- ***Earned Sick Leave*** ([HB1](#)): After 5 years of dedicated advocacy from the Working Matters Coalition, we are happy to see Maryland workers provided access to up to 5 days of earned, paid sick leave. This policy benefits over 700,000 low-wage workers and their families. Governor Hogan has publicly stated that he will veto the bill. [ACT NOW](#) to tell him over 80% of Marylanders support this bill!



Student Loan Debt Relief Measures

- ***Award Displacement Prohibition*** ([HB266/SB327](#)): Prohibits state colleges from reducing institutional financial aid when an applicant receives an outside scholarship. Students shouldn't be penalized because they receive outside scholarships.
- ***Debt Letter*** ([HB509/SB429](#)): Requires state higher education institutions to send an annual letter to those receiving financial aid with information about the amount of debt they have accrued. This bill will help students to understand their debt load before they graduate and will hopefully help them to make informed choices about how much they borrow.

Food Access Developments

- ***Maryland Meals for Achievement*** ([HB257/SB359](#)): Provides funding for all schools that qualify for the MMFA program, and allows for “grab-and-go” breakfasts in eligible high schools across Maryland.
- ***Hunger-Free Schools Act of 2017*** ([HB287/SB361](#)): Reauthorizes and updates the Hunger-Free Schools Act of 2015, which was set to expire this year. The Hunger-Free Schools Act of 2015 allows Maryland to expand access to free school meals to over 93,000 students.

Unfinished Business

- ***Video Toll Collection Reform*** ([HB963/SB139](#)): This bill would have improved notifications for drivers with late or unpaid tolls and would have prevented their accounts from going to the Central Collections Agency. A 2013 law allows the Maryland Transit Authority to charge a \$50 violation fee on unpaid or late tolls. This has resulted in over 340,000 drivers with toll debt sent to Central Collections (with a 17% fee) and 47,000 drivers with their registration flagged at MVA. Some drivers are reporting thousands of dollars in debt and significant customer service challenges trying to resolve the debt. Some drivers have reported not receiving notices from MDTA that they had any toll violations.
- ***Regulation of Student Education Loan Servicers*** ([HB770/SB916](#)): This bill sought to regulate student loan servicers as collection agencies in order to protect student loan borrowers from unscrupulous lending practices.