

2010 Legislative Scorecard

 Λ s we approach our 10th year fighting for consumers, we do so in the midst of the worst recession our country has experienced in more than half a century. The issues that MCRC cares about most—protecting vulnerable Marylanders from predatory and abusive lending practices, helping people save their homes and keep more money in their pockets, and speaking for those who traditionally have not had a voice—are especially important now.

Prior to the start of the 2010 legislative session, MCRC prioritized the issues that it believes were most important to Maryland consumers. During the session, MCRC provided information to lawmakers on these issues and advocated for the passage or failure of related bills. This scorecard provides information about each of our high priority bills and shows how lawmakers voted.

Because so many bills live or die in legislative committees, and so many good pieces of legislation never make it to the full House or Senate floor, MCRC scored several important committee votes and included those votes in the final score wherever possible.

Bills that make it through both chambers often have broad support by the time they make to the full floor. Certain controversial elements may have been removed or modified through amendments. It is important to keep this in mind when reviewing the scorecard. Many Members voted for consumer protection bills when the bills moved to the full floor; this does not mean that everyone who voted for these bills is a consumer rights champion. What happens in committees and behind the scenes is important as well. (You can keep abreast of which Members are protecting consumers behind the scenes by signing up for our legislative alerts at marylandconsumers.org.)

We hope you find this legislative scorecard useful. Contact us and let us know what you think as well as what you would like to see in it next year.

www.marylandconsumers.org

Summary of the Session

The General Assembly took several steps forward in protecting consumers from predatory financial products and mitigating foreclosures. However, legislators stalled on several fronts, missing opportunities to regulate unscrupulous debt settlement, and to ensure affordable utility rates for families in need. Maryland legislators also failed to take steps to increase consumer protections and provide needed enforcement measures.

Legislation Scored

HB 79/SB 678 Keeps predatory payday lenders out of Maryland by maintaining the State's 33% rate cap for small loans. Passed. MCRC supported.

HB 144 Would have eliminated the People's Insurance Counsel in the Office of the Maryland Attorney General. Failed in House Economic Matters Committee. MCRC opposed.

HB 175/SB 312 Would have limited employers' use of credit scores in hiring. Failed in House Economic Matters and Senate Finance committees. MCRC supported.

HB 379 Would have provided greater transparency for consumers about arbitration groups. Failed in Senate Finance Committee. MCRC supported.

HB 472 Requires third party mediation between lenders and homeowners facing foreclosure. Passed. MCRC supported.

HB 1018 Would have required a trial period for wireless contracts. Failed in House Economic Matters Committee. MCRC supported.

HB 1206/SB 762 Increased disclosures in tax preparers' offices about "refund anticipation loans." Passed. MCRC supported.

HB 1327 Would have penalized homeowners who unknowingly hired unlicensed contractors. Failed in House Economic Matters Committee. MCRC opposed.

Note: HB 392/SB 701, as originally proposed, was a key bill for MCRC. It would have banned most upfront fees and capped overall fees for debt settlement firms. As passed it will create a study group only, therefore it is not included in this scorecard. MCRC supported the original bills, and was named to study group

House Economic Matters Committee, key votes

Delegate	Dist.	HB79	HB144	HB175	HB379	HB1018	HB1206	HB1327	Total
Dereck Davis	25								
David Rudolph	34B	+	+	-	+	-	+	+	5/7
Charles Barkley	39	+	+	+	+	+	+	+	7/7
Aisha Braveboy	25	+	+	+	+	+	+	+	7/7
Emmett Burns, Jr.	10	+	+	-	+	-	+	+	5/7
Brian Feldman	15	+	-	+	+	+	+	+	6/7
Jeannie Haddaway- Riccio	37B	-	-	-	-	-	+	+	2/7
Hattie Harrison	45	+	+	-	+	+	+	+	6/7
Sue Hecht	3A	+	+	+	+	+	+	+	7/7
Richard Impallaria	7	-	+	-	-	-	Е	-	1/6
Sally Jameson	28	-	+	-	+	-	+	+	4/7
James King	33A	+	-	-	+	-	+	+	4/7
Ruth Kirk	44	+	+	-	+	-	+	+	5/7
Carolyn Krysiak	46	+	+	-	Е	-	+	+	4/6
Mary Ann Love	32	+	+	-	+	+	+	+	6/7
Roger Manno	19	+	+	+	+	+	+	+	7/7
James Mathias	38B	-	+	-	+	+	+	+	5/7
Brian McHale	46	+	+	-	+	+	+	+	6/7
Warren Miller	9A	-	-	-	-	-	+	+	2/7
Joseph Minnick	6	+	+	-	+	-	+	+	5/7
Donna Stifler	35A	-	-	-	-	+	+	+	3/7
Herman Taylor, Jr.	14	+	+	-	+	+	+	-	5/7
Michael Vaughn	24	+	+	+	+	+	+	-	6/7
Mary Roe Walkup	36	-	-	_	-	+	+	+	3/7

⁺ is a pro-consumer vote; - is an anti-consumer vote; **A** = absent; **E** = excused; **NV** = not voting

House Environmental Matters Committee, key vote

Delegate	District	HB 472	Total
Maggie McIntosh	43	+	1/1
James Malone	12A	+	1/1
Saqib Ali	39	+	1/1
Pam Beidle	32	+	1/1
Elizabeth Bobo	12B	+	1/1
Rudolph Cane	37A	+	1/1
Alfred Carr, Jr.	18	+	1/1
Virginia Clagett	30	+	1/1
Barbara Frush	21	+	1/1
Cheryl Glenn	45	+	1/1
Anne Healey	22	+	1/1
Marvin Holmes	23B	+	1/1
Tom Hucker	20	+	1/1
Stephen Lafferty	42	+	1/1
Doyle Niemann	47	+	1/1
Wayne Norman, Jr.	35A	-	0/1
Anthony O'Donnell	29C	Е	0/0
Andrew Serafini	2A	-	0/1
Tanya Thornton Shewell	5A	+	1/1
Richard Sossi	36	+	1/1
Dana Stein	11	+	1/1
Paul Stuff	4A	+	1/1
Michael Weir, Jr.	6	+	1/1

⁺ is a pro-consumer vote; - is an anti-consumer vote; A = absent; E = excused; NV = not voting

House of Delegates, key votes

Delegate	Dist.	HB79	HB 379	HB 472	HB 1206	Environ. Matters	Econ. Matters	Score
Saqib Ali	39	NV				1/1	Matters	80
Curt Anderson	43	+	+	+	+	1/1		100
Susan Aumann	42	-	- -	- -	+			25
Charles Barkley	39	+	+	+	+		7/7	100
Ben Barnes	21	+	+	+	+		1/1	100
Joseph Bartlett	4A	-	-	-	+			25
Kumar Barve	17	+	+	+	+			100
Gail Bates	9A	_	+	-	+			50
Pamela Beidle	32	+	+	+	+			100
Wendell Beitzel	1A	_	+	+	+	1/1		80
Joanne Benson	24	+	+	+	+	17.1		100
Elizabeth Bobo	12B	+	+	+	+	1/1		100
John Bohanan, Jr.	29B	+	+	+	+	., .		100
Joseph Boteler, III	8	_	-	-	+			25
Talmadge Branch	45	+	+	+	+			100
Aisha Braveboy	25	+	+	+	+		7/7	100
Eric Bromwell	8	E	E	+	E		.,.	100
William Bronrott	16	+	+	+	+			100
Emmett Burns	10	+	+	+	+		5/7	100
Michael Busch	30	+	+	+	+			100
Rudolph Cane	37A	+	+	+	+	1/1		100
Jon Cardin	11	+	+	+	+			100
Alfred Carr, Jr.	18	+	+	+	+	1/1		100
Jill Carter	41	+	+	+	+			100
Galen Clagett	3A	+	+	+	+			100
Virginia Clagett	30	+	+	+	+	1/1		100
Frank Conaway, Jr.	40	+	+	+	+			100
Norman Conway	38B	+	+	+	+			100
Bob Costa	33B	+	+	+	+			100
Dereck Davis	25	+	+	+	+			100
Steven DeBoy	12A	+	+	+	+			100
John Donoghue	2C	+	+	+	+			100
Kathleen Dumais	15	+	+	+	+			100
Don Dwyer	31	-	-	-	+			25
Adelaide Eckardt	37B	-	-	+	+			50
Donald Elliot	4B	-	+	+	+			75
Page Elmore	38A	+	+	Е	+			100
Brian Feldman	15	+	+	+	+		6/7	91

House of Delegates, key votes, cont.

Delegate	Dist.	HB79	HB 379	HB 472	HB 1206	Environ. Matters	Econ. Matters	Score
William Frank	42					Matters	Matters	100
Bill Frick	16	+	+	+	+			100
Barbara Frush	21	+	+	+	+	1/1		100
Tawanna Gaines	22	+	+	+	+	1/1		100
Ron George	30	- -	- -	+	+			50
Jim Gilchrist	17	+		+				100
Cheryl Glenn	45	+	+	+	+	1/1		100
Melony Griffith	25	+	+	+	+	1/ 1		100
Ana Sol Gutierrez	18							100
Guy Guzzone	13	+	+	+	+			100
-		+	+	+	+		2/7	36
Jeannie Haddaway- Riccio	37B	-	-	+	+		2/1	30
Peter Hammen	46	+	+	+	+			100
Hattie Harrison	45	+	+	+	+		6/7	91
Keith Haynes	44	+	+	+	+			100
Anne Healey	22	+	+	+	+	1/1		100
Sue Hecht	3A	+	+	+	+		7/7	100
Henry B. "Hank" Heller	19	+	+	+	+			100
Sheila Hixon	20	+	+	+	+			100
Marvin Holmes	23B	+	+	+	+	1/1		100
Carolyn Howard	24	+	+	+	+			100
James W. Hubbard	24	+	+	+	+			100
Tom Hucker	20	Е	+	+	+	1/1		100
Rick Impallaria	7	-	-	-	+		1/6	20
Jolene Ivey	47	+	+	+	+			100
Mary-Dulany James	34A	Е	+	+	+			100
Sally Jameson	28	+	+	+	+		4/7	73
Charles Jenkins	3B	+	+	-	+			75
J.B. Jennings	7	-	-	-	+			25
Adrienne Jones	10	+	+	+	+			100
Wade Kach	5B	-	-	+	+			50
Anne Kaiser	14	+	+	+	+			100
Kevin Kelly	18	+	+	+	+			100
James King	33A	+	+	+	+		4/7	73
Nicholas Kipke	31	+	+	+	+			100
Ruth Kirk	44	+	+	+	+		5/7	82
Benjamin F. Kramer	19	+	+	+	+			100
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House of Delegates, key votes, cont.

						Environ.	Econ.	
Delegate	Dist.	HB79	HB 379	HB 472	HB 1206	Matters	Matters	Score
Susan Krebs	9B	-	-	+	+			50
Carolyn Krysiak	46	+	+	+	+		4/6	80
Sue Kullen	27B	+	+	+	+			100
Stephen Lafferty	42	+	+	+	+	1/1		100
Susan Lee	16	+	+	+	+			100
Gerron Levi	23A	+	+	+	+			100
Murray Levy	28	+	+	+	+			100
Mary Ann Love	32	+	+	+	+		6/7	91
James Malone	12A	Е	+	+	+			100
Roger Manno	19	+	+	+	+		7/7	100
Jim Mathias	38B	+	+	+	+		5/7	82
Susan McComas	35B	-	-	-	+			25
Tony McConkey	33A	+	+	-	+			75
Pat McDonough	7	-	-	+	+			50
Brian McHale	46	+	+	+	+		6/7	91
Maggie McIntosh	43	+	+	+	+			100
Warren Miller	9A	-	-	-	+		2/7	27
Joseph "Sonny" Minnick	6	+	+	+	+		5/7	82
Heather Mizeur	20	+	+	+	+			100
Karen Montgomery	14	+	+	+	+			100
Dan Morhaim	11	+	+	+	+			100
Peter Murphy	28	+	+	+	+			100
LeRoy Myers, Jr.	1C	Е	-	-	+			33
Shirley Nathan-Pulliam	10	+	+	+	+			100
Doyle Niemann	47	+	+	+	+	1/1		100
Wayne Norman	35A	-	-	-	+	0/1		20
Nathaniel T. Oaks	41	+	+	-	+			75
Anthony O'Donnell	29C	-	-	-	+			25
John Olszewski, Jr.	6	+	+	+	+			100
Joseline Pena-Melnyk	21	+	+	+	+			100
Shane Pendergrass	13	+	+	+	+			100
James Proctor, Jr.	27A	+	+	+	NV			75
Victor Ramirez	47	+	+	+	+			100
Kirill Reznik	39	+	+	+	+			100
Craig Rice	1	+	+	+	+			100
B. Daniel Riley	34A	+	+	+	+			100

House of Delegates, key votes, cont.

Delegate	Dist.	HB79	HB 379	HB 472	HB 1206	Environ. Matters	Econ. Matters	Score
Barbara Robinson	40	+	+	+	+		,	100
Sandy Rosenberg	41	+	+	+	+			100
Justin Ross	22	+	+	+	+			100
David Rudolph	34B	+	+	+	+		5/7	82
Steve Schuh	31	+	+	+	+			100
Todd Schuler	8	+	+	+	+			100
Andrew Serafini	2A	-	-	-	+	0/1		20
Christopher Shank	2B	-	-	-	+			25
Tanya Thornton Shewell	5A	-	+	+	+	1/1		80
Luiz Simmons	17	+	+	+	+			100
Michael Smigiel, Sr.	36	-	+	-	+			50
Theodore Sophocleus	32	+	+	+	+			100
Richard Sossi	36	-	-	+	+	1/1		60
Dana Stein	11	+	+	+	+	1/1		100
Donna Stifler	35A	-	-	-	+		3/7	36
Nancy Stocksdale	5A	-	-	+	+			50
Melvin Stukes	44	+	+	+	+			100
Paul Stull	4A	-	+	+	+	1/1		80
Shawn Tarrant	40	+	+	+	+			100
Herman Taylor, Jr.	14	+	+	+	+		5/7	82
Frank Turner	13	+	+	+	+			100
Veronica Turner	26	+	+	+	+			100
Kris Valderrama	26	+	+	+	+			100
Joseph Vallario, Jr.	27A	+	+	+	+			100
Michael Vaughn	24	+	+	+	+		6/7	91
Jeff Waldstreicher	18	+	+	+	+			100
Jay Walker	26	+	+	+	+			100
Mary Roe Walkup	36	-	-	+	+		3/7	45
Mike Weir, Jr.	6	+	+	+	+	1/1		100
John Wood	29A	+	+	+	+			100

⁺ is a pro-consumer vote; - is an anti-consumer vote; A = absent; E = excused; NV = not voting

Senate Finance Committee, key votes

Senator	District	SB312	HB379	SB678	SB762	Total
Thomas Middleton	28	+	+	+	+	4/4
John Astle	30	-	-	-	+	1/4
George Della, Jr.	46	+	+	+	+	4/4
Nathan Exum	24	+	+	+	+	4/4
Rob Garagiola	15	+	-	+	+	3/4
Barry Glassman	35	-	-	+	+	2/4
Dolores Kelley	10	-	+	+	+	3/4
Allen Kittelman	9	-	-	+	+	2/4
Kathy Klausmeier	8	-	-	+	+	2/4
E.J. Pipkin	36	-	-	+	+	2/4
Catherine Pugh	40	+	+	+	+	4/4

⁺ is a pro-consumer vote; - is an anti-consumer vote

Senate Judicial Proceedings, key vote

Senator	District	HB1199	Total
Brian Frosh	16	+	1/1
Lisa Gladden	41	+	1/1
James Brochin	42	+	1/1
Jennie Forehand	17	+	1/1
Larry Haines	5	+	1/1
Nancy Jacobs	34	+	1/1
Alex Mooney	3	+	1/1
Anthony Muse	26	+	1/1
Jamie Raskin	20	+	1/1
Bryan Simonaire	31	+	1/1
Norman Stone, Jr.	6	+	1/1

⁺ is a pro-consumer vote; - is an anti-consumer vote

Senate, key votes

	D . 1	20000	20704	20700	UD 470	Judicial Proc.	Finance	
Senator Laborator	Dist.	SB678	SB701	SB762	HB472	Committee	Committee	Score
John Astle	30	+	+	+	E		1/4	57
David Brinkley	4	+	+	+	+	4 /4		100
Jim Brochin	42	+	+	+	+	1/1		100
Richard Colburn	37	+	+	+	+			100
Joan Carter Conway	43	+	+	+	+			100
Ulysses Currie	25	+	+	+	+			100
James DeGrange, Sr.	32	+	+	+	+		4/4	100
George Della, Jr.	46	+	+	+	+		4/4	100
Roy Dyson	29	+	+	+	+			100
George Edwards	1	+	+	+	+		4/4	100
Nathaniel Exum	24	+	+	+	+	4.44	4/4	100
Jennie Forehand	17	+	+	+	+	1/1		100
Brian Frosh	16	+	+	+	+	1/1	0/4	100
Rob Garagiola	15	+	+	+	+		3/4	88
Lisa Gladden	41	+	+	+	+	1/1		100
Barry Glassman	35	+	+	+	+		2/4	75
Larry Haines	5	+	+	+	+	1/1		100
David Harrington	47	+	+	+	+			100
Andrew Harris	7	+	+	+	+			100
Nancy Jacobs	34	+	+	+	+	1/1		100
Verna Jones	44	+	+	+	+			100
Edward Kasemeyer	12	+	+	+	+			100
Delores Kelley	10	+	+	+	+		3/4	88
Nancy King	39	+	+	+	+			100
Allan Kittelman	9	+	+	+	+		2/4	75
Kathy Klausmeier	8	+	+	+	+		2/4	75
Rona Kramer	14	+	+	+	+			100
Michael Lenett	19	+	+	+	+			100
Richard Madaleno, Jr.	18	+	+	+	+			100
Nathaniel McFadden	45	+	+	+	+			100
Thomas M. Middleton	28	+	+	+	+		4/4	100
Thomas V. Mike Miller, Jr.	27	+	+	+	+			100
Alex Mooney	3	+	+	+	+	1/1		100
Donald Munson	2	+	+	+	+			100
C. Anthony Muse	26	+	+	+	Е	1/1		100
Douglas Peters	23	+	+	+	+			100

Senate, key votes, cont.

Senator	Dist.	SB678	SB701	SB762	HB472	Judicial Proc. Committee	Finance Committee	Score
Paul Pinsky	22	+	+	+	+			100
E.J. Pipkin	36	+	+	+	+		2/4	75
Catherine Pugh	40	+	+	+	+		4/4	100
Jamie Raskin	20	+	+	+	+	1/1		100
Edward Reilly	33	+	+	+	-			75
James Robey	13	+	+	+	+			100
Jim Rosapepe	21	+	+	+	+			100
Bryan Simonaire	31	+	+	+	+	1/1		100
J. Lowell Stoltzfus	38	+	+	+	+			100
Norman Stone, Jr.	6	+	+	+	+	1/1		100
Bobby Zirkin	11	+	+	+	+			100

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Consumer Rights Hall of Fame

These legislators voted for consumer rights 100% of the time, both in the House Economic Matters Committee or the Senate Finance Committee and on the final floor votes.

HOUSE

Charles Barkley Aisha Braveboy Sue Hecht Roger Manno SENATE

George Della, Jr. Nathaniel Exum Thomas "Mac" Middleton Catherine Pugh

About Us

The Maryland Consumer Rights Coalition advances and protects the interests of Maryland consumers, and works to ensure fairness and safety in the marketplace. MCRC:

Educates individuals, organizations and public officials about consumer issues and consumer rights. MCRC conducted a Credit Health Builds Wealth training program that helped individuals learn about their credit scores, how to repair credit, and plan for their financial future. MCRC trained more than 400 individuals through this program.

Advocates for fair, transparent, and common sense policies on a range of consumer and-health-related issues before the Maryland Legislature and state agencies.

Informs the public, policymakers, and the media about important consumer issues and how Maryland can protect consumers from harm. MCRC publications have been used by policymakers, the media, and the public to promote appropriate solutions to support consumers. Our website contains consumer advice as well as information on local and national consumer legislation.

