

MCRC's Legislative Wins, 2016

For-Profit Schools

Creating stronger consumer protections and provide greater transparency for the 30,000 students attending for-profit and private career schools in Maryland. The legislation creates a Guaranty Fund for students attending for-profit schools and streamlines the process for providing a refund. The legislation also prohibits schools from enrolling students if completion of the program does not meet the state licensing and certification requirements or if the student cannot receive licensure or certification in the program. Finally, the legislation increases transparency by requiring schools to post the net price calculator (to determine costs) in a conspicuous place on its website.

Income Tax Subtraction –College Savings Plans

Creating an income tax subtraction for contributions to college savings accounts in Maryland. With the rising cost of tuition, encouraging students and families to plan ahead for expensive degrees and training programs is becoming increasingly critical. This offers support to future students and the families of students saving money for higher education in the form of an income tax subtraction.

Homeowners' Tax Credit

Requiring the State Department of Assessments and Taxation and the Comptroller to coordinate in order to reach potentially eligible homeowners to inform them of the Homeowners' Property Tax Credit. The credit is available to homeowners whose homes are valued at \$300,000 or less and whose household income is \$60,000 or less. The credit will cap one's property tax on a sliding scale based on income.

Personal Injury Protection (PIP)

Allowing low-income drivers who have limited liability coverage to waive PIP coverage. Low-income drivers in Baltimore City who waive PIP are likely to save between \$213-\$527 per year.

Program to Incentivize Insurance

Creating an innovative auto insurance amnesty program. The program creates a 90 day period where MVA must (1) waive 80% of a vehicle owner's delinquent uninsured vehicle penalties that became delinquent before January 1, 2014, and (2) require those vehicle owners to purchase and maintain the required security for their vehicles. This legislation removes one of the economic barriers to purchasing car insurance once the insurance has lapsed.

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Rental Property Tax Relief Credit

This legislation increases the property tax relief an renter can receive from \$750 to \$1000 for the Renters Property Tax Relief Program. The legislation also changes in terms of what is excluded when calculating the relief and what percentage is taxed. In 2016, the legislation will provide an estimated \$302 in additional relief to more than 8,900 renters.

Debt Buyers

Barring collection actions after the statute of limitations has expired, and requires that third-party debt buyers must present certain documents to obtain a court-ordered collection action, including evidence of the agreement between the original creditor and debtor and documents establishing the debt buyer's ownership of the account, among other things.

Structured Settlements

Creating important new safeguards for those facing exploitation when offered immediate cash in exchange for a stream of payments obtained through the settlement of a personal injury lawsuit. The legislation requires that victims receive independent advice on whether a proposed transfer is in their best interests; requires that courts find that the transfer is in the best interest of the injured person, and that the financial terms are fair and reasonable; and authorizes the Office of the Attorney General to discipline companies engaging in prohibited practices.

Senior Citizens Operating Fund

Increasing the amount of funding required to be included in the annual State budget for the Senior Citizen Activities Center Operating Fund to \$750,000 and requires that \$400,000 of the Fund be distributed to counties based on each county's share of the senior citizen population. The legislation also requires that \$250,000 of the Fund be distributed to distressed counties in a specified manner. This legislation helps to ensure adequate funding for senior centers throughout the state.

Non-Disparagement Clauses

Prohibiting the use of non disparagement clauses in consumer contracts. Many companies are including these types of provisions in their terms of services or in other provisions of consumer contracts. The clauses are intended to prevent a customer from leaving a critical review, especially in an online forum or online review site, such as www.amazon.com.