



Maryland Consumer Rights Coalition

Economic Rights Summit & Consumer Celebration
DoubleTree by Hilton | 890 Elkridge Landing Rd | Linthicum Heights, MD 21090
November 15, 2018

- **12:00-1:00pm: Registration for the Event**
- **1:00-1:30pm: Summit Kickoff**
 - **1:00pm: Welcome: Marceline White, Executive Director, MCRC**
 - **1:05pm: Opening Speaker: Aaron Henkin, host of WYPR's Out of the Blocks and Edward R. Murrow award winner**
- **First Sessions: 1:30-3:00pm (*choose one session to attend*)**
 - **Students – The Price of Higher Ed (Billie Holiday Room)**

Now, more than ever, higher education is a necessary ladder for students looking to pull themselves into family-sustaining employment and financial security. Unfortunately, the ballooning cost of quality education has placed a massive \$1.5 trillion debt load on the shoulders of American students. Thanks to student loan debt, borrowers are less likely to be able to purchase a home, save for retirement, and pursue their American dreams. This panel will illuminate the path that lead to our current state of student debt, the impact this debt has on today's students and young people, and opportunities to move forward to a healthier, equitable higher education system.
 - Moderator
 - Jen Diamond, Program & Communications Manager, MCRC
 - Panelists
 - Whitney Barkley-Denney, Senior Policy Counsel, Center for Responsible Lending
 - Chris Madaio, Assistant Attorney General, Consumer Protection Division, Office of the Attorney General of Maryland
 - Nick Brooks, Workforce Development Coordinator, YES (Youth Empowered Society)



- Ashley Harrington, Director of the National Social Justice Program, United Negro College Fund

- **Driving Community Reinvestment at Every Level (Johns Hopkins Room)**

From Bellevue in Talbot County to Brooklyn-Curtis Bay in Baltimore, communities have plans for revitalization and community development that reflect their unique strengths, challenges, and vision for the future. Though they are unique as the communities they come from, these plans all rely on infusions of capital to address vacant homes, remediate health hazards, develop affordable housing, spur business development, and create communal spaces. This workshop will discuss how community members and organizations at the local, state, and national levels collaborate to plan, fund, and implement community revitalization plans.

- Moderator

- Robyn Dorsey, Policy Research and Reinvestment Manager, MCRC

- Panelists

- Jesse Van Tol, CEO, National Community Reinvestment Coalition
- Odette Ramos, Executive Director, Community Development Network of Maryland

- **Training Session – Advocacy 101 (Harriet Tubman Room)**

Raise your voice! Engage! Advocate! In order to achieve economic rights and equity, we need to organize and advocate for change at the federal, state, and local level. In this participatory workshop, trainers will provide an overview of how to lobby at the state level as well as how lobbying differs at the federal level. You will leave the training with the essential skills needed to organize meetings with legislators, plan a successful advocacy visit, and follow up effectively.

- Trainers

- Marceline White, Executive Director, MCRC
- Cathy Feingold, International Director, AFL-CIO

- **Training Session – HOTC/RTC (Benjamin Banneker Room)**

Get ready to take the credit! The Maryland Renters' and Homeowners' Property Tax Credit Program helps renters and homeowners account for the skyrocketing housing



associated costs in Maryland. In 2017, approximately 47,000 homeowners received an average of \$1,339 in tax relief, while more than 8,800 renters received an average of \$402 in tax relief. These two tax credit programs helped more than 55,000 Marylanders save more than \$65 million in taxes. In this workshop, attendees will walk away excited and ready to educate Maryland homeowners and renters about the availability of these tax credits. We will discuss how to navigate the application process, the importance of increasing awareness, the impact on tax sale, and opportunities to move forward.

- Trainers
 - Francine Hyman, SOAR (Securing Older Adult Resources) Financial Counselor, MCRC
 - Mary Hunter, Director of Housing Counseling, Housing Initiative Partnership
 - Carmen Castro, Managing Counselor, Housing Initiative Partnership
 - Margaret Henn, Director of Home Preservation Project, Pro Bono Resource Center of Maryland
- **3:00-3:30pm: Coffee and Snack Break**
- **Second Sessions: 3:30-5:00pm (choose one session to attend)**
 - **Transportation – How to Make it Safe & Affordable (Billie Holiday Room)**

Transportation is essential to equity. We need good, affordable transportation for work & for family life. What are the current challenges to achieving affordable transportation? What and where are opportunities for equitable transportation? Hear experts discuss the true cost of tolls and priority on commuters; the links between transportation, health & equity; and the barriers to and need for affordable auto insurance.
 - Moderator
 - Nicole McConlogue, Clinical Fellow, University of Baltimore School of Law
 - Panelists
 - Robin McKinney, Co-founder & CEO, CASH Campaign of Maryland
 - Robbyn Lewis, Maryland Delegate, (D-46)
 - Chuck Bell, Programs Director, Consumers Union



- **Debt – Debt Collection, Debtors’ Prisons, Wage Garnishment, & the Criminalization of Poverty (Johns Hopkins Room)**

How does debt collection in Maryland and across the country deepen poverty and widen the racial wealth gap? Hear from experts about debtors’ prisons nationwide and in Maryland, about wage garnishments, and the ways these practices criminalize poverty and are borne most heavily by communities of color.

- Moderator
 - Marceline White, Executive Director, MCRC
- Panelists
 - Jennifer Turner, ACLU, Author of report, “A Pound of Flesh”
 - Nikki Thompson, Senior Policy Advocate, Job Opportunities Task Force
 - Ellyn Riedl, Staff Attorney, Maryland Volunteer Lawyers Service
 - Will Smith, Maryland State Senator (D-20)

- **Training Session: CRA (Harriet Tubman Room)**

Financial institutions are a likely source for private investment in the community development, affordable housing, and accessible mortgages that our communities need to thrive. The Community Reinvestment Act (CRA) requires banks to meet the credit needs of low- and moderate-income communities they serve through loans, investments, products, and services. CRA enforcement relies on the community to communicate its credit needs and proposed solutions to financial institutions and federal regulators. At this training, we’ll review how community members, nonprofits, and neighborhood-based organizations can leverage this law to bring private investments to their community.

- Trainers
 - Robyn Dorsey, Policy Research and Reinvestment Manager, MCRC
 - Kevin Hill, National Community Reinvestment Coalition

- **Training Session: Learn a Trade, Don’t Get Played – Know Before You Enroll! (Benjamin Banneker Room)**

In 2016, MCRC released a report called Making the Grade. This state-level deep dive into the problems with for-profit schools and private career schools in Maryland spurred our advocates to develop this training to inform community members, parents,



prospective students, youth-workers, and legislators about safely navigating the higher education and student debt arenas. Join Jen Diamond, Kat Hyland, and Helene Raynaud to learn more about this infamous industry, ways to learn and borrow safely to achieve your educational aspirations, and maintaining your financial health throughout.

- Trainers
 - Jen Diamond, Communications and Program Manager, MCRC
 - Kat Hyland, Consumer Attorney, Hyland Law Firm
 - Helene Raynaud, President, Guidewell Financial Solutions

- **5:00-5:30pm: Registration for Consumer Celebration**

- **5:30-6:30pm: Cocktail Reception**

- **6:30-8:30pm: Awards Dinner, Silent Auction**
 - Welcome – Mary Hunter, MCRC Board President
 - Brief Remarks – Marceline White, Executive Director, MCRC
 - Keynote – Virginia Eubanks, Author, “Automating Inequality”
 - Awards Ceremony
 - Karren Pope Onwukwe, Esq. – Consumer Advocate of the Year
 - Del. Shelly Hettleman – Up-and-Coming Legislator of the Year
 - Sen. Jim Rosapepe – Legislative Achievement of the Year
 - Congressman Jamie Raskin – Federal Champion of the Year
 - Concluding Remarks – Kat Hyland, MCRC Incoming Board President