

2017 Legislative Agenda

MCRC advances and protects fairness and justice for Maryland consumers through research, education, and advocacy. Throughout the legislative session, MCRC will report on these priority issues and on other key consumer concerns. Votes on these issues as well as others that arise during the session will be reported to MCRC's 8500 supporters at the end of session.

Economic Security from Cradle to Grave

MCRC will work to promote financial products and services that build wealth, while strengthening protections and regulations to help individuals manage debt, avoid hidden fees, and steer clear of predatory products and services. MCRC will support legislation to:

- Require student loan servicers to be licensed as debt collectors to ensure consumer protections guide their activities.
- Promote transparency of student financial aid to ensure that consumers understand the debt load that they are assuming.
- Protect drivers who use EZ pass by removing hidden fees and costs to use the pass.
- Increase the amount of money that indigent Marylanders can keep to meet their basic needs when pursued for debt collection. –
- Use an ATR Determination/Indigency Exemption for small consumer debts. Reduce financial incentives to link bail amount to debt owed.

Saving Homes, Protecting Assets

MCRC will work to slow the rate of foreclosures and keep more families in their homes. . MCRC will support legislation to:

- Create a new system for tax sales by removing liens from tax sale.
- Require notice to homeowners in foreclosure if their home is scheduled for a foreclosure sale and is cancelled or postponed
- Promote sustainable solutions for homeowners with the end of the HAMP.

Access to Affordable Cars and Transportation

Access to affordable auto transportation is critical to economic opportunity, enabling families to pursue better job opportunities and get access to higher-quality goods and services. Yet high-cost auto insurance and auto sales fraud often put cars out of the reach of working families.

MCRC will support legislation to:

- Make auto insurance more affordable for working families in Maryland.

For more information, contact Marceline White, Executive Director, MCRC at marceline@marylandconsumers.org