

In January, Senate President Bill Ferguson and House Speaker Joseline Peña-Melnyk opened the legislative session promising to focus on affordability. Legislators made incremental progress on housing, energy, and consumer protection issues. But at a time that called for monumental changes to make housing and credit more affordable, limit evictions, and reduce energy bills, there was little meaningful action on pocketbook issues this legislative session. While the session has ended Sine Die, the work is just beginning. Together, we can build an economy that works for Maryland families, not against them.

END UNFAIR DEBT PRACTICES

- ✓ SB865: Extends the Workgroup on the Affordability of Private Passenger Automobile Insurance and requires it to look at alternative rate setting options.
- ✓ SB 939/HB1098: Increases the amount of a homeowner's equity protected in bankruptcy.
- ✗ HB1198; HB1471: Protect victims of coerced debt and identity theft from unjust court procedures.
- ✗ SB796/HB1124: Increase transparency for patients and pet owners around high-cost medical credit cards.



KEEP PEOPLE HOUSED

- ✓ SB274/HB573: Strengthen fair housing law in Maryland by codifying disparate impact rules.
- ✓ SB335/HB315: Strengthen laws to protect renters from source of income discrimination.
- ✓ SB937/HB1073: Give renters with a criminal record a fair chance to secure housing.
- ✗ SB180/HB213: Expand ability for fair housing organizations to root out discrimination.
- ✗ SB353/HB523: Provide clarity to homeowners facing foreclosure and end zombie mortgage foreclosures.
- ✗ SB462/HB774: Allow local governments to pass "Good Cause" eviction laws.
- ✗ HB313; prohibit unfair tenant screening practices
- ✗ HB434, HB1475: Ban landlords from using AI to secretly collude on prices for rent.
- ✗ HB1456: Protect tenants and landlords from pervasive online rental scams.



EXPAND AFFORDABLE ENERGY

- ✓ HB1532: Advance a suite of reforms to tackle rising energy prices and expand energy assistance programs. INCLUDED:
 - HB1/SB2; HB981: Prevent utility companies from profiteering off of ratepayers
 - SB843/HB1195: Expand programs to bring affordable solar power to energy-burdened homes
 - SB596/HB940: Make data centers - not households - pay for their massive energy use



SUPPORT AFFORDABLE, ACCESSIBLE CREDIT AND PRICES

- ✓ SB94/HB237: Prohibit payday loan apps from charging hidden fees and abusive interest.
- ✓ SB387/HB895: Prohibit stores from using surveillance pricing to overcharge consumers for everyday necessities
- ✓ SB582: Prohibit unsolicited checks for loans and home purchase offers received, unsolicited, by Marylanders.

BILLS WE OPPOSED

- ✓ AMENDED SB890/HB1228: Creates a study on whether to exempt nonprofit hospitals from paying the taxes they have failed to pay as required by law, costing the state millions.
- ✓ DEFEATED SB383/HB28: Would allow private career schools to advertise before they have received state certification.
- ✓ DEFEATED SB589/HB433: As amended, would put on hold several legal actions currently pending against property management companies over abusive rent collection practices.

KEY: ✓ Good Bill Passed/Bad Bill Defeated ✗ Good Bill Did Not Pass

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