

**2014 LEGISLATIVE SCORECARD**

**OVERVIEW OF 2014 LEGISLATIVE SESSION**

In early 2014, Maryland’s foreclosure rate was the second-highest in the country. In response, Maryland’s General Assembly passed legislation cutting the time banks have to pursue families for mortgage-related debt and ensuring that mortgage-related debts banks have forgiven will be exempted from state income tax. That work was a bright spot in a mixed 2014 session for Maryland consumers that also saw the legislature act to raise the minimum wage, bar some unfair ticket practices, and explore ways to make auto insurance more affordable, but left work on other key consumer priorities far from complete.

**Protection against mortgage debt:** The legislature cut the time banks have to file for deficiency judgments after foreclosures from 12 years to 3 years (HB 274 / SB 708) and exempted from state income tax up to \$200,000 (for a couple) or \$100,000 (for an individual) in mortgage debt forgiven during a foreclosure (HB 923 / SB 596).

**Fair treatment for other debtors:** Legislators protected Maryland families by exempting from state income tax any student debts written down as a result of death or disability (HB 264 / SB 630). They also killed two bills that would have expanded the ability of unlicensed “passive debt collectors” to pursue Maryland families over old debts (SB 284 and HB 417) in key committees. But the legislature failed to protect consumers against the collection of debts so old their statute of limitations has expired (“zombie debt”) when HB 1032 was defeated in the House Economic Matters Committee.

**Access to Affordable Transportation:** The news was good for drivers as the legislature established a state task force to study ways to cut the cost of car insurance and reduce the number of uninsured drivers (HB130 / SB 153). The Assembly also voted to protect drivers in the MAIF program who pay in installments from price surcharges (HB 478 / SB 53) and blocked an effort to weaken consumer protections when a bill that would have turned much of the regulation of state auto dealers over to a commission dominated by dealers died in key committees without a vote (HB941 / SB 530).

**Protection against financial fraud:** The Assembly strengthened protections against wire transfer fraud (HB 723) but bills that would have toughened penalties for financial fraud against seniors (HB 714), prohibited cramming unauthorized charges on cell phone bills (HB 788), blocked unauthorized disclosure of data from smart energy meters (HB 331 / SB 280), and barred many negative-option consumer sales (HB 652) were rejected by key committees.

**Other issues:** Consumers won new protections as legislators banned the ticket bots some brokers use to buy up tickets for events

(HB 98 / SB 154), established a new Consumer Protection Division office in Prince George’s County (HB 480 / SB 508), and raised the awards the Maryland Home Improvement Commission can give consumers victimized by unscrupulous contractors without a court hearing to \$7,500 (HB 6). But the legislature failed to protect consumers against unlicensed process servers (HB 1293) or to protect homeowners in condominium communities by licensing property managers (HB 10 / SB 274) or by limiting the fees they can be charged for basic information homeowners need (HB 412 / SB 229).

**SCORING THE LEGISLATORS**

In 2014, MCRC testified on more than 30 important consumer protection bills. Our floor scores are based on how legislators voted on seven key, contested bills.

• **Cutting the time to file deficiency judgments after a foreclosure from 12 years to 3 years (HB 274 / SB 708). *Bill passed.***

• **Exempting some mortgage debt written down in foreclosures from state income tax (HB 923 / SB 596). *Bill passed.***

• **Establishing a task force to recommend ways to cut the cost of car insurance, reduce uninsured drivers (HB 130 / SB 153). *Bill passed.***

• **Raising MD’s minimum wage to \$10.10, in steps, as of July 1, 2018 (HB 295). *Bill passed.***

• **Requiring stores that use cell phones to track customers’ shopping habits to notify consumers (HB 924). *House voted on bill. Senate did not. Bill did not pass.***

• **Banning use of “ticket-bots” to purchase tickets for public events (HB 98 / SB 154). *Bill passed.***

• **Establishing an office of the Consumer Protection Division of the MD Attorney General’s Office in Prince George’s County (HB 480 / SB 508). *Bill passed.***

Because of the important role several committees play in moving, or re-wording, or killing consumer legislation before it ever comes to the floor for a vote, we’ve also given the members of those key committees a committee score based on their votes on a larger set of consumer bills.

We average the floor scores and the committee scores to come up with legislators’ overall score for the year. Legislators who serve on committees that do not mark-up key consumer bills are graded solely on their floor votes.

To give you a better idea which legislators have been working to protect consumers year after year, we’ve also included four-year average scores that document the record of each legislator since the current legislative slate was elected in Nov. 2010.

You can see a full list of the committee votes we used to develop our committee scores and a full list of the bills MCRC worked on in 2014 on our website at [WWW.MARYLANDCONSUMERS.ORG](http://www.marylandconsumers.org).

**STATE SENATE**

**2014 LEGISLATIVE SCORECARD**

SENATOR	SB 708	SB 596	SB 153	HB 295	SB 154	SB 508	FLOOR SCORE	COMMITTEE SCORE	2014 SCORE	FOUR-YEAR AVERAGE
ASTLE, JOHN (D)	+	+	+	+	+	+	100%	100%	100%	80%
BENSON, JOANNE (D)	+	+	+	+	+	+	100%	100%	100%	97%
BRINKLEY, DAVID (R)	+	+	+	-	+	+	83%	67%	75%	69%
BROCHIN, JIM (D)	+	+	+	+	+	+	100%	57%	79%	77%
COLBURN, RICHARD (R)	+	+	+	-	+	+	83%	67%	75%	72%
CONWAY, JOAN CARTER (D)	+	+	+	+	+	+	100%	100%	100%	98%
CURRIE, ULYSSES (D)	+	+	A	+	A	+	100%	100%	100%	94%
DEGRANGE, JAMES (D)	+	+	+	+	+	+	100%	100%	100%	83%
DYSON, ROY (D)	+	+	A	+	A	+	100%	100%	100%	96%
EDWARDS, GEORGE (R)	+	+	+	-	+	+	83%	50%	67%	71%
FELDMAN, BRIAN (D)	+	+	+	+	+	+	100%	100%	100%	100%*
FERGUSON, BILL (D)	+	+	+	+	+	+	100%	100%	100%	97%
FOREHAND, JENNIE (D)	+	A	+	+	+	+	100%	67%	84%	93%
FROSH, BRIAN (D)	+	+	+	+	+	+	100%	86%	93%	94%
GETTY, JOSEPH (R)	+	+	+	-	+	+	83%	67%	75%	64%
GLADDEN, LISA (D)	+	+	+	+	+	+	100%	71%	86%	89%
GLASSMAN, BARRY (R)	+	+	+	-	+	+	83%	67%	75%	73%
HERSHEY, STEVE (R)	+	+	+	-	+	+	83%	43%	63%	63%*
JACOBS, NANCY (R)	+	+	+	-	+	+	83%	43%	63%	59%
JENNINGS, J.B. (R)	+	+	+	-	+	+	83%	100%	92%	85%
JONES-RODWELL, VERNA (D)	+	+	+	+	+	+	100%	100%	100%	94%
KASEMEYER, EDWARD (D)	+	+	+	+	+	+	100%	100%	100%	97%
KELLEY, DELORES (D)	+	+	+	+	+	+	100%	100%	100%	94%
KING, NANCY (D)	+	+	+	+	+	+	100%	100%	100%	97%
KITTLEMAN, ALLAN (R)	+	+	+	-	+	+	83%	86%	85%	71%
KLAUSMEIER, KATHERINE (D)	+	+	+	+	+	+	100%	100%	100%	85%
MADALENO, RICHARD (D)	+	+	+	+	+	+	100%	100%	100%	100%
MANNO, ROGER (D)	+	+	+	+	+	+	100%	100%	100%	97%
MATHIAS, JIM (D)	+	+	+	-	+	+	83%	83%	83%	82%
MCFADDEN, NATHANIEL (D)	+	+	+	+	+	+	100%	100%	100%	94%
MIDDLETON, THOMAS (D)	+	+	+	+	+	+	100%	100%	100%	86%
MILLER, THOMAS V. MIKE (D)	+	+	+	+	+	+	100%	N/A	100%	97%
MONTGOMERY, KAREN (D)	+	+	A	+	A	+	100%	100%	100%	98%
MUSE, ANTHONY (D)	+	+	+	+	+	+	100%	86%	93%	81%
PETERS, DOUGLAS (D)	+	+	+	+	+	+	100%	100%	100%	93%
PINSKY, PAUL (D)	+	+	A	+	A	+	100%	100%	100%	100%
PUGH, CATHERINE (D)	+	+	+	+	+	+	100%	100%	100%	90%
RAMIREZ, VICTOR (D)	+	+	+	+	+	+	100%	100%	100%	93%
RASKIN, JAMIE (D)	+	+	+	+	+	+	100%	83%	92%	94%
REILLY, EDWARD (R)	+	+	+	-	+	+	83%	100%	92%	87%
ROBEY, JAMES (D)	+	+	+	+	+	+	100%	100%	100%	97%
ROSAPEPE, JIM (D)	+	+	A	+	A	+	100%	100%	100%	100%
SHANK, CHRISTOPHER (R)	+	+	+	-	+	+	83%	57%	70%	65%
SIMONAIRE, BRYAN (R)	+	+	+	-	+	+	83%	100%	92%	83%
STONE, NORMAN (D)	+	+	+	+	+	+	100%	71%	86%	88%
YOUNG, RON (D)	+	+	+	+	+	+	100%	100%	100%	95%
ZIRKIN, BOBBY (D)	+	+	A	+	A	+	100%	86%	93%	82%

- (+) pro-consumer vote
- (-) anti-consumer vote
- (\*) 1st year voting, '14 score only
- (A) excused absence
- (NV) not voting, unexcused absence
- (\*\*) 2nd year voting, '13-'14 scores

