

MD|DC CREDIT UNION ASSOCIATION | 2018 LEGISLATIVE SESSION BILL SUMMARY

BILL NUMBER	BILLS - TESTIFIED	SUMMARY	ACTION	POSITION	TESTIFIED	SPONSOR
HB 266	Condominiums- Lien Priority- Unpaid Water and Sewer Charges	Bill expands lien priority in the event of a foreclosure of a condominium mortgage/deed of trust to include any unpaid water and sewer charges owed by the unit owner; to be applied to the portion of the liens on a unit that has priority over a claim of the holder of a first mortgage or first deed of trust.	Bill died	Opposed	X	Del. Rey
HB 673 SB 22	Debt Collections- Exemptions from Attachment	Bill alters the amount of wages of a judgment debtor that are exempt from attachment.	Bill died	Opposed	X	Del. Barron Sen. William Smith
HB 791 SB 748	Interception of Communications- Financial Institutions	Establishes that it is lawful for a financial institution to intercept and record an oral communication of an individual on an institution property or at or near an ATM operated by a financial institution; financial institution must adopt a specified record retention policy.	Bill died	Supported	X	Del. Kramer; Sen Astle
HB 1263	Foreclosed Property Registry- Duty to Inspect and Maintain Properties in Baltimore City	Requires a purchaser of a Baltimore City foreclosed property to conduct an inspection at least once every three months (with one month in between) and maintain the property from becoming blighted.	Bill died	Opposed	X	Del. Haynes

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HB 1584	Maryland Personal Information Protection Act-Security Breach Notification Requirements- Modifications	Bill expands the type of businesses that are required to provide notifications to consumers of data breaches under the Maryland Personal Information Act.	Bill died	Supported	X	Del. Howard
HB 1634 SB 1068	Financial Consumer Protection Act of 2018	Addresses consumer lending, alters the definition of "unfair or deceptive trade practice" to include "abusive"; prohibits a consumer reporting agency from charging a fee for a security freeze; designates a Student Loan Ombudsman.	Passed	Supported with amendment	X	Del. Frick Sen. Rosapepe
SB 216	Condominiums and Homeowner Associations-Priority of Liens- Included Charges	Bill would authorize in the event of a foreclosure specified interest, cost, charges, fines, and special assessments to be added on to the portion of a condo or homeowner's association lien's that are given priority over the claim of a holder of a first mortgage or deed of trust.	Bill died	Opposed	X	Sen. Norman
SB236	State Board of Education - Financial Literacy and Entrepreneurship Curriculum - Development and Implementation	Requires the State Board of Education to develop a financial literacy and entrepreneurship curriculum for a semester-long high school elective course.	Bill died	Supported	X	Sen. B. Robinson
SB 237	SB 237- Adult Correctional Institutions -- Financial Literacy and Entrepreneurship Pilot Program	Requires the development and implementation by July 1, 2019 of a financial literacy and entrepreneurship pilot program for inmates who have 12 months or less remaining to be served before release.	Bill died	Supported	X	Sen. B. Robinson

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HB 187 SB 6	Financial Institutions – Non-depository Special Fund -- Expansion	Requires licensing, investigation, and examination fees for specific non-depository financial institutions to be deposited into the Non-depository Special Fund and not the General Fund; this change does not alter licensing or other fees.	Passed			Economic Matters; Finance
HB 279	Housing and Community Development - Homebuyer Education Requirements	Standardizes education requirements for accessing the state's Down Payment and Settlement Expense Loan Program, and expands the purposes for which funds may be used.	Signed by Governor			Environment and Transportation
HB 512 SB 377	Labor and Employment - Wage History Information	Prohibits employers from using salary history in the hiring process.	Bill died			Del. Young Sen. Lee
HB 540	Labor and Employment - Pre-Tax Transportation Fringe Benefit - Requirement (Maryland Pre-Tax Commuter Benefit Act)	Requires an employer with a minimum of 20 employees to offer employees the option to use a Pre-Tax Transportation Fringe Benefit.	Bill died			Del. Korman
HB 541	Labor and Employment -- Criminal Record Screening Practices	Requires employers to remove the criminal record check box on hiring applications.	Bill died			Del. Mosby
HB 664 SB 543	Labor and Employment - Payment of the Minimum Wage Required (Fight for Fifteen)	Raise the minimum wage in Maryland to \$15 an hour beginning July 1, 2024.	Bill died			Del. Hettleman; Sen. Madaleno
HB 710 SB 202	Consumer Protection - Credit Report Security Freezes - Notice and Fees	Gives Marylanders the ability to place, remove or temporarily lift a credit report security freeze for free.	Passed			Del. Carey Sen. Lee

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HB 856	Earned Income Tax Credit - Individuals Without Qualifying Children - Alteration of Minimum Age Requirement	Extends eligibility for the State and local earned income tax credits to individuals who do not have qualifying children and meet the age criteria of between 21 and 24 years.	Passed			Del. Hixson
HB 948	Estates and Trusts -- Transfer From Revocable Trust -- Exemption From Taxes and Fees	Exempts from recordation and transfer taxes the transfer of real property if the transfer is made from a revocable trust to a beneficiary due to the death of the settlor of the Trust; also exempts from the motor vehicle excise tax and the titling fee vehicles that are transferred without consideration under the above criteria.	Passed			Del. Morgan
HB 1112 SB 951	Tax Sales - Vacant and Abandoned Property	Authorizes each county or municipal corporation to release liens to facilitate transfers of property sold at tax sale, sell abandoned property for the less than the amount owed, and expedite the abandoned property foreclosure process.	Bill died			Del. Holmes; Sen. Eckardt
HB 1253	Business Regulation - Collection Agencies - Exemptions From Licensure	Exempts attorneys and those under an attorney's supervision from the requirement to be licensed under the Maryland Collection Agency Licensing Act if they are collecting debt.	Bill died			Del. Dumais

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HJ002	Increasing Maryland's Competitiveness Through Gender Diversity in Boardrooms	Encourages equitable and diverse gender representation on boards and senior management of businesses in Maryland; urging certain companies to have a minimum of 30% of women directors by Dec. 31, 2021.	Joint Resolution died			Del. McIntosh
SB 158	Homestead Property Tax Credit Program - Eligibility Awareness	Requires the State Department of Assessments and Taxation to identify homeowners who <i>may</i> be eligible for the Homestead Property Tax credit but have <i>not</i> applied for the tax credit; initial notification is required by Feb 1, 2019, and additional notifications must occur every 3 years thereafter.	Referred to interim study by Budget and Taxation.			Sen. Rosapepe
SB 368	Labor and Employment - State Minimum Wage Rate - Increase	Bill phases in incremental state minimum wage increases to \$15 per hour- by July 1, 2026 for a small employer- and by July 1, 2022 for all other employers that are subject to the minimum wage law.	Bill died			Sen. McFadden
SB 566	Credit Regulation - Mortgage Brokers - Finder's Fee	Restricts the amount of a finder's fee that may be charged by a mortgage broker obtaining a loan on the same property more than once within a 24 hour period.	Passed			Sen. Serafini
SB 697	Income Tax - Community Investment Tax Credit - Verification of Credit Eligibility	Prohibits the Comptroller from requiring a person who claims the community investment tax credit to submit additional information with the individual's tax return that verifies tax eligibility for the credit.	Bill died			Sen. Guzzone

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SB 952	Tax Sales -- Homeowner Protections	Authorizes a collector of property taxes to withhold residential property from tax sale when the total taxes due, including interests and penalties, amount to less than \$750.	Signed by the Governor				
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