



Maryland Consumer Rights Coalition

**Testimony to the House Economic Matters Committee**

**HB 304: Consumer Protection- Unfair, Abusive, or Deceptive Trade Practices - Exploitation of Vulnerable Adults**

**Position: Favorable**

February 12, 2019

Dereck E. Davis, Chair, House Economic Matters Committee  
House Office Building Room 231  
Annapolis, MD 21401  
Cc: Members, Economic Matters

Honorable Chair Davis and Members of the Committee:

MCRC is a statewide coalition of individuals and organizations that advances economic inclusion and financial justice through research, consumer education, direct service, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland. I write today in support of HB 304.

Our Securing Older Adult Resources (SOAR) program works to improve the financial well-being of older adults through research, community outreach programs, and direct service benefits, including financial coaching and counseling. While scammers and unscrupulous businesses can target older adults, our SOAR program seeks to connect low-income Maryland seniors to vital providers and benefits.

Economic insecurity is a daily reality for thousands of older adults in Maryland living on fixed incomes and struggling to pay bills each month. Many of these older adults are eligible for assistance programs that would help them to age in place. Our SOAR Counselors offer financial coaching and counseling to meet individual senior's needs, avoid financial hardship, and access benefits.

One of the benefits to which MCRC's SOAR program works to connect low-income vulnerable adults is the Renter's and Homeowner's tax credit. Individuals who qualify for these tax credits are older, financially vulnerable adults. For example, an individual may qualify for the Renter's tax credit if they are 60 years or older and meet financial qualifications, or are permanently disabled and meet financial obligations, or have at least one dependent, do not participate in a federal or state-sponsored housing subsidy program (like section 8), and meet financial requirements. These clients are vulnerable to the unfair, abusive, and deceptive trade practices outlined in HB 304 and deserve the protections stipulated in the bill.

This bill is an important extension of the current Maryland Consumer Protection Act. The law would allow the Division of Consumer Protection in the Office of the Attorney General (OAG) to treat the exploitation of a



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vulnerable adult the same as any other unfair, abusive, or deceptive trade practice. This raises the protections for a vulnerable class of people by allowing the division and commissioner of the OAG to act in their fullest capacity to penalize violators and restore property, or its value, to the owner.

In order to provide the best protection for the vulnerable population we serve, we support HB 304 and urge a favorable report.

Best,

Marceline White  
Executive Director