



Wes Moore | Governor  
Aruna Miller | Lt. Governor  
Kevin A. Anderson | Secretary of Commerce  
Signe Pringle | Deputy Secretary of Commerce

**DATE:** March 6, 2024  
**BILL NO:** House Bill 815  
**BILL TITLE:** Economic Development - Maryland Financial Empowerment Center Network Pilot Program – Establishment  
**COMMITTEE:** House Appropriations  
House Ways and Means  
**POSITION:** **Statement of Information**

House Bill 815 creates a pilot program in the Maryland Department of Commerce (Commerce) that includes establishing a network of “financial empowerment centers” that would provide financial counseling services to Maryland residents free of charge. The pilot program would run for three years and the legislation includes mandated funding for two fiscal years. As the Committee reviews this legislation, Commerce submits additional information to provide context.

The program created through House Bill 815 is described as a “statewide network of financial empowerment centers in different regions of the State.” The purpose of the Centers is to provide one-on-one financial counseling and coaching services to residents at no cost. This includes advice on how to increase savings, pay down debt, improve credit, and tax preparation assistance. Services shall be provided in Spanish as well as English.

Commerce believes the goal of this legislation is laudable, but it is outside the scope of the mission of the Department of Commerce – to stimulate private investment and create jobs by attracting new businesses, encouraging the expansion and retention of existing companies, and providing workforce training and financial assistance to Maryland companies. Commerce staff are not qualified to provide financial advice to individuals, and are certainly not qualified to assist with tax preparation. In order to administer this pilot program Commerce would need to hire new staff with necessary expertise that are specifically trained for this purpose, and would need to procure office space in various locations across the State. The Department estimates five locations with a new employee hired to administer the program at each.

Alternatively, the Comptroller already has “branch offices” in 11 cities and towns that are focused on taxpayer services. Taxpayers can make in-person appointments, walk in with no appointment, or schedule virtual appointments. Locations include Annapolis, Baltimore, Cumberland, Elkton, Frederick, Greenbelt, Hagerstown, Salisbury, Towson, Waldorf, and Wheaton. While the in-person services at these locations provided by the Comptroller do not cover the full scope required in House Bill 815, they do include providing blank Maryland state tax forms and/or tax booklets; answering general tax questions; accepting completed Maryland tax returns and/or requested documents and more.