



Consumer Credit Counseling Service of MD & DE, Inc.

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February 26, 2020

Delegate Kumar P. Barve
Chair
Environment and Transportation Committee
Room 251
House Office Building
Annapolis, Maryland 21401

RE: House Bill 1178—IN SUPPORT

Vehicle Laws –Fines – Pilot Project for Income-Based Fines – (Fair Fines Act of 2020)

Dear Delegate Barve ,

Consumer Credit Counseling Service of Maryland and Delaware, Inc. (CCCSMD) has assisted hundreds of thousands of residents of Maryland improve their financial situation since our inception in 1966. Many of our clients have personal incomes well below the state average as well as little or no savings. Many have no access to unsecured credit which can help mitigate the effects of irregular expenses such as vehicle fines, which have a disproportionately negative impact on the less affluent.

The solution, as proposed in HB 1178, is to provide for the calculation of a fine imposed on an individual under the Act based on a certain adjusted gross income of the individual; prohibit a fine imposed under the Act from exceeding a certain maximum amount; authorize a court to consider certain income for determining a certain adjusted gross income of a defendant and other provisions that are beneficial to lower income Marylanders.

For the benefit of the consumers of Maryland, I urge passage of HB 1178 as proposed.

Thank you for your consideration.

Sincerely,

Helene D. Raynaud
President/CEO