

VAUGHN STEWART  
Legislative District 19  
Montgomery County

CHIEF DEPUTY MAJORITY WHIP

Environment and Transportation  
Committee

*Subcommittees*

Housing & Real Property

Chair, Motor Vehicle and  
Transportation



The Maryland House of Delegates  
6 Bladen Street, Room 151  
Annapolis, Maryland 21401  
410-841-3528 · 301-858-3528  
800-492-7122 Ext. 3528  
Vaughn.Stewart@house.state.md.us

THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of HB 1465**  
**Transportation-Related Fines and Tolls -**  
**Income-Based Installment Payment Plans**

Testimony by Delegate Vaughn Stewart

February 27, 2025 | Environment and Transportation Committee

**What the Bill Does**

HB 1465 establishes an income-based installment payment program for individuals who owe transportation-related fines, tolls, and civil penalties in Maryland. The bill requires the Maryland Transportation Authority and the Department of Transportation to develop payment plans based on an individual's income, providing an alternative to immediate lump-sum payments. Individuals with at least \$250 in unpaid tolls or fines may apply for these installment plans, which will be regulated to ensure affordability.

The bill also specifies consequences for non-payment under these plans, including referral to the state's Central Collection Unit. The new system aims to make fines and penalties more manageable for lower-income residents while maintaining enforcement mechanisms.

**Why the Bill is Important**

Maryland's current system of fines and toll penalties disproportionately impacts lower-income individuals, who may struggle to pay large sums upfront. Without an affordable payment structure, many residents face escalating penalties, license suspensions, or debt collection actions that make it even harder to resolve outstanding obligations. This also results in revenue lost to the State, as many who face these increasing financial and social costs will simply opt not to pay. HB 1465 addresses this inequity by allowing people to pay fines through structured, income-based installment plans, ensuring that financial hardship does not lead to further punitive consequences.

This legislation is particularly important for individuals who rely on personal transportation for work, school, or essential services. Under the existing system, unpaid tolls and traffic fines can lead to license suspensions, making it difficult for affected individuals to commute, maintain employment, or care for their families. By offering an alternative to immediate lump-sum payments, HB1465 reduces the risk of job loss and economic instability tied to transportation-related fines.

Additionally, implementing an income-based payment system promotes fairness in Maryland's transportation policies. While fines are intended to encourage compliance, they should not push financially struggling residents deeper into economic hardship.

### **Why the Committee Should Vote Favorably**

HB 1465 provides a balanced approach, maintaining accountability for fines while recognizing the diverse financial situations of Marylanders. By adopting this system, the state can improve payment compliance, reduce reliance on aggressive debt collection, and create a more just transportation enforcement process. **I urge a favourable report.**