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DEPUTY MAJORITY WHIP

Judicial Proceedings Committee  
Executive Nominations Committee

*Joint Committees*

Administrative, Executive, and  
Legislative Review

Children, Youth, and Families

Senate Chair, Legislative Ethics



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THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

**Testimony for Senate Bill 941  
Transportation-Related Fines and  
Tolls- Income-Based Installment Payment  
March 5, 2025**

Good afternoon Chair Smith, and members of the Judicial Proceedings Committee,

As of 2024, more than 45,000 Maryland drivers are unable to register their cars due to outstanding toll tags which can amount to thousands of dollars. This has presented hardships for those who cannot afford to pay their bill up front, but still require the use of their vehicle daily for employment, school, or essential services.<sup>1</sup> While fines are an important tool to encourage compliance with state law, but they shouldn't be pushing struggling residents even deeper into economic hardship. In the absence of an affordable payment structure, many residents face debt collection actions, escalating penalties, and license suspensions that present bigger roadblocks to meeting outstanding obligations to the state. Often residents will simply opt not to pay, resulting in lost revenue for the state.

Senate Bill 941 ("SB 941") is the vehicle for that affordable payment structure. It requires the Maryland Transportation Authority ("Authority") and the Department of Transportation to create income-based installment payment plans for individuals who have accumulated at least \$250 in tolls, penalties, and fines.

SB 941 creates a new section 21-1417, which authorizes the Authority to establish income-based installment payment plan. This plan would be available for a person to access if they accumulate at least \$250 in total outstanding fines and is otherwise qualified to enter into an installment payment plan. It also authorizes the Authority to refer unpaid debt to the Central Collections Unit and adopt regulations for this income-based installment payment plan. Section 27-103.1 of SB 941 similarly requires the same of the Department of Transportation.

SB 941 recognizes the diverse financial situations of Marylanders by providing those that are struggling financially and cannot afford to pay their outstanding tolls and penalties at once with the ability to follow through with an income-based installment payment plan. Through the adoption

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<sup>1</sup>[WMAR2NEWS: Thousands of Maryland Drivers Can't Register their Cars due to Toll Flags](#)

of this legislation, Maryland can improve payment compliance and maximize revenue from fines, reduce reliance on aggressive debt collection, limit the regressive nature of fines on working families, and create a more just transportation enforcement process that will strengthen our economy and communities.

As such, I respectfully request a favorable report for SB 941.