

Carr FAVORABLE testimony on HB1283 of 2006 video t

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Position: FAV

AI Carr - FAVORABLE testimony on HB1283

March 3, 2026

Dear Chair Korman, Vice Chair Guyton and members of E&T:

Please vote favorably on HB1283 Maryland Transportation Authority - Video Tolls - Collection.

My reputation as one of the go-to toll policy reformers continued after my service in the House of Delegates. I am still contacted periodically by people who are desperate for help because they've been caught up in the anti-consumer aspects of Maryland's toll road system.

The ability for MDTA to recall toll debt from the CCU and waive penalties is a common sense measure.

The overwhelming percentage of toll debt is from video toll late fees, not from the underlying tolls. A comparison of Maryland's toll enforcement policy with Massachusetts points the way to a more sensible path. Massachusetts is able to collect most of the tolls owed through two policies:

- Simply flagging vehicles registrations for non-renewal
- Entering into reciprocal enforcement agreements with nearby states

Unfortunately the mentality at MDTA is to treat \$25 per-transactions video toll late fees as a revenue stream similar to a bridge or a toll road. This is the wrong approach.

Here are additional reforms you might want to consider in this bill or in future bills:

- Reduce per transaction video toll late fees (civil penalty) from \$25 to \$5. (I believe they are \$2 in Massachusetts)
- Stop the Hogan-era practice of garnishing income tax refunds to collect toll debt

Al Carr - FAVORABLE testimony on HB1283

- Stop the practice of suspending vehicle registrations because of toll debt. Now that 67% of vehicle owners choose a 1-year renewal, flagging vehicles for non-renewal is sufficient
- Stop MDTA's practice of collecting a drivers license number when registering an E-ZPass transponder. It is unnecessary, overly intrusive and could lead to unfortunate outcomes for our immigrant neighbors. Massachusetts doesn't do it.
- Allow drivers to contest civil penalties virtually instead of having to take off work and physically "appear" in circuit court in up to 2 jurisdictions for the same set of "violations"
- Do not allow MDTA to sell toll debt to the highest bidder as is the practice in states like Georgia

Sincerely,

Al Carr

Brett Wilson Baltimore Banner Article.pdf

Uploaded by: Brett Wilson

Position: FAV

\$30,000 of E-ZPass fees and nowhere to turn for help

[Daniel Zawodny](#)

10/28/2024 5:30 a.m. EDT, Updated 10/28/2024 8:04 a.m. EDT

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Brett Wilson, a Harford County resident and University of Baltimore student, can't drive his 2019 Toyota Camry because the state says he owes \$30,000 in E-ZPass tolls and fines. He questions the figure and can't seem to get answers or help with the bill. (Ulysses Muñoz/The Baltimore Banner)

Brett Wilson's small, plastic E-ZPass transponder once helped him shave time off of his daily commute from Bel Air to Baltimore. But over the course of several years, it also became, without him noticing, a ticket to debilitating debt.

His 2019 Toyota Camry, with about 98,000 miles on the odometer and payments still outstanding, has sat parked outside his home ever since a sheriff's deputy pulled him over earlier this year. The vehicle registration had been suspended. The Harford County resident owes tens of thousands of dollars to the state of Maryland before he can drive it again.

Despite hours on the phone every week with state officials and even searching for legal assistance, he still doesn't fully understand how the fines and fees ballooned to around

\$30,000. He says that the 20% down payment alone that he is being pushed to make is well over the original toll charges.

The state's toll facilities, which are owned and operated by the Maryland Transportation Authority (MDTA), fund and maintain critical transportation infrastructure, including the Bay Bridge and the Interstate 895 and 95 tunnels. An E-ZPass allows drivers to navigate them — and toll facilities in more than a dozen other states — without physically stopping to pay a toll.

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But the stories of Wilson and others who spoke with The Baltimore Banner show that when billing issues crop up, customers have few, if any, avenues to turn to for help. There's little indication that Wilson's experience is widespread, and the MDTA says it offers multiple ways for those with fines to repay. But advocates say that not all options are available to everyone.

Wilson's saga of trying to understand the charges, work out a payment plan and get help to navigate it all has dragged on for years and taken its own toll on him, strained relationships with family and even eaten away at time he could dedicate to schoolwork.

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Mar 2, 2026

“You just want to have some kind of relief in some way that’s fair,” said Wilson, who is attending the University of Baltimore. “You know, I’m not looking to not pay. That’s not what I’m trying to do. I’m just trying to pay what I owe without a behemoth amount of money that’s kind of ballooned over my head.”



Brett Wilson, a Harford county resident and University of Baltimore student, poses for a portrait inside of his car in Bel Air on Thursday, Oct. 17, 2024. (Ulysses Muñoz/The Baltimore Banner)

Toll roads

Wilson's woes started after he took a job as a truck driver in 2020. He'd commute from Bel Air to an industrial area southwest of Baltimore most days to get to work, using one of the — at the time — three toll facilities to cross the Patapsco River.

Sometime in 2021, he said, a "phone book's worth" of toll charges showed up at his door, totaling somewhere between \$3,000 or \$4,000. He was shocked because, aside from a brief span in 2020, his online E-ZPass account had showed he was in the green, he said; he had his bank account connected to it for automatic withdrawals.

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"I see debits and credits coming from my account, but to where this, you know, fee is coming from, or why I'm late on certain things, I'm not understanding," Wilson said.

At the start of the pandemic, Maryland moved to all-cashless tolling overnight, and paused toll collections until October 2020 for vehicles driving without an E-ZPass. But they never intended to forgive the tolls, just delay their collection.

When it came time to collect, the agency's call center fell into chaos, receiving thousands more calls a day than usual. They were still posting [backlogged toll charges](#) to customers' accounts in the summer of 2022.

That may have been why he found little assistance when he called to understand where his thousands of dollars in charges were coming from. He was seeing reports online of other E-ZPass users claiming incorrect charges, he said. He was busy worrying about his job and stopped getting any notices saying he was overdue on payments, he said.

When a Harford County deputy sheriff pulled him over two years later, he found out that he was in deeper debt than he thought.

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A "consumer fact sheet" that he received from an E-ZPass representative and that he shared with The Baltimore Banner shows an original balance totaling nearly \$30,000 that has never been explained to him, he said.

The MDTA does not issue such documents, according to an agency representative. The agency offered a general response to questions from The Banner.

"At the MDTA, we are committed to offering the tools and resources necessary for our customers to keep their accounts in good standing," an agency representative said in an email. To avoid large toll debts, the representative suggested customers pay early, contact the call center or visit a customer service center to resolve issues, as well as maintain a positive account balance. They also suggested downloading the E-ZPass mobile app.

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Wilson had tried all of those things, he said. His issues now rest with the Maryland Central Collection Unit, the state’s debt collecting agency.

If a toll is not paid within 30 days of a “Notice of Toll Due,” a \$25 civil penalty per transaction gets tacked on, according to the MDTA. The CCU typically steps in after 90 days and adds an additional collection fee.

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Raquel Coombs, chief of staff at the Maryland Department of Budget and Management, said in an email that CCU attempts to work with all individuals to develop voluntary payment plans. There are multiple ways that someone who owes a debt can reach CCU, [which are outlined on its website](#), she said.

A collection fee of 17% is assessed to all debts for recovery, Coombs wrote — the percentage does not vary based on the type or amount of debt.

Not everyone can get a payment plan, said Marceline White of [Economic Action MD](#). The CCU also has powers that other debt collectors don’t have, like the ability to use

government databases for accessing residents' contact information and [seizing their state tax refund](#) as debt repayment. It happened to Wilson.

“It’s not consistent or clear, it’s really capricious whether you get a payment plan, which is problematic from a justice perspective and an equity perspective,” said White. People struggling to make ends meet get saddled with rising debt, she said, because payment plans don’t factor in other debts and living expenses.

Wilson hasn’t found any flexibility. “They say this is the rate that you’re going to pay. It’s going to be this much over this amount of time. And, ‘Thank you, have a very nice day,’” he said.

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Something similar happened to Monique Washington of Baltimore County, who’s also been left making car payments on a vehicle with a suspended registration. Her car insurance payments recently went up, she said, even though it’s just sitting outside her home.

“This is the reason people are getting out-of-state tags because of the way Maryland moves and operates,” Washington said.



For decades, Maryland drivers have fled to Virginia to register their cars to take advantage of lower fees and cheaper insurance. (Daniel Zawodny)

She recently got the car — and the thousands in E-ZPass debt that came with it — in a divorce settlement with her ex-husband, whom she says had racked up the fines and fees.

She said that the MDTA and Motor Vehicle Administration, which does not handle E-ZPass issues but can prevent someone from renewing their registration until an account flag is lifted, haven't been willing to work with her on payment plans. They keep asking for her ex-husband to be there, even when she shows them the divorce paperwork.

"I'm missing doctor's appointments, I'm missing picking up medications, I can't get them because I can't get to them," she said. "My insurance doesn't cover transportation, so what am I supposed to do?"

Where to turn?

Wilson wonders if many others have had similar experiences. But it's hard to know if they have, at least in real-time. Reddit threads abound — a \$700 charge here, problems after taking a transponder into a rental car there — but there's little official record.

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The consumer protections division of the state attorney general's office says it has received 121 complaints against E-ZPass from customers in the past six years.

They may not be the best barometer, though. The division refers such complaints to the governor's office, but ultimately cannot assist consumers because the MDTA is a state agency. The attorney general's office isn't an MDTA watchdog — they're more like their attorneys.

[Maryland's Office of Legislative Audits](#) (OLA) operates a hotline to report fraud, waste and abuse within state government. When contacted and asked about calls regarding E-ZPass, an official cited the hotline as confidential and declined to reveal the nature of any calls.

The OLA has found problems with the MDTA's operation of E-ZPass before. An audit conducted between 2016 and 2020, which the MDTA disputed in part, cited calls into its hotline alleging the agency had overcharged drivers at certain toll [facilities](#).

An audit for 2021-22, also stemming from allegations made on the hotline, found that more than 80,000 E-ZPass customers were potentially overcharged at a northeast Maryland toll facility. Some of those charges were dismissed through customer disputes, but many were not, the audit found. The next fiscal compliance audit was scheduled to begin this year.

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No such governmental body exists to help mediate these kinds of issues, White said.

"There are few measures within Maryland to provide methods for an individual to repay a debt in an affordable, sustainable manner that doesn't exacerbate an already fragile

financial situation,” reads a [2018 report by her organization](#), known at the time as the Maryland Consumer Rights Coalition.

For Wilson and Washington, they’ve resorted to enlisting the help of local lawmakers — Washington even wrote a letter to Gov. Wes Moore — to ask if they can somehow intervene.

Wilson has tried unsuccessfully to get a state administrative hearing. He’s also asked for help from nonprofit legal organizations, but they have just referred him to attorneys he would have had to pay for.

If he had the extra money for an attorney, he said, he’d rather just put it toward paying off the debt so he can drive his Camry again.

Sponsor Testimony, HB 1283.pdf

Uploaded by: Jen Terrasa

Position: FAV

JEN TERRASA
Legislative District 13
Howard County

Government, Labor, and
Elections Committee

Subcommittees

Election Law

Labor

Oversight Committee on Personnel



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THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

March 5, 2026

To: The Honorable Marc A. Korman
Chair, Environment and Transportation Committee

From: Delegate Jen Terrasa
District 13, Howard County

Re: Sponsor Testimony in Support of HB 1283, Maryland Transportation Authority -
Video Tolls - Collection

Dear Chair Korman, Vice Chair Guyton, and Members of the Environment and Transportation Committee,

Thank you for the opportunity to present HB 1283 which addresses the issue of exorbitant fees associated with unpaid tolls.

Drivers in Maryland who fail to pay a video toll within 30 days will receive a citation from the Maryland Transportation Authority which includes a \$25 Civil penalty for **each** unpaid toll. So, a person who commutes five times a week could easily be fined \$250 for tolls that might only have been \$30 originally. (5 days x 2 trips x \$25) These penalties can quickly stack up and become an economic hardship.

MDTA gives drivers 30 more days to either pay the toll and civil penalty or contest the transaction by requesting a court hearing. If the civil penalty and toll have not been paid, and the customer did not contest the transaction by the 30th day, a warning letter is sent to inform the customer of a referral to MVA for either tag suspension, or non-renewal of plates (based on the amount owed).

The customer is given another 15 days to pay the civil penalty and toll. If not paid, they are queued to be referred to MVA. After 15 days, if payment is not received the customer is sent a letter from MVA stating non-renewal or suspension of vehicle registration. Then after another 15 days a final toll violation notice is issued.

If the final toll violation notice goes unpaid, customers are referred to the Central Collection Unit. Where that adds even more to the total amount owed: CCU gets an additional 17%.

Once the amount goes to CCU, the MDTA is not able to adjust the amount owed, including the late fees. They can only work with the customer on a payment plan, and cannot work with the customer to waive the enormous collection of late fees they have incurred. Obviously there are a number of issues that need to be addressed, but this particular problem is the aim of HB 1283: giving MDTA the ability to work with its customers on a more reasonable plan, especially when they are eager to pay off their debt and move on.

The reason for failure to pay the original toll can vary, according to the different constituents who have reached out to my office. Sometimes, it's because their E-Z Pass responder stopped working unbeknownst to them. Other times it's because they never received the notice of a toll due or the subsequent citation. Sometimes it's because by the time they hear about it, the amount has ballooned into something that they cannot handle.

Here's an example from a constituent who reached out to our offices in December of 2026:

*A few days ago, I received a small toll notice for \$1.46. When I called the Maryland Toll Customer Service Center to pay it, I was informed—unexpectedly—that there was also a **\$1,400** bill that had already been sent to collections. This was a complete surprise to me, as I had never received any notices about these charges.*

After contacting the collection agency, they explained that the balance was connected to a toll violation from 2020, which had accumulated additional fees over time. During that period, I had moved from Elkridge, and although I updated my address with the post office, I forgot to update my address with the MVA, which I later corrected in 2023. Even after updating my MVA information, I still never received any mail or warnings about this large outstanding balance at my new address or email.

In the past, I became aware of smaller outstanding amounts only because there was a flag on my license, which I paid immediately to prevent suspension. I asked the toll representatives if I could set up an installment plan, but even with a payment arrangement, the \$1,400 amount is simply too high for me to manage. I am willing and able to pay the original toll fees, but the accumulated collection and penalty charges are far beyond my financial capacity. This situation is extremely stressful.

I also heard from a constituent who was trying to work out a payment plan with MDTA for what he thought was a \$20,000 balance, but was told he owed \$40,000!

Aligned with our current focus on affordability, this bill allows the MDTA to work with people trying to do the right thing, pay what their tolls, and keep their vehicles registered while they are doing their best to address the problem.

I respectfully urge a favorable report on HB 1283.

HB_1283_Letter of Concern_ Dept. of Budget and Man

Uploaded by: Dana Phillips

Position: UNF

WES MOORE
Governor

ARUNA MILLER
Lieutenant Governor



YAAKOV "JAKE" WEISSMANN
Acting Secretary

MARC L. NICOLE
Deputy Secretary

TITLE: HB1283 Maryland Transportation Authority - Video Tolls - Collection

DATE: March 5th, 2026

COMMITTEE: Environment and Transportation

POSITION: Letter of Concern

SUMMARY OF BILL: HB 1283 would authorize the Maryland Transportation Authority (MDTA) to waive video tolls or civil penalties on delinquent accounts, including those already placed with the Central Collection Unit (CCU) for collection. The bill would also require MDTA to notify CCU of any such waivers and require CCU to reduce its fees based on the revised debt amount.

EXPLANATION: As the State's centralized debt collection agency, CCU collects delinquent accounts referred by State agencies, including MDTA, and retains a statutory fee from recoveries to fund its operations. The exact nature of the impact on CCU cannot be determined at this time because the statute does not provide any parameters for how the waiver process might be operated. However, if enacted, this bill could cause CCU to expend staff resources to begin collection efforts on debts that could subsequently be waived, and require CCU to process refunds to debtors on amounts already recovered through offset, such as state tax intercepts. Based on MDTA's assumption that approximately 20% of delinquent debt could be waived, CCU fee revenue would be reduced by approximately \$4.1 million per year. Given CCU's improved financial outlook in fiscal year 2025, some or all of this reduced fee revenue could have otherwise been transferred to the General Fund.

Given forecasted out-year deficits and significant uncertainty about the federal budget and policy changes, it would be challenging for the State to manage this increase in spending. This challenge is compounded by major, unforeseen changes in federal policy and other ongoing budgetary pressures. The Department of Budget and Management (DBM) now forecasts significant shortfalls beginning in Fiscal Year 2027 and escalating into Fiscal Year 2028.

**For additional information, contact Dana Phillips at
(410) 260-6068 or dana.phillips@maryland.gov**

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HB1283 - LOC - Maryland Transportation Authority –

Uploaded by: Patricia Westervelt

Position: INFO

March 5, 2026

The Honorable Marc Korman
Chair, Environment and Transportation Committee
251 House Office Building
Annapolis, MD 21401

RE: Letter of Concern – House Bill 1283 – Maryland Transportation Authority – Video Tolls – Collection

Dear Chair Korman and Committee Members:

The Maryland Department of Transportation (MDOT) and the Maryland Transportation Authority (MDTA) take no position on House Bill 1283 but respectfully offer the following concerns for the Committee's consideration.

HB 1283 authorizes the MDTA to waive certain tolls due or penalties assessed on a delinquent account without recalling the debt from the Central Collection Unit (CCU). MDTA must notify the CCU if any portion of the debt is waived. Finally, the bill requires the CCU to reduce its fees based on the revised debt amount.

The MDTA was established in 1971 by the Maryland General Assembly to finance, construct, operate, and improve the State's toll facilities. The MDTA is a self-sufficient, non-budgeted State agency that receives no money from the State's General Fund or the Transportation Trust Fund. Maryland toll roads are financed by toll revenues, and such revenues are reinvested in the operation and maintenance of the toll facilities. While the MDTA may waive a civil penalty, it may not waive the underlying toll. MDTA policies and tolling operations must adhere to the Trust Agreement between the MDTA and its Trustee. The MDTA's Trust Agreement with its bondholders prohibits free passage. Even with the statutory authority created through HB 1283, MDTA cannot waive the toll amount due since providing free passage is expressly prohibited by MDTA's Trust Agreement.

It should be noted that before toll transactions are referred to CCU, customers receive five notices and are given a minimum of 90 days to pay their toll debt. Additionally, MDTA mails any video toll customer who has received a Notice of Toll Due a follow-up reminder of the need for payment before that unpaid toll escalates to the civil penalty step. The MDTA currently has the authority to reclaim debt from CCU in the event of MDTA error. The MDTA and CCU continue to collaborate on efforts to improve customer interactions. One of those efforts is for the MDTA to send referrals to CCU at an account level instead of an individual level. That is, instead of sending individual transactions to CCU, multiple transactions owed by the same account are rolled up into one account and sent to CCU. In its individual capacity, the MDTA established its own installment plan program to assist customers who have a minimum of \$300 in

The Honorable Marc Korman
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outstanding toll debt; however, any debt that has been referred to CCU is not eligible for this installment plan program.

The Maryland Department of Transportation and the Maryland Transportation Authority respectfully request that the Committee consider this information when deliberating House Bill 1283.

Respectfully submitted,

Bradley Ryon
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Matt Mickler
Director of Government Affairs
Maryland Department of Transportation
410-865-1090