

SB0757_Consumer_Protection_-_Disclosure_of_Tariffs

Uploaded by: Cecilia Plante

Position: FAV



TESTIMONY

SB0757 Consumer Protection – Disclosure of Tariffs and Local Sourcing

Bill Sponsor: Senator Rosapepe

Committee: Senate Finance

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Aileen Alex, Co-Chair

Position: FAVORABLE

I am submitting this testimony in support of SB0757 on behalf of the Maryland Legislative Coalition. We are an association of unpaid citizen advocates—individuals and grassroots groups in every district across the state—representing and supporting more than 30,000 Marylanders.

Tariffs—imposed by the current federal regime—function as an intrusion into state commerce and operate as a regressive tax that falls hardest on working families. Marylanders deserve to know exactly how much of a product’s price is being driven up by federal tariffs, and they deserve the ability to choose locally produced alternatives when possible.

SB0757 requires businesses to disclose when the price of a consumer good includes a tariff and to state the amount of that tariff. Transparency is the minimum standard in a functioning marketplace, and this bill finally ensures that Marylanders can see what they are being charged—and why, given the outside chance that they may be in a position to receive a refund per the Supreme Court ruling.

SB0757 also directs the Department of Commerce to create and maintain the “Maryland Local Sourcing Portal,” a statewide database connecting Maryland businesses with local suppliers and inventory sources. With this, Maryland gives consumers and businesses the tools to identify local, tariff-free alternatives.

For these reasons, we adamantly urge a **FAVORABLE** report on SB0757. We also encourage the Maryland Local Sourcing Portal to be widely promoted—to Maryland residents and businesses as well as consumers and advocates in other states who would prefer to support Maryland producers rather than pay regressive federal tariffs.

SB 757 testimony.pdf

Uploaded by: Paul Schwartz

Position: FAV



NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES

MARYLAND FEDERATION

Statement of Paul Schwartz, Vice President, National Active and Retired Federal Employees

Senate Bill 757

Senate Finance Committee

March 5, 2026

Consumer Protection – Disclosure of Tariffs and Local Sourcing

I am Paul Schwartz, Region Vice President of the National Active & Retired Federal Employees – NARFE

And formerly the Director of Trade Enforcement for the United States Customs Service

As someone who has previously testified before the Court of International Trade, I testify before you today in support of SB 757

Regardless of whether imported merchandise enters into the United States through (*Blaine, WA, Long Beach, CA, Charleston, SC, Detroit, MI, Port Elizabeth, NJ,*) El Paso, TX, JFK Airport or any of the other approximately 330 ports of entry into the commerce of

the United States, the importer of record pays the import duty, or tariff, to the United States government AND the importer is in the United States.

That tariff, in the normal course of business, is ordinarily passed onto the ultimate consumer, YOU.

In either case, that cost is paid by a United States entity and NOT the foreign exporter – the SCOTUS ruling refunds will not be headed back to CHINA

AND, importantly, that importer knows exactly how much duty he paid on any particular imported item into the United States.

Since the importer of record knows exactly what he paid the U.S. government upon importation, requiring that information as a condition of purchase by the seller in Maryland is not asking for anything unreasonable.

Moreover, just as consumers have the right to know what ingredients are in their foods, they have a right to know what factors enter into the price they pay for the imported products.

This legislation simply requires disclosure of tariff information on products sold here in Maryland and made available to the consumer.

Moreover, the database will give some impetus to domestically produced materials and products.

I want to end by pointing out that we are no longer in the 1950's. Since the 1980's we have been a major player in the global economic community and the push had been to reduce or eliminate tariffs to open up more markets for our domestic industries.

While there is an important role for tariffs under certain circumstances, across the board tariffs were never designed to benefit the U.S. economy.

Amendment to Senate Bill 757 – Consumer Protection – Disclosure of Tariffs and Local Sourcing

SB 757 “Prohibits a person” from “...failure to disclose that the price of a consumer good includes a tariff imposed on the consumer good or on components of the consumer good and the amount of the tariff.”

While SB 757 will require import tariffs to be identified up front for the consumer/purchaser, it does not address the impact of the recent Supreme Court decision in *Learning Resources, Inc. v. Trump* which ruled that previously collected tariffs under the International Emergency Economic Powers Act (IEEPA) were unconstitutional and must now be refunded.

This amendment to SB 757 seeks to address that issue by requiring the state of Maryland to take the lead in coordinating the reimbursement of the illegally collected tariffs from Maryland importers and consumers. The amendment calls upon the state to take the lead in requesting from the federal government/U.S. Treasury, per Governor Moore's letter to the administration, “...that tariff revenues unlawfully collected from Maryland business and consumers be remitted to the Office of the Comptroller so the state may implement an orderly and equitable refund process.”

It is noted that the importer of record is the party that pays the tariff to Customs & Border Protection upon importation into the commerce of the United States so the amount of tariffs paid and the parties paying them is attainable. What will also be needed, however, is coordination with importers to return some of that tariff money to the ultimate consumers in Maryland through price reductions or some other method.

Softwood lumber from Canada – countervailing duties – counter Canadian subsidies competing with U.S. competitors.

Dumping of Chinese steel in the U.S. at prices less than sold in China – dumping duties

Sri Lanka – children’s wearing apparel – trade deficit – that industry will never again resurface in the U.S. – pennies on the dollar – Minimum wage

Most Favored Nation Status – Column 2

Testimony in support of SB0757 - Consumer Protecti

Uploaded by: Richard KAP Kaplowitz

Position: FAV

SB0757_RichardKaplowitz_FAV

03/05/2026

Richard Keith Kaplowitz

Frederick, MD 21703

TESTIMONY ON SB#/0757- POSITION: FAVORABLE

Consumer Protection - Disclosure of Tariffs and Local Sourcing

TO: Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#/0757, **Consumer Protection - Disclosure of Tariffs and Local Sourcing**

The tariffs unconstitutionally applied by the Federal Administration are harming both consumers and businesses.

This bill will define as an unfair, abusive, or deceptive trade practices any

- Act or omission that relates to a residential building and that is chargeable as a misdemeanor under or otherwise violates a provision of the Energy Conservation Building Standards Act
- failure to disclose that the price of a consumer good includes a tariff imposed on the consumer good or on components of the consumer good and the amount of the tariff

A business entity that is headquartered in the state; or has a principal place of business located in the state will have a new resource for controlling tariff costs, the Maryland local sourcing portal. The “tariff-impacted goods” are commodities, supplies, or raw materials identified by the secretary as subject to federal import duties or trade volatility. Maryland will assist businesses in the state by developing and maintaining a searchable online database, to be known as the Maryland local sourcing portal, to connect businesses in the state with local sources for tariff-impacted goods and other supplies.

This bill will prohibit a person from not making a certain disclosure on the price of a consumer good; requiring the Department of Commerce to develop and maintain a searchable online database to connect businesses in the State with local sources for supplies and inventory; and requiring the Department to report on or before December 31 each year on the use and effectiveness of the database.

Maryland can benefit both businesses and consumers by offering both protection from the increases in costs due to tariffs.

I respectfully urge this committee to return a favorable report on SB#/0757.

SB 757_MDCC_Consumer Protection-Disclosure of Tari

Uploaded by: Hannah Allen

Position: UNF



Senate Bill 757

Position: Unfavorable

Committee: Finance

Date: March 5, 2026

Founded in 1968, the Maryland Chamber of Commerce (the Chamber) is the leading voice for business in Maryland. We are a statewide coalition of more than 7,000 members and federated partners, and we work to develop and promote strong public policy that ensures sustained economic growth for Maryland businesses, employees, and families.

Senate Bill 757 (SB 757) would require sellers to disclose when the price of a consumer good includes a tariff and the amount of that tariff and would direct the Maryland Department of Commerce to create a searchable online Local Sourcing Portal connecting in-State buyers with local suppliers of tariff-impacted goods and other inventory.

Many businesses that sell products in Maryland, including those that contract with the State, do not have access to precise information regarding the tariffs applied to finished goods or to the individual components within those goods. Supply chains are complex and often global.

Determining the exact tariff impact on a specific product frequently requires detailed customs classifications, country-of-origin analyses, and evolving federal trade determinations that are outside the expertise of most Maryland businesses. In practical terms, complying with this requirement would likely require companies to retain specialized trade counsel or compliance personnel solely to interpret and track federal tariff data.

Even then, identifying accurate and up-to-date tariff information presents challenges. Tariffs can change over time and may apply differently depending on sourcing, product composition, or federal trade actions. There is no simple, centralized mechanism for businesses to obtain definitive tariff breakdowns for each product they sell. Requiring disclosure of specific tariff amounts without providing a clear methodology or safe harbor will create uncertainty and significantly increase the risk of inadvertent error.

Our primary concern is the bill's treatment of a failure to disclose tariff information as an unfair, abusive, or deceptive trade practice. Classifying what may be a complex accounting or supply chain determination as a consumer protection violation carries serious consequences. It exposes businesses to enforcement actions, civil penalties, and reputational harm, even where any omission or miscalculation was unintentional and made in good faith. This approach is

disproportionate and creates a liability environment that will discourage companies from selling products in Maryland or contracting with the State.

Lastly, the U.S. Supreme Court recently invalidated key federal tariff authority under IEEPA, leaving unresolved questions about how tariff amounts will be determined or refunded, further illustrating why Maryland should wait for federal action rather than imposing new state-level tariff disclosure requirements.

While we support efforts to connect Maryland businesses with local suppliers and encourage economic growth within the State, those goals can be pursued without imposing a sweeping tariff disclosure mandate that is difficult to administer and enforce. As drafted, the bill places an extraordinary administrative burden on businesses and creates unnecessary legal risk without a clear corresponding benefit to consumers.

For these reasons, the Maryland Chamber of Commerce respectfully requests an **unfavorable report on SB 757**.

PDF_[MD] SB 757_tariffs_TechNet.pdf

Uploaded by: margaret durkin

Position: UNF

March 3, 2026

The Honorable Pam Beidle
Chair
Senate Finance Committee
Maryland Senate
3 East Miller Senate Office Building
11 Bladen Street
Annapolis, MD 21401

RE: SB 757 (Rosapepe) - Consumer Protection - Disclosure of Tariffs and Local Sourcing – Unfavorable

Dear Chair Beidle and Members of the Committee,

On behalf of TechNet, I'm writing to share comments on SB 757.

TechNet is the national, bipartisan network of technology CEOs and senior executives that promotes the growth of the innovation economy by advocating a targeted policy agenda at the federal and 50-state level. TechNet's diverse membership includes 103 dynamic American businesses ranging from startups to the most iconic companies on the planet and represents five million employees and countless customers in the fields of information technology, artificial intelligence, e-commerce, the sharing and gig economies, advanced energy, transportation, cybersecurity, venture capital, and finance.

TechNet and its members work to ensure consumer transparency in the purchasing and selling of goods; however, we are concerned about SB 757, specific to (16) pertaining to failure to disclose.

SB 757 will harm small business and impose significant cost, complexity, and compliance obligations on companies with little to no benefit to the consumer. As written, disclosure would be required for any component of a good that is impacted by tariffs, such as packaging, batteries, plastic components, etc. Small businesses themselves may not even be privy to all this information.

To date, the tariffs themselves are in flux with no clear guidance for retailers. Regulating the disclosure of tariffs, which themselves are unknown, is an added burden for businesses. Additionally, the bill amends the state's underlying Consumer Protection Act, which will provide for a private right of action (PRA). This PRA, coupled with the burdensome disclosure requirements, will invite boundless litigation. We request an unfavorable vote of SB 757. Thank you for your

consideration of our concerns and please don't hesitate to reach out with any questions.

Sincerely,

Margaret Durkin

Margaret Durkin
TechNet Executive Director, Pennsylvania & the Mid-Atlantic

SB757_RestaurantAssoc_Thompson_UNF.pdf

Uploaded by: Melvin Thompson

Position: UNF



Senate Bill 757

Consumer Protection - Disclosure of Tariffs and Local Sourcing

March 5, 2026

Position: **OPPOSE**

Madame Chair and Members of the Senate Finance Committee:

The Restaurant Association of Maryland opposes Senate Bill 757.

This legislation would require businesses to disclose when the price of a consumer good includes a tariff and the amount of that tariff. The bill also requires the Department of Commerce to establish an online Local Sourcing Portal to assist businesses with finding alternative local products.

The foodservice industry often relies on imports for fine international foods and wine. If any of those products are subject to tariffs, the prices from our suppliers will be higher. However, our suppliers do not itemize the tariff portion of the wholesale prices we pay. We do not know exactly how any applicable tariff has affected the price we pay to suppliers. Therefore, it would be virtually impossible to accurately determine and disclose to customers any specific tariff amount.

Back in November, when tariffs were lifted for many food imports, some wholesale prices for products that had arrived in warehouses before tariffs were lifted still included the cost of imposed tariffs.

But given the recent Supreme Court decision on the Trump Administration's use of tariffs under the IEEPA, the intent of this legislation may no longer be relevant.

And for most of the international food and wines that our industry imports, local alternatives are not available. So, that part of this legislation would not be helpful to most of our industry.

Given the lack of information that would be necessary to comply with the requirements of this legislation, we are also concerned about the hefty penalties for violations.

For these reasons, we respectfully request an unfavorable report for Senate Bill 757.

Sincerely,

A handwritten signature in black ink, appearing to read "Melvin R. Thompson", with a long horizontal flourish extending to the right.

Melvin R. Thompson
Senior Vice President
Government Affairs and Public Policy

SB757_NFIB_unf (2026).pdf

Uploaded by: Mike O'Halloran

Position: UNF



NFIB-Maryland – 60 West St., Suite 101 – Annapolis, MD 21401 – www.NFIB.com/Maryland

TO: Senate Finance Committee

FROM: NFIB – Maryland

DATE: March 5, 2026

RE: **OPPOSE SENATE BILL 757** – Consumer Protection – Disclosure of Tariffs and Local Sourcing

Founded in 1943, NFIB is the voice of small business, advocating on behalf of America’s small and independent business owners, both in Washington, D.C., and in all 50 state capitals. With more than 250,000 members nationwide, and nearly 4,000 here in Maryland, we work to protect and promote the ability of our members to grow and operate their business.

On behalf of Maryland’s small businesses, NFIB opposes Senate Bill 757 – legislation that creates the “Maryland Local Sourcing Portal” to connect businesses in the state with local sources for tariff-impacted goods and other supplies. It also creates a new violation for an unfair abusive, or deceptive trade practice on the Commercial Law Article for businesses that fail to disclose that the price of a consumer good or components of a consumer good are impacted by tariffs.

While we appreciate the bill’s stated goal of promoting transparency and strengthening Maryland’s economy, SB757 would impose significant compliance burdens on small businesses without meaningfully lowering prices for consumers or addressing the underlying drivers of tariff-related costs.

First, the bill would require retailers and other sellers of consumer goods to disclose when tariffs are included in the price of a product. In practice, this is far more complicated than it appears. Most businesses—particularly small and mid-sized firms—do not have direct visibility into the specific tariff components embedded in wholesale pricing. Tariffs are often absorbed and blended into distributor or manufacturer pricing long before a product reaches the consumer. Requiring small businesses to isolate and disclose a tariff component they may not be able to accurately calculate creates substantial legal and operational risk.

Second, because SB 757 amends the State’s consumer protection framework, any failure to properly disclose tariff impacts could be treated as an unfair or deceptive trade practice. This exposes well-intentioned businesses to enforcement actions, complaints, and potential penalties for inadvertent errors. The result is likely to be defensive compliance behavior, increased legal consultation costs, and potential litigation—costs that will ultimately be passed on to consumers.

Third, the bill creates ambiguity around what constitutes sufficient disclosure. It does not clearly define how tariff impacts must be calculated, when they are considered “included” in a price, or what form the disclosure must take. Businesses need clear, objective standards to comply with regulatory requirements. Without detailed guidance, SB 757 risks inconsistent enforcement and uneven application across industries.

Importantly, SB 757 does not reduce or eliminate tariffs. Tariffs are a matter of federal trade policy. Requiring Maryland businesses to highlight tariff impacts does not change those costs; it merely shifts additional compliance obligations onto local retailers and distributors. This may unintentionally stigmatize certain products or create confusion at the point of sale without delivering tangible consumer savings.

It’s important to point out that small business owners ranked “Unreasonable Government Regulations” 7th on the “Measures of Small Business Problem Importance” in the most recent [Problems & Priorities](#) report by NFIB. It also ranked “State/Local Paperwork” 19th in that report. Legislation like SB757 hits especially hard on small businesses as they struggle balancing what they can afford with government mandates.

For these reasons, **NFIB opposes SB757** and requests an unfavorable report.

Senate Bill 757 - DoIT Written Testimony.docx.pdf

Uploaded by: Sara Elalamy

Position: INFO



Wes Moore | Governor
Aruna Miller | Lt. Governor
Katie Savage | Secretary

TO: Senate Finance Committee
FROM: Department of Information Technology
RE: Senate Bill 757 - Consumer Protection - Disclosure of Tariffs and Local Sourcing
DATE: March 5, 2026
POSITION: Letter of Information

The Honorable Pamela Beidle, Chair
Senate Finance Committee
3 East Miller Senate Office Building
Annapolis, Maryland 21401

Dear Chairwoman Beidle,

The Department of Information Technology (DoIT) respectfully submits this letter of information on Senate Bill 757. This bill would prohibit a person from failing to disclose when the price of a consumer good includes a tariff and would require the Department of Commerce to develop and maintain a searchable online database to connect businesses in the State with local sources for supplies and inventory. The bill also requires Commerce to submit an annual report on the use and effectiveness of the database.

The goals of SB 757, promoting price transparency and strengthening local supply chains, are important and align with broader efforts to support Maryland businesses and consumers. The proposed searchable database could serve as a valuable economic development tool by helping businesses identify local suppliers and reduce reliance on out-of-state or international sources.

To maximize the effectiveness, transparency, and long-term value of the proposed database, we respectfully recommend that the Department of Commerce connect the database to Maryland's Open Data Portal (data.maryland.gov). Leveraging the State's existing open data infrastructure would ensure that the information is published in standardized, machine-readable formats and is accessible to businesses, policymakers, researchers, and the public.

Connecting the database to the Open Data Portal would provide several benefits. It would increase transparency and public visibility, allow other State agencies and local governments to integrate the data into planning and economic development efforts, reduce duplication of technical infrastructure, and promote innovation by enabling third parties to build tools or analytics using the dataset. Additionally, posting the required annual "use and effectiveness" report on the Open Data Portal alongside the dataset would enhance accountability and legislative oversight.



Wes Moore | Governor
Aruna Miller | Lt. Governor
Katie Savage | Secretary

For these reasons, the Maryland Department of Information Technology respectfully urges a favorable report on Senate Bill 757.

Best,

Katie Savage
Secretary
Department of Information Technology