



**Testimony to the Senate Judicial Proceedings Committee**  
**HB1105: Statute of Limitations-Prosecutions or Enforcement of Local Consumer Protection**  
**Statutes**  
**Position: Favorable**

April 3, 2026

The Honorable Will Smith, Chair  
Senate Judicial Proceedings Committee  
2 East, Miller Senate Office Building  
Annapolis, Maryland 21401  
cc: Members, Judicial Proceedings Committee

Honorable Chair Smith and Members of the Committee:

Economic Action Maryland Fund writes in support of HB1105. HB1105 extends the statute of limitations for the prosecution or enforcement of a consumer protection code for which relief, a fine, or penalty is provided. The legislation extends the statute from one year to three years. This is a common sense change, in line with what other jurisdictions are doing, and is supported by local consumer protection bureaus.

Effective consumer protection cases often involve long, complex investigations. It can take years to properly build and prosecute a consumer protection matter. In recognition of the complexity of these cases and the time-consuming nature of consumer protection investigations and lawsuits, comparable jurisdictions in other states are not subject to a statute of limitations for consumer protection actions.

A one-year statute of limitations may be sufficient in simple cases such as parking tickets or suits involving only a single violation. For complex consumer protection cases, however, a one-year statute of limitations, with no discovery rule, would only incentivize corporations to conceal bad conduct and then argue, after the conduct comes to light, that any action was time barred.

For all these reasons, we support HB1105 and ask for a favorable report.

Best,

Marceline White  
Executive Director



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