



BILL NO: House Bill 1471
TITLE: Consumer Protection - Identity Theft Debt
COMMITTEE: Judiciary
HEARING DATE: March 11, 2026
POSITION: FAVORABLE

The Maryland Network Against Domestic Violence (MNADV) is the state domestic violence coalition that works to lead diverse community partners toward the common purpose of reducing the occurrence and impact of intimate partner violence. **MNADV urges this committee to issue a favorable report on HB 1471.**

While HB1471 is not strictly a domestic violence bill it would be a significant bill for domestic violence (DV) survivors because it addresses a common form of abuse known as coerced debt (see HB1198 which address coerced debt for DV survivors, victims of elder financial abuse, and foster care victims). HB1471 addresses one specific form of financial abuse experienced by DV survivors - identity theft. Its provisions are specifically designed to help individuals whose names were used without their true consent to incur debt, a hallmark of financial abuse in DV situations.

For many survivors, an abuser may open credit cards, take out loans, or sign contracts in the survivor's name as a way to maintain control or sabotage their independence. HB 1471 provides several critical protections:

- Halts collection activities: Once a survivor sends a formal notice to a creditor alleging that a debt was the result of identity theft (including coerced debt), the creditor must immediately stop all collection efforts for at least 10 days.
- Mandatory investigation: The bill requires creditors to conduct a reasonable investigation within 30 days of receiving notice. They must consider evidence provided by the survivor, such as police reports or FTC identity theft affidavits.
- Permanent relief from debt: If the investigation (or a subsequent court action) confirms the debt is fraudulent, the creditor must permanently stop all collection activities and dismiss any pending lawsuits related to that debt.
- Notify credit reporting agencies: the creditor must to delete the negative information from the survivor's credit report.

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- Right to sue for violations: If a creditor ignores the notice or continues to harass the survivor, the bill allows the survivor to file a civil action. If they win, they can be awarded damages, court costs, and attorney's fees.
- If the creditor knowingly violated the law, double damages are available.
- Non-Waivable Rights: The bill explicitly states that a consumer cannot waive these protections in a contract, preventing abusers from forcing survivors to sign away these rights.

Identity theft can lock you out of basic survival needs. Because it trashes your credit score, survivors are frequently denied housing, unable to pass background checks for employment, or blocked from getting student loans or medical services. This keeps DV victims in the cycle of abuse, unable to leave their abusers. For a DV survivor, the "identity thief" isn't a random hacker—it's someone who has the power to destroy their life from the inside out.

The Identify Theft Resource Center reported that the number of identify theft cases increased by 79% over a five-year period¹. While this astounding number is not restricted to singular identify theft cases such as occur in DV situations (primary focus appears to be on data breaches), the advancements of technology are a major contributing factor to this large number, and that will continue to be true².

We believe HB 1198 is the stronger and more comprehensive bill specifically for domestic violence (DV) survivors because it is tailored to the unique dynamics of abuse. But HB 1471 would be a valuable tool in the toolbox for any victims of this criminal behavior. HB1471 includes penalties for the creditor if they violate the law, which may increase the successful application of this law.

¹ [https://www.idtheftcenter.org/post/2025-annual-data-breach-report-record-number-compromises/#:~:text=According%20to%20the%202025%20Annual,high%20in%202023%20\(3%2C202\)](https://www.idtheftcenter.org/post/2025-annual-data-breach-report-record-number-compromises/#:~:text=According%20to%20the%202025%20Annual,high%20in%202023%20(3%2C202).). (Last viewed 3/8/2026)

² [https://javelinstrategy.com/research/2025-identity-fraud-study-breaking-barriers-innovation#:~:text=Consumers%20lost%20a%20total%20of,at%20an%20all%2Dtime%20high](https://javelinstrategy.com/research/2025-identity-fraud-study-breaking-barriers-innovation#:~:text=Consumers%20lost%20a%20total%20of,at%20an%20all%2Dtime%20high.). (Last viewed 3/8/2026).



For all of the above reasons, **MNADV urges this committee to issue a favorable report on HB 1471.**

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