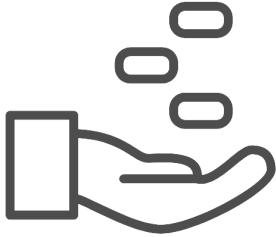




**ECONOMIC
ACTION MD**

2023 LEGISLATIVE PRIORITIES



Debtors' Bill of Rights - Consumer debt including credit card, medical, and civic debt is rising as wages remain stagnant and costs for housing, healthcare, and college outpace income. Economic Action Maryland will: increase the amount of money protected in an individual's bank accounts from debt collection, oversee the repayment of wrongly pursued hospital medical debt to low income patients, end modern-day debtors' prisons, and expand Community Reinvestment Act protections at the state level to increase equity in mortgage and small business lending. Passage of these bills will address the criminalization of poverty and reduce the racial wealth divide.



Housing Bill of Rights - Safe and affordable housing is a human right. Economic Action Maryland will work to strengthen protections for manufactured homeowners and expand the right to air conditioning in rental housing. Across Maryland, housing discrimination still exists yet it is difficult to document. Economic Action Maryland will support legislation to assist fair housing organizations to better document housing discrimination to pursue education and enforcement. We will also support policies with our partners including funding for eviction prevention assistance, a collective rent escrow action, enforcing local rental licensing laws, and enabling local "just-cause" eviction laws. These policies will provide greater protections for renters and homeowners and help keep Marylanders housed and healthy.



Drivers' Bill of Rights - Auto insurance in Maryland is some of the most expensive in the country. Economic Action Maryland will work to increase transparency and affordability in auto insurance ratings by: creating a low-cost insurance pilot program in Baltimore City for good drivers and workforce development trainees and supporting reductions in the fines and fees low-income drivers face on the road. These bills will make Maryland roads safer and more affordable for all drivers.