



ANNUAL REPORT 2024

WHO WE ARE

The Advisory Board on Consumer Protection (ABCP or Board) works with the Office of Consumer Protection (OCP) to educate and protect Howard County consumers. Board members provide feedback and recommendations on OCP's programs, alert OCP to problems and concerns they witness in their communities and assist in educating county residents on the services that OCP provides. The Board submits an annual report on OCP to the County Executive and County Council. The Advisory Board on Consumer Protection is governed by §17.402 of the Howard County Code.

HOWARD COUNTY CONSUMER PROTECTION BOARD MEMBERS

James Bell (Economically Disadvantaged Group Rep)
Hazel Domangue (Business Interest Rep, joined July 29, 2024)
Xinyu Liu (General Public Rep, joined July 29, 2024)
Rosa Maymi – Chair (Consumer Interest Rep)
Ted Meyerson (Consumer Interest Rep, joined April 1, 2024)
Robert “Jerome” Rollerson – Vice Chair (General Public Rep)
Young Smith (General Public Rep, expired May 1, 2024)
Richard Weisenhoff (Business Interest Rep, expired May 1, 2024)
Trent Williams (Business Interest Rep)

THE HOWARD COUNTY OFFICE OF CONSUMER PROTECTION IS STAFFED BY

Tracy Rezvani, Administrator
Lesley MacDonald, Outreach & Engagement Manager
Lila Boor - Investigator
Beth Silverman - Investigator
Matthew Whitehead – Administrative Aide

CONTACT INFORMATION

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CONSUMER PROTECTION ADVISORY BOARD 2024

FOCUS AREAS

The Board developed its proposed focused areas for calendar year 2024 which guided the Board's activities throughout the year. The focus areas included the following:

- Rent increases and housing affordability issues (as discussed in Howard By Design's Housing Affordability Coalition report).
- Faulty credit reports leading to denials of credit and tenancy.
- Home improvement contractors failing to complete projects despite payments.

REPORT OF THE SUB-COMMITTEES

In 2022, the Board formed four Board Subcommittees to better manage the workload for Members; these committees continued into 2024. Each Subcommittee will provide a monthly update during Board Meetings. In addition, the Board uses an external share site to house documents to facilitate its work and collaboration.

- **Inter-Governmental Subcommittee** (Xinyu Liu, Ted Meyerson)

The purpose of this Subcommittee is to connect with other local jurisdictions' consumer facing boards, committees or commissions (e.g., Montgomery County, MD, and Fairfax County, VA) to share information about local consumer concerns and to partner in developing educational programs and/or social media campaigns for the region. In 2024, through this Subcommittee, the Howard County Office of Consumer Protection collaborated with Montgomery County's Office of Consumer Protection to host the Securities and Exchange Commission for a World Investor Week webinar which was also promoted by Fairfax County's Office of Consumer Affairs.

- **Legislation** (James Bell, Hazel Domangue, Ted Meyerson)

The Board member lead this Subcommittee with assistance from Interns. They monitored legislation related to consumer protection and landlord-tenant issues. This subcommittee will recommend bills on which it believes the OCP should consider providing testimony.

In 2024, through the Board's recommendation, the OCP provided written testimony on the following bills: House Bill 549 (to increase the statute of limitations for consumer protection enforcement), House Bill 603/Senate Bill 571 (Kids Code Act), Senate Bill 24 (Right to Refund Information Act), and opposed House Bill 514 (statutory liens on cars towed). The County Executive also submitted testimony in support of House Bill 815 (Financial Empowerment Center pilot). The Kids Code Act, and related Maryland Online Data Privacy Act of 2024, were both signed by the Governor. The bill to increase the statute of limitations, enact support for financial empowerment programs, and to attach a lien to towed vehicles did not pass but are reintroduced in 2025.

On the landlord-tenant side, two impactful pieces of legislation for tenants which passed are Shielding of Failure to Pay Rent cases, the Tenant Safety Act, and the Renters' Rights and Stabilization Act.

The Shielding law provides that any Failure to pay rent case that does not result in a judgement for the landlord is automatically shielded after 60 days, and any judgement in favor of the landlord can be shielded after one year upon showing of redemption (paying the amount of the judgement).

Board member James Bell, representing the "economically disadvantaged" residents of the County notes that in 2023 nearly 80% of failure to pay rent cases were dismissed prior to hearing. Those cases remain on case search. These cases serve as derogatory information on tenant screening reports impacting future tenancy options. Even if never adjudicated, their collateral effect remained. The automatic shielding after 60 days of these cases protects Howard County residents from having said mark on their record.

The Shielding of Failure to pay rent cases after judgement has resulted in a high enough volume of these motions leading the District Court to add an additional docket to handle matters where the judgement is over a year old, the back rent has been paid, and the landlord is no longer seeking to collect these rents. This results in positive impacts on credit and tenant screening reports.

The Tenant Safety Act of 2024 bolstered the previous Rent Escrow statute and codified the Warranty of Habitability in all residential leases. Howard County already has a robust set of county ordinance on the building and

habitability standard of rental units. Those ordinances give the county the ability to enforce those codes. The Rent Escrow statute provides a private cause of action for tenants to enforce safe living conditions by withholding rent to a landlord who has not taken reasonable steps to make the repairs.

The Warranty of habitability bolsters tenants' rights to enforce said rights. They are now able to proceed in district court for said recovery after the repairs are completed for the months in which they have been denied safe living conditions. They are also able to seek attorney fees, termination of the lease, moving expenses, and other potential remedies.

Lastly, the Renters' Rights and Stabilization Act created an Office of Tenant-Landlord Affairs at the State level. It will issue a Tenant Bill of Rights, oversee the Right of First Offer and First Refusal law, and take complaints. It also established rules regarding filing fees and the recovery of same, lengthened the time before an order and execution of evictions, and prohibited evictions during extreme weather conditions.

On a County Level, the Rent Stabilization bill (CB44-2023) did not pass.

- **Onboarding & Orientation** (Rosa Maymi, Jerome Rollerson)

This Subcommittee created, with Staff support, a comprehensive training plan focusing on 1) Onboarding for new Board members and 2) Development for all Board members. The training plan included "Roberts Rules of Order" and "Maryland Open Meetings Act" training for the full Board as well as interesting readings and guidance on accessing historical and current documents created and maintained by the Board. This supplemented the training provided by the County's Office of Law for all County Board and Commission members.

In 2024, this Subcommittee provided onboarding and orientation for four (4) new members. The Subcommittee also revised the welcome letter emphasizing the required training (Robert Rules and Open Meetings Act) that all members are required to take.

- **Community Engagement & Education**
(James Bell, Trent Williams)

The purpose of this Subcommittee is to propose, plan, and implement community engagement activities and educational programming based on the chosen focus areas. In addition, this Subcommittee will collaborate with the Inter-Governmental Subcommittee to plan regional activities.

For the year 2024, the Board represented the OCP at the Hispanic Heritage Festival (Trent Williams), the Pearl Foundation's expungement fair (Hazel Domangue), and provided presentations to community groups and at 50+ Centers (Ted Meyerson) on Fraud, Cybersecurity and Identity Theft. Moreover, Board member Ted Meyerson provided a library of past writings and Facebook videos he created on consumer topics which will serve as the foundation of OCP's newsletters in 2025.

Finally, through the intergovernmental workgroup, the Howard County Office of Consumer Protection and Montgomery County Office of Consumer Protection hosted the Securities and Exchange Commission's Office of Investor Education and Advocacy for Planning for Retirement Protecting Your Nest Egg webinar.

2025 Focus Areas

The Board decided to survey the community to determine what issues concern residents the most. A survey was prepared and reviewed by the Public Information Office and will be disseminated through various channels for National Consumer Protection Week.



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