Council Bill 67-2025 Fiscal Analysis
Introduced: October 6, 2025
Fiscal Manager: Irene Wang

Legislative Intent: This legislation proposes updates Howard County's consumer protection law for the first time in 50 years. It adds new protections for residents, especially in the areas of online shopping, misleading advertising, and unfair business practices. The bill also proposes to give the Office of Consumer Protection (OCP) stronger tools to investigate and enforce compliance.

ANALYSIS

Fiscal Impact:

OCP has stated that they can execute the provisions of the bill using its current staff and budget. No new employees or additional funding are required.

The bill increases the maximum civil penalty for violations from $500 to $1,000, aligning with other jurisdictions. While the primary goal of the bill is improved compliance, not increased enforcement, the proposed changes may result in a modest increase in revenues from fines.

From 2020-2025, OCP issued 15 citations and collected approximately $1,300 in fines. These fines are posted to the Office's program revenue fund and have primarily been used to offset budget shortfalls in outreach materials (e.g., flyers). OCP intends to use future revenues from fines to support consumer education initiatives such as Scam Squad, Your CyberFeet, and the Howard County Financial Empowerment Center.

Restitution collected through settlements is returned directly to affected consumers and does not pass through the County's General Fund.

Although the fine amounts are increasing, actual revenue is difficult to forecast. Historically, only a small fraction of complaints results in enforcement actions, and even fewer proceed to court. Therefore, any increase in revenues from fines is expected to be minimal and unpredictable.