



**Howard County**  
Advisory Board on Consumer Protection

**ANNUAL REPORT 2025**



**Advisory Board on Consumer Protection**

**CY 2025**

## **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 2025**

### **Current**

James Bell, Chair (Economically Disadvantaged Group Rep)  
Maddi Borison, Vice-Chair (Consumer Interest Rep)  
Hazel Domangue (Business Interest Rep)  
Matthew Enekwe (Business Interest Rep)  
Ashlyn Hood (General Public Rep)  
Xinyu Liu (General Public Rep)

### **Former**

Rosa Maymi, Fmr. Chair (Consumer Interest Rep, retired April 2025)  
Ted Meyerson (Consumer Interest Rep, retired January 2025)  
Robert "Jerome" Rollerson – Fmr. Vice Chair (General Public Rep, expired June 2025)  
Trent Williams (Business Interest Rep, retired January 2025)

## **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:**

Office of Consumer Protection  
9830 Patuxent Woods Drive  
Columbia, MD 21046  
410-313-6420 main  
410-313-3820 LEP hotline  
410-313-6453 fax  
[consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov)

## **I. Consumer Protection Advisory Board 2025 Focus Areas**

The Board chose to develop a [community survey](#) to hear from constituents on what consumer issues are on their minds, what programs would interest them, how they hear about programs, and the preferred format of programs. This survey was promoted through the Office's social media and newsletter and was placed on the Board's webpage. Board members also promoted the survey through their personal networks. Despite efforts to promote the survey, only 86 responses were received. Of these responses, consumers reported:

- ✓ They are interested in hearing about Scams, Identity Theft and Online Safety, Data Collection and Privacy, Tenant Rights, Home Improvement, Auto Repair and Sales, Junk Fees, Student Loans, Debt Collection, etc.
- ✓ Consumers noted a preference for receiving information in the following order: written materials (online or print), virtual presentations, on-demand videos, in-person presentations, and resource fairs.
- ✓ Responders note they primarily hear about events from social media (38%) or the County's website (26%).
  - Facebook and Nextdoor were identified as the top two social media platforms.
- ✓ For other sources of events, the top two newspaper users identified are the Howard County Times and the Beacon. For flyers, the top two responses note that consumers see them at the libraries and 50+ centers.

## **II. Report of the Sub-Committees**

In 2022, the Board formed four Board Subcommittees to better manage the workload for Members. 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 (Matthew Enekwe)**

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 2025, through this Subcommittee, the Howard County Office of Consumer Protection met with the **Fairfax County Consumer Protection Commission** about its new Pause, Question, Protect scam disruption campaign. OCP made introductions to Montgomery and Arlington Counties as well as the District of Columbia consumer protection units. The goal of this regional initiative is to provide one clear message that applies to all types of scams and schemes and work with consumer protection agencies, financial institutions, and community partners to combat financial fraud and scams.

The campaign is focused on increasing public awareness through targeted outreach, education workshops, and real-time scam alerts to help residents identify fraud schemes.

Relatedly, we report that the **Montgomery County Advisory Committee on Consumer Protection** is focusing on the growing threat of cryptocurrency-related fraud and the urgent need to expand community awareness around these evolving scams. Discussion focused on enhancing public education through workshops, and partnerships with county government and law enforcement to help residents better understand the risks, recognize warning signs, and protect their assets.

### **Legislation** (James Bell, Maddi Borison)

The Board members lead this Subcommittee with assistance from Interns. They monitored legislation related to consumer protection and landlord-tenant issues and recommended bills on which it believed the OCP should consider providing testimony.

In 2025, through the Board's recommendation, the OCP provided written testimony on the following bills: House Bill 591 (to increase statute of limitations for enforcement of consumer protection codes from 1 to 3 years), Senate Bill 305 (support financial institutions and activities regulating virtual currency kiosks), Senate Bill 413 cross filed as House Bill 431 (to prohibit consumer contracts setting a shorter time bring consumer protection claims), Senate Bill 883 (establishing workgroup for post-towing statutory liens). Senate Bill 591 died in committee. Senate Bill 305 passed and was approved by the Governor. Senate Bill 413 cross-filed as House Bill 431 passed and was approved by the Governor. Senate Bill 883 passed with amendments.

On the landlord-tenant side, two impactful pieces of legislation for tenants which passed are the Tenant Mold Protection Act (TMPA, Senate Bill 861) and a Bill outlining a six-day window to recover possessions prior to eviction (House Bill 767).

Chair, James Bell, representing the “economically disadvantaged” residents of the County notes that the TMPA shifts the burden of mold testing and abatement onto Landlords. The cost of testing and remediation generally outstrips the ability of most renters to afford proper protection from mold intrusion. This Bill requires Landlords to act in a reasonable manner to protect their tenants and their property from mold.

The six-day notice prior to eviction by the Sheriff provides tenants an opportunity to plan for the devastating effects of an eviction. In speaking with the Coalition to End Homelessness-Continuum of Care generally to secure a bed in a shelter in Howard County, advance notice of up to two weeks is required. This Bill permits these six days to be increased by local ordinance up to 14 days.

- **Onboarding & Orientation** (Xinyu Liu)

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 2025, this Subcommittee provided onboarding and orientation for two (2) new members.

- **Community Engagement & Education** (Hazel Domangue, Ashlyn Hood)

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 2025, our Board members attended resource fairs to represent the OCP at the Community Health Fair, 4th Annual AAPI Festival, ETC Summer Wellness Fair, the 2<sup>nd</sup> Annual Landlord Conference, UU Congregation at Owen Brown Interfaith, Central Library "Ask the Expert" resource fair, Federal Workers Resource Fair, and Seniors Together Presentation.

## **B. 2026 Focus Areas**

Vice Chair, Maddi Borison, will spread information about debt collection and related issues through presentations and printed materials.

The Community Engagement & Education Subcommittee proposes the following for year 2026: We will continue representing OCP at tabling events in Howard County and will do more to reach out to the community to identify additional venues for tabling and/or to post OCP materials. This subcommittee suggests that the OCP social media pages post quizzes about different scams to ensure that the information given will remain forefront in the readers' minds. Furthermore, this subcommittee recommends a Monthly Themed Seminar or other outreach, e.g., January: Budgeting for the year; February: Understanding warranties; March: Digital safety and privacy; April: Sustainable shopping and rebates, etc. Scheduling for the year ensures continued coverage.

## C. Office Statistics

### Consultation/Inquiries

FY	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	Apr	May	June	Total
25	119	99	123	117	94	91	107	116	98	117	141	120	1449

### Complaints Filed

FY	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	Apr	May	June	Total
25	52	38	36	29	26	30	34	36	22	28	26	43	400

### Complaints Closed

FY	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	Apr	May	June	Total
25	42	31	49	42	32	30	24	33	26	24	19	33	385

### Value of Services/Restitution Received\*

FY	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	Apr	May	June	Total
25	5,615	8,416	16,823	16,077	35,428	4,002	2,548	7,108	10,967	2,929	9,465	79,525	198,903

\* Value cannot be assigned to cases where the investigation results in an explanation, a referral, or a determination that the law has not been violated. Amounts rounded to the nearest dollar.



9830 Patuxent Woods Drive Columbia, MD 21046  
 phone 410-313-6420 (voice/relay)  
 email [consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov)

If you need this in alternate formats, request should be made to 410-313-6420 (voice/relay) or [consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov).