



Howard County

Consumer Protection Advisory Board

Office of Consumer Protection
ANNUAL REPORT 2021



Department of Community Resources and Services
9830 Patuxent Woods Drive
Columbia, MD 21046
410-313-6420 (VOICE/RELAY)
consumer@howardcountymd.gov
www.howardcountymd.gov/consumer-protection

If you need this information in an alternate format, contact the Howard County Office of Consumer Protection at 410-313-6420 or consumer@howardcountymd.gov.



Howard County Consumer Protection Advisory Board Annual Report 2021

Who We Are

The Consumer Protection Advisory Board (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 Consumer Protection Advisory Board is governed by Section 17.402 of the Howard County Code.

HOWARD COUNTY CONSUMER PROTECTION BOARD MEMBERS

Sandra Price, Chair

Richard Weisenhoff, Vice-Chair

Patricia Branch

Rosa Maymi

Judi McCormick

Jerome Rollerson

Young Smith

THE HOWARD COUNTY OFFICE OF CONSUMER PROTECTION IS STAFFED BY

Tracy Rezvani, Administrator

Lila Boor, Investigator

Beth Silverman, Investigator

CONTACT INFORMATION

Howard County Office of Consumer Protection

9830 Patuxent Woods Drive

Columbia, MD 21046

410-313-6420 (voice/relay)

consumer@howardcountymd.gov

A NOTE OF GRATITUDE

The Board would like to extend its sincere appreciation to Cheryl Mattis, Deputy Director, Department of Community Resources and Services, for staffing and supporting the work we have accomplished over the past year. We also extend a warm welcome to the new Office of Consumer Protection administrator, Tracy Rezvani. We further extend our gratitude to Lila Boor for her tireless efforts in administering the Board's functions. We look forward to a fruitful year ahead.

I. Consumer Protection Advisory Board 2021 Focus Areas

The Board developed its proposed focused areas for calendar year 2021 which guided the Board's activities throughout the year. The focus areas included the following:

- Education and Outreach Activities
- COVID-19 Related Scams
- Landlord/Tenant Issues
- Public Awareness Campaign – Dissemination of Information

II. National Consumer Protection Week (NCPW)

NCPW is sponsored by the Federal Trade Commission and is the time of the year when government agencies, consumer protection groups and others work together to help the public understand their consumer rights and make well-informed decisions about money and privacy. As the COVID virus continued to spread, scammers took advantage of people's heightened anxiety and fears.

Four different Public Service Announcement (PSA) videos were produced and were then presented in four consecutive days by a member of the Board. The PSA videos were created to help make Howard County residents aware of how to identify specific scams, what to do to avoid being scammed and where to go for help.

County Executive Calvin Ball introduced each of the topics and its host presenter:

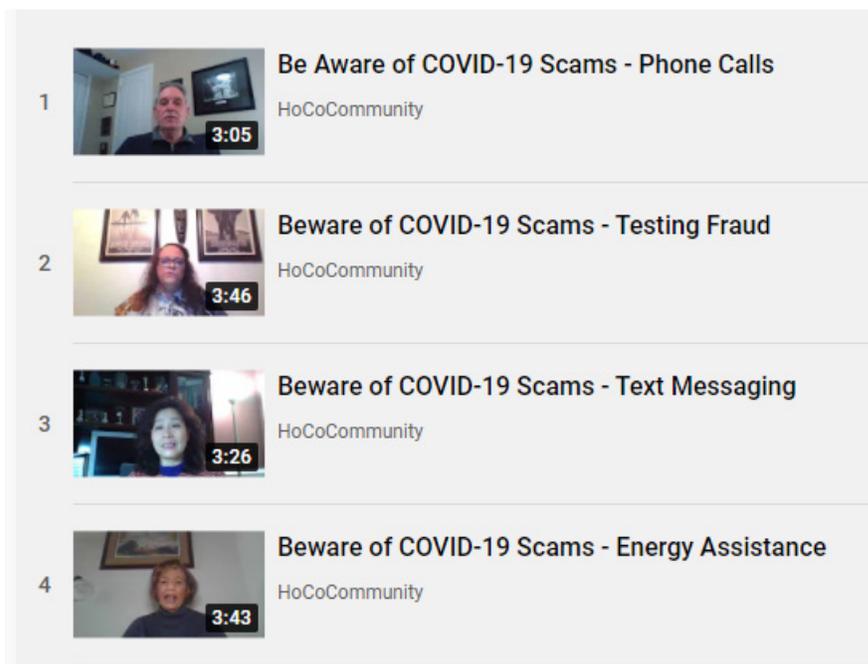
Vaccine Scams presented by Young Smith

Vaccine Testing Scams presented Sandra Price

Utility Bill Scams presented by Patricia Branch

Social Security Scams presented by Richard Weisenhoff

The following videos are available on YouTube at @HoCoCommunities (OCP Playlist).



III. Tenants Guide to the Eviction Process in Howard County

The Advisory Board anticipated the lifting of the moratorium on evictions and produced *The Eviction Process in Howard County: A Tenant's Guide*. The guide was targeted to residents who fell behind in their rent and were facing eviction. The guide contained valuable information including: (1) steps a landlord is required to take to begin an eviction process; (2) the process by which a case is scheduled before the District Court of Maryland for Howard County; (3) the Eviction Court Hearing; (4) After the Hearing; and (5) the Sheriff's Office Eviction Process.

The publication also contains information on additional resources from where to go for legal assistance to crisis intervention if you become homeless. For general consumer and landlord/tenant information, contact the Howard County Office of Consumer Protection. The guide has also been translated into Spanish and Korean; is available for download on the OCP's website; and, has been distributed to the following agencies:

Bridges to Housing Stability
Community Action Council of Howard County
Grassroots Crisis Intervention Center
HopeWorks Howard County
Howard County Department of Social Services
Howard County Housing Commission
Howard County Office of Human Rights and Equity
Howard County MultiService Center
Howard County Sheriff's Office
MakingChange, Inc.
Maryland Legal Aid
The Luminus Network for New Americans

IV. Navigating the Landlord/Tenant Relationship Forum

The Advisory Board hosted a virtual forum in partnership with the Howard County Office of Consumer Protection to educate both tenants and landlords on rental housing in the county. The workshop gave attendees the opportunity to ask questions and receive information about both Maryland state and Howard County's landlord-tenant laws; offered options to low-income renters; discussed eviction prevention; described fair housing restrictions; and, provided remedies to various discriminatory practices. Howard County Executive Calvin Ball provided welcoming remarks, and the following county agencies participated in the workshop.

Bridges to Housing Stability
Department of Housing & Community Development
Department of Inspections, Licenses and Permits
Howard County Housing Commission
Howard County Office of Community Partnerships
Howard County Office of Consumer Protection
Howard County Office of Human Rights and Equity

The goal of the session was to prevent and/or ease misunderstandings that often occur between landlords and tenants. Forty people attended the event via Webex, and 60 viewed it on Facebook Live.

V. Monitoring the Maryland General Assembly Legislative Session

The Board reviewed legislation introduced to determine which would directly impact consumers, and reported back to the OCP on pending bills that were introduced or passed during session that could affect consumers in Howard County or would impact the work of the office.

A. Notable Legislation

1. General Assembly 2021 Legislative Session — Real Property-Landlord and Tenant

[SB691/HB861: REUSABLE TENANT SCREENING REPORTS \(PASSED MAY 30, 2021\)](#)

- Requires reusable tenant screening reports to include specified information regarding prospective tenant such as credit report; criminal history record checks for all federal, state and local jurisdictions where prospective tenant has resided for the past seven years; eviction history for all state and local jurisdictions for the previous seven years; verification of employment and income; and current address and rental history.
- Requires landlords to provide notice as to whether they accept reusable tenant screening reports as part of the application process.
- As mentioned above, prohibits landlords from charging a specific fee related to such reports.
- Authorizes landlords to require tenants to certify the report and to reject an application if there has been a material change to a tenant's reusable report.

2. New Legislation Regarding Failure to Pay Rent Cases

[HB0018/SB 401: LANDLORD-TENANT NON-RENEWAL OF LEASE \(PASSED MAY 30, 2021\)](#)

Effective October 1, 2021, new legislation has updated the Maryland Landlord Tenant Act, which requires that a landlord — before filing a complaint for failure to pay rent — must provide to the tenant a written notice of the landlord's intent to file such a case unless the tenant pays all the rent claimed to be owed within 10 days. The notice must be in a form created by the Judiciary, and notice is deemed to occur when the written notice is either:

1. Sent by First Class Mail – Certificate of Mailing;
2. Affixed to the door of the premises; or
3. If elected by tenant, sent by electronic delivery via email, text, or an electronic tenant portal. If a landlord subsequently does file for a failure to pay rent, the complaint must contain confirmation that the landlord gave the required notice and the date it was given.

3. Other Consumer Protection Bills

Other consumer protection bills that were considered but rejected in the previous session:

- Banking Institutions – unauthorized debit transactions
- Internet Ticket Sales – prohibits sharing of personal information
- Motor Vehicle Insurance – requires the Maryland State Attorney General to maintain a website for consumers to report robo calls and scam calls



B. General Assembly 2022 Legislative Session

Most of the consumer protection-related bills considered by the 2021 Legislative Session addressed landlord and tenant issues. Generally, bills which fail at an initial introduction are reintroduced the following session. A legislative update containing information on these (and similar bills) will be provided by the Board at the appropriate time. The General Assembly convened the 2022 Legislative Session on Wednesday, January 12. Nearly 500 bills had been pre-filed before the Session began.

Below is a list of consumer related bills identified so far that may be of interest to the Advisory Board and the Office of Consumer Protection. This list may be expanded as other consumer related bills are introduced (generally 2,500 per Session) and identified. Summaries of these and other bills will be provided as they become available. The status of many of these and other bills will be monitored and reported on as they move through the legislative process. Our main focus will be on landlord/tenant issues as most of the complaints received by the Office of Consumer Protection are in this area.

- HB0086/SB0006: Landlord/Tenant – Tenant Protection Act of 2022
- HB010: Landlord/Tenant – Repossession for failure to pay rent; Lead Reduction Compliance
- HB0134: Landlord/Tenant – Failure to pay rent; prohibition on rent increases and sealing of court records
- HB0174: Landlord/Tenant – Failure to pay rent; registration and license information
- HB 251: Maryland Consumer Reporting Act – Registration of Consumer Reporting Agencies and Regulations
- HB198: Vehicle Laws – towing, clearing and disposal of debris
- SB0129/HB0114: Access to counsel in immigration proceedings
- SB0146/HB0157: Vehicle Laws – plug-in electric vehicles; reserved parking spaces

VI. Consumer Protection Advisory Board 2022 Focus Areas

The Board developed its proposed focused areas for calendar year 2022 to increase awareness and protect consumers which will guide its activities throughout the year, to include:

- a) Scams Targeting Older Adults
- b) Impact of Fraud on Communities of Color
- c) COVID-19 Scams
- d) Tenants' Rights
- e) Imposter Scams

— END OF REPORT —