



July 20, 2023

Testimony to the Baltimore City Council
23-0347 Office of Business Licensing & Consumer Protection
Position: Favorable

The Honorable Nick Mosby, President
Baltimore City Council
100 North Holliday Street
Baltimore, MD 21202
Cc: City Council Members

President Mosby and Members of the Committee:

Economic Action Maryland (formerly the Maryland Consumer Rights Coalition) is a statewide coalition of individuals and organizations that advances economic rights, housing justice and financial inclusion for Maryland consumers through research, education, direct service, and advocacy. Our 10,000 supporters include consumer advocates, legal service staff, direct service practitioners, and low-income and working families throughout Maryland.

We are here in strong support of legislation to establish a Department of Business Licensing and Consumer Protection for Baltimore City and thank Councilman Dorsey for his efforts as well as the cosponsors of the legislation.

As a Baltimore City resident and someone who has worked on consumer protection issues for the past 14 years, this legislation is important and necessary for City residents.

The creation of a Department of Business Licensing and Consumer Protection will consolidate business licensing and expertise for local businesses as well as establish a consumer protection director and board of directors to review complaints, pursue hearings and investigations, and assess whether there have been violations of unfair and deceptive practices. The Department will also be able to propose policies that are stronger than state law to protect Baltimore City residents from predatory and usurious practices.

Montgomery and Howard Counties have had offices of consumer protection for more than twenty years. In both counties, these offices partner with the Office of the Attorney General

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and provide local assistance including mediation, education, outreach, and more to residents. The Maryland Attorney General receives more than 10,000 consumer complaints a year.

In our work with tenants, victims of housing discrimination, and particularly older adults, we see efforts to trick and trap consumers with sophisticated scams, digital phishing, unlicensed home improvement contractors, moving companies and more. Seniors, in particular, are vulnerable to certain scams and unscrupulous businesses.

A Baltimore City Department of Business and Consumer Protection can provide important oversight and compliance for local businesses and expand consumer protection education and support for Baltimore City residents.

As AI, digital technology, and fintech are all emerging and rapidly evolving, it is critical to root out predatory actors from upstanding businesses and educate City residents on ways to protect themselves from financial scams and fraud. The establishment of a Baltimore City Department of Business and Consumer Protection will accomplish these goals. It is more important now than ever that we establish this department.

I fully support bill 23-0347 and urge a favorable report.

Best,

Marceline White
Executive Director