

ATTORNEY GENERAL'S ACCESS TO JUSTICE TASK FORCE  
CONSUMER PROTECTION COMMITTEE

Thursday, July 2  
1:00 pm-3:00 pm

**The Names of the Participants**

|                       |
|-----------------------|
| Amy Hennen            |
| Anthony Hayes Davis   |
| Aracely Panameno      |
| Arzhang Navai         |
| Ashley Harrington     |
| Charles Sydnor II     |
| Christine Hines       |
| David Finkler         |
| David Schlee, Jr.     |
| Pamela Queen          |
| Emanwel Turnbull      |
| Eric Friedman         |
| Hank Greenberg        |
| Helen Raynaud         |
| Ingmar Goldson        |
| Joseline Pena-Melnyk  |
| Joy Sakamoto-Wengel   |
| Kat Hyland            |
| Marceline White       |
| Markisha Dobson       |
| Pam Queen             |
| Pokuaa Owusu Acheaw   |
| Reena Shah            |
| Robin McKinney        |
| Sarah Frush           |
| Steve Sakamoto-Wengel |
| Vaughn Stewart        |

**Agenda items**

1. Welcome - -5 minutes
2. Introductions-name, organization, location-15 minutes
3. Review minutes from June 24 meeting-10 minutes
4. Discussion of Proposed Subcommittees 30 minutes
  - a. Consumer Education
  - b. Mediation/ADR/ODR/Support services
  - c. Court forms/Notices

- d. Court procedures/Access
  - e. Other proposals?
5. New discussion items – 15 minutes
  6. Set next meeting – 5 minutes

### **Actions & Tasks (Overview)**

Review last meeting's minutes; motion to pass the minutes from June 24 meeting; and bringing in discussion of proposed subcommittees

### **Discussion made by the participants**

- I. Motion to pass the minutes (Marceline): motion passes, all in favor of the motion to accept the minutes.
- II. Introducing the subcommittees (Steve): due to the sub-issues emerged in the last meeting, it's better to break it down into subcommittees; introduced the 4 possible subcommittees.
  1. Consumer Education – Consumer education concerning what consumers should do if they have bills they are unable to pay; if they are sued over a debt; what resources are available; and avoiding debt relief scams.
    - Robin McKinney, Chair
    - Joy Sakamoto-Wengel, Staff
  2. Mediation/ADR/Debtor support resources– Whether mediation should be made part of the debt collection process; what form that mediation should take; at what stage should the mediation occur (e.g., pre-filing, post-filing); whether mediation should be mandatory or optional; and whether mediators should be used and, if so, who (e.g., judges, law students, mediators trained in debt collection matters?).
    - Amy Hennen, Chair
    - Arzhang Navai, Staff
  3. Court Forms/Notices – (as there were lots of discussion based on how court forms not being understood by the folks served with them; giving additional notices to rights and procedures, making them more understandable; possible translations are needed.)What changes could be made to forms used by the Courts in small claims cases to make them more understandable for debtors; should a separate notice be developed and provided to debtors with papers that are served upon them advising them of available resources, including self-help centers and legal assistance organizations, explaining mediation if that is part of the process; describing how to participate in hearings online, if that is part of the process, and options if the debtor does not have computer/internet access; providing for availability of translations and translators, etc.
    - Aracely Panameno, Chair
    - David Finkler, Staff
  4. Court Procedures/Access – Considering what changes need to be made in the procedures for debt collection cases; service issues; notice issues; affidavit judgment procedures (may need to be changed); incorporating mediation; procedures for online court hearings to ensure access for consumers without computers/internet access; etc.
    - Kat Hyland, Chair

- Lydie Glynn, Staff

III. Questions regarding the subcommittees:

- 1) Questions (Robin): brought questions regarding complaints. Part of function of consumer education is to make sure people are filing complaints and tracking things that are happening, she is wondering if this group is able to collect, receive or have a general mechanism to see what's happening now.
  - a. (Steve) this information may directly come under consumer education or get the data committee in the task force to be the mechanism of tracking data. Also try to get complaints that are filed with the Office of the Commission of Financial Regulation, FTC, FPB, CFPB and other agencies.
- 2) Question (Aracely): are we going to create a consolidated database from all different sources?
  - a. Data committee will be creating a portal of that.
- 3) Question (Emanwel): what information will we be getting and what are the sources? As AG will be getting all the complaints, and it's going to be a centralized way of storing this. (I think) he is asking for a consistent way to search the sources (like a google doc) to figure out when is the date of filing and where they came from individually.
- 4) Questions on Consumer Education (Steve asking): what data do we need to be collecting on these complaints
  - a. Education on industry, rules and thing can be done or not done under the current situation. As lots of the members in the Consumer Education subcommittee are directly seeing people right now, it will be a good place to collect questions, to inform the Consumer Committee, and then to have other subcommittees weighing in.
  - b. (Kat): she suggested to have one subcommittee generating the form that would capture the data, standardizing all the info.

IV. (Marceline) Next week we will have the full task force with the co-chairs of committees talking about some key goals in short-term and long-term. Marceline can send out the notes she organized from the last meeting, as she took the ideas that had percolated from the whole group and try to slot them into proper subcommittees with short-term and long-term views; she suggested to knock down the short-term issues first.

V. More general questions regarding the general committee and subcommittees:

- 1) (Kat) For subcommittees, is there an expectation to have meetings weekly and to have a list later bringing back for the general meeting?
  - i. (Marceline): the subcommittees can take these issues and grapple with them within the subcommittees and come back to the full committee; then the latter will try to ideally reach a consensus. Due to the complexity of the topic, it's important to break down the issues and to really dig into the substance of the issues.
  - ii. (Steve): as at the end of July, some stays are going to be lifted, it's better to move things faster and to have subcommittees' meeting held once a week (tight deadlines). Short-term solutions will be best to be up before the end of the summer.

- iii. (Marcelin): Steve and Marceline will be the sitting in the subcommittees as the supporting mechanism in the background (not as members.)
- 2) (Joseline Pena-Melnyk): regarding Marceline's suggestion on asking the governors to issue orders like MA did to give people some relief on housing and funding (evictions and foreclosures).
- 3) (Aracely Panameno): raising the issues relates to public charge intimidating the immigrant populations. Despite the facts that they are documented immigrants, they cannot receive any stimulus and unemployment benefits. There are also some legally permanent residents who are afraid of actually getting some of these resources b/c of the public charge issues. These issues may overlap some with public communication that we can generate some awareness on all of these.
- 4) (Marceline): It's better to having a google doc to collect research papers, articles, regulations and executive orders from other states to have everything in one place.
- 5) (Aracely Panameno): even though it's not possible to provide language service for everyone, but it's better to not only have Spanish service but other languages (as MD has large population of Asians)
- 6) (Kat): it's better to have some info on what other committees are doing to prevent duplicating efforts.
  - b. (Marceline): the committees' co-chairs are bringing all of the issues to the overarching committee to make sure each one is coordinating well. (Steve): there will be some overlaps, as the Housing Committee will be looking at mediation and education, so it's better to know what they are doing and prevent working across purposes.
- 7) Questions from Delegate Queen: whether members are getting contacts for the committee list. – yes, will putting that together.

### **Scheduling for the Meeting Next Week**

All members agreed to attend in the afternoon of 07/08 Wednesday.