

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

Wednesday, July 8th
3:00 pm-4:00 pm

The Names of the Participants

Aja' Mallory
Amy Hennen
Angie Barnett
Aracely Panameno
Charles Sydnor III
Christine Hines
David Finkler
Del. Vaughn Stewart
Emanwel Turnbull
Lydie Glynn
Helen Raynaud
John Bratsakis
Joseline Pena-Melnyk
Kat Hyland
Marceline White
Markisha Dobson
Pokuaa Owusu Acheaw
Robin McKinney
Steve Sakamoto-Wengel
Sarah Frush
Arzhang Navai
Rory Murray
F. Paul Bland
Joy Sakamoto-Wengel

Agenda

1. Roll Call for attendance-Steve (5 minutes)
2. Review and approve committee minutes -Marceline (5 minutes)
3. News/updates on debt collection at federal level, in other states Whitney, Marceline (10 minutes)
4. Subcommittee Reports -80 minutes, report out, Q&A
 - a. Consumer Education-Robin McKinney (20)
 - b. Mediation/ODR/ADR-Amy Hennen (20)
 - c. Court Forms/Notices-Aracely Panameno (20)
 - d. Court Procedures/Access-Kat Hyland (20)
2. Full Task Force Meeting Steve (10)
3. Other topics to be discussed Marceline (5)

4. Set next Committee meeting Steve (5)

Actions & Tasks (Overview)

Meeting called to order at 3:04. Committee reviewed minutes from the last meeting. Robin McKinney made a motion to accept the minutes, Kat Hyland seconded the motion. The motion passed unanimously.

exchanging ideas and progress of all subcommittees; briefly introducing the Task Force meeting on 07/09; setting up a regular meeting time on Wednesday afternoon.

Discussions made by the participants

- I. Subcommittees;
 - a. Court Forms/Notices (Aracely Panameno): First meeting was held at 2:00 pm 07/07. In the meeting, we had a good discussion on court process; also reviewed the description of our subcommittees and the charges we have been given. The meeting covered issues such as language issues and resources available to debtors. We are looking for solutions when the courts reopen, courts will be filled with tens of thousands of cases, and we are trying to make headway to provide resources and generate awareness of the available resources. We are still seeking to have more people joining our subcommittee and have extended the invitation in order to be more informed about the debtors' various experiences and to effectively circulate the resources.
 - i. Also setting up weekly meetings are on Tuesdays at 2:30.
 - ii. Question (Marceline): whether this subcommittee identified a couple of short-term and long-term goals.
 1. We are still at the exploratory phase and gathering resources on websites, for instance, creating a microsite on debt collection. Some recommendations we agreed are more about long-term goals, and it requires the engagement of the Rules Committee, i.e., legislative changes.
 2. Short-term is to put a notice on all existing resources (such as the websites Aracely mentioned) and making them more accessible; and long-term goals are whether these resources are sufficient and whether other resources may be available.
 3. Aracely quoted Delegate Stewart's idea: COVID had required new procedures to take place, and this is the moment for us to push for more fair debt collection than we currently have.
 - b. Court Procedures/Access (Kat): The last meeting was held at 4:00 pm on 07/07. I prepared a brief memo to define issues, propose solutions, and implement methods.
 - i. Kat's memo summary: the Court Procedures/Access Subcommittee was tasked to consider the changes needed to be made in the procedures for debt collection cases; service issues; notice issues; affidavit judgment procedures; incorporating mediation; procedures for online court hearings to ensure access for consumers without computers/internet access; etc. On

July 7, 2020, and in correspondence thereafter, we compiled this preliminary list to address certain short-term and long-term problems, proposed solutions, implementation methods, and ongoing research needs. Based on anticipated feedback from the Consumer Protection Committee and Task Force, we will modify this list in our Subcommittee meetings. we focused on the access to early mediation, as mediation is going in MD district courts, but it's sporadically implemented.

- ii. Questions (Marceline) on mediation.
 1. Answer from Kat: In the district courts' debt collection cases, you may not often have the opportunity to work with the mediator, but only who is in court that day, So it's not always the case you will be assigned to the mediator, i.e., mediation is not consistent, as it really depends on the jurisdictions and the date you are in court. As mediation is a valuable tool for debt collection cases, it should be consistent (this is a landlord-tenant issue too).
 - iii. Other goals: access to early mediation; access to case file information; filing consumer defenses in district court litigation; access to a merits trial; access for consumer filings; two-way access to court information/hearings for consumers; secure access to income and debt-related information for consumers and creditors; access to the Maryland rules committee; access for immuno-compromised and elderly people; post-judgment procedures to protect consumer accounts from Garnishment; procedures to avoid excessive or unnecessary affidavit judgments; long-term legislative ideas to improve court procedures and access
 - c. Consumer Education (Robin): they are going to meet on 07/09. There may be overlaps between subcommittees, so it will be helpful to flag these overlaps beforehand.
 - d. Mediation/ADR/Debtor support resources (Amy): I just set up a link to doodle poll for the first meeting (Friday), there may be lots of overlaps with what Kat was talking about.
- II. Task Force on 07/09 (Steve): the co-chairs of each committee will be presenting their short-term recommendations and thus the ideas generated from the subcommittees today are really helpful. (Marceline) Lots of topics we mentioned here will be discussed in tomorrow's meeting (as there are committees dealing specifically with foreclosure, eviction, mediate, communication, etc.)
 - III. Regular Meeting time: 3:30 – 5:00 on every Wednesday for now.
 - IV. Steve and Marceine thanked everyone for their time and helpful ideas.