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Testimony to the House Judiciary Committee HB 549 – Statute of Limitations – Prosecution or Enforcement of Local Consumer Protection Codes Position: Favorable

The Honorable Luke Clippinger, Chair House Judiciary Committee Room 101, House Office Building Annapolis, MD 21401

Cc: Members, House Judiciary Committee

Feb. 13, 2024

Honorable Chair Clippinger and Members of the Committee:

I'm a consumer advocate and Executive Director of Consumer Auto, a non-profit group that works to protect Maryland consumers and foster safety, transparency, and fair treatment for drivers and car buyers.

We support **HB 549** because it will expand the ability of our state's local consumer protection offices to bring the legal actions needed to vindicate the rights of consumer who have been abused or defrauded.

Litigation is very often essential to protect consumers against abuses and establish accountability for fraudsters and firms that intentionally engage in unfair or abusive treatment of their customers. But consumer litigation is often quite complex and time-consuming. It can take years for patterns of misconduct to emerge and for that misconduct to be investigated properly. And once the relevant facts have been established, of course it can take many months to put together an appropriate lawsuit or legal response.

Current rules limiting local consumer protection offices in Howard and Montgomery counties and Baltimore City to a statute of limitations of just one year to take such actions just don't allow adequate time for some of the investigations and litigation needed to protect consumers.

Justice delayed may be justice denied. But the wheels of justice often turn slowly and the practices of our courts and investigators do take time. Giving local consumer protection offices three years after an act of fraud or abuse or other unfair trade practice to take legal action will make it possible for them to do considerably more to vindicate the rights of consumers.

We support HB 549 and ask you to give it a FAVORABLE report.

Sincerely, Franz Schneiderman Consumer Auto