

## **Odette Ramos**

## Baltimore City Councilwoman District 14

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## Testimony HB1348- Consumer Protection – Solicitation Following a Disaster - Prohibition SUPPORT with Sponsor Amendments

Chair Wilson and Members of the House Economic Matters Committee:

I am writing to urge your support for **HB1348- Consumer Protection – Solicitation Following a Disaster – Prohibition.** 

As the Baltimore City Councilwoman representing the 14<sup>th</sup> District, I attend all of our fires. At each fire I have supported our residents who have just suffered significant trauma after escaping from danger and watching their house burn. I also support our first responders, the Red Cross, and others who are helping our residents.

I also see predatory companies ready to take advantage of our residents who have just been through a crisis. These companies approach survivors of fires promising the homeowner they will secure the property once the fire department leaves. The challenge here is that they do more than boarding up, and charge insurance companies significantly. So much so that I have had two constituents run out of money to rebuild as a result.

HB1348 as amended creates a definition of these companies, assures they are regulated by the Maryland Home Improvement Commission, prohibits them from engaging with a resident for 48 hours, and provides a right of rescission of the contract within 5 days.

By passing this legislation, you are saving residents who have been through significant trauma from falling into the hands of these emergency contractors who do not have the resident's best interest at heart.

In Baltimore City, I introduced a companion bill that sets up an emergency scene, and no unauthorized person can be admitted into that scene. Only first responders, the Red Cross, and city agencies and employees that assist residents can be admitted into the scene. Since the emergency scene takes place for hours or days, this gives the survivors of a fire or emergency time to contact their insurance companies and be strategic about the next steps for their homes and their lives.

I am honored to work with Delegate Amprey on this issue, as we supported our residents together on site at a major fire in our districts that impacted 14 homes and where two lives were lost. We saw at this fire, and every fire firsthand the behavior of these companies. That's why we are before you today.

I urge your favorable report for HB1348 with the sponsor's amendments. Please do not hesitate to contact me should you have any questions. I can be reached on 410-396-4814 or via email at <a href="mailto:odette.ramos@baltimorecity.gov">odette.ramos@baltimorecity.gov</a>.

Respectfully Submitted:

Odette Ramos, Baltimore City Councilwoman, District 14