

PS COMMITTEE #5  
April 17, 2012

**Worksession**

**MEMORANDUM**

April 16, 2012

TO: Public Safety Committee

FROM: Susan J. Farag, Legislative Analyst 

SUBJECT: **Worksession: FY13 Operating Budget  
Office of Consumer Protection**

*Those expected for this worksession:*

Eric Friedman, Director, Office of Consumer Protection (OCP)  
Marsha Carter, OCP  
Phil Weeda, Office of Management and Budget (OMB)

**Major Issue: The FY13 CE Recommended Budget abolishes an Investigator III position, following a multi-year trend where staffing has been reduced more than 37% since FY07. This additional staff reduction may significantly impact service delivery. Please see discussion below.**

The Executive's recommendation for the Office of Consumer Protection is attached at ©1-5.

**Overview**

For FY13, the Executive recommends total expenditures of \$2,052,033 for the Office of Consumer Protection, a 5.3% increase from the FY12 approved budget.

	FY11 Actual	FY12 Approved	FY13 Red.	% Change FY12-13
<b>Expenditures:</b>				
<b>General Fund</b>	\$2,019,975	\$1,948,320	\$2,052,033	5.3%
<b>Grant Fund</b>				
<b>TOTAL Expenditures</b>	\$2,019,975	\$1,948,320	\$2,052,033	5.3%
<b>Positions:</b>				
<b>Full-time</b>	16	16	15	-6.3%
<b>Part-time</b>	0	0	0	0.0%
<b>TOTAL Positions</b>	19	16	15	-6.3%

The FY13 CE recommendation is a net increase of \$103,713. This increase comes from two changes with service impacts, as well as the following identified same services adjustments:

<b>IDENTIFIED SAME SERVICE ADJUSTMENTS:</b>	
Increase Cost: Retirement Adjustment	\$46,323
Increase Cost: Lump Sum Wage Adjustment	\$35,417
Increase Cost: Longevity Adjustment	\$30,978
Tech. Adj: Abolish Unfunded Investigator Position	\$1,905
Total Increases:	\$114,623
Shift: Help Desk - Desk Side Support to Desktop NDA	(\$60)
Decrease Cost: Printing and Mail Adjustment	(\$1,880)
Decrease Cost: Professional Membership Dues	(\$3,000)
Decrease Cost: Telecommunication Services Adj.	(\$4,000)
Decrease Cost: Travel Expenses	(\$4,500)
Decrease Cost: Misc. Operating Expenses	(\$8,000)
Decrease Cost: Office Supplies	(\$8,000)
Total Reductions:	(\$29,440)
<b>NET SAME SERVICES ADJUSTMENT TOTAL:</b>	<b>\$85,183</b>

## FY13 Expenditure Issues

### Personnel Complement

Personnel costs comprise 90.7% of OCP's FY13 recommended budget, for 15 full-time positions and no part-time positions. The CE FY13 recommended budget abolishes one Investigator III position. This follows a multi-year trend, as staff within OCP has been reduced by more than 35% since FY07. This is illustrated in the chart below.

### OCP Personnel Changes FY07 to FY13

	FY07 Actual	FY08 Actual	FY09 Actual	FY10 Actual	FY11 Actual	FY12 Appd.	FY13 Rec.	Net Change FY07-13	% Change FY07-13
<b>Positions:</b>									
<b>Full-time</b>	23	22	21	19	16	16	15	-8	-34.78%
<b>Part-time</b>	1	1	1	0	0	0	0	-1	-100.00%
<b>TOTAL Positions</b>	24	23	22	19	16	16	15	-9	-37.50%

Two years ago, Council staff noted that the abolishment of three full-time positions left no room for any future staff reductions without compromising service delivery to County residents. Over the past four fiscal years, seven positions have been abolished, all but one of which was filled. The staff reductions have required the redistribution of workloads to other investigators, managers, and in some cases, the OCP Director.

*Last year, the Committee agreed that staff levels had reached a critical point and recommended that the Investigator III position be placed on the Reconciliation List. Ultimately, it was not approved in the FY13 budget. OCP retained this investigator position throughout FY13, although it was unfunded.*

OCP again faces the loss of an investigator position, and workload redistribution has been feasible in the past, *Council staff again advises that those incumbents at risk of being laid off in FY13 have highly specialized experience and/or training that is invaluable to the consumer protection function.* In the past, the loss of investigators has meant that more generalized cases were redistributed. While this has had a direct impact on the timeliness of case resolution, it has not constrained OCP's ability to continue to provide assistance in highly technical cases. Without certain in-house subject matter experts, fewer cases will be resolved by OCP and will possibly end up in the court system for resolution.

**Specialized Subject Matter Expertise:** OCP investigates and resolves complaints regarding most types of consumer transactions, including car repair and sales, home construction, and credit and financial transactions. Many of these complaints involve issues that are highly technical in nature, and OCP investigators are assigned certain cases based on their subject matter expertise. Currently, OCP has one investigator with expertise in the home construction industry: roofing, plumbing, electrical, carpentry, etc. This investigator handles the majority of new home construction and home improvement complaints. One investigator (an attorney) specializes in automotive loan and leasing documents, auto repossession cases, and mortgage/foreclosure cases. Another investigator is an ASE certified auto mechanic, who handles auto repair complaints. One investigator (an attorney) handles all the Office of Common Ownership Communities staffing. Another investigator (an attorney) currently specializes in the MC energy and utility issues before the Public Service Commission. Finally, there are other investigators that have various specialties including impound towing enforcement and prosecution of unlicensed contractors.

The loss of any of these investigators with specialized knowledge would significantly impact OCP's ability to assist County residents with consumer complaints. In addition, without the technical expertise to successfully resolve certain types of cases, more County residents will likely take issues to court, increasing judicial caseloads.

**Increased Scope of Work:** Also noted in last year's budget analysis, OCP has been given other duties over the past several years. In addition to its core consumer protection functions of investigation/reconciliation, law enforcement, and consumer education, it is responsible for staffing the Commission on Common Ownership Communities (CCOC) and licensing various professions. In recent years, it also has been given the added responsibilities of overseeing domestic workers model contracts (Bill 32-08), energy and environmental advocacy, including Pepco issues (Bill 35-07 and Bill 35-01), development tax district disclosure (Bill 36-07), and property tax disclosure (Bill 24-07).

Since 2008, OCP has been working with our County agencies regarding energy and environmental issues, to advocate for the County's interests in obtaining the lowest possible utility rates, and to assist consumers with information regarding utility usage and costs. OCP is also authorized to employ consultants and technical advisors to carry out these new duties. In October 2010, the Council confirmed OCP's consultant to serve as Special Counsel to represent the interests of the County before the State Public Service Commission.

**New in FY12:** This year, The CE's Office asked OCP to provide assistance to the Department of Technology Services' Cable and Broadband Services Office regarding a major complaint against Comcast. During a multi-year period, approximately 85 consumers filed individual complaints with the Cable office alleging that Comcast incorrectly charged a "truck trip fee" when making service calls to the consumers' homes. OCP further investigated the matter and entered into a Settlement Agreement in which Comcast agreed to change its business practices and agreed to provide additional disclosures to all customers.

The Mid-County Regional Services Center also requested that OCP assist with the Police Department in addressing a critical impound towing problem regarding two shopping centers in the Wheaton business district. OCP is working with the property owners, Councilmembers, the Regional Services Center, and the Police to establish compliance with Chapter 30C of the County Code.

OCP also worked with the WSSC, Fire and Rescue, and the Advisory Committee on Consumer Protection to conduct an investigation and make recommendations regarding the installation and inspection of all gas appliances in Montgomery County.

OCP expanded its role regarding energy and environmental advocacy by serving as staff to the County's Special Counsel and by participating in a standard setting work group formed by the Public Service Commission. OCP staff have provided assistance to intervene in several rate setting cases and have participated in a six-month work group to set reliability standards for electric utilities.

OCP has also collaborated with the Department of Transportation regarding critical issues related to street lights.

## **Commission on Common Ownership Communities (CCOC)**

Last year, the Committee expressed concern about the failure to use any of the additional Common Ownership Community funds for educational purposes, as the Council requested when the COC fee was revised from \$2.25 to \$3.00 in FY10. The FY13 budget includes \$30,000 for consumer outreach and education for CCOCs. During FY12, the CCOC provided the following consumer education/outreach:

- Updated a popular brochure that provides information on holding community meetings and created two new brochures titled: *What You Should Know About Buying a Home in Condominium, Cooperative or Homeowners Association* and *How to Prepare for Your Hearing with the CCOC*;
- Released three educational newsletters;
- Held an Annual Forum for associations and residents;
- Initiated an eSubscribe list.

Ongoing projects for FY12 include:

- Complete posting of all Commission's decisions on the OCP website;
- Release the fourth education newsletter; and
- Update education brochure regarding architectural controls.

For FY13, The CCOC has developed a Countywide Educational Project in order to provide information on managing common ownership communities and the rights and responsibilities of members by using a combination of live seminars, printed materials, and videos, with copies provided to all public libraries so that the information is readily available on demand. Details are attached at © 8-9.

## **Reduction of Professional Services for Investigation of Complex Cases**

The FY13 budget includes a \$11,470 decrease due to the reduction of professional services. OCP occasionally has to hire experts to provide certification and advice on more complex consumer cases. On one occasion, OCP hired professional building inspectors and other construction specialists to provide inspections and other reports to resolve home improvement/development consumer cases. The hiring of these experts is specific to each complaint case, and costs vary based on the type of expertise needed. During the current fiscal year, OCP has received over 200 home improvement cases and was able to secure this type of expertise on a pro bono basis. OCP advises the operational impact for the reduction is manageable.

## Potential Shift of Cable Office Complaint Staff to OCP

In Dr. Toregas' April 16 memorandum on the Cable Television and Communications Plan, he recommends that the Government Operations and Fiscal Policy Committee and Public Safety Committee explore the possibility of shifting Cable Office complaint resolution staff to OCP. Council staff advises that while many of the complaint resolution functions of the Cable Office may fit well in OCP, OCP has absolutely no support staff that could support any additional staff. It would be imperative that additional support staff are added to OCP to provide assistance if any positions are shifted from the Cable Office.

## FY13 Revenue Issues

FY13 revenues for OCP are calculated based on Common Ownership Community fees, new home builder's licenses, other fines, and other business licenses. Revenues for new home builder licenses and consumer affairs business licenses have dropped in the past year due to the recession. The information is summarized below.

### FY13 Revenue Summary

Category	Actual FY11	Approved FY12	Rec. FY13	\$ Change FY12-FY13	% Change FY12-FY13
COC fees	0	\$405,500	\$405,500	\$0	0%
Misc. Revenues	-\$475			\$0	0
New Home Builder Licenses	\$182,825	\$134,000	\$134,000	\$0	0
Other Fines/Forfeitures	\$1,340	\$1,000	\$1,000	\$0	0
Other Business Licenses/Permits	\$49,633	\$5,000	\$55,000	\$0	0
<b>Total General Fund Revenues</b>	<b>\$233,323</b>	<b>\$595,500</b>	<b>\$595,500</b>	<b>\$0</b>	<b>0</b>

## Council Staff Recommendation

*Council staff recommends adding \$126,506 to the Reconciliation List to restore the Investigator III position.* Over the past few years, the abolishment of investigator positions has led to redistributed and increased caseloads for remaining staff. While this reduction of investigative staff has resulted in longer case resolution times, it has not significantly impacted the wide range of cases that OCP can effectively resolve. The abolishment of another Investigator III position in FY13, however, will result in the loss of an incumbent with subject matter expertise that is not easily replaced or assumed by other investigators on staff. While OCP will still be charged with investigating and resolving all consumer complaints, it will not have the technical expertise to do so as effectively as before.

*Council staff recommends approval of the rest of the FY13 Operating Budget for OCP as submitted by the Executive.*

This packet contains

Recommended FY13 Operating Budget

Office of Consumer Protection Organizational Chart

Commission on Common Ownership Communities Countywide Educational Project

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1-5

6-7

8-9

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# Consumer Protection

## MISSION STATEMENT

The mission of the Office of Consumer Protection (OCP) is to enforce consumer protection laws prohibiting unfair and deceptive business acts or practices to ensure a fair marketplace for consumers and businesses. Activities include complaint resolution, law enforcement, education, legislation, advocacy, and outreach to vulnerable consumers.

## BUDGET OVERVIEW

The total recommended FY13 Operating Budget for the Office of Consumer Protection is \$2,052,033, an increase of \$103,713 or 5.3 percent from the FY12 Approved Budget of \$1,948,320. Personnel Costs comprise 90.7 percent of the budget for 15 full-time positions for 15.00 FTEs. Operating Expenses account for the remaining 9.3 percent of the FY13 budget.

## LINKAGE TO COUNTY RESULT AREAS

While this program area supports all eight of the County Result Areas, the following are emphasized:

- ❖ ***A Responsive, Accountable County Government***
- ❖ ***Strong and Vibrant Economy***
- ❖ ***Vital Living for All of Our Residents***

## DEPARTMENT PERFORMANCE MEASURES

Performance measures for this department are included below, with multi-program measures displayed at the front of this section and program-specific measures shown with the relevant program. The FY12 estimates reflect funding based on the FY12 approved budget. The FY13 and FY14 figures are performance targets based on the FY13 recommended budget and funding for comparable service levels in FY14.

## ACCOMPLISHMENTS AND INITIATIVES

- ❖ ***Collaborated with the Washington Suburban Sanitary Commission (WSSC) in an investigation regarding compliance with permitting and inspection requirements for gas appliances installed in Montgomery County. The joint investigation followed a lawsuit filed by OCP against All State Plumbing, Heating & Cooling, Inc. for charging extra for permit fees, but failing to obtain permits and inspections. OCP and WSSC expanded its efforts to ensure inspection compliance by big box retailers potentially involving thousands of County households. Settlement agreements with several big box retailers are underway.***
- ❖ ***Initiated a towing task force to combat escalating towing incidents in the Silver Spring/Wheaton area. OCP is coordinating efforts with affected council member(s), local businesses, property owners, and the Montgomery County Police Department (MCPD). The office completed a Tow Rate Review & Recommendation wherein Montgomery County trespass towing rates were reviewed against 21 other jurisdictions. Based on OCP's findings, it recommended, and the County Executive proposed, an increase in the storage charges. County Council approved this change in late 2011.***
- ❖ ***Continues its Energy and Environmental Advocacy efforts on behalf of Montgomery County. OCP intervened in several major cases and rule making activity before the Public Service Commission. Most notably, the office provided assistance to the County Executive's Pepco Workgroup whose work culminated in a report summarizing 12,000 survey results from residential homeowners, businesses and Montgomery County residents.***
- ❖ ***Coordinated with local colleges, graduate schools, and the business community to obtain the services of volunteers to assist with cases. In FY11, OCP volunteers contributed over 2,900 work hours. In FY11, OCP added two (2) volunteers dedicated to its Office of Common Ownership Communities.***
- ❖ ***Coordinated with the Department of Technology Services (DTS) to provide assistance to DTS' Cable Office in initiating a major investigation involving a Cable TV provider and thousands of County consumers.***

- ❖ **Provided consumer education to a variety of county audiences. OCP's advisory board partnered with councilmembers in conducting several senior educational forums to provide information on issues affecting one of our most vulnerable populations. OCP also partnered with Congressman Christopher Van Hollen to host a financial education forum featuring Professor Elizabeth Warren. In addition, the office hosted a show entitled "Recovering from the Recession" to provide residents information on rebuilding credit and managing debt during these austere times.**
- ❖ **Hosted and conducted a public forum with the Commission on Common Ownership Communities to address the financial challenges faced by our communities. Over 100 people attended sessions covering best practices for managing budgets, grants, rebates and refunds, foreclosures, and using solar energy.**
- ❖ **Productivity Improvements**
  - **Enhanced its intake process to decrease processing time, minimize reliance on paper and to improve overall services to customers. The office's intake team identifies and requests any missing documents and coordinates with consumers generally within one (1) business day.**
  - **Improved its business licensing program by updating and enhancing its website. Applicants can obtain information regarding application forms or regarding consumer protection laws on the website.**
  - **Decreased its printing and mail expenditures from FY08 to FY11 (-84%). OCP streamlined its licensing application process and now provides licensing and renewal information to customers electronically. The office also reduced photocopying expenses related to cases heard before the Office of Common Ownership Communities (OCOC). These cases, often totaling 100-500 pages in length, are no longer provided in hard-copy form. Instead, case documents are scanned, password protected, and uploaded to the website. Hearing panelists are provided with electronic access and are also able to view the documents online during the hearing.**
  - **Instituted a new referral process to provide consumers with the best information available for complaints falling outside of the office's jurisdiction.**

## **PROGRAM CONTACTS**

Contact Marsha Carter of the Office of Consumer Protection at 240.777.3686 or Philip Weeda of the Office of Management and Budget at 240.777.2624 for more information regarding this department's operating budget.

## **PROGRAM DESCRIPTIONS**

### **Consumer Protection**

The OCP receives and investigates complaints and initiates its own investigations of deceptive or unfair trade practices against consumers. Staff resolves disputes between consumers and merchants, identifies violations of County, State, and Federal consumer protection laws, and makes referrals to other agencies when appropriate. Complaint categories include automotive sales/repairs, new home construction, home improvement repairs, predatory financial practices, credit and collection practices, telemarketing, and retail sales.

The OCP issues subpoenas to compel the production of documents or compel the attendance of witnesses. The office is authorized to hold hearings, administer oaths, and issue civil citations for violations of consumer protection laws. Special investigations are conducted and may result in Settlement Agreements or abatement orders, or in transmitting cases to the Office of the County Attorney for appropriate legal action. Investigators initiate charges for criminal prosecutions by the Office of the State's Attorney, and investigators also testify in court as expert witnesses. In addition, the Office engages in consumer advocacy by testifying before County, State, and Federal legislative bodies and by drafting new legislation to protect consumers.

The OCP develops and conducts consumer education programs. The Office issues press releases through the Office of Public Information, holds press conferences, and publishes consumer brochures; staff responds to requests for information regarding consumer protection rights and remedies. Staff makes presentations at schools; community, business and civic group meetings; and frequently appear on television and radio news programs. The Office maintains a webpage containing consumer protection information, a record of the number of complaints received against merchants, and consumer alerts. Outreach efforts include initiatives to better address the needs of vulnerable consumers, underserved communities, and residents with limited English proficiency. The office also works with the Advisory Committee on Consumer Protection.

The OCP is responsible for licensing or registering automobile repair and towing businesses; new homebuilders; radio, television and electrical appliance repair shops; and secondhand personal property dealers.

<b>Program Performance Measures</b>	<b>Actual FY10</b>	<b>Actual FY11</b>	<b>Estimated FY12</b>	<b>Target FY13</b>	<b>Target FY14</b>
Restitution received as a percent of restitution asked for by the consumer	73%	85%	85%	85%	85%
Average Office of Consumer Protection (OCP) customer satisfaction rating - Manner in which the customer's case was handled (1-4 scale)	3.0	3.2	3.5	3.5	3.5
Average OCP customer satisfaction rating - Outcome of the customer's case (1-4 scale)	2.8	2.9	3.0	3.0	3.0
Average time in workdays to investigate and close a written complaint: (<\$100)	64	64	64	64	64
Average time in workdays to investigate and close a written complaint: (\$101 - \$1,000)	64	64	64	64	64
Average time in workdays to investigate and close a written complaint: (\$1,001 - \$5,000)	64	64	64	64	64
Average time in work days to investigate and close a written complaint (>\$5,000)	64	64	64	64	64
Average time in workdays to investigate and close a written complaint: (\$NA)	64	64	64	64	64
Media Coverage - Percent of news releases receiving media coverage, including print news, television and radio	65%	65%	65%	65%	65%
Media Coverage - Number of times media outlets, including print news, television and radio, seek out OCP's expertise	20	24	24	24	24
Percent of OCP-initiated consumer protection cases closed that are resolved by OCP	72%	72%	72%	72%	72%

<b>FY13 Recommended Changes</b>	<b>Expenditures</b>	<b>FTEs</b>
<b>FY12 Approved</b>	<b>1,705,940</b>	<b>12.60</b>
Technical Adj: Abolish Unfunded Investigator Position	0	-1.00
Decrease Cost: Professional Memberships/Dues	-3,000	0.00
Decrease Cost: Telecommunication Services Adjustment Based on Historical Actuals	-4,000	0.00
Decrease Cost: Travel Expenses	-4,500	0.00
Decrease Cost: Miscellaneous Operating Expenses	-8,000	0.00
Decrease Cost: Office Supplies	-8,000	0.00
Reduce: Professional Services Available for the Investigation of Complex Cases	-11,470	0.00
Multi-program adjustments, including negotiated compensation changes, employee benefit changes, changes due to staff turnover, reorganizations, and other budget changes affecting multiple programs. Other large variances are related to the transition from the previous mainframe budgeting system to Hyperion.	95,963	1.50
<b>FY13 CE Recommended</b>	<b>1,762,933</b>	<b>13.10</b>

### **Commission on Common Ownership Communities**

The OCP serves as staff to the Commission on Common Ownership Communities. This Commission serves as an alternative dispute resolution mechanism to mediate and arbitrate certain disputes between the governing bodies of homeowner associations, condominium associations, and cooperatives, and the individuals living within these common ownership communities. The Commission also provides education to governing bodies of common ownership communities and their residents and acts as an advocate for their interests.

<b>Program Performance Measures</b>	<b>Actual FY10</b>	<b>Actual FY11</b>	<b>Estimated FY12</b>	<b>Target FY13</b>	<b>Target FY14</b>
Percent of Commission on Common Ownership Communities (CCOC) cases resolved prior to a hearing		65%	65%	65%	65%

<b>FY13 Recommended Changes</b>	<b>Expenditures</b>	<b>FTEs</b>
<b>FY12 Approved</b>	<b>242,380</b>	<b>1.90</b>
Enhance: Education and Outreach	30,000	0.00
Multi-program adjustments, including negotiated compensation changes, employee benefit changes, changes due to staff turnover, reorganizations, and other budget changes affecting multiple programs. Other large variances are related to the transition from the previous mainframe budgeting system to Hyperion.	16,720	0.00
<b>FY13 CE Recommended</b>	<b>289,100</b>	<b>1.90</b>

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## BUDGET SUMMARY

	Actual FY11	Budget FY12	Estimated FY12	Recommended FY13	% Chg Bud/Rec
<b>COUNTY GENERAL FUND</b>					
<b>EXPENDITURES</b>					
Salaries and Wages	1,337,744	1,240,990	1,333,715	1,267,276	2.1%
Employee Benefits	561,961	506,070	585,182	594,407	17.5%
<b>County General Fund Personnel Costs</b>	<b>1,899,705</b>	<b>1,747,060</b>	<b>1,918,897</b>	<b>1,861,683</b>	<b>6.6%</b>
Operating Expenses	120,270	201,260	119,645	190,350	-5.4%
Capital Outlay	0	0	0	0	—
<b>County General Fund Expenditures</b>	<b>2,019,975</b>	<b>1,948,320</b>	<b>2,038,542</b>	<b>2,052,033</b>	<b>5.3%</b>
<b>PERSONNEL</b>					
Full-Time	16	16	16	15	-6.2%
Part-Time	0	0	0	0	—
FTEs	14.70	14.50	14.50	15.00	3.4%
<b>REVENUES</b>					
Common Ownership Community Fees	0	405,500	405,500	405,500	—
Miscellaneous Revenues	-475	0	0	0	—
New Home Builder's License	182,825	134,000	134,000	134,000	—
Other Fines/Forfeitures	1,340	1,000	1,000	1,000	—
Other Licenses/Permits	49,633	55,000	55,000	55,000	—
<b>County General Fund Revenues</b>	<b>233,323</b>	<b>595,500</b>	<b>595,500</b>	<b>595,500</b>	—

## FY13 RECOMMENDED CHANGES

	Expenditures	FTEs
<b>COUNTY GENERAL FUND</b>		
<b>FY12 ORIGINAL APPROPRIATION</b>	<b>1,948,320</b>	<b>14.50</b>
<b>Changes (with service impacts)</b>		
Enhance: Education and Outreach [Commission on Common Ownership Communities]	30,000	0.00
Reduce: Professional Services Available for the Investigation of Complex Cases [Consumer Protection]	-11,470	0.00
<b>Other Adjustments (with no service impacts)</b>		
Increase Cost: Retirement Adjustment	46,323	0.00
Increase Cost: Lump Sum Wage Adjustment	35,417	0.00
Increase Cost: Group Insurance Adjustment	30,978	0.00
Increase Cost: Longevity Adjustment	1,905	0.00
Technical Adj: Abolish Unfunded Investigator Position [Consumer Protection]	0	-1.00
Technical Adj: Conversion of WYs to FTEs in the New Hyperion Budgeting System; FTEs are No Longer Measured for Overtime and Lapse	0	1.50
Shift: Help Desk - Desk Side Support to the Desktop Computer Modernization NDA	-60	0.00
Decrease Cost: Printing and Mail Adjustment	-1,880	0.00
Decrease Cost: Professional Memberships/Dues [Consumer Protection]	-3,000	0.00
Decrease Cost: Telecommunication Services Adjustment Based on Historical Actuals [Consumer Protection]	-4,000	0.00
Decrease Cost: Travel Expenses [Consumer Protection]	-4,500	0.00
Decrease Cost: Miscellaneous Operating Expenses [Consumer Protection]	-8,000	0.00
Decrease Cost: Office Supplies [Consumer Protection]	-8,000	0.00
<b>FY13 RECOMMENDED:</b>	<b>2,052,033</b>	<b>15.00</b>

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## PROGRAM SUMMARY

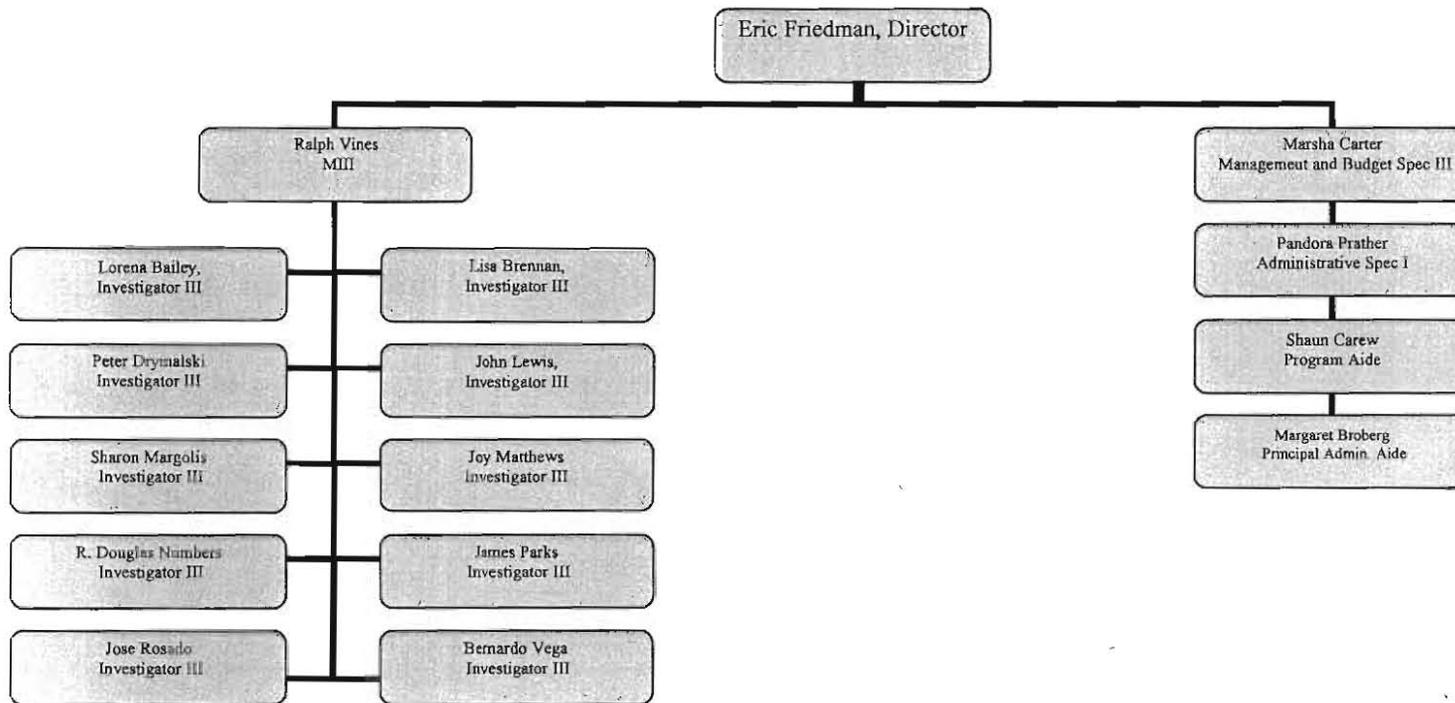
Program Name	FY12 Approved		FY13 Recommended	
	Expenditures	FTEs	Expenditures	FTEs
Consumer Protection	1,705,940	12.60	1,762,933	13.10
Commission on Common Ownership Communities	242,380	1.90	289,100	1.90
<b>Total</b>	<b>1,948,320</b>	<b>14.50</b>	<b>2,052,033</b>	<b>15.00</b>

## FUTURE FISCAL IMPACTS

Title	CE REC.					
	FY13	FY14	FY15	(\$000's)		
	FY16	FY17	FY18			
<b>This table is intended to present significant future fiscal impacts of the department's programs.</b>						
<b>COUNTY GENERAL FUND</b>						
<b>Expenditures</b>						
<b>FY13 Recommended</b>	<b>2,052</b>	<b>2,052</b>	<b>2,052</b>	<b>2,052</b>	<b>2,052</b>	<b>2,052</b>
No inflation or compensation change is included in outyear projections.						
<b>Elimination of One-Time Lump Sum Wage Adjustment</b>	<b>0</b>	<b>-35</b>	<b>-35</b>	<b>-35</b>	<b>-35</b>	<b>-35</b>
This represents the elimination of the one-time lump sum wage increases paid in FY13.						
<b>Subtotal Expenditures</b>	<b>2,052</b>	<b>2,017</b>	<b>2,017</b>	<b>2,017</b>	<b>2,017</b>	<b>2,017</b>

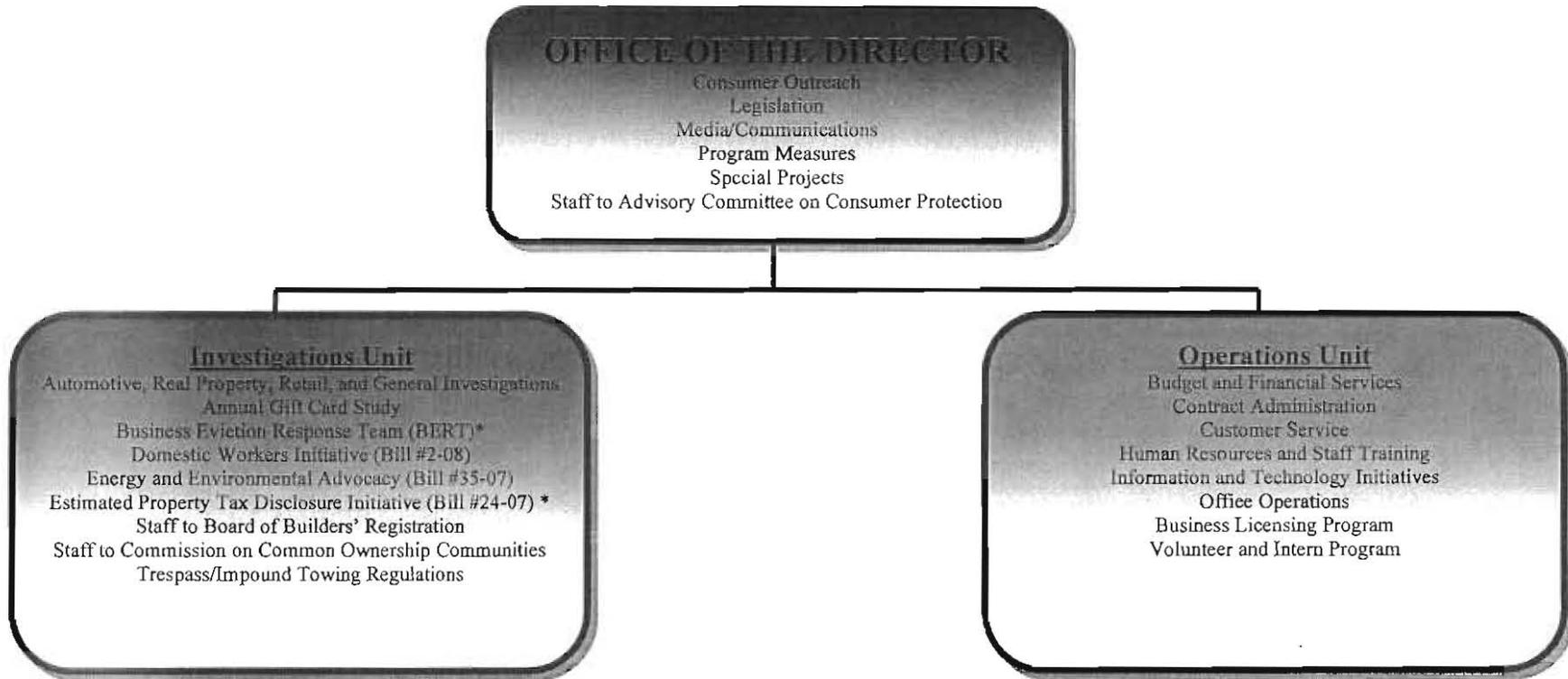
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# OFFICE OF CONSUMER PROTECTION



9

**OFFICE OF CONSUMER PROTECTION (OCP)**  
*Ensuring Integrity in our Marketplace*



\* National Association of Counties (NACO) Recognition Award Winner

**COMMISSION ON COMMON OWNERSHIP COMMUNITIES  
COUNTYWIDE EDUCATIONAL PROJECT**

**PURPOSE:** To provide information on managing common ownership communities and the rights and responsibilities of members of those communities by using a combination of live seminars, printed materials and videos with copies provided to all public libraries so that the information is readily available on demand.

**COST:** Approximately \$30,000. (We are considering subcontracting much of the work and will consider putting a proposal out for bids.)

**CONTENT:**

Seminars

We propose conducting 10 to 12 seminars, lasting 3 to 5 hours each, at a cost of \$1500 per seminar (including video recording of event, handouts and space rentals) on the following topics (some seminars might include more than one topic):

1. What members need to know, and how they can participate in their associations;
2. Basics of common ownership communities;
3. Creating budgets, reserves and assessments;
4. Holding proper meetings and elections;
5. Communications (newsletters, websites, etc.);
6. Drafting and enforcing rules, settling disputes;
7. Risk management;
8. Collecting assessments;
9. Architectural control;
10. Leadership training;
11. Managing the managers;
12. Bids and contracts;
13. Federal lending rules for condominiums; and financial assistance

**Total: \$15,000**

We will consider charging nominal fees for attendance at the seminars—lower for members, slightly higher for board members (whose fees might be defrayed by their associations)-- to help defray costs and ensure attendance.

Attachment B – CCOC FY13 Education/Outreach Plan

Publications

We propose to print, in bulk, copies of existing publications on Meetings, Assessments, Architectural Control, and essential laws. We also propose to create and print new material on how to prepare for a CCOC hearing and on how to buy a home in a common ownership community.

**Total: \$5,000**

Reference Material

We propose to provide essential reference material to every County library. This will include hard copies of CCOC's *Manual and Resource Guide*, copies of instructional videos and materials from the seminars, and selected material purchased from the Community Associations Institute. There are 20 libraries; we estimate the cost of supplying the reference materials to them to be approximately \$500 per library. This will include the costs of editing seminar videos and making digital copies.

**Total: \$10,000**

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