



Office of Consumer Protection

2022 Annual Report



Prepared by:

Mari Kempton, Consumer Protection Manager

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www.cabq.gov/consumer

About the Office of Consumer Protection

The Office of Consumer Protection ("OCP") works to:

- Help consumers know their rights and avoid unfair and deceptive business practices
- Expand City services to help those who have been harmed by an unfair practice
- Advocate to strengthen legal protections for consumers
- Take action against businesses that violate the law or take advantage of consumers

Consumer Education & Outreach

Issued 9 Consumer Alerts

This year OCP issued 9 alerts covering the following topics:

- Government payment scams
- COVID test scams
- Scam-avoidance training for seniors
- Safe and affordable tax preparation
- Eviction prevention
- Tax Refund Loans
- Overdraft fees
- Tenants' Rights
- Housing voucher discrimination
- Public student loan forgiveness

[View the Consumer Alerts at www.cabq.gov/consumer](http://www.cabq.gov/consumer)

Virtual Community Roundtable

- 22 people attended the Virtual Community Roundtable held on March 30, 2022
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Produced a Video about Tax Preparer Fraud

- OCP filmed an interview of an Albuquerque consumer describing how a tax preparer fraudulently diverted her unemployment benefits into his own bank account.

[Watch the video on the GovTV YouTube Channel](#)

Published an Op Ed on Overdraft Fees

[Overdraft fees add up to \\$36 burgers?! - Albuquerque Journal](#)

Maintained the OCP Website and Eviction Page Updated with Changing Laws

- [Office of Consumer Protection – City of Albuquerque \(cabq.gov\)](#)
- [Eviction Prevention](#)

OCP in the News

- Consumer Financial Protection Bureau Blog November 18, 2022 - "[Using CFPB complaint data to help cities and counties protect the public](#)"
- KKOB December 5, 2022 - "Albuquerque Passes Landmark Taxpayer Protections"
- KRQE December 16, 2022 - "[Albuquerque Mayor Signs New Tax Transparency Law](#)"
- Albuquerque Journal December 16, 2022 - "[How much training does your tax preparer have? New Albuquerque law requires them to say](#)"

Complaints & Enforcement

The Consumer Complaint Database went live in early 2022 and began accepting complaints from the public about problems they experienced with businesses operating in Albuquerque. Consumers can file complaints online, by phone, email or by anonymous message. [File a Consumer Complaint](#)

Consumer Complaints

75 consumer complaints were received in 2022:

*(*Note that some complaints fall into more than one of the categories listed)*

- 52 unfair business practices
- 13 tenant complaints
- 9 construction contractor complaints
- 7 auto sales complaints
- 4 auto repairs complaints
- 4 scams
- 3 solar sales
- 2 hotel billing complaints
- 2 tax preparation complaints
- 2 price-gouging
- Various other issues including improper business licensing/permitting, rent-to-own furniture contracts, banking issues, utility billing disputes and false advertising.

Made one referral to the Office of the New Mexico Attorney General for violations of the state door-to-door sales act

Issued 1 investigative demand

Policy & Advocacy

Consumer Protection

- Passed and implemented the [revised tax preparer ordinance](#)
- Advocated federal bills to curb bank overdraft fees, protect consumers in electronic funds transactions and restore powers to the Federal Trade Commission for [Consumer Federation of America](#) Advocacy Week
- Invited to join the [Advisory Group convened by the Federal Trade Commission](#) under the Stop Senior Scams Act to make recommendations to Congress to address scams against older adults

Financial Empowerment

- Held [Bank On Burque](#) Coalition Launch event
- [Produced a video on Bank On Burque](#) that is shown to all new City of Albuquerque employees during orientation
- Co-hosted an in-person training for service providers and policy makers on the [New Mexico CLIFF Tool](#) (a calculator that forecasts how changes to a family's income would impact their eligibility for public benefits) with the [New Mexico Caregivers Coalition](#) and the Federal Reserve Bank of Atlanta.



Pictured: CLIFF Tool Informational Session at Los Griegos Community Center in July 2022.

- Awarded the [Summer Jobs Connect Grant](#) by the [Cities For Financial Empowerment Fund](#)
- Joined the [Cities for Financial Empowerment Coalition](#)

Renter's Rights and Eviction Prevention

- Held 2 Eviction Prevention Legal Clinics



Pictured: Riley Masse, Housing Law Managing Attorney at New Mexico Legal Aid, trains volunteer lawyers to advise clients at the May 2022 legal clinic at El CENTRO de Igualdad y Derechos

- [Published Renter's Guide to City of Albuquerque Housing Code](#)
- Passed City Ordinance prohibiting landlords from refusing to take housing vouchers. [Source of income discrimination - Office of Civil Rights.](#)
- Made recommendations to Bernalillo County Metropolitan Court on use of eviction court forms
- Made recommendations to New Mexico Supreme Court on eviction moratorium
- Provided input on tenant protection bills introduced at city and state level

For more information and resources on tax preparation, solar sales, renter's rights, scams and other consumer issues, please visit

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Contact

Mari Kempton
Consumer Protection Manager
mkempton@cabq.gov
(505) 768-4596



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