

MINUTES
COMMISSION ON CONSUMER AFFAIRS
December 10, 2024

The Commission on Consumer Affairs for the South Carolina Department of Consumer Affairs (Department) met at 1:00 p.m. The following were in attendance:

COMMISSION MEMBERS:

Mr. David Campbell	Chair, Columbia, South Carolina
Mr. Fred Pennington	Vice-Chair, Simpsonville, South Carolina
Mr. Jack Pressley	Columbia, South Carolina
Ms. Meredith Augustine	Designee, Secretary of State, Columbia, South Carolina
Mr. James Lewis*	Murrell's Inlet, South Carolina
*Via Teams	

MEMBERS EXCUSED:

MEMBERS UNEXCUSED:

OTHERS IN ATTENDANCE:

Department Staff: Ms. Carri Lybarker, Roger Hall, Ms. Jennie Daniels, Ms. Kelly Rainsford, Ms. Mandy Self, Mr. Scott Cooke; Ms. Rosa McKoy, Mr. Andrew Nelson, Ms. Darlene Dinkins

Notice of the meeting, its time, date, and location has been provided to the following: The State, Post and Courier, WIS-TV, ABC Columbia, WSPA, WYFF, WCSC

I. CALL TO ORDER

Commissioner Campbell, Chair called the meeting to order.

II. STATEMENT OF COMPLIANCE WITH THE FREEDOM OF INFORMATION ACT

Commissioner Campbell, Chair asked if the Department complied with the FOIA requirements. Ms. Lybarker affirmed the Department had complied.

III. APPROVAL OF MINUTES

Commissioner Campbell, Chair presented the November 12, 2024, Minutes for approval. Commissioner Pressley made the motion, and Commissioner Pennington gave a second. The minutes were approved.

IV. COMMISSION POLICY ISSUES:

Commissioner Campbell, Chair called on Ms. Lybarker to give an update on Department activity:

- Provided an update on the FY26 budget requests and the process.
- Reported on pre-filed and potential Legislation for the House and Senate:
 - Energy Reform Act was introduced-moving the Consumer Advocate utility intervention role to Office of Regulatory Service.
 - Homeowners Association Act containing House Legislative Oversight Committee (HLOC) recommendations.
 - A potential bill to add our contact information in contracts of those registered or licensed with DCA. A HLOC recommendation and we were asked to draft it.

- A crypto/bitcoin ATM bill. The AARP and Beaufort Sheriff's office are proponents of limitations. Ms. Lybarker answered questions about how this currency works.
- Reported staff participated in several CLE's and in the annual retreat. We had training on "Team Player Styles," InfoSec Bingo and motivational "7 Strong" to encourage daily steps to improve physical, mental, spiritual, and work life.
- Ms. Lybarker asked if there were any questions.

V. PROGRESS REPORTS

A. ADMINISTRATIVE SERVICES

Commissioner Campbell, Chair called on Ms. Daniels who shared the following:

- Reported revenue for the month, noting the renewal season is in full swing. November receipts are up 156% from the previous 4-month average.
- Reported on the remaining budget amounts.
- Introduced Rosa McKoy, Legal Investigator and Andrew Nelson, Public Information Program Assistant.
- Ms. Daniels asked if there were any questions.

B. ADVOCACY

Commissioner Campbell, Chair called on Mr. Hall who shared the following:

- Reported on Rulemaking.
- Reported on Ratemaking, noting the Public Service Commission has proposed a new template for submitting water/wastewater rate case documents.
 - Gave updates on: Santee Cooper, Dominion & Duke.
- Received (24) insurance filings, (7) were in our jurisdiction. An average of (17.5) days to review.

C. CONSUMER SERVICES

Commissioner Campbell, Chair called on Ms. Self who shared the following:

- Gave an overview of complaints received (401) for the month and trending upwards agency-wide for the calendar year nearing (5,500).
- Reported 89.3% were filed online.
- Gave an overview of refunds, credits, and adjustments for the agency \$26,458.
- Gave a report on the top (3) categories for complaints received:
 - Real Estate was #1 with (76) complaints of those (38) HOA; (37) timeshare; (1) other; Vehicles was #2 with (71) of those (25) were repairs; (16) used cars; and (5) each of commercial, service contracts, warranties; and then Contractors with (42), (11) general repair; (7) landscaping and (5) roofing.
- Reported on the complaints assigned (279) to the Services division, closing (318).
- Reported Services staff recovered \$10K in refunds and adjustments
- Provided an overview of days to close and the unsatisfied closing designation.
- Updated top (3) refund categories.
- Ms. Self asked if there were any questions.

D. IDTU

Commissioner Campbell, Chair called on Ms. Self who shared the following:

- Gave an overview of complaints assigned (39) and closed (39) complaints. The average number of (41) days to process and 44.8% closed unsatisfied, these are largely due to the issues with complaints against Meta.
- Mentioned, consumers from out of state are filing with bogus addresses (legit addresses, but not the consumers address).

- Received (50) scam reports.
- Received (43) ID theft reports, (17) were a result of the Sentinel outreach.
- Reported on the top (3) categories for scams: purchase, crime/warrant, and service/repair these made up 46% of the reports filed. For ID theft all reports were financial, and government related.
- Reported on actual and potential losses related to scams.
- Reported on the age-ranges for consumers submitting reports.
- Ms. Self asked if there were questions.

E. ENFORCEMENT

Commissioner Campbell, Chair called on Ms. Rainsford who shared the following:

- Gave an overview of complaints:
 - Assigned (83) and (105) closed. Gave thanks for having analysts trained. In June, we had (688) pending and now we have (617) pending.
- Reported updates on litigation:
 - Reported the pending cases:
 - Cash Central.
 - Portfolio Recovery.
 - SCATDA.
 - Mortgage Log Penalty Cases (2).
 - Serenity Mortuary.
 - New case with AG & Meta.
- Reported on Security Breaches - (6), all of these were “unauthorized access.” Received (45) FYTD.
- Reported on fines, refunds, and adjustments.
- Reported on licensing:
 - Reported a huge success for the second month in a row all applications processed/issued within (30) days was at 99%. For applications filed on CALAS we were at 96%, well above the 88% goal, paid online 94.6%.
- Reported on investigator activities (45) for the month, they have reviewed 9.8% of all licensees FYTD.
- Ms. Rainsford asked if there were questions.

G. PUBLIC INFORMATION

Commissioner Campbell, Chair called on Mr. Cooke who shared the following:

- Reported (57) media mentions, (1) new release about ID Theft Prevention mentioning webinars and the free shred event.
- Reported we were in (5) counties.
- Provided (13) presentations, gave topics. Ms. Favors did her first presentations in November.
- Gave an overview of each of the social media/website and numbers for the month. The best performing post on Nextdoor was related to open enrollment for Medicare webinar. This was in partnership with the Department on Aging.
- Mr. Cooke asked if there were any questions.

VI. DATE OF NEXT MEETING.

Commissioner Campbell, Chair reminded everyone the next meeting date is January 14, 2025.

VII. ADJOURNMENT

Commissioner Campbell, Chair adjourned the meeting at 12:56 p.m.