

MINUTES
COMMISSION ON CONSUMER AFFAIRS
September 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
Mr. Mark Hammond	Secretary of State, Columbia, South Carolina
*Via Teams	

MEMBERS EXCUSED:

MEMBERS UNEXCUSED:

Mr. James Lewis	Murrell's Inlet, South Carolina
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OTHERS IN ATTENDANCE:

Department Staff: Ms. Carri Lybarker, Mr. Roger Hall, Ms. Jennie Daniels, Ms. Kelly Rainsford, Ms. Mandy Self, 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 August 13, 2024, Minutes for approval. Commissioner Pressley made the motion, and Commissioner Hammond 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:

- Gave an overview of the FY26 Budget proposal, it is due on September 27, 2024. She shared the Department is requesting (2) FTE's, complaint analyst for the Services Division and one-time funds to replace the (5) investigator vehicles. These were purchased in 2017-2018. She noted the Department will surplus the (5) vehicles and we will be compensated; this will offset the purchase of the new vehicles. We have saved \$80K over the time we have owned as opposed to leasing. The DOA has guidelines on age and milage to replace vehicles. For the (2) complaint analysts, we have seen around a 70% increase since 2020. The goal for staff is to be assigned around (75-80) per month, as of now folks have around (120) per month. The only other request is an increased authorization to pay for the COLA for other fund funded staff.

- The Accountability Report is due on September 13, 2024. She gave a high-level overview of the staff's good work over the last year and changes to measurements for the coming year.
- Ms. Lybarker answered questions from members specifically about the HOA complaints.
- Shared the invitation Ms. Munn from the Department on aging. Senator Scott's office saw the revamped Ditch the Pitch and reached out to her about presenting to the Banking Committee in a meeting addressing how to protect consumers from scams and from financial fraud. She and Ms. Rainsford will go to D.C. and present on September 12th. The panel includes an AARP rep and someone from Ohio.
- Reported the Deputy and Directors will retreat on September 19th to discuss tele-commuting, accountability and budget items.
- 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 (3) remaining closing packets are due to close out FY24.
- Reported revenue for the month, noting the difference from the previous year. Revenue is consistent, the difference is seen in the violations account.
- Reported on online revenue is at 50%, will increase as we enter the high renewal filing season starting in November.
- Noted the budget dollars remaining are in line with expected amounts.
- Ms. Daniels asked if there were any questions.

B. ADVOCACY

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

- Noted utility cases are wrapping up.
- Reported on Rulemaking and Ratemaking for August.
- Reported Public Service Commission activity:
 - He mentioned the Fairwood Subdivision/Blue Granite (BG) request to pursue the volumetric billing. BG decided the cost to pay the water provider was too much for them to use the data.
 - Duke Energy - proposed orders are due 9/27.
 - Dominion Rate Case – settlement was approved on August 29th.
 - Santee Cooper - plans to review and comment on the proposal. Written comments are due by 9/13/24 and oral comments are expected to be given to the board hearing on 10/8/24.
- Received (12) insurance filings, six were in our jurisdiction.
- Reported staff attorney Edwards will host a timely webinar on "Understanding Your Utility Bill" tomorrow.
- Mr. Hall asked if there were any questions.

C. CONSUMER SERVICES

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

- Gave an overview of complaints received agency-wide for the month of August (533), she noted trends show complaints received continue to increase. She compared August 2023 (3,961) and for August 2024 (3,954).
- Reported 84.4% were filed online.
- Gave an overview of refunds, credits, and adjustments for the agency were \$131,833.
- Gave a report on the top (3) categories for complaints received: vehicles - with repairs as the top subcategory, followed by used vehicles; real estate was number 2 and contractors number 3, which included (13) HVAC complaints.

- Reported on the complaints assigned to the Services division (390) closing (374).
- Provided an overview of days to close and the unsatisfied closing designation. She discussed the abandoned complaints. Discussed reviews to ensure those complaints had been appropriately worked. Noted (11) medical complaints related to billing, 9 received refunds that contributed to \$7,500 in refunds or credits.
- 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 (29) and the number of days to process. Closed (22) complaints with 5% as unsatisfied.
- Received (72) scam reports.
- Received (46) ID theft reports.
- Reported on Sentinel mailouts, mailed (248) and emailed (600). Discussed the use of Constant Contact, which allows us to see how many consumers open the email – it was 71% (424) were opened, (19) bounced back and no one unsubscribed. We also emailed (3,153) from last quarter of FY24 (2) unsubscribed -because they had not requested information from us. We followed up to explain the process.
- Reported on scam and ID theft top categories and age ranges, noting that 75% were over the phone.
- Reported money lost on actual and potential losses.
- Reported on the counties with highest reporting.
- Shared the status on position vacancies for the front desk and support specialist.
- Thanked Ms. Jones, former HR Manager who has been covering the front desk.
- 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:
 - Reported on assigned (114) and closed (109). She reported on unsatisfied complaints, only (1) was not a red flag, it was a solar company that closed. We are networking with other states to come up with a plan.
 - Reported refunds and adjustments of nearly (\$72K) through the complaint process.
- Reported updates on litigation:
 - Reported the pending cases: Cash Central; Portfolio; SCATDA; Serenity. She noted each case listed is pending Court or administrative action.
- Reported on Security Breaches (6) and (30,156) consumers affected. We have also sent aware letters to (2) others.
- Reported on fines, refunds, and adjustments.
- Reported on licensing, 98.8% is processed within (30) days. She noted a full staff should help maintain the goal. She reported filed online is at 90.5% and 88.8% paid online.
- Reported on investigator activities, noting (1) DMPO, (8) mortgage broker, (3) pawn, (22) physical fitness and (13) preneed reviews. She noted the (8) out-of-state are mortgage. They completed 2% this month. We are on track for the 25% goal. We posted the new investigator position.
- Ms. Rainsford asked if there were questions.

G. PUBLIC INFORMATION

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

- Released the Ditch the Pitch revamp and distributed 10K to our partnership with Department on Aging for the Meals on Wheels program. Investigators helped to deliver those. We are working with Serve and Connect their grocery program to send an additional 3K out through them in October.

- Reported on Press Releases issued (3) and all were picked up.
- Reported (54) media mentions.
- Reported on (16) presentations, (14) consumer and (2) business. Of these (9) where ID Theft and Scams, (2) were with SCDC for folks being released.
- Participated in (1) community event in Oconee County. We were in (8) counties during the month.
- Gave an overview of the social media traffic/website and numbers for the month.
- Mr. Cooke asked if there were any questions.

VI. DATE OF NEXT MEETING.

Commissioner Campbell, Chair reminded everyone the next meeting date is October 8, 2024.

VII. ADJOURNMENT

Commissioner Campbell, Chair adjourned the meeting at 2:16 p.m.