

2023 Annual Report



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

Education & Outreach

New publications:

- [Renter's Guide to the City of Albuquerque Housing Code](#) – January 2023
- [Free tax preparation options](#) – February 2023
- [Renter's Rights: What Tenants Need to Know If They Can't Pay Rent](#) – October 2023
- [Renter's Rights webpage](#) – June 2023

A graphic featuring a stack of papers labeled "TAX" and "TAXES", a wooden gavel, and a black alarm clock. The text below reads: "GET YOUR TAXES DONE FREE. DID YOU KNOW THAT FREE TAX FILING IS AVAILABLE FOR ALL INCOME LEVELS AND AGES? SEE FREE FILING OPTIONS AT CABQ.GOV/CONSUMER." The One Albuquerque RQUE logo is at the bottom right.

GET YOUR
TAXES DONE FREE

DID YOU KNOW THAT FREE TAX FILING IS AVAILABLE
FOR ALL INCOME LEVELS AND AGES?
SEE FREE FILING OPTIONS AT CABQ.GOV/CONSUMER.

Community presentations and tabling events included:



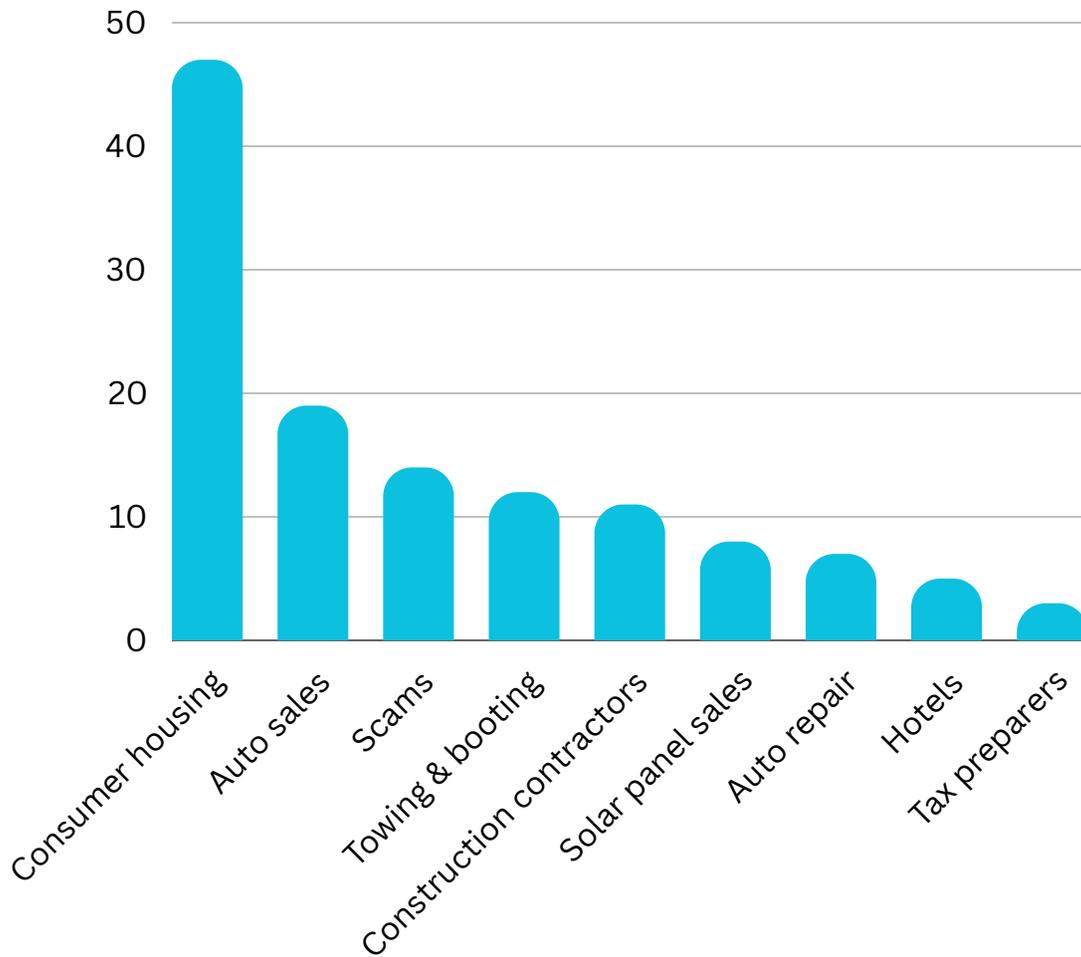
- UNM Earned Income Tax Credit Program Financial Workshop – January 2023
- Presented to Greater Albuquerque Hotel and Lodger’s Association on tenant’s rights - March 2023
- Consumer Protection Manager Mari Kempton was a panelist at Consumer Financial Protection Bureau’s Tax Time Initiative Convening: Protecting Taxpayers Through VITA – June 2023, St. Louis, MO
- Consumer Protection Manager Mari Kempton featured as a speaker at the Cities for Financial Empowerment National Convening on Local Consumer Protection – June 2023, Washington D.C.
- PNM Community Assistance Fair – September 2023
- Housing Resource Fair, Singing Arrow Community Center – November 2023

Consumer Complaint Data

- OCP began databasing consumer complaints in early 2022. A total of 75 complaints were logged in 2022. Complaints more than tripled in 2023: 236 complaints were received in 2023.
- This year OCP simplified the [complaint form](#) to make it easier to fill out and more accessible as well as enabling anonymous tips.

- Of the 236 consumer complaints received, 136 alleged unfair business practices. The most frequent complaint categories were:

Consumer complaints by Category:



Policy & Advocacy

Consumer Protection

- Successfully advocated for amendment to state exemption and debt collection protection laws 2023 Senate Bill 216, which protects consumer's money and property from being taken by debt collectors.
- Participated in [Consumer Federation of America's](#) Advocacy Week in April 2023 – met with staff of NM's Congressional Delegation on federal bills to restore enforcement power to the Federal Trade Commission and Consumer Financial Protection Bureau as well as curb junk fees and strengthen rules for auto dealers
- Approved to join Federal Trade Commission [Sentinel law enforcement network](#)
- Advocated for strengthened enforcement of City ordinances that protect against predatory towing & booting practices



Financial Empowerment

- Awarded competitive [Financial Empowerment Cities](#) grant to establish an Office of Financial Empowerment
- Advocated for amendments to raise Albuquerque minimum wage and improving wage theft enforcement

Renter's Rights and Eviction Prevention

- Created a [Renters' Rights](#) webpage
- Advocated for amendment of the state Mobile Home Parks Act and support for resident opportunities to purchase parks
- Published [Renter's Guide to CABQ Housing Code](#)
- Advocated for a City bill to address unfair and surprise fees in lease agreements

- Advocated for strengthened tenant protections in state law
 - Sent letter to all hotels in the city outlining how tenant protection law applies to hotels, since hotels are frequently used as short and long-term housing
 - Door-knocked Uptown Horizon Apartments following tenant complaints about an illegal mid-lease rent increase, compiled information and referred to UNM Law School Clinic, which assisted tenants in organizing a tenants' union.
 - Met with tenants at Villa Nueva senior apartments following tenant complaints about an illegal mid-month rent increase. Compiled information and referred to resources, resulted in tenants organizing to address lease and code violation issues.
 - Mayor Keller signed on to Housing Coalition letter to NM Legislative Finance Committee requesting the legislature provide more funding for eviction prevention, a Mobile Home Park Resident Purchase Revolving Loan Fund and the NM Housing Trust Fund.
 - Advocated for establishing a Landlord & Tenant Resource Center modeled on a [similar Phoenix program](#)
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OCP's Work in the News

January 15, 2023 - KKOB *The Weekend* with Terry Travis, interview of Consumer Protection Manager Mari Kempton on consumer rights in tax preparation

February 13, 2023 - Los Alamos Reporter, Commentary "[SB 298 Takes Crucial First Step for Stabilizing Housing for Vulnerable New Mexicans Including Mobile Home Owners](#)"

March 1, 2023 - Santa Fe Reporter, "[When Landlords Make the Laws](#)"

March 3, 2023 - Source New Mexico, "[Mobile Home Park Tenants get eviction notice after 45 years](#)"

March 5, 2023 - KRQE News, "[Albuquerque Ordinance Requires Tax Preparers to Disclose Costs Before Service](#)"

March 6, 2023 - KOB News, "[Albuquerque City Council votes against tenant protection ordinance](#)"

March 6, 2023 - Albuquerque Journal [“Albuquerque City Council rejects ‘tenant protection’ regulations”](#)

March 7, 2023 - The Paper, ["City Council Sides with Landlords"](#)

March 8, 2023 - Santa Fe Reporter, [“Letters to the Editor: Mobile Home Act Help”](#)

March 9, 2023 - PBS *New Mexico In Focus*, [“Renter Protections for New Mexicans”](#)

April 5, 2023 - KRQE News, ["New Mexico Boosts Economic Protections for Individuals Declaring Bankruptcy"](#)

May 16, 2023 - Albuquerque Journal, [“Editorial: Middle Ground Needed in Renter vs. Landlord Battle”](#)

June 20, 2023 - Cities for Financial Empowerment Consumer Financial Protection Initiative Podcast interview of Mayor Tim Keller: [Tim Keller, Mayor, Albuquerque, NM by CFPI Podcast \(spotify.com\)](#)

August 10, 2023 Albuquerque Journal, [“Federal Official Hears Testimony on Medical Debt, Junk Fees Throughout New Mexico”](#)



August 10, 2023 - Consumer Financial Protection Bureau blog, ["What We're Hearing from Consumers in New Mexico"](#)

August 23, 2023 - Las Cruces Sun News, [“Renters with Housing Vouchers Get New Protections After Las Cruces Council vote”](#)

August 24, 2023 - KOB News, [“Albuquerque Tenants Organize Against Out-of-State Landlords - KOB.com”](#)

Contact

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