

Consumer Department Delivers

Info about health clubs, credit cards, contractors, gas prices and more

The Department of Consumer Protection fights hard to ensure a fair and equitable marketplace for consumers.

Check out our comprehensive financial education section, with the downturn in the economy and the housing crisis you may find helpful information. View these short videos on personal financial management skills.

With the holiday season quickly approaching, it is particularly important that you be a wise consumer. Our shopping tips can ease some stress, whether you shop on-line or at a store. Learn about refund and restocking fee policies for the stores where you shop.

Our Senior Crime Busters initiative marked its first anniversary. This one-hour, elder fraud protection program which is available to your group provides tips on how seniors can stay safe and avoid financial exploitation. Senior citizens beware of the "grandson" scam.

We have so much going on:

- Find out how low-income consumers can save money on residential telephone service.
- The first phase of new consumer protections under the Credit Card Accountability Responsibility and Disclosure Act of 2009 ("CARD") took effect on Aug. 20, 2009.
- Results of our latest market basket survey.
- County restricts sale and use of phosphorous fertilizer.
- Phosphorous fertilizer law has specific requirements for landscapers and persons and businesses which sell fertilizer.
- Don't overpay for certified copy of deed.
- Our ATM Fee Survey shows that bank fees vary and the surcharge imposed on non-customers can be high.
- Swine Flu: Protect yourself from online scams.
- Find the best price for home heating oil or gas. Here are tips on how to save fuel.
- Home improvement contractors are #1 on our "Top 10 List" of consumer complaints. We continue to crack down on unlicensed contractors, enforcing a law that allows the county police to seize the assets of these contractors. Do your homework before you hire a home improvement contractor. Find out if the contractor is licensed and avoid hiring renegade renovators.
- File a complaint online or by mail in English or Spanish if you have a problem.
- Leaf blower law took effect Jan. 1, 2009. Also, first-time home improvement applicant must now pass a written exam prior to submitting a license application.
- Looking to join a health club? Read our tips or watch our video before you sign up.
- Ve a información en español.

And there is so much more: Learn about the latest consumer scams; how to avoid becoming a victim of identity theft; peruse our tire safety and nursing pillow safety advisories; obtain advice from housing counselors and free assistance on loan modification; review energy prices and read the latest recall and product safety news. Use our guide in English or in Spanish before you choose a credit card. If you are a debtor, you should know your rights and become acquainted with answers to frequently asked questions about debt collection. And for parents of students entering college, be sure to research and understand the many college financing options available to you.

Go to our A-Z Consumer for a comprehensive listing of consumer information, news releases and services. Additionally, you may contact us if you need assistance.

LSW funds may be used to rehabilitate homes, eliminating or controlling lead-based paints. Learn about: assessment, encapsulation, and rehabilitation.

Home Improvement Program funds are used for repairs to owner occupied single- or one-to-four family homes, condominiums or cooperative units. Gas prices go up and down! Either way, read our tips on how to save fuel. The Veggie Van runs on used vegetable oil and provides educational out-reach on one alternative fuel. Video 3:25 min.