

Where to Get More Information

General Information

In most states, a state agency, often the attorney general, has an office of consumer affairs and protection. (In some states this office is under the secretary of state's authority.) These offices are good starting points both for filing complaints and for free literature on consumer protection. They appear in your telephone directory under the state government listings, or you can call any state government information number.

Also consider contacting federal agencies, such as the Federal Trade Commission, if you think you have been subjected to a deceptive practice. You can file complaints online through the FTC website (www.ftc.gov), or you can call the FTC's Bureau of Consumer Protection at (202) 326-2222, fax (202) 326-2050 or write to Federal Trade Commission, Bureau of Consumer Protection, 6th and Pennsylvania Avenue, NW, Washington, DC 20580. The FTC's regional offices are listed below.

Suite 5M35
60 Forsyth Street, SW
Atlanta, GA 30303-2322

Suite 1860
55 East Monroe Street
Chicago, IL 60603-5701

1 Bowling Green
New York, NY 10004

Suite 200
1111 Superior Ave.
Cleveland, OH 44114-2507

Suite 2150
1999 Bryan Street
Dallas, TX 75201

Suite 570
901 Market St.
San Francisco, CA 94103

2806 Federal Building
915 Second Ave.
Seattle, WA 98174

Consumer problems involving the U.S. mail in any way can be brought to the attention of:

U.S. Postal Service
Consumer Complaints
900 Brentwood Road, NE
Washington, DC 20066-7203
(202) 636-1400

State and local bar associations often have lawyer referral services through which you might locate lawyers who can help you with consumer problems. For a list of more than 300 lawyer referral services across the country, access www.abanet.org/referral/.

The local Better Business Bureau can be helpful. Find out more by accessing www.bbb.com

Some television and radio stations or newspapers have "action lines" which follow up on complaints. They often get results in exchange for being able to use your complaint on the air or in the paper.

Publications

State and local bar associations often publish free pamphlets and handbooks on legal problems. For a listing of all state and major local bar associations with an Internet presence, access www.abanet.org/barserv/stlobar/

The National Consumers League (NCL)-- www.natlconsumersleague.org/-- has a variety of materials for consumers online. NCL is a not-for-profit membership group, conducting research, education and advocacy on consumer issues. Call or write them at National Consumers League, 1701 K St., N. W., Suite 1201, Washington, DC 20006; telephone (202) 835-3323, fax 202-835-0747.

The FTC has many popular consumer publications in English or Spanish available online (www.ftc.gov). For a listing, access the FTC website or get a copy of "FTC Best Sellers." For it and all FTC publications, write to: Public Reference, Federal Trade Commission, 6th and Pennsylvania Avenue, NW, Washington, DC 20580.

Many of these also are available from: Consumer Information Center, in Pueblo, CO. (telephone 1-800-688-9889. You can write there for a Consumer Information Catalog or access their website at www.pueblo.gsa.gov. The *Consumer's Resource Handbook*, which is available online, is especially helpful. It can help you locate the proper source of help for many different consumer problems. It includes a directory of federal agencies.

Home Ownership/Mortgages

Here are a variety of useful sites.

<http://www.bbb.org/> - Better Business Bureau

<http://www.frea.com/frea/> - National Foundation of Home Appraisers

<http://www.aarp.org/> - AARP's site has information on home equity conversion.

<http://www.irs.gov/> - IRS site

http://www.irs.gov/forms_pubs/pubs.html - people can go here to select the publication by name or number from a list; click on it and view it by using Adobe's Acrobat Reader (more specific urls below for these files)

<http://ftp.fedworld.gov/pub/irs-pdf/p530.pdf> -- a pdf of Real Estate Taxes publication 530 (can be viewed with Adobe's Acrobat Reader)

<http://ftp.fedworld.gov/pub/irs-pdf/p936.pdf> - Home Mortgage Interest Deductions publication 936

<http://ftp.fedworld.gov/pub/irs-pdf/p523.pdf> - Selling your home publication 523

Nearly every state has federal information centers where information on federal services, programs, and regulations is available to consumers. Check the government pages of your local telephone directory for the office nearest you. The local library also can be a good source of helpful, free information. Various nonprofit agencies, such as the Better Business Bureau offices, can help you get more information on your legal rights and obligations in buying and selling a home. Look in your local telephone directory for the BBB office nearest to you or access www.bbb.org

The federal government publishes a listing of many free or low-cost pamphlets on home ownership and home buying. Check out the Federal Consumer Information Center website, <http://www.pueblo.gsa.gov/>

For information on HUD programs, contact the federal Department of Housing and Urban Development (HUD), Library and Information Services, 451 Seventh Street, SW, Room 8141 Washington, DC 20410. Telephone (general number) 202-401-0398. Website: <http://www.hud.gov/> (general), list of local offices: <http://www.hud.gov/local.html>

Tenant Issues/Leases

A good source of information, with many links, is provided on the site of Cornell Law School's Legal Information Institute, http://wwwsecure.law.cornell.edu/topics/landlord_tenant.html Another good site, from the tenant's perspective, is Know Your Rental Rights, <http://little.nhlink.net/nhlink/housing/cto/know/kyrr.htm>

Many states and cities have departments of housing, departments of fair housing, or departments of human affairs. Employees there can usually answer questions and accept complaints of discrimination. Municipal housing departments can also receive complaints of inadequate maintenance. Check government listings in the local telephone directory.

The U.S. Department of Housing and Urban Development (HUD) has offices in many large cities and has involvement in many landlord-tenant issues. HUD has regulations governing public housing, publicly subsidized housing, and fair housing. HUD can answer questions and accept complaints of housing discrimination. Website: <http://www.hud.gov/>

Tenants may seek the assistance of the National Housing Institute, which provides information and referral to local tenant organizations. NHI is located at 439 Main Street, Orange, NJ 07050. Telephone 973-678-9060; 973-678-8437 (fax). Website: <http://www.nhi.org/> .

Landlords may seek the assistance of local real estate or building management organizations. A good website, www.landlord.com provides legal information and much more.

Bar associations may provide referral to local attorneys who are familiar with landlord-tenant law or fair housing law in the community.

Information on local housing codes is available from the local code enforcement department.

There are three national or regional organizations that write model-housing codes. They typically provide written materials to both the public and professionals.

American Public Health Association

800 I St. N.W.
Washington, DC 20001-3710
202.777.APHA; fax: 202.777.2534
Website: <http://www.apha.org/>

Building Official and Code Administrators International

4051 West Flossmoor Road
Country Club Hills, IL 60478
Telephone 1-800-214-4321
Website: <http://www.bocai.org/>

Southern Building Code Congress International

900 Montclair Road
Birmingham, AL 35213-1206
Telephone (205) 591-1853
Website: <http://www.bocai.org>

Two national publications discuss landlord-tenant law in layperson's terms:

Landlord Tenant Law Bulletin

Quinlan Publishing Company
23 Drydock Avenue
Boston, MA 02210-2387
Telephone (617) 542-0048
Website: <http://www.landlord-tenant-online.com/LT.html>
Website (main): <http://www.quinlan.com/>

Managing Housing Letter

CD Publications

8204 Fenton Street
Silver Spring, MD 20910
Telephone (301) 588-6380
Website (main): <http://www.cdpublications.com/index.htm>
Website <http://www.cdpublications.com/housing/mhl.htm>

Insurance

For information designed to help consumers understand state laws and insurance, access the site of the Insurance Information Institute, <http://www.iii.org>

Automobiles

The FTC section, earlier in this chapter, lists many free and low cost publications on automobiles. The following list is a starting point for getting more details or registering various types of complaints.

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Manufacturer/Dealer/Associations

The National Automobile Dealers Association—www.nada.org—is a major trade association of U.S. automobile dealers. It publishes a number of brochures for consumers on topics such as automotive safety. For details, call (703) 821-7000 or 1-800-252-6232 or write to:

National Automobile Dealers Association
8400 Westpark Drive
McLean, VA 22102

The Recreational Vehicle Industry Association—<http://www.rvia.org/>--is a national trade association representing manufacturers of motor homes, travel trailers, truck campers, multi-use vehicles, and component part suppliers. It publishes brochures offering hints for buyers, tips for campers, and safety and driving tips, among other topics. For details, call (703) 620-6003 or write to:

Recreational Vehicle Industry Association
1896 Preston White Drive
PO Box 2099
Reston, VA 20195-0999

The Automobile Importers of America represents foreign-car manufacturers in the U.s. For details, call (703) 525-7788 or write to:

Automobile Importers of America
1725 Jefferson Davis Highway

Arlington, VA 22202

www.iam.org

The Rubber Manufacturers Association--<http://www.rma.org>--offers information on tires and other rubber products. For details, call (202) 682-4800 or write to:

Rubber Manufacturers Association

1400 K Street, NW

Suite 900

Washington, DC 20005

For information and publications on using certified car technicians for repairs, contact:

National Institute for Automotive Service Excellence

13505 Dulles Technology Drive

Suite 2

Herndon, VA 22071-3421

877-ASE-TECH

website: <http://www.asecert.org/>

You also can call the car manufacturers' headquarters or their regional offices directly. Ask your local dealer for details.

Consumer Groups

The website of the Better Business Bureau—www.bbb.org—is full of good information. Almost every state has a Better Business Bureau (BBB). Every local BBB has a hot line for automobile-related complaints, particularly regarding warranties. The BBB arranges arbitration hearings for participating manufacturers. Check your local telephone directory or write to:

Council of Better Business Bureaus, Inc.

4200 Wilson Boulevard, 8th Floor

Arlington, VA 22203

(703) 276-0100

Ralph Nader's consumer protection organization is the Center for Auto Safety. It provides information on automobile defects for various models of cars and may follow-up on consumer complaints: Write to:

Center for Auto Safety

Suite 410

2001 S Street, NW

Washington, DC 20009

<http://www.autosafety.org/>

The American Automobile Association (AAA) has an affiliate dedicated entirely to traffic safety. You can reach it at:

AAA Foundation for Traffic Safety
1440 New York Ave NW
Suite 201
Washington, DC 20005
202-638-5944
<http://www.aafts.org/>

A private website with extensive information about lemon laws including a state-by-state listing can be found at http://www.autopedia.com/html/HotLinks_Lemon.html.

The Federal Consumer Information Center has various booklets that might be of interest to you. Find them on the web at <http://www.pueblo.gsa.gov/>.

Consumer Federation of America
1424 16th Street, NW
Suite 604
Washington, DC 20036
(202) 387-6121
<http://www.consumerfed.org/>

The National Safety Council also address auto safety issues.

National Safety Council
1121 Springlake Drive
Itasca, IL 60130
(708) 285-1121
<http://www.nsc.org/>

Government

The Federal Trade Commission (FTC), cited earlier, has online information and many pamphlets related to automobiles.

You may also want to look at this specialized site that deals with the Magnuson-Moss Act:
<http://www.ftc.gov/bcp/online/pubs/buspubs/warranty/undermag.htm>

The National Highway Traffic Safety Administration (NHTSA) provides information on car recalls and defect investigations. You also can report safety-related defects. The NHTSA offers a toll-free auto

safety hot line. In the D.C. area, you can call this hot line at (202) 366-0123. In the continental U.S., call the hot line at 1-800-424-9393. Or write to:

National Highway Traffic Safety Administration
400 7th Street, SW
Washington, DC 20590
<http://www.nhtsa.gov/>

The State of California Department of Consumer Affairs has a helpful website for consumers who want to understand more about vehicle leases, at <http://www.dca.ca.gov/legal/l-6.html>.

The United States Consumer Product Safety Commission is a federal agency that offers safety-related information on most, but not all, products available to the consumer market. In Maryland, call (301) 504-0580 and ask for the "Public Affairs Department." In the rest of the United States, call 1-800-638-2772. Or you can write to:

U.S. Consumer Product Safety Commission
Washington, DC 20207
<http://www.cpsc.gov/>,

National Transportation Safety Board
490 L'Enfant East, SW
Washington, DC 20594
(202) 382-6600
<http://www.nts.gov/>, <http://www.nts.gov/Surface/Highway/highway.htm>

For additional assistance with automobile-related problems or questions, you also can contact your state attorney general's offices or your state Department of Consumer Affairs. Some states have separate bureaus that handle only motor vehicle problems. Your state or local Department of Motor Vehicles also may be helpful. Check your local telephone directory.

Credit

Information on Credit

The National Institute for Consumer Education--
<http://www.emich.edu/public/coe/nice/nice.html>-- has many publications on credit on its website, and also available in print form. Write to them at 559 Gary M. Owen Building, 300 W. Michigan Avenue, Eastern Michigan University, Ypsilanti, MI 48197 or call (734) 487-2292, fax (734) 487-7153, or e-mail NICE@online.emich.edu

For a wide variety of helpful information about payment cards, including credit cards, debit cards, smart cards, prepaid cards, ATM cards, phone cards, and others, Visit www.CardWeb.com, the offspring and online extension of RAM Research Group. Mailing address:

PO Box 1700, Frederick, MD 21702; telephone 301-631-9100.

Where to Resolve Dispute and Get More Information

What if you believe that you have been treated improperly by a credit grantor? Resolving the problem involves a sequence of four possible steps--each one more aggressive than the other. Disputes can almost always be settled long before the third and fourth steps.

1. Check to be sure that you have the correct information regarding your rights under the law and the credit grantor's obligation to you under the law. In addition to the information included in this chapter, this section provides other sources that you may wish to review.
2. If you are reasonably confident that your complaint is well-founded, contact the creditor by phone or, if the matter is quite serious, by letter. Be sure to provide your name, address, account number and a statement of your concern. If your initial contact is by telephone, get the name of the person with whom you talked. To compete effectively, most credit grantors wish to keep good customers by settling complaints fairly and quickly. Nonetheless, create a "paper trail" by keeping a written record or log of all of your contacts with the creditor.
3. If you are not satisfied with the settlement offered by the creditor, based on your study of your rights under the law, the next step is to contact any state or federal agency that regulates your creditor. It is best to write the appropriate agency and to supply a copy of the written record that you have maintained. By sending a copy of the letter to your creditor, you may focus attention on your complaint. While the regulatory agency may require some time to get to your problem, it will often be able to arrange a solution that will be satisfactory to you. A description of the various regulatory agencies that might be involved and their addresses are included in this section.
4. If the regulatory agency fails to satisfy you, you can hire your own attorney to pursue the matter. However, if you do not win, you are likely to be liable for your attorney's fees. In some cases that may be true even if you win.

The first part of this resource section relates to step three. It provides lists of the major federal laws and tells you how to file a complaint with the FTC.

If a financial institution has violated a federal law discussed in this chapter, the regulatory agency that oversees that category of institutions might be able to help you. To find these agencies, the FTC or your consumer protection office may be able to help. For the number of your consumer protection office, look in your local telephone directory under the listings for your local or state government.

The second part of this resource section lists various low-cost or no-cost federal publications that will help you obtain and use credit more effectively. The office of consumer protection (often found in your state's attorney general's office) may also have useful publications.

Federal Laws on Credit and Debt Collection

The Truth in Lending Act (TILA) requires all credit grantors to provide you with the annual percentage rate (APR), costs and terms, and other relevant information on the credit sought and obtained. Typical credit grantors are banks, department stores, credit-card issuers, finance companies, and oil companies, among others.

The Equal Credit Opportunity Act (ECOA) prohibits discrimination against a credit applicant and debtor

because of age (except for capacity to contract), sex, marital status, race, color, religion, national origin, receipt of public aid, or exercise of certain legal rights.

The Fair Credit Reporting Act (FCRA) sets up a procedure for correcting mistakes on your credit record and requires that the record be kept confidential.

The Fair Credit Billing Act (FCBA) sets up a procedure for promptly correcting errors on a credit account and prevents damage to your credit rating while you are settling a dispute.

The Consumer Leasing Act (CLA) requires disclosure of information that helps you compare the cost and terms of one lease with another. It also orders firms that offer leases to reveal facts that help you compare the cost and terms of leasing with those for buying on credit or with cash.

The Fair Debt Collection Practices Act (FDCPA) applies to people and firms that regularly collect debts for others. It prohibits them from performing abusive collection practices and allows consumers to dispute a debt and to halt unreasonable collection activities.

Where to File Your Complaint

You should file complaints about consumer credit reporting agencies or debt collection agencies with the Federal Trade Commission (FTC). The same goes for complaints about violations of the Truth in Lending Act and other federal laws involving credit issued by retail stores, department stores, and small loan and finance companies and for credit-related complaints about oil companies, public utility companies, state credit unions, or travel and entertainment credit-card companies. Mail your complaint to:

Federal Trade Commission
Consumer Response Center
6th Street and Pennsylvania Avenue, NW
Washington, DC 20580

Or call toll-free 877-FTC-HELP (382-4357) or use the online complaint form you can find on the FTC website (www.ftc.gov).

Instead of contacting the FTC's national headquarters at the address shown above, you can send your complaint to one of the FTC Regional Offices listed below:

Suite 5M35
60 Forsyth Street, SW
Atlanta, GA 30303-2322

Suite 1860
55 East Monroe Street
Chicago, IL 60603-5701

1 Bowling Green
New York, NY 10004

Suite 200

1111 Superior Ave.
Cleveland, OH 44114-2507

Suite 2150
1999 Bryan Street
Dallas, TX 75201

Suite 570
901 Market St.
San Francisco, CA 94103

2806 Federal Building
915 Second Ave.
Seattle, WA 98174

Publications on Credit

You can find the addresses and telephone numbers for consumer protection offices in your local telephone directory. You also can find them in the Consumers Resource Handbook, available free by writing to: Handbook, Consumer Information Center-N, P.O. Box 100, Pueblo, CO 81002; telephone, (719) 948-3334 or access www.pueblo.gsa.gov.

Publications from the Federal Reserve

Publications available online from <http://www.federalreserve.gov/consumers.htm> include:

- **Credit Cards**
[Shop: The Card You Pick Can Save You Money](#)
- **Home Mortgages**
[Understanding the Process and Your Right to Fair Lending](#)
[Looking for the Best Mortgage: Shop, Compare, Negotiate](#)
[Consumer Handbook on Adjustable-Rate Mortgages](#)
- **Vehicle Leasing**
[Keys to Vehicle Leasing: A Consumer Guide](#)
- **Complaints about a Bank**
[How to File a Consumer Complaint about a Bank](#)
- **Consumer Credit**
[Consumer Handbook to Credit Protection Laws](#)

Publications from the Federal Trade Commission

The Federal Trade Commission (FTC) publishes many popular consumer publications in English or Spanish. For a listing, access the FTC website (www.ftc.gov), or get a copy of "FTC Best Sellers." For

it and all FTC publications, write to: Public Reference, Federal Trade Commission, 6th and Pennsylvania Avenue, NW, Washington, DC 20580. Many of these also are available from: Consumer Information Center, Pueblo, CO 81009. You can write there for a Consumer Information Catalog or access their website at www.pueblo.gsa.gov.