

HELPFUL CONTACTS



***Bucks County
Department of
Consumer Protection/
Weights & Measures***

**55 E. Court St., 2nd Floor
Doylestown, PA 18901**

**215-348-6060
1-800-942-2669**

***www.BucksCounty.org/
ConsumerProtection***



Consumer Tips

Be Aware—Be Alert—Be Savvy!

- ⇒ A deal that sounds too good to be true usually is!
- ⇒ *Extended warranties or service contracts can be costly and not worth the money.*
- ⇒ Read the fine print. Understand all terms and conditions before signing anything.
- ⇒ *Promises and guarantees should never be verbal. Insist they be put in writing.*
- ⇒ Think twice before giving any personal or financial information. Scammers use the phone, internet, classified ads and mail to get information on their potential victims, usually posing as someone from your bank, credit card company, etc.
- ⇒ *International lotteries ARE SCAMS!*
- ⇒ Work-at-home ads usually do not pay off. It is usually impossible to earn the money they claim you will make.
- ⇒ *Beware of payday loans and tax refunds loans. Interest rates are usually excessive.*
- ⇒ Always get complete information about any company you do business with, including the complete address, phone number, etc. Don't be pressured into a sale.
- ⇒ *The three-day cooling off rule does NOT apply to all sales! Check with the local consumer protection office.*
- ⇒ Beware of auto loan financing. Never sign a contract that allows the dealership to change the finance rate after you leave with the auto.
- ⇒ *Beware of contests and sweepstakes that require you to pay money to enter, or the "free" gift that requires you to pay a fee.*

FUNDRAISING REDUCTION NOTICE

I am sending this note to reduce the waste and invasion of privacy caused by unwanted mail solicitations and telemarketing calls. If you would like me to consider contributing to your organization in the future, please agree to the following checked items:

Remove my name and address from your mailing list.

Do not sell, rent, exchange, or give my name or contribution history to any other organization or business without first receiving my approval.

Do not send me direct mail solicitations more than times a year.

Do not telephone me to ask for money, or...

Phone me no more than times a year, and only on the following day(s) and times:

Name and address labels from your solicitation(s) to me are enclosed.

Thank you for respecting a donor's wishes.



*The information in this booklet
is for informational purposes only.

It is not legal advice, and is not meant
to replace legal counsel.*

*Provided as a public service by:
The Bucks County Commissioners
and
The Bucks County Department of
Consumer Protection / Weights and Measures*



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Consumer Information

<u>Automobiles</u>	
New and Used Car Information www.kbb.com www.edmunds.com	www.carfax.com Uses Vehicle Identification Numbers for a complete auto history (damage, flood, etc.)
National Highway Traffic Safety Agency Hotline: 800-424-9393 www.nhtsa.gov Recalls, service bulletins, secret warranties, etc.	www.autosafety.org 202-328-7700 Consumer advocate organization
National Automobile Dealers Association www.nada.org 703-827-7407 A national association that offers consumers information and auto location	
<u>Credit Bureaus</u>	
Equifax P O Box 740241 Atlanta, GA 30374 800-685-1111—To order report 800-525-6285—To report fraud www.equifax.com	Experian Information Services P O Box 9532 Allen, TX 75013 888-397-3742—To order report or report fraud www.experian.com
Transunion P O Box 1000 Chester, PA 19022 800-916-8800—To order report 800-680-7289—To report fraud www.transunion.com	Credit Bureau Opt-Out Information www.optoutprescreen.com 888-567-8688 This allows consumers to stop pre-approved credit offers by removing name and address. Social Security number <i>IS</i> required.

District Courts

Court	District Justice	Phone Number
07-1-12	Falcone, Joseph P. 3237 Bristol Road, Suite 100-101 Bensalem, PA 19020	215-741-3501 Fax: 215-741-3503
07-2-01	Benz, William J. 60 Township Road Richboro, PA 18954	215-322-0144 Fax: 215-322-7371
07-2-02	Douple, Mark D. 1277 Almshouse Road Warrington, PA 18976	215-343-7961 Fax: 215-343-7964
07-2-03	PERMANENTLY CLOSED 705 West Market Street Perkasie, PA 18944	File through D.C 07-2-05 or D.C 07-2-08
07-2-05	Gaier, Lisa J. 281 California Road Quakertown, PA 18951	215-536-9650 Fax: 215-536-6966
07-2-07	Petrucci, Michael W. 28 North State Street Newtown, PA 18940	215-968-1657 Fax: 215-968-5886
07-2-08	Armitage, Regina 962 Town Center New Britain, PA 18901	215-230-7265 Fax: 215-230-7276
07-3-01	Snow, Maggie 4001 Durham Road (Rt. 413) Doylestown, PA 18902	215-345-7516 Fax: 215-345-7527
07-3-02	Seaman, Jean 1720 Kendarbren Drive, Suite 711 Jamison, PA 18929	215-343-0627 Fax: 215-343-0629
07-3-03	Gambardella, Gary 276 Tabor Road Ottsville, PA 18942	610-847-5164 Fax: 610-847-8497

District Courts

Court	District Justice	Phone Number
07-1-01	Gallagher, Michael W. 2404 Byberry Road Bensalem, PA 19020	215-638-1040 Fax: 215-638-0135
07-1-02	Peranteau, Sr., Frank W. 501 Bath Street Bristol, PA 19007	215-785-3521 Fax: 215-785-0816
07-1-03	Senior MDJ 3030 Bath Road Bristol, PA 19007	215-788-5561 Fax: 215-788-5568
07-1-04	Wagner, Jr., Robert L. 7325 New Falls Road Levittown, PA 19055	215-943-9414 Fax: 215-943-9454
07-1-06	PERMANENTLY CLOSED 1500 Desire Avenue Feasterville, PA 19053	File through D.C 07-1-07
07-1-07	Baranoski, Daniel 142 Centre Street Penn del, PA 19047	215-757-6761 Fax: 215-757-2284
07-1-08	Kelly, Jr., John J. 2661 Trenton Road Levittown, PA 19056-1491	215-946-5450 Fax: 215-946-5459
07-1-09	Finello, Jr., Daniel J. 567 Newtown Road Warminster, PA 18974	215-672-5853 Fax: 215-672-8013
07-1-10	Vislosky, Jan 9187 New Falls Road Fallsington, PA 19054	215-736-0231 Fax: 215-736-0809
07-1-11	Official MDJ TBD 31 E. Cleveland Avenue Morrisville, PA 19067	215-736-1121 Fax: 215-736-0835

FACT Act of 2003—Fair and Accurate Credit Transactions Act. Part of this act requires the credit bureaus to provide consumers with one free credit report each year. Credit Scores are not free. Your Social Security Number WILL BE required.

Mail Request

Annual Credit Report Request Service
P O Box 105281
Atlanta, GA 30348-5281

Phone Request

877-322-8228

Internet Request

www.annualcreditreport.com

Credit Counseling Services

Offers counseling for reverse mortgages, first-time homebuyers, debt counseling, bankruptcy, budgets and refinancing issues.

ClariFi

https://clarifi.org/
100 Levittown Parkway, 2nd Fl
Levittown, PA 19054
215-563-5665

Bucks County location is inside the Catholic Social Services office.

Credit Counseling Center

www.ccc-credit.com
832 Second Street Pike
Richboro, PA 18954
215-348-8003

877-900-4222

contact@ccc-credit.com

Levittown - Doylestown - Richboro

**Reducing Unwanted Mail, Faxes,
E-Mail and Phone Calls**

Unwanted Faxes

www.fcc.gov
The Federal Communications Commission
445 12th Street SW
Washington, DC 20554
888-225-5322

The **Pennsylvania Attorney General** also has a special fax complaint form at **www.attorneygeneral.gov** under the complaints section. A copy of the fax is required.

State Agencies Continued

Pharmaceutical Assistance Contract for the Elderly (PACE) Program 800-225-7223 www.aging.pa.gov	Public Utility Commission 800-692-7380—Terminations & Complaints 215-965-3721—Moving Company complaints www.puc.pa.gov
Utility Choice 888-PUC-FACT 888-782-3228 www.utilitychoice.org	Department of Revenue 1-888-PATAXES (24-hour hotline) 717-787-8201 (personal questions) 717-787-1064 (business questions)
Homeowners Emergency Mortgage Assistance Program 800-342-2397 www.phfa.org	Veterans Assistance Regional office 866-754-8637 www.dmv.pa.gov
<u>Federal Agencies</u>	
Medicare 800-633-4227 www.medicare.gov	Federal Trade Commission 877-382-4357 www.ftc.gov
Federal Communications Commission 888-225-5322 www.ftc.gov	Social Security 800-772-1213 www.socialsecurity.gov
United States Census Bureau Philadelphia Regional number 800-262-4236 www.census.gov	Centers for Disease Control and Prevention (CDC) 800-311-3435—Public inquiries www.cdc.gov
Food & Drug Administration 888-463-6332 888-INFO-FDA www.fda.gov	Housing & Urban Development (HUD) 800-669-9777—Discrimination Hotline www.hud.gov

Internet Fraud

<p>Know who you are dealing with and use escrow services for money handling. Credit cards give you dispute power. There are several options for reporting:</p>	
Federal Bureau of Investigation www.fbi.gov To file an online complaint	Internet Crime Complaint Center (Partnership with FBI) www.ic3.gov To file an online complaint
National Fraud Information Center www.fraud.org c/o National Consumer League 1701 K Street, Suite 1200 Washington, DC 20006 800-876-7060	Federal Trade Commission www.ftc.gov To file an online complaint. They have great information and links to helpful online commerce and fraud protection.
United States Postal Inspectors https://postalinspectors.uspis.gov To report mail and internet fraud 877-876-2455	
<u>Unclaimed Property</u>	
<p>To check to see if consumers have unclaimed property. Pennsylvania, as with most states, requires unclaimed or abandoned bank accounts, insurance policies, etc. be held by the state's treasury office until legal claim is made.</p>	
www.patresury.gov 800-222-2046 (In Pennsylvania only)	www.unclaimed.org This site will provide the consumer links to all state administrators holding unclaimed property.
<u>Identity Theft—A Growing Problem</u>	
<p>If you feel you have become a victim of identity theft, contact all three credit bureaus to have a fraud alert put on your report, notify your bank, and file a police report. The Federal Trade Commission is a great resource that offers clear advice and information on this subject. Identity theft hotline: 877-382-4357 Identity theft link: www.ftc.gov</p>	

Charities

Know your charity, and if you are unfamiliar with a charity, do your homework!

Guidestar
www.guidestar.org
 427 Scotland Street
 Williamsburg, VA 23185
757-229-4631
800-421-8656

Better Business Bureau
Wise Giving Alliance
www.give.org
 4200 Wilson Boulevard, Suite 800
 Arlington, VA 22203
703-276-0100

Bureau of Charitable Organizations
www.dos.pa.gov/charities
 207 N. Office Building
 Harrisburg, PA 17120
800-732-0999
ST-CHARITY@pa.gov

Housing Concerns

Bucks County Housing Group
www.bchg.org
 2324 Second Street Pike, Suite 17
 Wrightstown, PA 18940
215-394-8259
 Offers numerous services from first-time homebuyer program to section 8, homeless shelters, and counseling.

Family Service Association of Bucks County
www.fsabc.org
 7 Library Way
 Levittown, PA 19055
215-949-1727
Homeless Hotline: 800-810-4434
 Operates homeless shelter and acts as intake facility for other shelters

Mortgage Foreclosure
Home Hotline: 866-760-8911
 Pilot program for Bucks County homeowners facing mortgage foreclosure.

State Agency Numbers

Attorney General (consumer) 800-441-2555 www.attorneygeneral.gov	Birth & Death Certificates 724-656-3100 Toll Free: 844-228-3516 www.health.pa.gov
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Attorney General (healthcare) 877-888-4877 www.attorneygeneral.gov	Bureau of Motor Vehicles 800-932-4600 www.dmv.pa.gov
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Department of Banking (Regulates Banks registered in PA) 800-722-2657 www.dobs.pa.gov	Securities Commission (Regulates brokers) 800-600-0007 www.dobs.pa.gov
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Department of Insurance (regulates insurance companies) 877-881-6388 www.ins.pa.gov	Insurance for Children CHIP Program (uninsured children) 800-543-7105 www.ins.pa.gov
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Unclaimed Property 800-222-2046 www.patreasury.gov	National Unclaimed Property (Links to all states) www.unclaimed.org
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Department of Workman's Compensation 800-482-2383 www.dli.pa.gov	Department of Labor & Industry—Compliance Bureau 800-932-0665 www.dli.pa.gov
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Department of Welfare 800-842-2020 www.dhs.pa.gov	Department of Welfare (Child Care Licensing) 800-346-2929 www.dhs.pa.gov
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Department of Environmental Protection (DEP) 800-541-2050—Emergency Hotline 866-255-5158—Complaints www.dep.pa.gov	Bureau of Professional & Occupational Affairs Complaints against licensed professionals 800-822-2113 (complaints) 717-787-8503 (general info.) www.dos.pa.gov
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<u>Bucks County Agencies Direct Numbers</u>	
Bucks County Courthouse Toll-Free—Bucks County Only 888-942-8257 215-348-6000	Government Services Center Lower Bucks 267-580-3500 Upper Bucks 215-529-7000 (County annex buildings)
A Woman's Place Hotline (Abused women) 800-220-8116	Adult Probation 215-348-6634
Area Agency on Aging 267-880-5700	Children & Youth 215-348-6900
Board of Assessment 215-348-6219	Community Development 215-345-3840
Bucks County Assistance Office 215-781-3300 (Bristol Office)	Consumer Protection/ Weights & Measures 800-942-2669 215-348-6060
Clerk of Courts 215-348-6389	Domestic Relations 215-340-8068
District Attorney 215-348-6344	24-Hour Elder Abuse Hotline 1-800-490-8505
Housing Authority 215-394-8259	Health Department 215-345-3318
Mental Health 215-444-2800	Military Affairs 215-345-3307
Parks & Recreation 215-348-6114	Planning Commission 215-345-3400
Public Defender's Office 215-348-6473	Recorder of Deeds 215-348-6209
Register of Wills/Orphans' Court 215-348-6265/215-348-6271	Sheriff's Office 215-348-6124
Tax Claims Office 215-348-6274	Voter Registration 215-348-6163

<u>Housing Concerns Continued</u>	
U.S. Department of Housing and Urban Development—Fair Housing Enforcement Center www.hud.gov Wanamaker Building 100 Penn Square East Philadelphia, PA 19107 888-799-2085 For discrimination in housing.	PA Housing Finance Agency P O Box 8029 Harrisburg, PA 17105 717-780-3800 HEMAP Hotline: 800-342-2397 Offers numerous programs including Homeowners Emergency Mortgage Assistance Program (HEMAP).
<u>Legal Help</u>	
Legal Aid of Southeastern PA www.lasp.org Advice & Referral Hotline: 877-429-5994 A non-profit organization committed to delivering quality legal services to low income people, victims of domestic abuse, and the elderly. Serves Bucks, Chester, Montgomery and Delaware Counties	
<u>Utility Concerns</u>	
Bureau of Consumer Services www.puc.state.pa.us P O Box 3265 Harrisburg, PA 17105 800-692-7380	Bucks County Opportunity Council www.bcoc.org 100 Doyle Street Doylestown, PA 18901 215-345-8175 Offers numerous programs for qualified income, including heat/ utility assistance program
PA Public Utility Commission www.puc.state.pa.us 800-782-1110 —complaints www.papowerswitch.com (information on switching energy providers)	PA Utility Choice www.utilitychoice.org 888-PUC-FACT



Home Improvement Contractor Law


As of July 1st, 2009, Pennsylvania has a Home Improvement Contractor law.

What is home improvement fraud?

- A contractor intentionally provides false or misleading information to convince a consumer to enter into an agreement for home improvements.
- A contractor receives payment and fails to provide the services or materials.
- A contractor damages a person's property in order to solicit an agreement for services or materials.
- A contractor alters a contract or other documents without the consent of the consumer.
- A contractor publishes false or deceptive advertisements.
- A contractor misrepresents material as special order material or misrepresents the cost of special order material.
- A contractor represents himself or herself as an employee of a governmental unit or public utility.

What must be included in a home improvement contract?

- The contract must be in writing and include the contractor's registration number.
- The entire agreement between the contractor and the consumer including the date of the transaction.
- The name, telephone number, and address of the contractor and subcontractors.
- A description of the work to be performed including the approximate starting and completion dates of the project.
- The total sales price due under contract.
- The amount of any down payment plus any amount paid in advance for the purchase of special order materials.
- The amount of liability insurance coverage maintained by the contractor.
- The toll-free number maintained by the Bureau of Consumer Protection.
- A notice of the consumer's right to rescind the contract.



What are my rights?

- A home improvement contractor must provide you with a copy of the complete contract free of charge.
- You have the right to rescind your home improvement contract without penalty within three (3) business days of the signing date, except as provided under law for emergency situations.
- A home improvement contract is not enforceable against a consumer if it does not include all of the information required by law.
- A contractor may not demand or receive any payment for a home improvement before the home improvement contract is signed.

Where can I find my contractor's registration number?

- All contractors must display their official registration number on all contracts, estimates, proposals, and advertisements distributed within the Commonwealth.
- To verify a contractor's registration number, call toll free 1-888-520-6680, or go to www.attorneygeneral.gov.

What other information can I obtain in the registration database?

Contractors can include a description of the services that they provide.

Contractors provide proof of insurance coverage at the time they apply for registration. You should check with the contractor to obtain verification that the insurance coverage is current at the time your contract is signed and the services are performed.

Contractors are required by law to provide certain background information in their application for registration. They must state whether they have been convicted of a criminal offense related to the following: (1) home improvement transactions, (2) fraud, (3) theft, (4) a crime of deception or (5) a crime involving fraudulent business practices. The applicant and its principals must also state whether they have ever filed a petition in bankruptcy. A further statement is required if the applicant has had a final civil judgment, related to a home improvement transaction, entered against it or against businesses in which the applicant held an interest. HICPA does not require disclosure of other types of crimes or civil actions.

Always remember that registration under HICPA is not an endorsement, recommendation or approval by the Office of the Attorney General of the contractor's competency or skill.