

LOCAL CONSUMER PROGRAMS

CARD staff may refer your complaint to a Local Consumer Program (LCP). The AGO is affiliated with LCPs across Massachusetts. They provide consumer information, resources, education and assistance services to consumers who have filed complaints concerning problems they may have encountered with businesses. Trained specialists handle consumer complaints in their specific regions, and their local knowledge and community involvement enable them to provide effective assistance to consumers.

For more information on contacting the LCP in your area, please visit www.mass.gov/ago/lcp.

FACE-TO-FACE MEDIATION PROGRAMS

The AGO is affiliated with Face-to-Face (FTF) Mediation Programs to add a more formal mediation process to the continuum of consumer assistance services. FTF programs handle a range of consumer issues. The FTF mediators are neutral and trained in mediation skills and techniques in compliance with statutory requirements. Mediations are voluntary and confidential, and they can be conducted at various stages of disputes. Consumers can seek mediation directly through a FTF program or before or after filing a complaint in the Small Claims Court or District Court.

For more information, please visit www.mass.gov/ago/ftf.

***Please note:** The Attorney General's Office, Local Consumer Programs and Face-to-Face Mediation Programs cannot provide you with legal advice or act as your attorney. If you have questions concerning the specific application or interpretation of the law, please consult with a private attorney.*

LEGAL AID REFERRALS

The AGO also works closely with the Legal Aid organizations located throughout Massachusetts. While the AGO cannot provide consumers with legal advice or act as your attorney, we can refer you to one of our legal aid partners if your situation needs additional legal attention. We cannot, however, guarantee that a Legal Aid office will be able to represent you.

HOW CAN I FILE A CONSUMER COMPLAINT WITH THE AGO?

CARD staff members review questions and complaints received through the consumer hotline, through the website, by mail and by personal appearance in our office.

Call: 617-727-8400

Online: Our online complaint form is available at www.mass.gov/ago/complaints.

You can also call our hotline to request that a complaint form be sent to you by mail.

Walk-in:

Boston

100 Cambridge Street, 11th Floor
Boston, MA 02114

New Bedford

105 William Street, First Floor
New Bedford, MA 02740

Springfield

1350 Main Street, Fourth Floor
Springfield, MA 01103

Worcester

10 Mechanic Street, Suite 301
Worcester, MA 01608

CONSUMER ADVOCACY & RESPONSE DIVISION



OFFICE OF ATTORNEY GENERAL
MAURA HEALEY

(617) 727-8400

(617) 727-4765 TTY

(855) 237-5130 Fax

www.mass.gov/ago/consumer-resources

A MESSAGE FROM ATTORNEY GENERAL MAURA HEALEY

Dear Consumer,

At the Attorney General's Office (AGO), we are committed to protecting you from fraud and consumer abuse. Every year, we assist thousands of Massachusetts consumers with problems concerning everything from automobile repairs to home improvement contracts to debt collection. If you are the victim of fraud or an unfair business practice, members of our Consumer Advocacy & Response Division are ready and available to assist you.

Every complaint the AGO receives is important. By bringing your consumer issue to our attention, you give us the opportunity to assist you directly and help us identify patterns of misconduct that may affect hundreds or thousands of consumers. We also track complaint trends. This allows us to spot scams as they are developing, shut them down whenever possible, and quickly get the word out so the public can steer clear.

You have an ally in the AGO. Let us know how we can help. Call our Consumer Hotline at 617-727-8400, or fill out a consumer complaint online by visiting www.mass.gov/ago/complaints.



Maura Healey
Massachusetts Attorney General

HELPING MASSACHUSETTS CONSUMERS

Introducing the Consumer Advocacy & Response Division

In March 2016, the Attorney General announced the formation of the Consumer Advocacy & Response Division (CARD). Combining the staff and resources from the Public Inquiry and Assistance Center, HomeCorps (the AGO's foreclosure prevention program), and the Elder Hotline, CARD reflects a new and enhanced approach to consumer assistance.

CARD is staffed with trained consumer specialists that you can contact through our Consumer Hotline. If you are in need of help, CARD's knowledgeable consumer experts can answer your questions, refer you to a wide network of available consumer assistance and legal aid resources, or in some cases directly assist you in resolving the problem.

WHAT TYPES OF CONSUMER ASSISTANCE DOES CARD PROVIDE?

CARD provides a broad array of assistance covering most consumer issues. Members of our team can answer questions or direct consumers to resources for answers, offer referrals to appropriate organizations or government agencies for help, and provide information on the Attorney General's consumer complaint process, available services and community-based consumer programs.

CARD staff can provide direct consumer assistance services by working with you and a business simultaneously to resolve your issue. Some of the types of assistance CARD and our program partners provide can include:

- Interfacing with a business regarding the sale of a defective product;

- Tips on how to avoid telemarketing scams;
- Addressing aggressive debt collection activities;
- Working with borrowers who are behind on their mortgage payments;
- Handling disputed utility bills; and
- Remediating the problems caused by identity theft.

Additionally, across the Commonwealth, CARD has established partnerships with Local Consumer Programs, Face to Face Mediation Programs, and Legal Aid providers in your area. In certain situations, members of CARD may refer you to these additional consumer assistance services free of charge. To be evaluated for any of these services, please file a consumer complaint form at www.mass.gov/ago/complaints.

ELDER HOTLINE

The Elder Hotline operates as part of CARD and offers a dedicated hotline and consumer assistance services to older Massachusetts residents. The Elder Hotline is staffed by trained specialists who are knowledgeable about consumer problems that are more common for older Massachusetts residents. The team fields questions, provides referrals to other agencies or divisions in the office, and offers consumer assistance services when appropriate.

Please note: The Attorney General's Office can provide assistance in many other areas, including civil rights, workers rights, healthcare, insurance and financial services and victim's compensation. More information is available on the AGO's website at www.mass.gov/ago.