



What is CAP?

Located on the University of Vermont campus in Burlington, the Consumer Assistance Program (CAP) is the primary constituent services arm of the Office of the Attorney General. CAP handled over 12,000 initial constituent contacts last year. CAP operates a consumer information hotline, provides an informal consumer complaint mediation service, and provides outreach regarding consumer issues around the State.

CAP professional staff, along with our student staff and volunteers:



- **Answer** questions and connect consumers and businesses with information about rights, responsibilities, and resources available
- **Help** resolve complaints between parties in consumer transactions (including businesses as consumers)
- **Connect** Vermonters with critical services and assistance through referrals and advocacy
- **Support** the policy and enforcement efforts of the AGO as it works to ensure a free, fair, and competitive marketplace that serves all Vermonters.



CAP at a glance in 2018

- **Initial Contacts: 12,641**
- **Complaints Resolved or Referred: 805**
- **Total Recoveries FY18: \$124,214**
- **Average Recovery FY18: \$786**

2018 Top Ten Complaints

1. **Beauty Services – hair, nails, etc.**
2. **Propane**
3. **Used Car**
4. **Online retailer**
5. **Contractor/Builder**
6. **Appliances**
7. **Rental Property – not vacation**
8. **Wireless – Cell phones**
9. **Finance Company**
10. **Other - Collection Agency**

2018 Top Ten Scams

1. **IRS imposter**
2. **Social security number phishing**
3. **Computer tech support**
4. **Grandchild imposter**
5. **Debt collection threats**
6. **Spoofing**
7. **Reflector (claim to be Microsoft)**
8. **Email extortion**
9. **Publishers clearinghouse sweepstakes claims**
10. **Sweepstakes claims (general)**

CAP: A Brief History

- Established in the early 1980s led by a consumer-focused Assistant Attorney General as part-time Director and teaching students to staff the hotline and help consumers
- 2009: Full-time AAG Director dedicated to program oversight and enforcement, program website built, and outreach expansion began. Propane Rule (CP111) updated
- 2012-2015: Creation of half-time graduate student position, staffed by UVM graduate students in Public Administration and Community Development; additional program staff position to meet increased demand; half-time attorney focused on helping businesses. Increased partnerships for outreach with trade groups and constituent organizations such as VADA, VFDA and AARP
- 2017: Small Business Initiative established, led by Small Business Advocate
- 2018: Restructured supervision to allow Attorney General’s Chief of Staff to supervise CAP, facilitating closer relationship between CAP and Attorney General

Attorney General Donovan's first term

Small Business Initiative (SBI)- In 2017, the Attorney General launched a new initiative to help small businesses. Led by the Small Business Advocate and informed by the needs identified through a statewide listening tour, the SBI helps Vermont's small businesses by providing three core services:

- 1) Help small businesses understand and comply with Vermont law.
- 2) Solve business consumer problems and connect with resources.
- 3) Assist small businesses with navigating State government.

In 2018, CAP fielded 246 complaints from businesses seeking our assistance and saved Vermont businesses more than \$10,000. In addition, SBI created plain language guidance on a variety of topics, such as drug and alcohol testing and "Ban the Box." It also created a "How To Hire Your First Employee" guidance.

SCAM Alert System- In partnership with the Vermont Department of Public Safety's VT-ALERT system, this program allows consumers who sign up to get instant alerts by text, voice, or e-mail message. Currently, 7,858 people are signed up for SCAM Alerts.

Landlord Restoration Program- CAP and the Consumer Division of the AGO conceived of this program, which provides information and referral support to landlords who have not filed an Essential Maintenance Practices (EMP) compliance statement in the last year. We hosted five community outreach forums around the state for landlords in the highest risk areas for lead-affected children (Rutland, Bennington, Bellows Falls, Barre, and St. Albans), issuing hundreds of invitations, which resulted in increased compliance.

Vermonters of the Month- CAP's Small Business Advocate oversees this program in which each month we feature a Vermonter doing exemplary work in their community. Many of those featured are small business owners or employees.

Act 4 (An act relating to regulating finance leases for credit card terminals)- In 2018, CAP proposed to the legislature a bill to address our most common complaint from businesses, unfair practices by credit card equipment lessors. Act 4 became law in July 2018. It requires more disclosure about lease terms and a 45-day right of cancellation for credit card terminal leases.

Social Media- Since 2017, CAP has worked with the AGO to increase our social media presence, including expanding to new platforms, using best practices and analytics to improve education efforts, and posting regular blog entries on consumer topics.