



CONSUMER
ASSISTANCE
PROGRAM

ANNUAL REPORT 2023

CALENDAR YEAR 2023

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A MESSAGE FROM VERMONT ATTORNEY GENERAL CHARITY R. CLARK

Dear Friends,

One of my commitments to Vermonters when I took office was to do more to help you solve the everyday problems you encounter. Vermonters are lucky to have a Consumer Assistance Program – a joint venture between my office and the University of Vermont that is now more than 40 years strong. A combination of attorneys, staff, and student volunteers work every day to assist you with your consumer complaints:

Retail, Auto, and Home Improvement Complaints;

Complaints involving home services (utilities, television service, internet, garbage and recycling, and deliveries);

Robocalls and Scams;

Small Business Assistance; and

Referrals to appropriate State Agencies

Over the past year, we have improved our consumer response time, dedicated staff to home improvement matters, and increased our efficiency. The result is a record year for recoveries for Vermonters – more than \$1.8 million put back into Vermonters' pockets.

I am proud of our effort, and I am delighted to provide you with this first-ever Consumer Assistance Program Annual Report to share our results.

Please contact us if we can be of service to you!

A handwritten signature in blue ink that reads "Charity R. Clark". The signature is written in a cursive, flowing style.

CHARITY R. CLARK

VERMONT ATTORNEY GENERAL

MEET OUR TEAM



Christopher Curtis
Director
Assistant Attorney General



Ted Hobson
Senior Assistant Attorney General
(Retired)



Lisa Jensen
Assistant Director



Crystal Baldwin
Program Coordinator



Emily McDonnell
Small Business Advocate



Margaret Tabb
Program Support Generalist



Gabriel Taylor-Marsh
Home Improvement Specialist



Benton Winrich
Graduate Research Assistant



Temp Staff and Students
Consumer Advisor

In addition to full-time staff, CAP temporary staff, service-learning and undergraduate interns provide meaningful contributions to the program. Combined undergraduate student hours equate to approximately 1.5 full-time personnel. Learn more in the Service-Learning Student Experience section of this report.

BACKGROUND

The Consumer Assistance Program (CAP) is located on the University of Vermont campus in Burlington. CAP assists Vermont consumers with questions, referrals, complaint letter mediation, and scam prevention strategies/identity theft recovery education.

Handling 8,200 constituent contacts last year, CAP is often the point of contact many Vermonters have with the Vermont Attorney General's Office (AGO). CAP staff review trends and monitor complaints for investigation by the Consumer Protection Unit and provide information to the Legislature.

SERVICES

CAP has redesigned and reinvigorated its processes to be more responsive to consumers and attempt to resolve matters that come to the program within 90 days. It also hired a home improvement specialist to focus exclusively on homeowner assistance with residential contractor complaints.

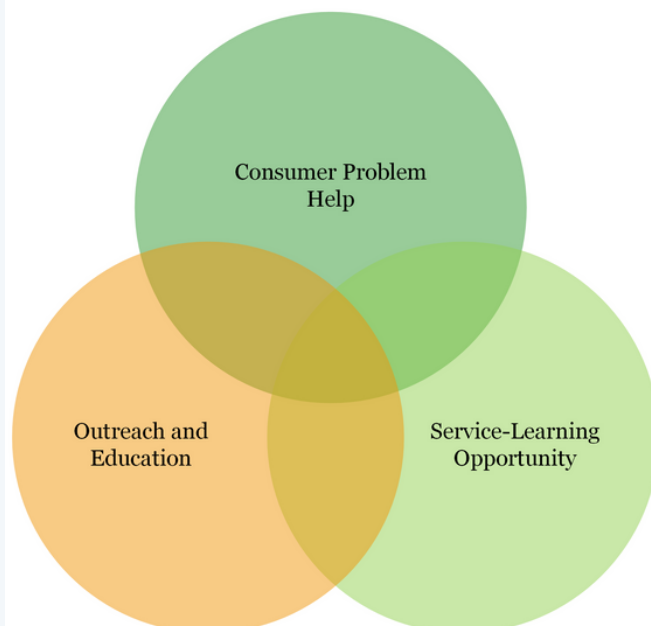
\$1.89M

Calendar Year
Recoveries

8K+

Constituent
Contacts

Core CAP Services



In the areas of home improvement, propane, and small businesses, CAP specialists review consumer complaints, provide resources, and help reach resolution in these discrete problem areas.

CAP has a strong public presence in Vermont communities, educating consumers about common problems and scam prevention.

SERVICE-LEARNING STUDENT EXPERIENCE

CAP offers two UVM course offerings: CDAE 2590 (SL: Consumer Law in Action) and an expanded CDAE 3590 (SL: Consumer Law in Action II). Throughout the semester, consumer protection topics are covered. Guest lecturers, including Attorney General's Office personnel, community experts, and UVM staff present in their area of expertise. Through supported in-office hours, students grow professional skills while providing inclusive services to Vermonters.



Henry Leopold

“The CAP experience has been a great opportunity for me to develop professional skills and learn about how state government functions. Both service-learning classes have been great opportunities for me to get hands-on experience in a field that I am interested in, and it's great that UVM offers these courses. As someone who learns primarily by doing, CAP has offered me invaluable knowledge and skills that I could not get in the classroom.”



Sabine Love

“Participating in CAP was one of the most rewarding service-learning experiences I've ever had. For me, the CAP experience embodies numerous aspects—from engaging in meaningful community work to directly connecting and aiding Vermont constituents. Working in a professional office space, I gained insights into consumer rights. The CAP experience has provided me with the opportunity for meaningful community engagement.”



Elijah Ghia

“[In the CAP class], I was suddenly no longer sitting through lectures but learning by using applied skills and methods. Using the foundational skills I developed in CAP, I'm able to take a deep dive into complex problem-solving scenarios. There is no better way to learn than by doing. CAP takes this message to heart and has provided me with an invaluable experience that I can carry into my future academic and professional journey.”

In 2023, 16 students were enrolled in CDAE 2590 (SL: Consumer Law in Action) and four students in CDAE 3590 (SL: Consumer Law in Action II) and four students participated in independent internships. These students had a wide range of majors, including Public Communication, Environmental Studies, Political Science, Economics, Community Centered Design, Psychological Science, Community and International Development, Food Science, and Global and Regional Studies.

CAP IN YOUR COMMUNITY

The best way to avoid consumer problems is through education and awareness.

CAP has a strong public presence in Vermont communities. This year, CAP coordinated outreach, including trainings to organizations, partners serving Vermont elders, the business community, and residential contractors, while continuing to provide direct-to-consumer education. CAP partnered with the Community Development and Applied Economics Department at UVM to launch the Catamount Life Skills seminar series, to provide presentations by experienced professionals.

CAP publishes the CAP Connection blog, social media posts, and Vermont Scam Alert System messages to alert and educate Vermont consumers. CAP also produces data and information in response to media requests, public records requests, and legislative inquiries.

CAP developed several new publications to support outreach, including a Home Improvement Matters brochure that provides tips on finding and hiring a residential contractor. CAP began work toward the execution of a recently-received \$70,000 Sears Consumer Education Fund grant to expand its outreach and increase accessibility of program services through the production and distribution of educational materials.

\$70,000
Grant award to support outreach

1000+
Brochures Distributed

11
CAP Connection Blogs

Director Curtis with Attorney General Clark and Emily McDonnell at an event with the Health Hub



Crystal Baldwin speaking on an AARP fraud prevention panel with colleagues from the Vermont Department of Financial Regulation



Assistant Attorney General Merideth Chaudoir and Margaret Tabb presenting during a UVM Catamount Life Skills Seminar

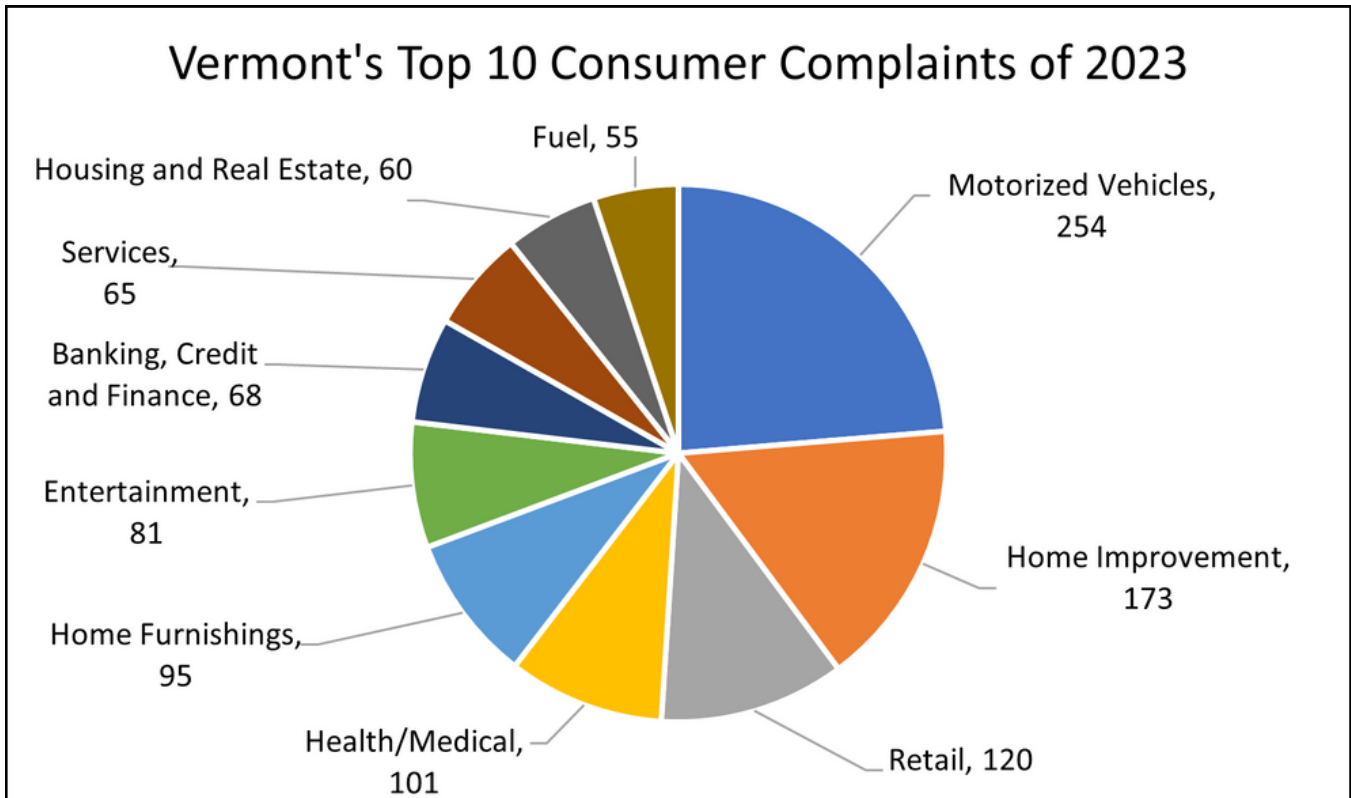


Crystal Baldwin presenting at the FAST of Vermont conference



Margaret Tabb and Lisa Jensen educating the fuel industry about Vermont's special propane requirements

COMPLAINT MEDIATION



In 2023, CAP provided extensive mediation services on 1,251 consumer complaints. Of those received, 1,008 complaints related to the top three reported areas of consumer complaints: motor vehicles, home improvements, and retail transactions. Through the letter mediation service, CAP resolved 549 complaints.

TOP THREE AREAS OF CONSUMER COMPLAINTS



MOTOR VEHICLES



HOME IMPROVEMENT



RETAIL TRANSACTIONS

549

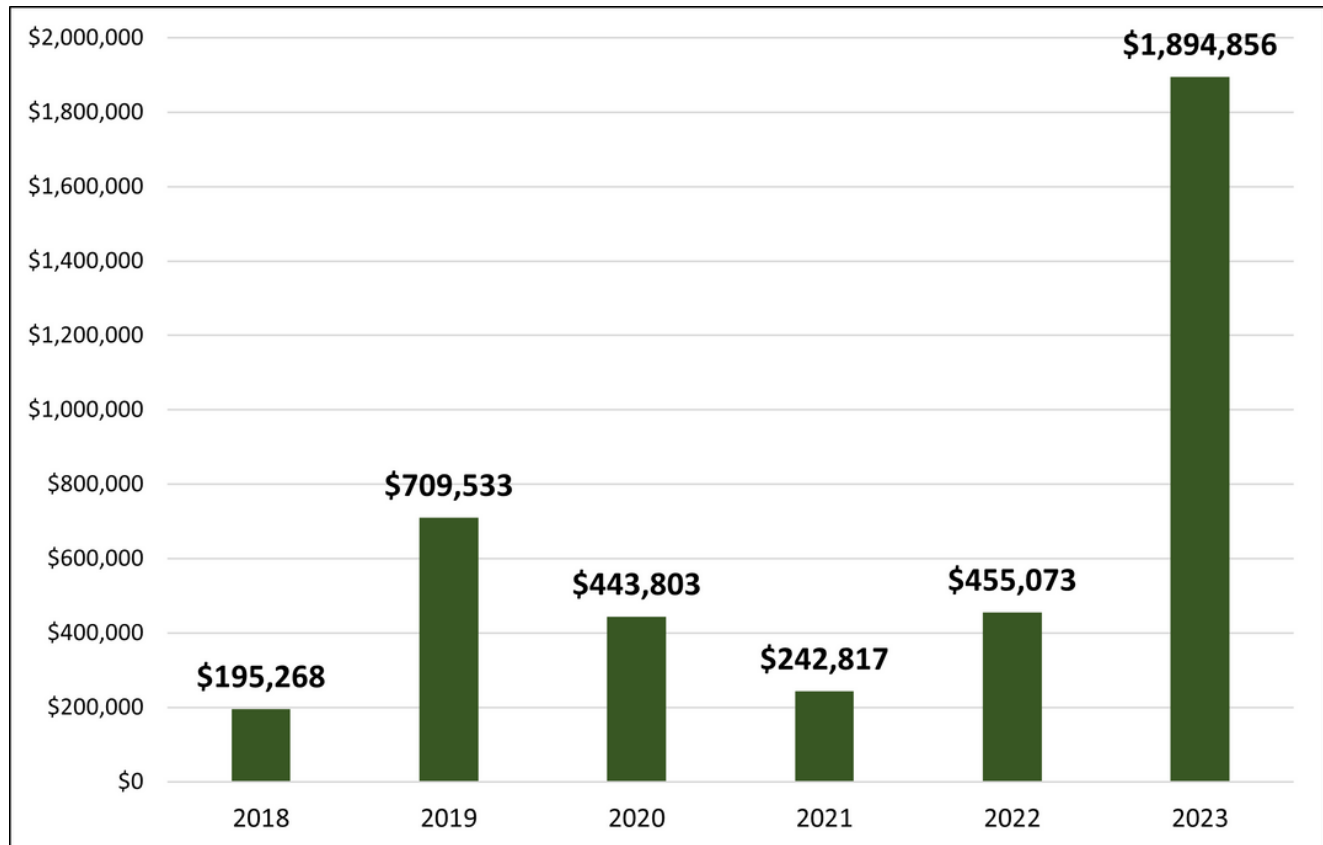
Complaints resolved in 2023

RECOVERIES

CAP recovered or saved a record \$1,894,856 for Vermonters in 2023. This is the first time total recoveries and savings surpassed one million dollars since the program began tracking recoveries in 2012.

CAP Annual Recoveries

CAP Resolution Recoveries and Savings recorded by resolution year



Modest improvements to our systems have created greater efficiencies, improved our ability to resolve matters more quickly, and generated greater returns for Vermonters. In addition, more businesses are utilizing CAP's mediation service. Business complaints processed by CAP annually increased from 26 in 2021 to 77 in 2023, with a 103% increase occurring between 2021 and 2023. CAP also saw a significant spike in home improvement matter recoveries from 2022 to 2023, in large part due to the addition of CAP's home improvement specialist, who joined the team mid-year. Complaints with recoveries in this area increased by 325%, recovering and saving \$422,689 for individual Vermonters in 2023.

316%

Increase in overall recoveries from 2022 to 2023

PROPANE

Propane accounts for **17.3% of thermal energy use** in VT (2021)

Vermont households spend on average **\$2,932 annually** on propane (2023)

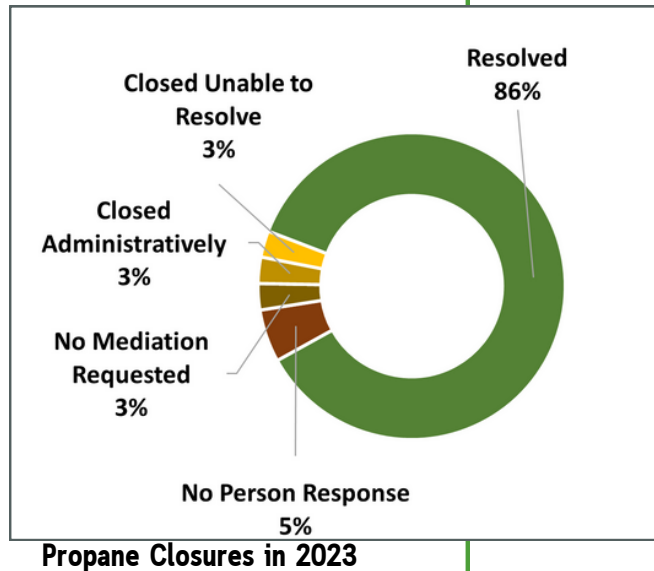
CAP is the go-to office in the state regarding compliance with the Vermont Consumer Protection Rule CP 111 - Propane Regulation. Propane serves Vermont homes for heating purposes, to run generators, furnaces, and appliances, including cooking appliances.

Commonly-reported issues relating to propane include:

- delay in tank removals
- refund check delays
- no heat situations during the heating season (November 1st-April 15th)
- payment delinquencies and addressing shut-off notices
- improper fee disclosures or changes to existing fees without proper notice
- delivery refusals or unsolicited deliveries
- tank installations and maintenance

In 2023, CAP resolved seven complaints for every ten new complaints received. CAP obtained 31 propane-specific resolutions and recovered nearly \$35,000. Of the program's 113 propane contacts, nine resulted in the restoration of propane service, powering crucial heating sources. 86% of closed complaints were resolved.

Propane Education Presentation
Featuring Lisa Jensen and Margaret Tabb





Attorney General Clark with CAP's Home Improvement Specialist Gabriel Taylor-Marsh

HOME IMPROVEMENT MATTERS

2023 ushered in a new era in how CAP assists Vermonters with home improvement complaints. The Vermont Legislature appropriated funds for a home improvement specialist to assist consumers with a wide range of complaints. Traditionally, CAP receives approximately 100 complaints annually with alleged losses of approximately \$1 million per year – including stolen deposits, failure to perform, and quality of work disputes. While criminal matters are referred to law enforcement, CAP can assist in letter mediation, helping parties communicate, or referral for enforcement if there is a violation of the Consumer Protection Act.

Gabriel Taylor-Marsh with Efficiency Vermont staff at a Barre outreach event



\$422,689

Recoveries



HOMEOWNER AND RESIDENTIAL CONTRACTOR QUESTIONS



HOME IMPROVEMENT EDUCATION AND OUTREACH



HOMEOWNER AND CONTRACTOR COMPLAINT MEDIATION



Gabriel assisting with Montpelier flood relief and recovery efforts

Our new specialist, Gabriel Taylor-Marsh, has helped save or recover more than \$400,000 in alleged consumer losses in more than 50 disputes while providing homeowners with tips and information on how to find a qualified professional contractor. Gabriel has also engaged in outreach and education efforts with the contracting community to alert them to new registration requirements under Vermont law.

\$800,000+

SBI Calendar Year Recoveries

77

Complaints Received



Small Business Advocate Emily McDonnell and Attorney General Clark with Health Hub staff

SMALL BUSINESS INITIATIVE (SBI)

The Small Business Initiative (SBI) located in CAP helps business consumers resolve complaints and provides information and referral to businesses across Vermont to solve problems and assist where needed. In 2023, CAP received 77 complaints and resolved 37 complaints. \$809,906.60 was recovered for Vermont small businesses, averaging \$21,889 per resolution.

Small business complaints are often complex and may require more time and resources to resolve. When mediation is insufficient to resolve a problem or complaint, we provide information and referrals.

The most common complaint category among business consumers was a tie between banking, credit, and finance complaints, often regarding merchant processor agreements, and entertainment, where businesses were concerned about the security of social media accounts.

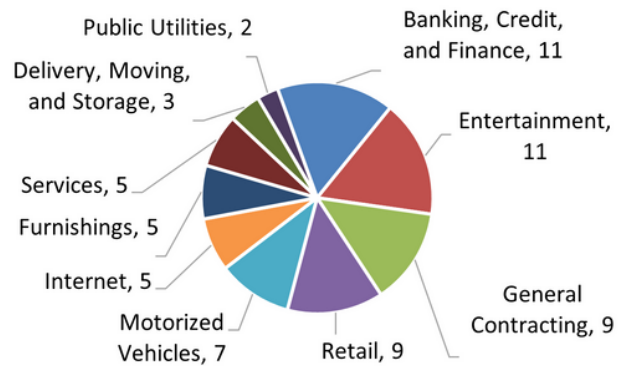
Highlights from our outreach and education efforts over the last year include:

- National Small Business Week including business scam awareness
- Flood recovery and relief efforts
- Appearances at trade shows and commercial conferences

Noteworthy news coverage:

- [Okemo Outreach](#), The Chester Telegraph
- [Health Hub](#), The Herald

Top Business as Consumer Complaint Categories in Vermont, 2023



Left to right: Carol Lighthall, Sen. Alison Clarkson, Attorney General Clark, Emily McDonnell, and Stephen A. Clark. At a local business in Ludlow, VT - Photo credit: Bella Osgood, Eagle Times



Emily and General Clark - Photo credit: Bella Osgood, Eagle Times

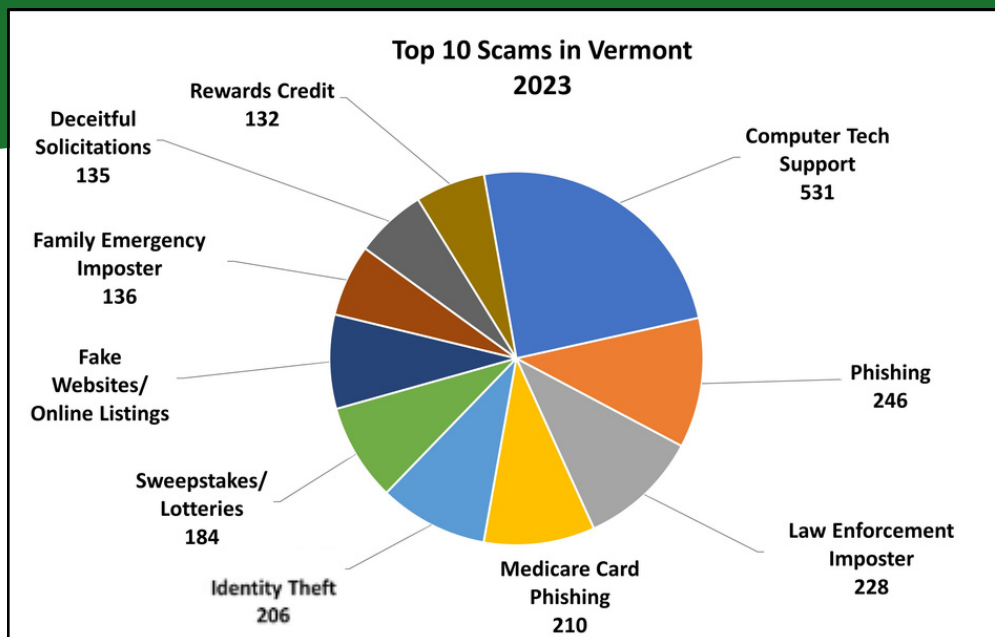


Emily McDonnell and CAP Director Curtis at Efficiency Vermont event

SCAM REPORTING

3212

Reports of scams



Attorney General Clark delivering the keynote at the AARP Scam Jam

Scam reports to the Attorney General’s Consumer Assistance Program (CAP) totaled 3,212 in 2023. The “computer tech support” scam took the number one spot on the list, totaling almost 25 percent of the top scams reported. Phishing scams involving financial institutions, where a scammer tries to lure victims into clicking malicious links or trick them into providing sensitive information which can be used to steal money, took the number two spot, accounting for a little more than 11 percent of the top scam reports in 2023.

A new scam, the “rewards credit” scam, surfaced this year. This scam involves an email or text message that states there are unclaimed rewards from a major retailer, typically earned as a reward credit in points, a gift card, or redemption coupon.

Because scams are so prevalent and problematic, it is nearly impossible to recover funds from a scam. CAP produces scam prevention education and encourages all Vermonters to help fight scams together through the Stopping Scams Together initiative. Anyone can help stop scams by learning about scams, understanding how to avoid them, and reporting them when encountered.

STOPPING SCAMS TOGETHER
#StopScamsVT
blog.uvm.edu/cap

SUCCESS STORIES



“Thank you for your assistance, I am convinced that I would not have resolved this issue without the AGO Consumer Protection team reaching out on my behalf”.

- B.F. , Colchester Resident



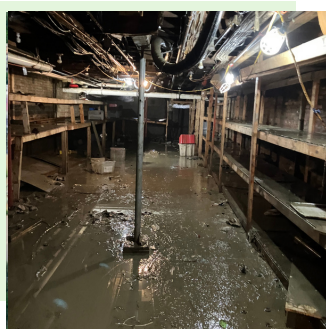
No Heat Resolution

A Vermont resident had been without heat for several days, as their provider could not deliver propane due to safety concerns about the tank's condition. CAP intervened to secure an interim repair provided by the propane company, with a plan to return and repair the tank in the spring. Additionally, nearly 200 gallons of propane were delivered that same day to restore heat in the home, securing the health and safety of the consumer.



Commercial Trucking Resolution

A New American entrepreneur purchased a truck from a large commercial trucking company and the vehicle broke down after the first use. The consumer used a loan to make the purchase. As a result of the breakdown, he was unable to work or make loan payments. CAP helped the parties communicate and come up with a plan for a refund from the business to the lender which resulted in resolving the \$40,000 in loans the business consumer would otherwise have owed.



Residential Flood Relief Resolution

A Barre Town resident, whose home was damaged in the July 2023 flood, contacted CAP with concerns after being issued an \$18,000 invoice for flood water damage by an out-of-state business. Through subsequent negotiations between the business and consumer, the homeowner's bill was reduced from \$18,000 bill to \$8,000. The homeowner expressed they felt the reduced invoice was a more fair and reasonable estimate.



“Thank you for your time. This is a very important and valuable service you and the staff at the AG's Office performs”.

- Anonymous, Royalton Resident

Acknowledgements

This first-ever CAP annual report is dedicated to CAP's former directors, Jay Ashman, Helen Wagner, Sandra Everitt, Janet Murnane, and Ted Hobson as well as the faculty, staff and students who paved the way for the ongoing success of the Program.

CAP was established through a collaboration between two distinct consumer services offices in Vermont: the consumer complaint intake office within the Public Protection Unit of the Vermont Attorney General's Office and the consumer information clearinghouse within the University of Vermont Extension. To this day, the Program continues to address the most pressing needs of Vermont consumers with the same spirit of ingenuity.

A memorandum of understanding between the University of Vermont and the State of Vermont, wherein both put forth fiscal support, ensures the continuing operation of the program.

Thank you to the University of Vermont and the Vermont Legislature for continuing to support the needs of Vermont communities and the economy through the Consumer Assistance Program, a thriving partnership, which safeguards Vermonters' pocketbooks and supports a healthy, fair marketplace.

Contact

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