

# Consumer Assistance Program

2024

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Annual Report



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# MESSAGE FROM ATTORNEY GENERAL CHARITY CLARK



Dear Friends,

I am delighted to share the 2024 Annual Report of the Consumer Assistance Program. We continue to make progress for Vermonters by sustaining a more efficient, responsive program designed to help you solve the everyday consumer problems you encounter.

This joint venture between my office and the University of Vermont has been serving Vermonters since 1981. A combination of attorneys, staff, and student volunteers work every day to assist you with your consumer complaints: auto, and home improvement, retail; complaints; complaints involving home services; propane, garbage and recycling services; robocalls and scams; small business assistance; and referrals to appropriate state agencies.

Over the past year, we have built on increased efficiency in order to put even more money back into Vermonters' pockets: our second year of strong, sustained growth in this area with more than \$2 million in savings and returns to Vermonters.

Thank you for being our eyes and ears by reporting to my office when we can help. 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 style.

**CHARITY R. CLARK**  
VERMONT ATTORNEY GENERAL



# UVM STUDENT EXPERIENCE

The Consumer Assistance Program (CAP) offers service-learning (SL) opportunities through University of Vermont (UVM) classes, internships and work study. Students learn about consumer issues and how to address them, gaining consumer advocacy and professional skills. CAP students meaningfully support the letter mediation service and educational programming that benefits Vermont consumers.

“ I am building skills as a public service professional and am grateful to be working with such passionate people. Interning for CAP has been a rewarding experience.  
~Penelope



Penelope mediating complaints in the CAP lab. She also designed a student outreach plan.

23  
Undergraduate Students

4  
External Outreach Projects

2,105  
Service-learning Hours

6  
Student-focused Outreach Projects



As a partnership with UVM since its founding, supporting student learning is a core CAP initiative.

“ Participating in CAP offered me a worthwhile service-learning experience. On a personal level, it helped me cultivate essential skills for professional success.  
~Jason



Jason assimilated scam report data, producing CAP's Top 10 Scams.

# SUCCESS STORIES



## Repo Gone Wrong

A consumer's vehicle was improperly repossessed by the lender despite the consumer's on time mailed payments. Communicating through CAP's mediation service, the lender realized it did not notify the customer of their new mailing address. The lender then returned the vehicle and covered the consumer's rental car expense.

## Forget-Me-Not

A consumer was unable to get in contact with a business to inquire about the status of a headstone the consumer paid \$10,000 for. CAP reached out to the business, which resulted in the headstone being placed within the week.



## No Cruise Blues

A consumer reached out to CAP when a business said they were "out of time for a refund." The consumer had booked a \$9,000 family tour on a cruise line that was canceled due to the pandemic. Through CAP mediation, the consumer received 100% of the funds as a no-expiration voucher.

## Accounts Receivable Not Received

A Vermont small business fulfilled a product order using a popular payment processing company. Shortly following, the charge was disputed as fraud, revoking a \$60,000 payment. CAP worked with the payment processor to recover the funds back to the business.



## Homeowner Home Repair Testimonials

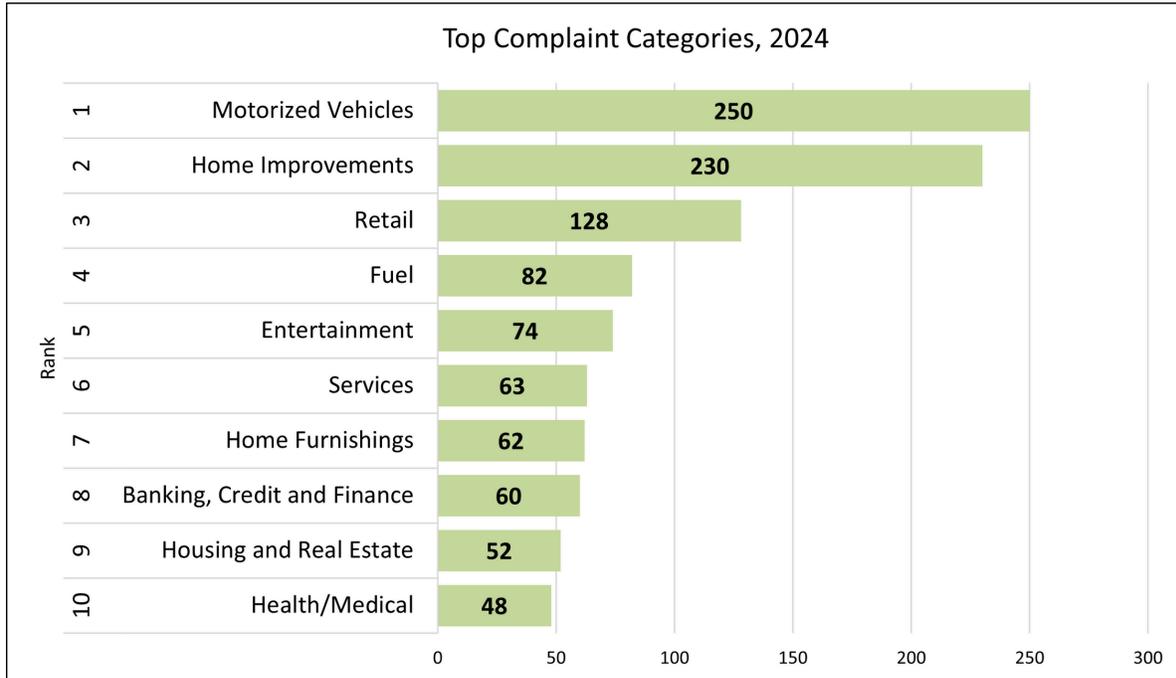


“I cannot thank you enough for your professionalism and timely assistance in addressing my concerns. I think your prompt contact helped a great deal.  
~J.G., Chittenden County

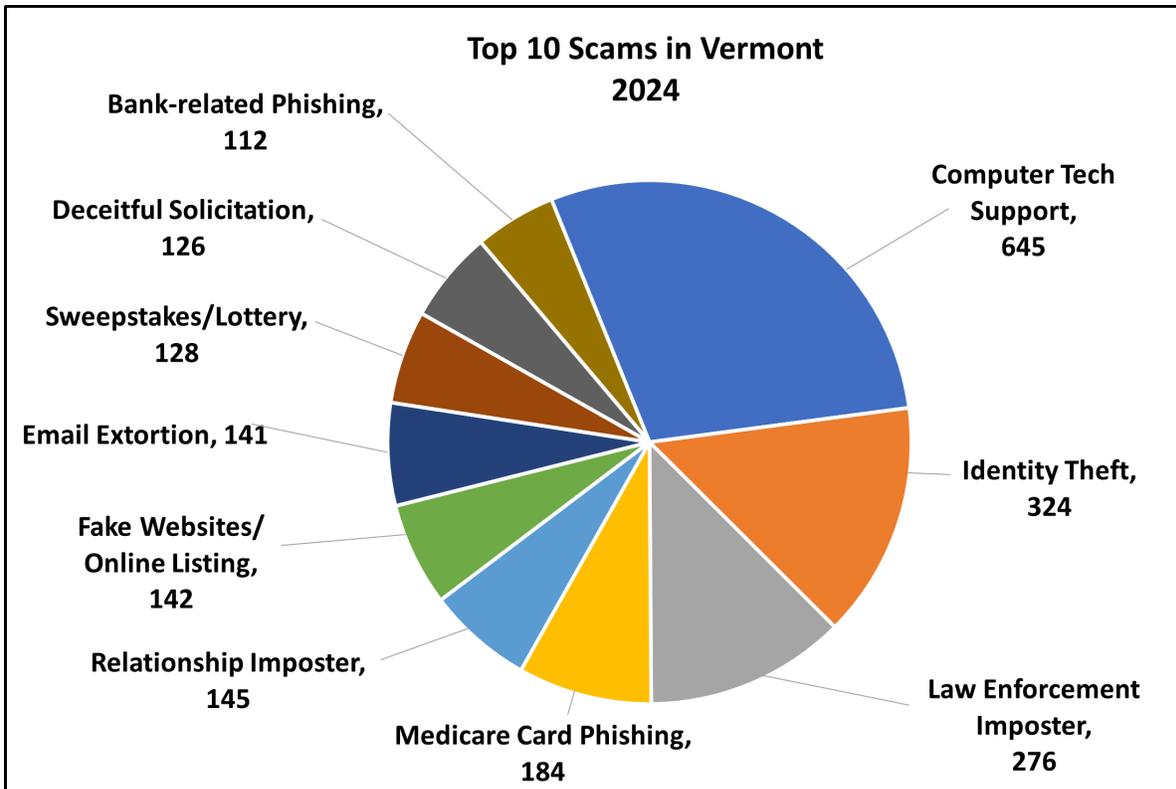
“I just wanted to tell you how grateful I am that you were able to help me get my deposit back. I don't think without your help that I would have received my deposit back. Thanks again for intervening on my behalf! Your efforts made all the difference!  
~R.D., Rutland County

# TOP REPORTS

## CONSUMER ASSISTANCE PROGRAM: CALENDAR YEAR 2024



On trend with prior years, motor vehicles, home improvements, retail, and fuel remain among the top consumer complaints reported to CAP.



Variations of the Computer Tech Support scam remain as the top scam reported. Because scams change and adapt over time, prevention is key. CAP regularly educates about scam susceptibility, scam trends, and scam avoidance strategies.

# COMPLAINT MEDIATION HIGHLIGHTS

## Home Improvement

Nearly 20% of complaints reported to CAP in 2024 were regarding home improvement projects. CAP mediation helps to open lines of communication which can lead to reimbursement, or a completion of work compromise. For upcoming home repair projects, consumers are encouraged to contact CAP.



**A homeowner hired a contractor to insulate their home against rats and rodents for \$5,000, the work, however, was done incorrectly and improperly. When CAP reached out to the business, the business returned the whole sum of \$5,000 to the consumer.**

**\$439,120**

**Recouped for homeowners**

## Small Business Initiative

The Small Business Initiative (SBI) located in CAP helps business consumers resolve complaints and provides information and referrals to small businesses across Vermont to solve problems and assist where needed.



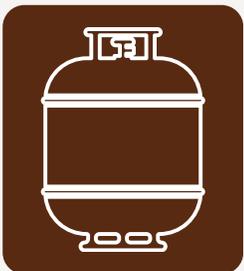
**A local small business got a surprise bill for over \$18,000 from a company they no longer contracted with but was still charging them for service. Using CAP's SBI mediation service, the small business was able to work with the company to resolve the issue.**

**314**

**Businesses assisted**

## Propane

CAP fields questions about the Vermont Consumer Protection Rule CP 111 - Regulation of Propane. CAP also provides letter mediation for propane complaints and other heating fuel disputes. In addition to home heating, propane can be used to run generators, furnaces, and appliances. CAP serves as an essential resource for Vermonters by helping them keep heat in their home during the winter when issues arise.



**A Vermonter called CAP when they did not have heat in their home due to an outstanding bill. CAP got heat back in the home, reduced the amount owed, and connected the consumer with a local resource that donated towards their remaining bill.**

**78%**

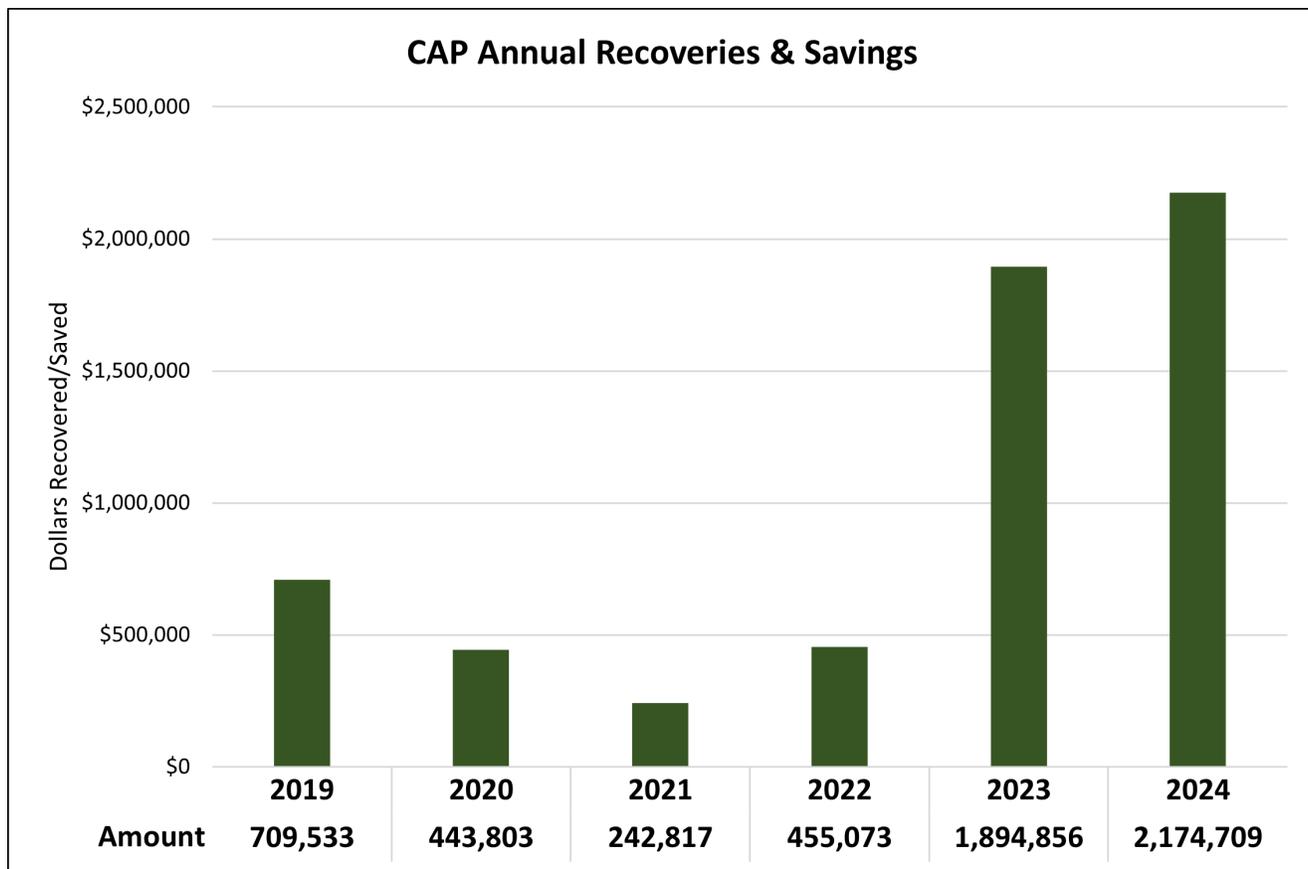
**Propane complaints resolved**

# RECOVERIES & SAVINGS

CAP recovered or saved \$2,174,709 for Vermonters in 2024. Many complaints are satisfied without a monetary resolution by exchange of product, performance of service, or some other agreement between the parties. Consistent monetary results serve to reflect the ongoing commitment of the program and its staff to help consumers and businesses resolve disputes in the marketplace.



## CAP Resolution Recoveries and Savings Recorded by Resolution Year



“My family and I would like to thank you for all your effort put in so I could receive credit from [the company]. You were so personable, returning phone calls, etc. It was a very positive experience for me, can’t thank you enough. ~P.B., Bennington County

\*CAP relies on consumers and businesses to accurately report recoveries and savings. CAP may update or revise a particular matter outcome if we are notified by parties, or new information becomes available in order to maintain accurate records.

# COMMUNITY OUTREACH

CAP maintained meaningful relationships with community partners and diversified reach across the state by connecting with local hubs, like libraries as well as specialized services groups. The Small Business Initiative actively engaged businesses during times of need, delivering flood recovery resources to impacted communities as well as collaborating to develop strategies to address consumer problems impacting businesses and their consumers. By liaising with trade organizations, CAP continued to educate businesses about consumer protection topics, such as the regulation of propane and contractor registration requirements.

**1M+**  
**IMPRESSIONS**  
**Estimated**

**For Content**  
**Earned and Owned**



**37 OUTREACH EVENTS**

**2797 AUDIENCE**

**62 NEW CONTENT**

**1542 PUBLICATIONS SHARED**

**12 SCAM ALERTS**

**5 NEWS ARTICLES**

**7 TV NEWS APPEARANCES**





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