

# HELPFUL CONTACTS



***Bucks County Department  
of  
Consumer Protection***

**1260 Almshouse Rd., 4<sup>th</sup> Floor  
Doylestown, Pa. 18901**

**215-348-6060**

***[www.buckscounty.org](http://www.buckscounty.org)***



## **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.

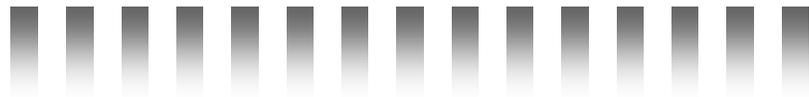
Do not send me direct mail solicitations more than  times a year.

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.

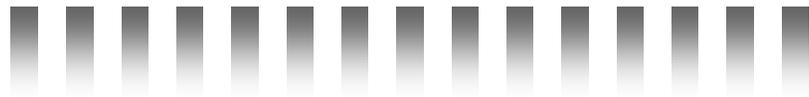
Thank you for respecting a donor's wishes.



*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 Office of Consumer Protection/  
Weights and Measures*



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## Consumer Information

<u>Automobiles</u>	
<b>New and Used Car Information</b> <b>www.kbb.com</b>  <b>www.edmunds.com</b>	<b>www.carfax.com</b> Uses Vehicle Identification Numbers for a complete auto history (damage, flood, etc.)
<b>National Highway Traffic Safety Agency</b> <b>Hotline: 800-424-9393</b> <b>www.nhtsa.gov</b> Recalls, service bulletins, secret warranties, etc.	<b>www.autosafety.org</b> <b>202-328-7700</b> Consumer advocate organization
<b>National Automobile Dealers Association</b> <b>www.nada.org</b> <b>703-827-7407</b> A national association that offers consumers information and auto location	
<u>Credit Bureaus</u>	
<b>Equifax</b> <b>P O Box 740241</b> <b>Atlanta, GA 30374</b> <b>800-685-1111—To order report</b> <b>800-525-6285—To report fraud</b> <b>www.equifax.com</b>	<b>Experian Information Services</b> <b>P O Box 9532</b> <b>Allen, TX 75013</b> <b>888-397-3742—To order report or report fraud</b> <b>www.experian.com</b>
<b>Transunion</b> <b>P O Box 1000</b> <b>Chester, PA 19022</b> <b>800-916-8800—To order report</b> <b>800-680-7289—To report fraud</b> <b>www.transunion.com</b>	<b>Credit Bureau Opt-Out Information</b> <b>www.optoutprescreen.com</b> <b>888-567-8688</b> 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	Baum, Charles W. 705 West Market Street Perkasie, PA 18944	215-257-5181 Fax: 215-257-5190
07-2-05	Roth, C. Robert 281 California Road Quakertown, PA 18951	215-536-9650 Fax: 215-536-6966
07-2-07	TBD 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	Brown, Leonard J. 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	Kline, Joanne V. 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	John I. Waltman 1500 Desire Avenue Feasterville, PA 19053	215-355-7380 Fax: 215-364-1878
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	Burns, Michael J. 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 required. 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](http://www.annualcreditreport.com)**

**Credit Counseling Services**

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

**Consumer Credit Counseling of  
the Delaware Valley**

**[www.cccsdv.org](http://www.cccsdv.org)**  
**1515 Market St., Suite 1325**  
**Philadelphia, PA 19102**  
**800-989-2227**  
 8 locations in the Delaware Valley

**Credit Counseling Center**

**[www.ccc-credit.com](http://www.ccc-credit.com)**  
**832 Second Street Pike**  
**Richboro, PA 18954**  
**215-348-8003**  
**877-900-4222**  
**[contact@ccc-credit.com](mailto:contact@ccc-credit.com)**  
 Levittown - Doylestown - Richboro

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

**Unwanted Faxes**

**[www.fcc.gov](http://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](http://www.attorneygeneral.gov)** under the complaints section. A copy of the fax is required.

<p><b>Unwanted E-Mail</b>  <b>E-Mail Preference Service</b>  <a href="http://www.dmaconsumers.org">www.dmaconsumers.org</a>  This is an online service only.</p>
<p><b>Deceptive or Junk E-mails</b>  <a href="http://www.attorneygeneral.gov">www.attorneygeneral.gov</a>  The Pennsylvania Attorney General has a special complaint form for junk or deceptive e-mail, online under the complaints section.</p>
<p><b>Reducing Unwanted Mail</b></p> <p><b>DMAchoice</b>  <b>Direct Marketing Association</b>  P O Box 643  Carmel, NY 10512</p> <p>Please see form in the middle of this booklet</p>
<p><b>Unwanted Phone Calls</b>  <b><u>Pennsylvania Do Not Call List</u></b>  <a href="http://dnc.attorneygeneral.gov/dnc.aspx">http://dnc.attorneygeneral.gov/dnc.aspx</a>  888-777-3406</p> <p><b>National Do Not Call List</b>  <a href="http://www.donotcall.gov">www.donotcall.gov</a>  888-382-1222</p> <p>Pennsylvania's Do Not Call list is maintained and managed by the Direct Marketing Association. Enforcement is through the Pennsylvania Attorney General's office. Please note that phone calls from charities, political groups, and surveys are exempt from the Do Not Call list.</p>
<p><b><u>NOVA</u></b></p>
<p><b>Network of Victim Assistance for Bucks County</b>  2370 York Road, Suite B-1  Jamison, PA 18929</p> <p><a href="http://www.novabucks.org">www.novabucks.org</a></p> <p><b>215-343-6543</b> <span style="float: right;"><b>Hotline: 1-800-675-6900</b></span></p>

<p><b><u>Federal Agencies Continued</u></b></p>	
<p><b>Americans with Disabilities Act (ADA)</b>  800-514-0301—Information Line  <a href="http://www.ada.gov">www.ada.gov</a></p>	<p><b>Federal Bureau of Investigation (FBI)</b>  202-324-3000  <a href="http://www.fbi.gov">www.fbi.gov</a></p>
<p><b>Comptroller of the Currency</b>  (Regulates national banks)  800-613-6743  <a href="http://www.occ.treas.gov">www.occ.treas.gov</a></p>	<p><b>Office of Thrift Supervision</b>  (Regulates federal savings/loans and federal banks)  800-842-6929  <a href="http://www.ots.treas.gov">www.ots.treas.gov</a></p>
<p><b>Department of Veterans Affairs (VA)</b>  800-827-1000  <a href="http://www.va.gov">www.va.gov</a></p>	<p><b>Securities and Exchange Commission (SEC)</b>  800-732-0330  <a href="http://www.sec.gov">www.sec.gov</a></p>
<p><b><u>Consumer/Advocacy Organizations</u></b></p>	
<p><b>AARP/Consumer Protection</b>  601 East Street NW  Washington, DC 20049  888-687-2277  <a href="http://www.aarp.org">www.aarp.org</a></p>	<p><b>Consumer Reports</b>  101 Truman Avenue  Yonkers, NY 10703  914-378-2000  <a href="http://www.consumerreports.org">www.consumerreports.org</a></p>
<p><b>Consumer Federation of America</b>  1424 16th Street NW, Suite 604  Washington, DC 20036  202-387-6121  <a href="http://www.consumerfed.org">www.consumerfed.org</a></p>	<p><b>National Coalition for Consumer Education</b>  1701 K Street NW, Suite 1200  Washington, DC 20006  202-835-3323  <a href="http://www.nclnet.org">www.nclnet.org</a></p>
<p><b>National Consumer Law Center</b>  77 Summer Street, 10th Floor  Boston, MA 02111-1006  617-542-8010  <a href="http://www.consumerlaw.org">www.consumerlaw.org</a></p>	<p><b>Public Citizen</b>  1600 20th Street NW  Washington, DC 20009  202-588-1000  <a href="http://www.citizen.org">www.citizen.org</a></p>



<b><u>State Agencies Continued</u></b>	
<b>Pharmaceutical Assistance Contract for the Elderly (PACE) Program</b> 800-225-7223 www.aging.state.pa.us	<b>Public Utility Commission</b> 800-692-7380—Terminations 800-782-1110—Complaints 215-965-3721—Moving complaints www.puc.state.pa.us
<b>Utility Choice</b> 888-PUC-FACT 888-782-3228 www.utilitychoice.org	<b>Department of Revenue</b> 1-888-PATAXES (24-hour hotline) 717-787-8201 (personal questions) 717-787-1064 (business questions)
<b>Homeowners Emergency Mortgage Assistance Program</b> 800-342-2397 www.phfa.org	<b>Veterans Assistance</b> Regional office 866-754-8637 www.dmva.state.pa.us
<b><u>Federal Agencies</u></b>	
<b>Medicare</b> 800-633-4227 www.medicare.gov	<b>Federal Trade Commission</b> 877-382-4357 www.ftc.gov
<b>Federal Communications Commission</b> 888-225-5322 www.ftc.gov	<b>Social Security</b> 800-772-1213 www.socialsecurity.gov
<b>United States Census Bureau</b> Philadelphia Regional number 800-262-4236 www.census.gov	<b>Centers for Disease Control and Prevention (CDC)</b> 800-311-3435—Public inquiries www.cdc.gov
<b>Food &amp; Drug Administration</b> 888-463-6332 888-INFO-FDA www.fda.gov	<b>Housing &amp; Urban Development (HUD)</b> 800-669-9777—Discrimination Hotline www.hud.gov



<b><u>Internet Fraud</u></b>	
<p><b>Know who you are dealing with</b> and use escrow services for money handling. Credit cards give you dispute power. There are several options for reporting:</p>	
<b>Federal Bureau of Investigation</b> <b>www.fbi.gov</b> To file an online complaint	<b>Internet Crime Complaint Center</b> <b>(Partnership with FBI)</b> <b>www.ic3.gov</b> To file an online complaint
<b>National Fraud Information Center</b> <b>www.fraud.org</b> c/o National Consumer League 1701 K Street, Suite 1200 Washington, DC 20006 800-876-7060	<b>Federal Trade Commission</b> <b>www.ftc.gov</b> To file an online complaint. They have great information and links to helpful online commerce and fraud protection.
<b>United States Postal Inspectors</b> <b>https://postalinspectors.uspis.gov</b> To report mail and internet fraud <b>877-876-2455</b>	
<b><u>Unclaimed Property</u></b>	
<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>	
<b>www.treasury.state.pa.us</b> <b>800-222-2046</b> <b>(In Pennsylvania only)</b>	<b>www.unclaimed.org</b> This site will provide the consumer links to all state administrators holding unclaimed property.
<b><u>Identity Theft—A Growing Problem</u></b>	
<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.</p>	
<b>Identity theft hotline: 877-382-4357</b> <b>Identity theft link: www.ftc.gov</b>	

### Charities

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

<p><b>Guidestar</b>  <a href="http://www.guidestar.org">www.guidestar.org</a>                  427 Scotland Street                  Williamsburg, VA 23185  <b>757-229-4631</b>  <b>800-421-8656</b></p>	<p><b>Better Business Bureau                  Wise Giving Alliance</b>  <a href="http://www.give.org">www.give.org</a>                  4200 Wilson Boulevard, Suite 800                  Arlington, VA 22203  <b>703-276-0100</b></p>
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#### **Bureau of Charitable Organizations**

[www.dos.state.pa.us](http://www.dos.state.pa.us)  
 124 Pine Street, Suite 300  
 P O Box 8723  
 Harrisburg, PA 17105  
**800-732-0999**

### Housing Concerns

#### **Bucks County Housing Group**

[www.bchg.org](http://www.bchg.org)  
 2324 Second Street Pike, Suite 17  
 Wrightstown, PA 18940  
**215-598-3566**  
 Offers numerous services from first-time homebuyer program to section 8, homeless shelters, and counseling.

#### **American Red Cross**

[www.redcrosslbcc.org](http://www.redcrosslbcc.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

<p><b>Birth &amp; Death Certificates</b>                  724-656-3100                  Toll Free: 844-228-3516</p>	<p><b>Attorney General (consumer)</b>                  800-441-2555  <a href="http://www.attorneygeneral.gov">www.attorneygeneral.gov</a></p>
<p><b>Attorney General (healthcare)</b>                  877-888-4877  <a href="http://www.attorneygeneral.gov">www.attorneygeneral.gov</a></p>	<p><b>Bureau of Motor Vehicles</b>                  800-932-4600  <a href="http://www.dmv.state.pa.us">www.dmv.state.pa.us</a></p>
<p><b>Department of Banking</b>                  (Regulates Banks registered in PA)                  800-722-2657  <a href="http://www.banking.state.pa.us">www.banking.state.pa.us</a></p>	<p><b>Securities Commission</b>                  (Regulates brokers)                  800-600-0007  <a href="http://www.psc.state.pa.us">www.psc.state.pa.us</a></p>
<p><b>Department of Insurance</b>                  877-881-6388  <a href="http://www.ins.state.pa.us">www.ins.state.pa.us</a></p>	<p><b>Insurance for Children</b>                  CHIPS Program                  (uninsured children)                  800-543-7105  <a href="http://www.ins.state.pa.us">www.ins.state.pa.us</a></p>
<p><b>Unclaimed Property</b>                  800-222-2046  <a href="http://www.patreasury.org">www.patreasury.org</a></p>	<p><b>National Unclaimed Property</b>                  (Links to all states)  <a href="http://www.unclaimed.org">www.unclaimed.org</a></p>
<p><b>Department of Workman's Compensation</b>                  800-482-2383  <a href="http://www.dli.state.pa.us">www.dli.state.pa.us</a></p>	<p><b>Department of Labor &amp; Industry—Compliance Bureau</b>                  800-932-0665  <a href="http://www.dli.state.pa.us">www.dli.state.pa.us</a></p>
<p><b>Department of Welfare</b>                  800-842-2020  <a href="http://www.dpw.state.pa.us">www.dpw.state.pa.us</a></p>	<p><b>Department of Welfare</b>                  (Daycare Licensing)                  800-346-2929  <a href="http://www.dpw.state.pa.us">www.dpw.state.pa.us</a></p>
<p><b>Department of Environmental Protection (DEP)</b>                  800-541-2050—Emergency Hotline                  866-255-5158—Complaints  <a href="http://www.depweb.state.pa.us">www.depweb.state.pa.us</a></p>	<p><b>Bureau of Professional &amp; Occupational Affairs</b>                  Complaints against licensed professionals                  800-822-2113 (complaints)                  717-787-8503 (general info.)  <a href="http://www.dos.state.pa.us">www.dos.state.pa.us</a></p>

**Bucks County Agencies Direct Numbers**

<b>Bucks County Courthouse</b> Toll-Free—Bucks County Only 888-942-8257 215-348-6000	<b>Government Services Center</b> Lower Bucks 267-580-3500 Upper Bucks 215-529-7000 (County annex buildings)
<b>A Woman’s Place Hotline</b> (Abused women) 800-220-8116	<b>Adult Probation</b> 215-348-6634
<b>Area Agency on Aging</b> 267-880-5700	<b>Children &amp; Youth</b> 215-348-6900
<b>Board of Assessment</b> 215-348-6219	<b>Community Development</b> 215-345-3840
<b>Bucks County Assistance Office</b> 215-781-3300 (Bristol Office)	<b>Consumer Protection/ Weights &amp; Measures</b> 800-942-2669 215-348-6060
<b>Clerk of Courts</b> 215-348-6389	<b>Domestic Relations</b> 215-340-8068
<b>District Attorney</b> 215-348-6344	<b>24-Hour Elder Abuse Hotline</b> 1-800-490-8505
<b>Housing Authority</b> 215-394-8259	<b>Health Department</b> 215-345-3318
<b>Mental Health</b> 215-444-2800	<b>Military Affairs</b> 215-345-3307
<b>Parks &amp; Recreation</b> 215-348-6114	<b>Planning Commission</b> 215-345-3400
<b>Public Defender’s Office</b> 215-348-6473	<b>Recorder of Deeds</b> 215-348-6209
<b>Register of Wills/Orphans’ Court</b> 215-348-6265/215-348-6271	<b>Sheriff’s Office</b> 215-348-6124
<b>Tax Claims Office</b> 215-348-6274	<b>Voter Registration</b> 215-348-6163
<b>Crimes Against Older Adults Task Force</b> 1-800-490-8505	<b>Military Affairs</b> <b>215-345-3307</b>

**Housing Concerns Continued**

<b>U.S. Department of Housing and Urban Development—Fair Hous- ing Enforcement Center</b> <b>www.hud.gov</b> Wanamaker Building 100 Penn Square East Philadelphia, PA 19107 <b>888-799-2085</b> For discrimination in housing.	<b>PA Housing Finance Agency</b> P O Box 8029 Harrisburg, PA 17105 <b>717-780-3800</b> <b>HEMAP Hotline: 800-342-2397</b> Offers numerous programs includ- ing Homeowners Emergency Mort- gage Assistance Program (HEMAP).
<b><u>Legal Help</u></b>	
<b>Legal Aid of Southeastern PA</b> <b>www.lasp.org</b> <b>Advice &amp; Referral Hotline:</b> <b>877-429-5994</b> 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	
<b><u>Utility Concerns</u></b>	
<b>Bureau of Consumer Services</b> <b>www.puc.state.pa.us</b> P O Box 3265 Harrisburg, PA 17105 <b>800-692-7380</b>	<b>Bucks County Opportunity Council</b> <b>www.bcoc.org</b> 100 Doyle Street Doylestown, PA 18901 <b>215-345-8175</b> Offers numerous programs for qualified income, including heat/ utility assistance program
<b>PA Public Utility Commission</b> <b>www.puc.state.pa.us</b> <b>800-782-1110</b> —complaints <b>www.papowerswitch.com</b> (information on switching energy providers)	<b>PA Utility Choice</b> <b>www.utilitychoice.org</b> <b>888-PUC-FACT</b>



## **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 sub-contractors.
- 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](http://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.**