# **RESOURCE & REFERRAL GUIDE**









The California Department of Consumer Affairs (DCA) is pleased to present this 2011 edition of the Consumer Resource and Referral Guide. The Guide has tips, information, and references on health, money, housing, recreation, children, pets, and more. It is part of DCA's commitment to give consumers the tools to make smart, informed decisions in a complex and changing marketplace. We hope you will find it useful.

The 2011 Consumer Resource and Referral Guide was compiled, edited, and designed by DCA's Office of Publications, Design & Editing. If you have suggestions or updates, please contact us.

**E-mail:** pde@dca.ca.gov **Fax:** 916.574.8654 **Toll free:** 866.320.8652

If you have additional questions or concerns, please contact DCA's Consumer Information Center. Phone assistance is available in English or Spanish. Consumer assistance is also available in more than 170 other languages.

**Call:** 800.952.5210 (TDD: 800.326.2297)

E-mail: dca@dca.ca.gov

**Mail:** Consumer Information Center 1625 North Market Blvd., Suite N-112

Sacramento, CA 95834

Keep up with DCA on the following sites:

Twitter: www.twitter.com/dcanews

**MySpace:** www.myspace.com/451326626 **YouTube:** www.youtube.com/califdca

Facebook: www.facebook.com/pages/Sacramento-

CA/California-Department-of-

Consumer-Affairs/124128876018

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## INTRODUCTION



## **Tips for Consumers**

The best way to protect yourself from fraud, scams, or problems is to be an informed consumer. Here are some tips:

## **Buying Goods and Services**

- Decide in advance exactly what you want and what you can afford.
- Don't buy on impulse or under pressure. Do your research before buying anything.
- Ask family, friends, and others you trust for advice based on their experience.
- Gather information about both the seller and the item or service you are buying.
- Review product test results and other information from consumer experts.

- Get advice and price quotes from several sellers.
- Make sure that the seller has a professional license if one is required. Go online to www.dca.ca.gov or call 800.952.5210 for information about professionals licensed by DCA.
- Check out a company's complaint record with the Better Business Bureau.
- Get a written copy of guarantees and warranties. Compare their features.
- Get the seller's refund, return, and cancellation policies. Some stores will not accept returns if you wait too long. Some stores will not accept returns if you've opened the package or removed the tags.

## **Ask Before You Buy**

- Ask whom to contact if you have a question or problem.
- Read and understand any contract or legal document you are asked to sign. Make sure there are no blank spaces. Insist that any extras you are promised be put in writing.
   Read all terms, especially those in fine print.
- Consider paying by credit card. If you have a problem, you may be able to dispute a charge made on your credit card.
- Save all contracts, sales receipts, canceled checks, manuals, and warranty documents for the warranty period.
- Read and follow product and service instructions. The way you use or take care of a product could affect your warranty rights.

# **Extended Warranties and Service Contracts**

Consumers who purchase electronic and home appliances are often asked if they want to purchase a service contract.

Here are some tips from DCA's Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation:

- Ask to see a copy of the contract before you purchase it.
- Compare the manufacturer's warranty (which
  is included in the purchase price and typically
  lasts three months to one year) with the
  service contract. By comparing the two, you
  can avoid paying for duplicate coverage.
- Keep a copy of any paperwork received, including original receipt and service contract, in a safe place.

#### What to look for in a service contract:

- Is the product identified?
- Is the contract transferable to another owner?
- Is it clear when the contract begins and ends?
- Does the contract cover only certain parts or components?
- Will you have to pay any fees for service?
- Is there a limit on the number of service calls that will be covered?
- Does it cover regularly scheduled maintenance?
- Does it list the address where the product may be taken for service or a toll-free number to call?
- Is the seller's business name and address on the contract?
- Is the contract administered by a different company than the one that sold the contract?

The Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation regulates sellers and dealers of service contracts for the repair of consumer electronics and appliances in California. If you have a problem with a service contract you bought, first try to resolve it with the contract seller or administrator, or the company performing the repairs. Information on filing a complaint is available online or by phone. www.bearhfti.ca.gov 800.952.5210

# **DCA Professional and Occupational Licenses**

The Department of Consumer Affairs (DCA) licenses and regulates more than 2.5 million Californians in 255 professions and occupations, including doctors, nurses, barbers, contractors, funeral directors, security guards, pharmacists, and manicurists. Licensing benefits consumers paying for services, and it benefits businesses and licensees concerned about the honesty and the quality of their professions. A full list of the DCA licenses is available at the back of this Guide

DCA's licensing process includes verifying required education and experience, screening for criminal backgrounds, and monitoring all continuing education requirements. Some information on the people and businesses licensed by DCA is available to the public. See the DCA Web site for specifics.

DCA investigates complaints against license holders and may take disciplinary action against those who violate State laws or regulations. Complaints from the public are welcome. The DCA Web site has information on how to file a complaint. Consumers can also call the Consumer Information Center to have a complaint form mailed to them.

www.dca.ca.gov 800.952.5210

In addition, DCA may initiate legal action against people working without required licenses. Consumers are urged to verify licenses of people they hire and to report people who are working without the required licenses. Violators can be reported to *Inquire Before You Hire*, DCA's campaign to stop unlicensed activity. www.InquireBeforeYouHire.ca.gov 877.STOP.ULA or 877.786.7852

In addition, it is illegal for contractors to perform contracting work on any project valued at \$500 or more in labor and materials. For more information about licensing requirements or to report unlicensed contractors, contact the Contractors State License Board. Complaints may be filed online.

www.CSLB.ca.gov 800.321.CSLB or 800.321.2752

## **Other State Licensing Entities**

The California Department of Real Estate, the Office of Real Estate Appraisers, the Department of Corporations, and the Department of Financial Institutions regulate most of the real estate and financial service industries and professionals in California. For licensing information on all four agencies, go online to www.dre.ca.gov (Click on Real Estate & Financial Services License Status Check.)

# Professions and institutions licensed by the four entities include:

- State-chartered banks
- California finance lenders
- Check sellers, bill payers, and proraters
- Credit unions
- Deferred deposit originators (payday lenders)
- Financial planners
- Foreign banks
- Independent escrow companies
- Industrial banks
- Investment advisers
- Issuers of travelers checks
- Issuers of money orders
- Mineral, oil, and gas brokers
- Mortgage brokers
- Prepaid rental listing services
- Real estate appraisers
- Real estate salespersons and brokers
- Residential mortgage lenders
- Securities broker-dealers and agents
- Transmitters of money abroad
- Trust companies and departments

For more more information about financial entities, including federally chartered banks, see the Money section of this Guide.

## **How to Handle Complaints**

If you have a problem with a product or service, do not wait to complain. The first step is to contact the business that sold the product or performed the service. A letter to the manager is often the most effective approach. The letter (see sample at right) should outline the product purchased, the problem, and the resolution you are seeking. Keep copies of all correspondence.

If you paid for the item by credit card, you may have the right to withhold payment. Check with the bank or financial institution that issued your credit card.

## Sample letter

Date

Your Name

Your Address

City. State. Zip Code

Account Number (if applicable)

Your Phone Number

Name of Contact Person (if available)

Title (if available)

Company Name

Consumer Complaint Division (if no contact person)

Mailing Address

City, State, Zip Code

Dear (Contact Person),

On (date), I (purchased, leased, rented, or had repaired) a (name of the product, serial or model number or service performed) at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem; for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

To resolve the problem, I would appreciate (state the specific action you want – money back, credit on bank card, exchange, etc.).

I look forward to your reply and a resolution of this problem. I will wait until (set a time limit) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the address or phone number on this letter.

Sincerely,
(Your signature)
(Your printed name)

## **Formal Complaints**

If a letter to the manager does not resolve the problem, you may want to complain to the Federal, State, or local agency that licenses or regulates the business or profession.

Through its entities, DCA issues more than 2.5 million licenses, certificates, or approvals in approximately 240 classifications. Each DCA entity has information on its Web site to guide you on filling a complaint against one of its licensees. To find the entity you need, consult the list at the back of this Guide or visit:

www.dca.ca.gov/online\_services/complaints/consumer\_complaint.shtml.

Call the DCA Consumer Information Center at 800.952.5210 to have a complaint form mailed to you.

For information on filing a complaint with non-DCA entities, see the Consumer Topics section of this Guide.

Free Publication: Your Voice is Powerful! Learn What You Can Do to Resolve Complaints from the Department of Consumer Affairs. View it online or call to have a copy mailed to you at no charge. www.dca.ca.gov 800.952.5210 or 866.320.8652

## **Dispute Resolution**

Many consumers and businesses use dispute resolution programs – such as mediation and arbitration – to settle a dispute without going to court. Some businesses require consumers to arbitrate their disputes. See your product's warranty documents for specifics. Mediation involves a neutral third party – a mediator – who helps you and the other party try to resolve the problem. A mediator can propose terms to settle the conflict, but the consumer or business does not have to agree to the mediator's terms. Information on finding a mediator is available on the DCA Web site. www.dca.ca.gov/consumer

The DCA Complaint Resolution Program helps resolve consumer complaints filed against many of the industries DCA regulates. Complaint resolu-

tion services are free and are available throughout California. For more information, see the brochure *Complaint Resolution Progam: Bridging the Gap to Mutually Acceptable Resolution.* View it online or call to have a copy mailed to you at no charge. www.dca.ca.gov/publications 800.952.5210 or 866.320.8652

# The DCA Complaint Resolution Program has four offices:

- 1625 North Market Blvd., Suite S-202, Sacramento, CA 95834
   916.574.7950
- 1180 Durfee Ave., Suite 125, South El Monte, CA 91733
   626.575.7037
- 3737 Main St., Suite 650 Riverside, CA 92501 951,782,4263
- 22320 Foothill Blvd., Suite 500 Hayward, CA 94541 510.888.7062

## **Legal Help**

## **Small Claims Court**

In most California counties, Small Claims Court advisory services are available at no charge. A Small Claims Court advisor can help you prepare your case. The staff of the Small Claims Court in your county can tell you how to contact the advisory service. The online California Courts Self-Help Center, sponsored by the Judicial Council of California, has information on Small Claims Courts and advisory services. www.courtinfo.ca.gov/selfhelp

For more information about Small Claims Court, consult the DCA handbook *The Small Claims Court: A Guide to Its Practical Use.* The booklet is available in English and Spanish. View it online or call to have a copy mailed to you at no charge. www.dca.ca.gov/publications 800.952.5210

#### Finding a lawyer

The State Bar of California maintains a Lawyer Referral Services Directory that can help you find a lawyer to meet your needs. Call or go online for assistance.

www.calbar.ca.gov 866.442.2529

Local lawyer referral services are also listed in your phone directory. Legal aid referrals and self-help information are available online. www.LawHelpCalifornia.org

The California Courts Online Self-Help Center, sponsored by the Judicial Council of California, has a list of resources on free and low-cost legal help. The site also has self-help information and forms on Small Claims Court; family, children, and senior issues; protection from abuse; traffic information; landlord-tenant matters; and more. www.courtinfo.ca.gov/selfhelp/

## **Cyber Safety**

Experts say one in five children is sexually solicited online, and one in four is exposed to pornographic material. Children are often unaware that predators, skilled in cultivating trust, may be in a favorite chat room.

Children are also prime targets for "phishing" schemes. They are lured to sites, enticed by "freebies" or "instant win" pop-up windows. Once there, children are persuaded to provide personal information about themselves, supposedly to enter a drawing or claim a prize. By doing so, they can expose themselves and their families to identity theft, privacy invasion, and more.

The State of California sponsors a Web site that offers safety tips and resources for parents, educators, and law enforcement, as well as links to industry experts.

www.cybersafety.ca.gov

## Here are some tips from the Web site:

- Keep a child's computer in an open area of the house to make it easier to monitor what the child is viewing.
- Install filtering software on the computer or use child-friendly search engines.

- Use anti-virus software and make sure to update it regularly.
- Remind children not to give out personal information online to someone they do not know, and not to meet in person with someone they first met online.
- Do not respond to offensive or dangerous e-mail. Encourage your child to follow three simple steps: stop, block, and tell. Stop the correspondence immediately; responding can make the situation worse. Block the user from sending additional e-mails. Tell a parent or trusted adult about the situation.
- Do not open attachments from unknown sources. Similarly, do not respond to pop-ups on your computer.

## **Privacy Protection and Identity Theft**

California is the first state in the nation to have an office dedicated to promoting and protecting the privacy rights of consumers. The California Office of Privacy Protection (COPP) was created by legislation in 2000 and opened in 2001. Its mission is to identify consumer problems in privacy protection and encourage the development of fair information practices.

Contact COPP for information on privacy protection issues, including what to do if you are a victim of identity theft.

www.privacy.ca.gov 866.785-9663 916.651.1086

# The California Office of Privacy Protection offers these tips to protect yourself from identity theft:

- Protect your Social Security number. Don't carry your Social Security card in your wallet.
- Fight "phishing" don't take the bait. Scam artists "phish" for victims by pretending to be banks, stores, or government agencies. Don't respond to a request to verify your account number or password. Legitimate companies do not request this kind of information by e-mail.

- Keep your identity from being trashed. Shred papers with personal information before you throw them away. Shred credit card offers and "convenience checks" that you don't use.
- Don't click on links in pop-up windows or on links in spam e-mail.
- Click with caution. When shopping online, check out a Web site before entering your credit card number or other personal information. Enter personal information only on secure Web pages with "https" in the address bar and a yellow padlock symbol in the browser window frame.
- Check your bills and bank statements regularly. Look for any unauthorized charges or withdrawals and report them immediately.
   Call if bills don't arrive on time
- Stop most pre-approved credit card offers.
   They are tempting target for identity thieves who steal your mail. To have your name removed from credit bureau marketing lists, call 888.5.OPTOUT (888.567.8688).
- Check your credit reports for free. You can get one free credit report every year from each of the three national credit bureaus: Equifax, Experian, and TransUnion. Order your free annual credit reports by phone, toll-free, at 877.322.8228, or online at www.annualcreditreport.com.

## Take Charge! California

In March of 2009, the Department of Consumer Affairs launched a new public awareness campaign to help consumers who are facing financial struggles in this economic downturn.

Take Charge! California urges consumers to "Be Smart, Be Safe, and Be Heard." It offers easy access to information and resources needed to make smart choices when hiring a professional or tradesperson.

The centerpiece of the campaign is the *Take Charge! California* Web site, which provides information and resources on a variety of topics.

#### The Web site includes:

- Tips on getting the most for your money when shopping.
- Alerts on the latest consumer scams and fraud.
- Advice on how to resolve a complaint if you are dissatisfied with a product or service.
- An easy way to check the licenses of professionals you hire.
- Free and low-cost services to help stretch your budget.
- Tip sheets covering topics ranging from acupuncture to vision care.

The Web site also includes an outreach effort called "Take Charge of Your Health." It has information and tips on healthcare providers, health insurance, medicines, mental health, health fraud and scams, and your health care privacy rights. Click on "Consumer Outreach Campaigns" to find it.

www.takechargeca.ca.gov

www.takechargeca.ca.gov takechargeCA@dca.ca.gov 800.952.5210

#### **Other Resources**

#### **Better Business Bureau**

Better Business Bureaus (BBBs) are nonprofit service organizations supported by businesses, which stress compliance with ethical standards of marketplace conduct. The BBB offers consumers a variety of educational materials and performance reports on individual companies.

BBB may be able to arbitrate consumer business disputes informally and privately if the consumer and business cannot resolve an issue. Both parties must agree to the arbitration decision, which is final and binding. Each BBB has its own policy about reporting information and may or may not tell the consumer the nature of the complaint against a business, but all offices will tell a consumer if a complaint has been registered.

Remember, the BBB does not endorse, recommend, or disapprove of any product, service, or company.

#### The BBB can:

- Assist consumers in disputes with businesses. The complaint must be made by the person involved. No third-party involvement or representation is allowed.
- Provide reports on the past marketplace performance of local and national companies.
- Provide free pamphlets and general reports for consumers on more than 150 topics.
- Monitor and evaluate advertising for truth and accuracy.
- Provide reports on charitable organizations.
- Offer free, dispute resolution for marketplace disputes.

#### Contact the BBB office in your area.

Go to www.BBB.org or contact one of the following:

#### Central California/Bakersfield

http://bakersfield.bbb.org info@bbbcencal.org 661.322.2074 661.322.8318 1601 H St., Suite 101 Bakersfield, CA 93301

#### Central California/Fresno

http://fresno.bbb.org info@bbbcencal.org 559.222.8111 559.228.6518 4201 West Shaw Ave., Suite 107

Fresno, CA 93722

Golden Gate and Northern California goldengate.bbb.org info@goldengate.bbb.org 510.844.2000 1000 Broadway, Suite 625 Oakland, CA 94607

Northeast California http://Necal.bbb.org info@necal.bbb.org 916.443.6843 3075 Beacon Blvd..

West Sacramento, CA 95691

Northern San Joaquin Valley and Mother Lode http://midcal.bbb.org info@midcalbbb.org 209.948.4880

11 South San Joaquin St., Suite 803 Stockton, CA 95202-3202

San Diego http://sandiego.bbb.org info@sandiego.bbb.org 858.496.2131

5050 Murphy Canyon Road, Suite 110 San Diego, CA 92123

Silicon Valley http://sanjose.bbb.org info@bbbsilicon.org 408.278.7400 700 Empey Way, Suite 110 San Jose, CA 95128

Southland http://la.bbb.org info@labbb.org 909.825.7280 315 N. La Cadena Colton, CA 92324-2927

**Tri-Counties** http://santabarbara.bbb.org info@santabarbara.bbb.org 805.963.8657 213 Santa Barbara St. Santa Barbara, CA 93101

#### **Donating to Charities**

The Better Business Bureau offers these tips to help ensure that your donation to charity does the greatest good.

- When in doubt, check it out. When an unfamiliar organization asks you for a donation, don't contribute without gathering details about the charity, the nature of its programs, and its use of funds. Visit the BBB Web site (www.bbb.org) for an accountability report.
- Think before you give. If you are solicited at the mall or on the street, take a minute or two to think. Ask for the charity's name and address. Get full identification from the

solicitor and review it carefully. If you decide to donate, don't give cash. Write a check made payable to the charitable organization.

- Unordered merchandise is free. If a charity sends you greeting cards, address labels, or other merchandise with an appeal for donations, you are not obligated to pay for the items. These "free" items are funded out of the contributions received from donors.
- Watch out for charity fraud. Legitimate charities willingly provide written information about their programs, finances, or how donations are used; and they never insist you provide your credit card number, bank account number, or any other personal information
- Verify the organization's Federal tax-exempt status online at www.irs.gov/charities.

#### Office of the Attorney General

California's Office of the Attorney General offers guides for charitable giving and searchable databases to learn about specific charities and commercial fund-raisers in the State. California law requires charities and commercial fundraisers to register with the Office of the Attorney General and to file financial disclosure reports. View the Registry of Charitable Trusts and file complaints online. http://ag.ca.gov/charities/index.php

#### **Charity Navigator**

Charity Navigator, a nonprofit organization that provides information on more than 5,000 charities nationwide, uses several criteria, including program expenses, fund-raising and administrative costs, and executive compensation to evaluate the financial health of the charities. Information is available online.

www.charitynavigator.org

## **Online Resource Clearinghouses**

#### Consumer.gov

This Federal government site is a Web link to a broad range of online Federal information resources. Information is arranged by category – such as food, health, product safety, money, and transportation – and each category

has subcategories with links to Federal Web sites with related information.

www.consumer.gov 800.FED.INFO or 800.333.4636

#### **Consumer Services Center**

The State of California Web site connects consumers to a variety of information offered by State and Federal agencies and respected nonprofit organizations. Users can locate entities throughout the State that handle professional and occupational licensing. The site also has news items on consumer topics.

www.consumerservices.ca.gov

#### **Federal Citizen Information Center**

The Center, sponsored by the U.S. General Services Administration, has information and publications on a variety of consumer topics. Most publications are free or low cost. The Center also sponsors the Consumer Information Catalog. www.consumeraction.gov 888.878.3256.

#### **Federal Reserve Board**

The Federal Reserve Board Web site has publications and consumer information on financial topics ranging from bank accounts, identity theft, mortgages and more.

www.federalreserve.gov

#### Healthfinder.gov

This Federal government Web site, developed by the U.S. Department of Health and Human Services, contains consumer guides, a health library, and extensive resources list.

www.healthfinder.gov

#### MyMoney.gov

This Federal government Web site, dedicated to financial education, has financial information from 20 Federal government agencies.

www.mymoney.gov

## **Contacting Elected Officials**

#### City

Check your phone directory for the names of city council members or the mayor or city manager in your city. City services may include parks; land use planning and zoning; water, trash, and sewage services; building inspection; fire and police protection; and business licenses.

# For a list of California cities and contact information, visit:

- The League of California Cities www.cacities.org
- State of California www.ca.gov Click on About CA, then Local Government

#### County

Check your phone directory for the board of supervisors, sheriff, district attorney, county clerk, tax assessor, and tax collector. County officials are responsible for health and social services, county jails, property tax assessment and collection, and supervision of local elections.

## For a list of California counties and links, visit: California State Association of Counties www.csac.counties.org

• State of California www.ca.gov. Click on About CA

#### State

Members of the California State Assembly and State Senate are responsible for State laws, the State budget, and many State government services and programs. To find the names and addresses of the elected officials representing your area go online to:

California State Legislature www.legislature.ca.gov

California State Senate www.sen.ca.gov

California State Assembly www.assembly.ca.gov

Legislative Counsel of California www.leginfo.ca.gov

#### Federal

Members of the U.S. House of Representatives and U.S. Senate are responsible for Federal laws, the national budget, and many governmental services and programs. For the names and addresses of members of the House and Senate representing your area, go online to:

U.S. House of Representatives www.house.gov

U.S. Senate www.senate.gov

# HOW TO USE THIS RESOURCE AND REFERRAL GUIDE

This handbook is part of a continuing effort to enhance consumer access to services and resources. Most of the information listed here comes from State and Federal agencies, but some outside groups and organizations are included as a convenience to consumers.

The entries are grouped by topic, and most are cross-referenced. Consult the table of contents or browse the topic categories to find the subject that interests you. Each entry contains basic information on the service or benefit and guidance on how to contact the entity that provides it.

Information in this Resource and Referral Guide may be copied for noncommercial use if the text is not changed or misrepresented, if credit is given to the Department of Consumer Affairs, and if the information is distributed at no charge.

Although the DCA strives for accuracy in its publications, any publication may contain errors. Consumers should contact each entity directly to verify the information. References and links to commercial sources are for convenience only and do not constitute an endorsement by the Department of Consumer Affairs. The DCA Web site has a variety of consumer publications available to the public at no charge. The full list of available publications, and instructions on how to order by mail, are available online. www.dca.ca.gov

Bulk copies of this and all DCA publications are available to consumer groups, nonprofit organizations, and government entities at no charge. Quantities may be limited.

#### TO ORDER:

Call: 866.320.8652 Fax: 916.574.8654

E-mail: pde@dca.ca.gov



## **CARS AND DRIVERS**

## **Auto-Safety**

Safercar.gov, a Web site of the National Highway Traffic Safety Administration, covers crash tests, five-star safety ratings, safety features, and recalls. The agency also maintains a toll-free Vehicle Safety Hotline to receive complaints and provide information on vehicle safety recalls.

www.safercar.gov 888.327.4236 or TTY 800.424.9153

## **Buying, Selling a Vehicle**

For general advice on buying and selling a vehicle, consult the following:

- U.S. Federal Trade Commission, www.ftc.gov/bcp/menus/consumer/autos/buy. shtm
- Consumer Reports magazine www.consumerreports.org

Here are some other sources of information on new and used cars:

- Edmunds.Inc.
   www.Edmunds.com
- Motor Trend Magazine www.motortrend.com
- J.D. Power and Associates www.jdpower.com
- Carfax vehicle history reports www.carfax.com
- Kelly Blue Book, car values and prices www.kbb.com

California's Car Buyer's Bill of Rights affects retail vehicle sales handled by licensed car dealers in California. The law covers cancellation options, itemized price lists, certified used cars, financing, odometer reading, and other matters related to buying a vehicle. More information is available from the Department of Motor Vehicles. www.dmv.ca.gov/pubs/billrights\_top.htm 800.777.0133

The Department of Motor Vehicles (DMV) has forms and information on buying a vehicle from a private party or selling a vehicle on your own. A Smog Check may be needed. The DMV's Notice of Transfer and Release of Liability will protect you from liability when buying or selling your car. The form can be filled out and submitted online. www.dmv.ca.gov

## Car Alarms, Car Stereos

Businesses that repair, service, or maintain car stereos and car anti-theft alarms must be licensed by the Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation. Go online or call to verify a license or to file a complaint. www.bearbhfti.com 800.952.5210

Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation 3485 Orange Grove Ave., Suite A North Highlands, CA 95660 Free publication: Consumer Guide to Electronic and Appliance Repair is available online.

View it online or call to have a copy mailed to you at no charge.

www.bearhfti.com
800.952.5210
916.574.2069

Tip: Installing an anti-theft device in your vehicle may save you money on your car insurance. Check with your insurance company.

## **Car Safety Seats for Children**

The National Highway Traffic Safety Administration (NHTSA) sponsors safety inspection stations, where experts will inspect your child's car seat and show you how to install and use it correctly. Go online to find an inspection station near you. www.nhtsa.dot.gov

NHTSA also recommends parents register their child's safety seat with its manufacturer in case the seat is included in a recall. More information about child safety seats is available online. www.safercar.gov

888.327.4236 or TTY 800.424.9153

- California Highway Patrol www.chp.ca.gov
- California Office of Traffic Safety www.ots.ca.gov
- Department of Motor Vehicles www.dmv.ca.gov
- Safe Kids USA www.usa.safekids.org

## **Cell Phones and Driving**

State law prohibits drivers over 18 from using a cell phone while driving a motor vehicle, unless the phone is equipped with a hands-free earpiece. Drivers under 18 may not use a cell phone, even with a hands-free device, while driving. Sending, receiving, or reading text messages while driving is prohibited for all ages of drivers.

Details on the laws are available online from the Department of Motor Vehicles.
www.dmv.ca.gov

#### **Collisions**

Do you know what to do if you are involved in an collision in California? Here are some tips from the California Department of Insurance.

- Stop at the scene, but in a safe location.
- Call 911 if there are injuries.
- Get as much information at the scene as you can, including the names, addresses, phone numbers, and driver license numbers of any drivers involved; the makes, models, and license numbers of vehicles involved; and the names, addresses, and phone numbers of passengers and witnesses.
- Take photographs of the damage, the position of the cars, and the collision scene.
- Leave a note with the names, addresses, and phone numbers of the drivers and owners of the cars involved if a damaged car is not occupied.
- Notify your insurance company immediately.

If anyone is injured or the vehicle damage is more than \$750, you must report the collision to the California Department of Motor Vehicles (DMV) within 10 days. Report forms are available online or at DMV offices.

www.dmv.ca.gov 800.777.0133

Free publication: So You've Had an Accident.

What's Next? from the California Department of Insurance is available online. From the main page, click on Consumers, then Information Guides, Automobile Series.

www.insurance.ca.gov 800.927.4357

## **Driver Licenses, Driving Records**

The Department of Motor Vehicles (DMV) issues all California driver licenses, including licenses for truckers and other commercial drivers. More information, including addresses of DMV offices in your area, is available online.

www.dmv.ca.gov

Tip: You may be eligible to renew your license online and pay the renewal fee by credit card. Check with the DMV for details.

For information on how to get a copy of your driving record from the Department of Motor Vehicles, go online, call, or visit a local office. If you choose to visit a local office, DMV recommends making an appointment online for faster service. DMV offices are listed online.

www.dmv.ca.gov 800.777.0133

## **Driving Schools**

Private driving schools and driving instructors are licensed by the Department of Motor Vehicles. Licenses can be verified online.

www.dmv.ca.gov

The Driving School Association of California also has information about driving schools on its Web site. www.dsac.com

#### **Gas Prices**

#### For help finding the lowest gas prices:

- Gas Buddy.Com www.gasbuddy.com
- Gas Price Watch www.gaspricewatch.com
- AAA www.aaa.com

Tip: The California Energy Commission says gas mileage usually drops rapidly at speeds above 55 mph.

#### **Green Vehicles**

The California Air Resources Board has an online guide to zero-emissions and near-zero-emissions vehicles, including electric, hybrid, alternative fuel, and gas vehicles.

www.driveclean.ca.gov

## **Fuel Efficiency**

## For tips on saving gas and improving mileage:

- U.S. Environmental Protection Agency www.epa.gov
- U.S. Federal Trade Commission www.ftc.gov
- AAA www.aaa.com

#### For information on fuel-efficient vehicles:

- California Department of Energy www.energy.ca.gov
- U.S. Department of Energy www.fueleconomy.gov

#### **Insurance**

All vehicles driven on California roads must have liability insurance to cover any damage or injury caused by a collision. Details on insurance requirements are available from the Department of Motor Vehicles.

www.dmv.ca.gov 800.777.0133

The Department of Insurance has a low-cost insurance program for qualified drivers who live in certain California counties. Information is available online or by phone.

www.insurance.ca.gov 866.60.AUTO.1 or 866.602.8861

Tip: The Department of Insurance has an online tool to estimate and compare insurance rates from multiple companies. The tool offers general information based on information you submit; it does not have specific insurance quotes.

www.insurance.ca.gov

#### **Lemon Law**

California's Lemon Law protects consumers from serious warranty defects that the vehicle dealer or manufacturer cannot repair. In some cases, you may be entitled to a refund or a replacement vehicle. If you think your vehicle may be a lemon, you can submit your complaint to a qualified third-party dispute resolution program for arbitration. More information on California's Lemon Law and arbitration is available from the Department of Consumer Affairs' Arbitration Certification Program.

www.dca.ca.gov/acp 800.952.5210 or 916.574.7350

Free publication: Lemon-Aid for Consumers, from the Department of Consumer Affairs, is available in English, Spanish, and Cantonese. View it online or call to have a copy mailed to you. www.dca.ca.gov 800.952.5210

## Maintenance, Repairs

The Bureau of Automotive Repair (BAR), which licenses and regulates auto repair shops in California, has tips on how to select an auto repair shop and what to do if you have a problem with an automotive repair dealer.

www.autorepair.ca.gov 800.952.5210

Free publications: A Consumer's Guide to Auto Repair in California and How to Select a Quality Auto Body Repair Shop are available on the Bureau of Automotive Repair Web site. Call to order copies by mail. www.autorepair.ca.gov 800.952.5210

Tip: The Bureau of Automotive Repair's Auto Body Inspection Program can review certain repairs made on your vehicle to verify that they were done properly. There is no charge for the inspection. Contact the Bureau for details or to schedule an appointment.

www.autorepair.ca.gov 800.952.5210

## **Motorcycles**

The following agencies have information available online on safety rules and licenses for motorcycle riders

- Department of Motor Vehicles www.dmv.ca.gov
- California Highway Patrol www.chp.ca.gov

Information on a motorcycle rider education course offered by the California Motorcyclist Safety Program is available online or by phone. www.ca-msp.org
877.RIDE.411 (877.743.3411)

Tip: Special-interest license plates are available for motorcycles from the DMV for a fee. Forms are available online.

www.dmv.ca.gov

## **Off-Highway Vehicles**

California State Parks oversees State-designated Off-Highway Vehicle parks. Licensing requirements, noise restrictions, permits, fees, and locations of off-highway areas throughout California are available from the Off-Highway Motor Vehicle Recreation Division of California State Parks. www.parks.ca.gov 916.324.4442

OHMVR Division Headquarters P.O. Box 942896 Sacramento, CA 94296-0001

Racing motorcycles, trail bikes, mini-bikes, dune buggies, all-terrain vehicles, and snowmobiles may need an identification plate or device issued by the Department of Motor Vehicles. Information is available from the DMV. www.dmv.ca.gov 800.777.0133

The U.S. Bureau of Land Management has information on Federal off-road parks in California. www.blm.gov

## Renting, Leasing a Vehicle

The American Society of Travel Agents has advice and tips on renting a car for leisure travel. www.travelsense.org Click on "Travel tip".

The Federal Trade Commission also has information on terminology, fees, insurance, and other matters relating to rental cars.

www.ftc.gov/bcp/edu/pubs/consumer/autos/aut07. shtm

#### Some online resources on leasing:

- www.leaseguide.com
- www.leasecompare.com
- www.Leasesource.com

Free publication: Keys to Vehicle Leasing

by the Federal Reserve Bank. View it online or call to order a copy.

www.FederalReserve.gov/consumers.htm 202.452.3245

Tip: Federal and State laws cover consumer leasing of a vehicle for longer than four months. If you believe fraudulent business practices are being used, contact the following agencies:

- California Department of Motor Vehicles www.dmv.ca.gov 800.777.0133
- The New Motor Vehicle Board www.nmvb.ca.gov 916.445.1888
- District Attorney's Office: Check your local phone directory under County Government Offices for the District Attorney's Office in your county.

## Repossession, Impound, Towing

If your vehicle has been impounded by the police, contact the nearest police department or sheriff's office for information on how to get it back.

If your car, truck, motorcycle, recreational vehicle, or boat has been repossessed because of delinquent loan payments, you must be notified. The

Bureau of Security and Investigative Services, which licenses and regulates repossessors, has information on consumer rights in a repossession. More information is available online or by phone. www.bsis.ca.gov

800.952.5210 or 916.322.4000

Free publication: Consumers Guide to Repossession Practices is available from the Bureau of Security and Investigative Services. View it online or call to have a copy mailed to you.

www.bsis.ca.gov
800 952 5210 or

800.952.5210 or 866.320.8652

Tip: You may still be responsible for the loan payments, even if your vehicle is repossessed. Check with your lender for specifics.

If you have a complaint about a towing company not involved in repossession, you can contact the Better Business Bureau. Local offices are listed in your phone directory or in the Introduction to this Guide.

## **Road/Traffic Conditions**

Road and traffic information for State highways is available from the California Department of Transportation (Caltrans). Real-time traffic information is available online. Recorded information is available by phone.

www.dot.ca.gov 800.427.ROAD or 800.427.7623

The California Highway Patrol provides instant updates of traffic incidents throughout the State on its Web site.

http://cad.chp.ca.gov

Traveler information nationwide is available by calling 511. In urban areas, 511 has bus-transit and train schedules with on-time status and information on other travel choices. The California Smart Traveler is a statewide Web version of 511.

California Smart Traveler http://caltrans511.dot.ca.gov 511 For details on a mobile phone application with real-time traffic conditions, go online to http:/m.chp.ca.gov.

#### **Senior Drivers**

The Department of Motor Vehicles (DMV) will not re-examine a person's ability to drive solely because of his or her age. However, police officers, medical personnel, family members, and others may request a re-examination based on specific observations. Requests can be anonymous. DMV has information for senior drivers, including a self-assessment to help drivers determine their limitations.

www.dmv.ca.gov

**Free publication:** Senior Guide for Safe Driving is available online from DMV.

www.dmv.ca.gov 800.777.0133

**Free publication:** Safer Driving for Mature Drivers is available from the Department of Insurance. www.insurance.ca.gov 800.927.HELP (800.927-4357) TDD 800.482.4833

AARP has information for older drivers, plus details on local driver safety classes. www.aarp.org/family

888.AARP.NOW or 888.227.7669

The Federal National Highway Traffic Safety Administration has resource guides and other reference materials on senior driving safety issues.

www.nhtsa.dot.gov

AAA Foundation for Traffic Safety has information about and for older drivers. A link on its Web site takes you to a comprehensive list of senior-friendly cars and features.

www.seniordrivers.org

Tip: If you are older than 55, your insurance company may offer a discount if you complete a driver safety class. Check with your insurance agent for specifics.

## **Smog Check**

Most vehicles more than six years old are required to have a Smog Check every two years under California's Smog Check Program, which is overseen by the Bureau of Automotive Repair (BAR). The Consumer Assistance Program from BAR may be able to help you if your car fails its Smog Check. Qualified car owners may be eligible for up to \$500 to pay for smog-related repairs. Car owners must submit an application to be accepted for the program.

The Consumer Assistance Program also offers a vehicle retirement option that will pay you \$1,000 to retire your vehicle. Interested car owners must submit an application to be accepted for the program.

Applications and information are available online, or you can call to have an application mailed to you.

www.smogcheck.ca.gov 800.952.5210

Contact a BAR field office for more information.

#### Bakersfield

3331 N. Sillect Ave. Bakersfield, CA 93308 661.335.7400

#### **Culver City**

6035 Bristol Parkway, Suite 100 Culver City, CA 90330 310.410.0024

#### Fresno

4152 W. Swift Ave., Suite 104 Fresno, CA 93722 559.445.5015

#### Oceanside

1310 Union Plaza Court, Suite 100 Oceanside, CA 92054 760.439.0942

#### Placentia

701 Kimberly Ave., Suite 120 Placentia, CA 92870 714.961.7940

#### Richmond

3260 Blume Drive, Suite 340 Richmond, CA 94806 510 243 9410

#### Riverside

3737 Main St., Suite 850 Riverside, CA 92501 951 782 4250

#### Sacramento

10220 Systems Parkway Sacramento, CA 95827 916.255.4200

#### San Jose

1361 S. Winchester Blvd., Suite 206 San Jose, CA 95128 408.277.1860

#### South El Monte

1180 Durfee Ave.. Suite 120 South El Monte, CA 91733 626.575.6934

#### South San Francisco

395 Oyster Point, Suite 102, South San Francisco, CA 94080 650.827.2074

#### Valencia

27202 Turnberry Lane, Suite 250 Valencia, CA 91355 661.702.6600

Tip: A car's Smog Check history is available online using the car's license plate number or vehicle identification number. www.smogcheck.ca.gov.

DriveHealthy.com, a consumer outreach campaign from the Bureau of Automotive Repair urges car owners to keep their vehicles properly maintained to save gas and help clean the air. Simple steps such as keeping tires properly inflated will improve mileage and save up to eight cents per gallon. More tips and information are available online.

www.DriveHealthy.com

Complaints about polluting vehicles may be reported by phone.

800.END-SMOG or 800.363.7664

Cell phone (in most areas), #SMOG or #7664

Free Publication: Some Things You Need to Know About Smog Check in California. View it online or call to have a copy mailed to you at no charge. www.dca.ca.gov 800.952.5210

## **Summer Driving**

The Bureau of Automotive Repair (BAR) recommends that you make sure your car is ready for the rigors of hot weather driving before heading out on a summer road trip.

## Here are some suggestions from BAR:

- Consider a pre-trip inspection by a qualified mechanic.
- Test the air conditioning.
- Inspect the battery and battery cables for corrosion, cracks and dirt.
- Have a licensed brake adjuster inspect the brake pads and linings for wear.
- Change the oil and filter according to the manufacturer's recommendations.
- Make sure all tires (including the spare) are inflated properly.
- Test the car's interior and exterior lights.
- Change the air filter according to the manufacturer's recommendation.
- Have the radiator and hoses checked for leaks and wear.

www.autorepair.ca.gov 800.952.5210

Free publication: Summer Driving: Tips for Getting Your Car in Shape. View it online or call to have a copy mailed to you at no charge. www.dca.ca.gov 800.952.5210



## **Teen Drivers**

New drivers under 18 years old are issued a Provisional License, which restricts when they can drive and when they can have passengers. Drivers under 18 may not use a cell phone, even with a hands-free device, while driving. Sending, receiving, or reading text messages while driving is also prohibited.

The Department of Motor Vehicles has a Web site specifically for teen drivers. www.dmv.ca.gov/teenweb

**Free publication**: The Parent-Teen Training Guide is available from the DMV. View it online or call to have a copy mailed to you. www.dmv.ca.gov

www.dmv.ca.gov 800.777.0133

Other information for and about teen drivers is available online at:

AAA www.aaa.com  Driving School Association of California www.dsac.com

Tip: DMV has a selection of videos online at YouTube.com on driving topics. www.youtube.com/profile?user=CaliforniaDMV

#### **Traffic Violator School**

If you are cited by the police for certain types of traffic violations, you may be able to attend an eight-hour traffic violator school to avoid having the violation appear on your driving record. Some schools offer online instruction, but check with your local traffic court before you enroll to be sure the court accepts a particular course. You will have to pay the cost of the traffic ticket, the fee for attending the traffic school, and possibly a court administrative fee. Schools are licensed by the Department of Motor Vehicles. Verify a school's license and view a list of licensed schools online. www.dmv.ca.gov

General information on traffic citations and your rights is available online from the California Courts Self-Help Center.
www.courtinfo.ca.gov/selfhelp

You may be able to pay your traffic citation online if you reside in certain counties. Find details online.

www.ca.gov/HomeFamily/Driving/DrivingInCA/Rules/TrafficFines.html.

Tip: You may be allowed to attend traffic violator school as an alternative to a citation only once in 18 months. Check with the traffic court that has jurisdiction in your area.

#### **Vehicle Arbitration**

The Arbitration Certification Program (ACP) certifies and monitors arbitration programs of participating auto manufacturers to make sure they comply with California laws governing vehicle warranty disputes. There is no charge to participate in the program.

www.dca.ca.gov/acp 800.952.5210 or 916.574.7350

#### **Arbitration Certification Program**

1625 North Market Blvd., Suite N-112 Sacramento, CA 95834

#### Some of the advantages of vehicle arbitration are:

- State-certified arbitration programs allow oral presentations, which are open to observers.
- Decisions are made within 40 days after the program receives your application.
- Decisions are binding on the manufacturer, but not the consumer. A consumer can reject the decision and pursue the matter in court.

## **Applying for arbitration**

Contact the State-certified arbitration program listed below that covers your particular vehicle.

• California Dispute Settlement Program 888.300.6237

Covers Toyota (including Scion).

• Consumer Arbitration Program for Motor Vehicles (CAP-Motors) 800.279.5343

Covers Porsche.

## • Better Business Bureau Auto Line 800.955.5100

Covers AM General (Hummer), Aston Martin, Bentley, BMW (includes Mini Cooper), Ford (includes Lincoln, Mercury, Ford motor home chassis), General Motors (includes Buick, Cadillac, Chevrolet, GMC, Geo, Oldsmobile, Pontiac, and Saab), Honda/Acura, Hyundai, Isuzu, Kia, Lamborghini, Land Rover, Lotus, Mazda, Nissan/Infiniti, Saturn, Volkswagen Audi, Workhorse Custom Chassis (some models).

• Consumer Arbitration Program for Recreational Vehicles (CAP-RV) 800.279.5343

Covers Airstream Inc., Thor Motor Coach Inc., and Winnebago Industries, Inc. (except towables and Ford Chassis).

If there is no certified arbitration program listed for your vehicle, the New Motor Vehicle Board may be able to help.

www.nmvb.ca.gov 916.445.1888

#### **Vehicle Loans**

See Money.

## **Vehicle Registration**

The California Department of Motor Vehicles (DMV) handles registration of cars, trucks, motorcycles, and other vehicles. Many vehicle registration tasks can be handled online. If you must go to a DMV office in person, make an appointment online to save time.

www.dmv.ca.gov

Tip: DMV has an online calculator to estimate a car's vehicle license fee. www.dmv.ca.gov.

## **Winter Driving Tips**

The California Highway Patrol recommends drivers carry the following items during winter road trips:

- Tire chains and tighteners.
- Flashlight with batteries, flares.
- Small shovel and windshield scraper.
- Blankets and waterproof, warm clothing.
- · Snacks and drinking water.
- Cell phone with backup power source.

Tip: If you're driving in dense fog, drive with your lights on low beam and keep the driver's side window partially down to help you see and hear other cars on the road.

Free publication: Get Winterized: Tips to Prepare for Winter Driving, from the Bureau of Automotive Repair. View it online or call to have a copy mailed to you at no charge. www.dca.ca.gov 800.952.5210



## **CHILDREN AND TEENS**

## **Adoption**

The California Department of Social Services' Adoptions Services Bureau has information on agency adoption, independent adoption, and intercountry adoption. Details are available online or by phone. The Web site also has a list of private adoption agencies.

www.childsworld.ca.gov 800.KIDS.4.US or 800.543.7487

California Kids Connection is an online database of children in California who are available for adoption.

www.cakidsconnection.com

The State Department of Social Services (DSS) may be able to help adult adoptees find their birth parents or siblings. DSS may also be able to help birth parents find information about a child placed for adoption.

www.childsworld.ca.gov 916.651.8088

#### **Amber Alert**

See Crime and Safety.

## **Child Abuse/Neglect**

To report suspected child abuse or neglect, contact Child Protective Services in your county. You can find the number under County Government in your phone directory. A list of offices in all 58 California counties is available online.

www.childsworld.ca.gov.

## Child abuse prevention resources:

- DSS' Office of Child Abuse Prevention www.dss.cahwnet.gov
- Child Abuse Prevention Council www.cattacenter.org
- Prevent Child Abuse California www.pca-ca.org
- Child Welfare Information Gateway www.childwelfare.gov

## **Child Care**

TrustLine is an online database of in-home caregivers, nannies, and baby-sitters who have cleared criminal background checks in California. The California Department of Social Services administers the program.

http://trustline.org 800.822.8490

DSS' Community Care Licensing Division licenses family child care homes, child care centers, and preschools. Information on parents' rights, what to expect, and how to complain is available online.

www.ccld.ca.gov

California Child Care Resource and Referral Guide has an extensive list of child care facilities and homes throughout the State.

www.rrnetwork.org 800.543.7793

California Department of Social Services' Children and Family Services Division has resource materials on child and family services available online. www.childsworld.ca.gov

## **Child Support**

California's Child Support Program has information on how to collect or pay child support, locate a parent, establish paternity, and create or modify a court order for child support or health insurance. www.childsup.cahwnet.gov 866.249.0773

## **Cyber Safety**

See Introduction.

#### **Foster Care**

Foster care is handled by county agencies. See County Government in your phone directory for contact information. Information on becoming a foster parent is available from the California Department of Social Services.

www.childsworld.ca.gov/PG1335.htm 800.KIDS.4.US or 800 543.7487

The State Foster Care Ombudsman sponsors a Web site for foster youth to gather information. obtain services, or file a complaint. A new State law has expanded the range of transitional services available to foster youth ages 18 to 21. www.fosteryouthhelp.ca.gov 877.846.1602

California Youth Connection advocates for current and former foster youth ages 14 to 24. The organization has chapters throughout California. www.calyouthconn.org 800.397.8236

## **Immunizations**

See Health.

#### Megan's Law

See Crime and Safety.

## **Missing Adults**

See Crime and Safety.

## **Missing Children**

To report a missing child, contact your local law enforcement agency. There is no waiting period. More information, including a database of missing children, is available online from the Office of the Attorney General.

http://caag.state.ca.us/missing

The California Missing Children Clearinghouse has information on missing children online or through its 24-hour toll-free hotline. http://caag.state.ca.us/missing/content/ clearinghouse.php 800.222.FIND or 800.222.3463

The National Center for Missing and Exploited Children maintains a Web site and a 24-hour hotline to report information about missing children. The Web site also has information on protecting children.

www.missingkids.com 800.THE.LOST or 800.843.5678

## **Playground Safety**

To report hazards or playground injuries, or to obtain publications on playground safety, contact the U.S. Consumer Product Safety Commission. www.cpsc.gov 800.638.2772

The National Program for Playground Safety has information on safety for school, public, and home playground equipment.

www.playgroundsafety.org 800.554.PLAY or 800.554.7529

#### Safely Surrendered Baby Law

California's Safely Surrendered Baby Law, also called Safe Haven, allows a person with lawful custody to surrender a baby anonymously within three days of birth without fear of prosecution for child abandonment. The baby must be taken to a public or private hospital emergency room, a



designated fire station, or other Safe Surrender site. A parent or person with lawful custody has up to 14 days from the time of surrender to reclaim the baby. Publications and details on the program are available online.

## **Teen Drivers**

See Cars and Drivers.

www.babysafe.ca.gov

## **Teen Workers**

See Employment.

#### **Television Shows**

Complaints about obscenity, indecency, or violence on television programs may be filed with the Federal Communications Commission (FCC) Enforcement Bureau. File a complaint online or download a form from the Web site to mail in.

www.fcc.gov 888.CALL.FCC or 888.225.5322 TDD 888.TELL.FCC or 888.835.5322

Information for parents on children's TV programming, ratings, V-chips, and more is available online from the FCC.

www.fcc.gov/parents

## **Video Games**

The Entertainment Software Rating Board (ESRB), set up by the entertainment software industry's trade association, has a list of games online with information on ratings and content.

www.ersb.org

## **Youth Crisis Hotlines**

See Social Services.

## **Youth Sports**

See Sports.



# **CONTESTS, LOTTERIES, AND GAMBLING**

#### **Card Rooms**

The California Gambling Control Commission regulates card rooms by setting policy, establishing regulations, issuing licenses, and more. Complaints must be in writing. www.cgcc.ca.gov 916.263.0700

#### California Gambling Control Commission

2399 Gateway Oaks Drive. Suite 100 Sacramento, CA 95833-4231

## **Contests/Sweepstakes**

Complaints about contests which were sent to you through the mail can be filed with the U.S. Postal Service Inspection Service. To file a complaint in writing, use PS Form 8165, Mail Fraud Questionnaire, available at your local post office. The form can be returned to your local post office or mailed to the Inspection Service Support Group.

www.usps.com 800.372.8347

#### Inspection Service Support Group

222 S. Riverside Plaza Suite 1250 Chicago, IL 60606-6100

If you feel an advertisement for a contest was misleading or a method of promotion was deceptive, you may file a complaint with the Federal Trade Commission online or by phone. You can also send a complaint letter with a copy of the advertisement or deceptive promotional material to the FTC.

www.ftc.gov 877.FTC.HELP or 877.382.4357

#### **Federal Trade Commission**

901 Market St., Suite 570 San Francisco, CA 94103-1798 OR

## **Federal Trade Commission**

10877 Wilshire Blvd.. Suite 700 Los Angeles, CA 90024

Tip: By law, contest entry materials cannot say a person has already won a prize unless that person has actually won a prize.

Free publications: From the Department of Consumer Affairs.

- Be Smart Buy Smart: Sweepstakes, Contests and Lotteries
- Legal Guide: Rules for Promotional Giveaways
- Legal Guides: Rules Prohibiting Lotteries
- Legal Guides: Rules for Operation of Contests
- Legal Guides: Rules on Conditional Offer of Gifts or Prizes

View the publications online or call to have copies mailed to you at no charge.

www.dca.ca.gov/publications 866.320.8652

## **Drawings/Jackpots**

All controlled games and gaming activities, such as jackpots, bonuses, and drawings, including those conducted for charity, must be approved in writing by the California Office of the Attorney General's Division of Gambling Control and must comply with local gaming ordinances. Information on regulations and applications is available from the Office of the Attorney General online or by phone. Complaints must be submitted in writing. www.ag.ca.gov

#### Office of the Attorney General

Public Inquiry Unit P.O. Box 944255 Sacramento, CA 94244-2550

## **Horse Races/Wagering**

The California Horse Racing Board regulates authorized California horse races that involve pari-mutuel wagering, and issues occupational licenses for individuals associated with the horse racing industry. The Board accepts complaints about the operation of any authorized race. www.chrb.ca.gov 916.263.6000

#### California Horse Racing Board

1010 Hurley Way, Suite 300 Sacramento, CA 95825

#### **Problem Gambling**

California Department of Alcohol and Drug Programs, Office of Problem Gambling, has referral and resource information available in multiple languages for problem gamblers. The Web site includes an online self-test to see if you're at risk. www.problemgambling.ca.gov 800.GAMBLER or 800.426.2537

The California Lottery has information on how to play responsibly.

www.calottery.com 888.277.3115

#### **State Lottery**

The Lottery Commission handles all California Lottery games and has information on games, winning numbers, and related matters. www.calottery.com 800.568.8379

#### California State Lottery

600 North 10th St. Sacramento, CA 95811

## **Tribal Casinos**

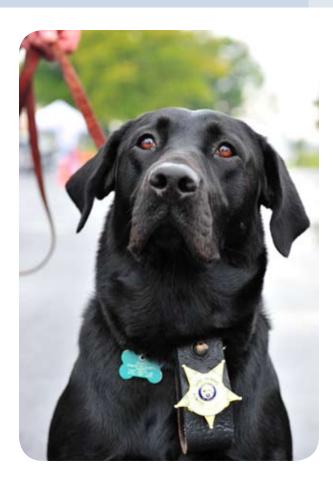
916.263.0700

The California Gambling Control Commission regulates gambling activities in tribal casinos. Complaints must be in writing. www.cgcc.ca.gov

## California Gambling Control Commission

2399 Gateway Oaks Drive, Suite 220 Sacramento, CA 95833-4231





## **CRIME AND SAFETY**

#### **Amber Alert**

The California Highway Patrol is responsible for statewide coordination of the Amber Alert Emergency Alert System and the other emergency response activities associated with child abduction. State law dictates when an Amber Alert can be issued. If you see a child who is the subject of an Amber Alert, call the number on the alert or contact your nearest law enforcement office.

## **Burglar Alarms**

See Housing.

#### **Child Abuse/Neglect**

See Children.

#### **Crime Prevention**

The National Crime Prevention Council has a variety of free publications and materials for consumers.

www.ncpc.org 202.466.6272

#### National Crime Prevention Council

2345 Crystal Drive, Suite 500 Arlington, VA 22202-4801

Neighborhood Watch programs, in which neighbors join forces to help prevent crime, can be set up in individual neighborhoods. For details, contact your local police department or sheriff's office.

#### **Crime Rate/Statistics**

Your local police department or sheriff's office has information on crime in your community. Check your phone directory for the non-emergency phone number or call 311. Crime statistics are also available online from the Federal Bureau of Investigation.

www.FBI.gov

## **Cyber Safety**

See Introduction

## **Disaster Preparedness**

The U.S. Department of Homeland Security (DHS) recommends the following items be included in a basic emergency supply kit:

- A three-day supply of water (three gallons per person).
- A three-day supply of nonperishable food, plus a can opener for canned food.
- A battery-powered or hand-crank radio and a NOAA Weather Radio with tone alert and extra batteries for both.
- A flashlight and extra batteries.
- A first-aid kit.
- A whistle to signal for help.

- Dust masks, plastic sheeting, and duct tape.
- Moist towelettes, garbage bags, and plastic ties for personal sanitation.
- A wrench or pliers to turn off home utilities.
- Local maps.

The Department of Homeland Security has a disaster preparedness guide and related materials available to the public. Find details on the DHS Web site.

www.Ready.gov

The Federal Emergency Management Agency (FEMA) has a searchable, Web-based collection of emergency preparedness information.

www.fema.gov 800.480.2520

#### **FEMA** Distribution Center

P.O. Box 2012 8231 Stayton Drive Jessup, MD 20794-2012

Local chapters of the American Red Cross have information on disaster response and preparedness. Check your phone book for a chapter in your area. Information is also available online.

www.redcross.org

The Governor's Office of Emergency Services (OES) supports local government by coordinating overall State agency response to major disasters. OES has a variety of disaster preparedness information available in multiple languages.

www.oes.ca.gov 800.550.5234

The State of California has a Web site with information to help you prepare for disasters such as earthquake, wildfire, mudslide, pandemic flu, bioterrorism, chemical emergencies, and more. Fact sheets are available in multiple languages.

www.BePreparedCalifornia.ca.gov 916.650.6416 The State Department of Water Resources' Division of Flood Management has a variety of publications and fact sheets on flooding.

www.dfm.water.ca.gov 916.574.2619

#### Division of Flood Management

Flood Operations Branch P.O. Box 219000 3310 El Camino Ave. Sacramento, CA 95821

#### **Domestic Violence Resources**

The California Courts Self-Help Center has online information on domestic violence protection including restraining orders and the criminal justice system, and resources for assistance.

www.courtinfo.ca.gov

The National Domestic Violence Hotline helps victims of domestic violence find shelters, legal aid, and social service programs. Calls are answered 24 hours a day, and help is available in more than 100 languages.

www.ndvh.org 800.799.SAFE or 800.799.7233 TDD 800.787.3224

California's Family and Domestic Violence Referral Directory has information on programs and services throughout the State, including women's shelters, domestic violence programs, victim-witness assistance programs, counseling services for victims of domestic violence, and crisis hotlines. www.dhs.ca.gov/ps/cdic/epic/fvrefer/default.htm

If you are a victim of domestic violence, stalking, or sexual assault, the Safe at Home progam from the California Secretary of State's Office may be able to help you keep your name and address confidential on public records or file for a confidential name change.

www.CaSafeAtHome.org 877.322.5227

#### **Elder Abuse**

See Seniors

## Fire Prevention/Safety

The California Department of Forestry and Fire Protection has fire safety tips and other information for consumers.

www.fire.ca.gov

The Office of the State Fire Marshal regulates safe and sane fireworks and hazardous liquid pipelines, reviews regulations and building standards, and provides training and education in fire protection methods and responsibilities.

http://osfm.fire.ca.gov 916.445.8200

#### State Fire Marshal

PO Box 944246 Sacramento, CA 94244-2460 916.445.8200

#### State Fire Marshal's Office

602 East Huntington Drive, Suite A Monrovia. CA 91016 626.305.1908

## Other online resources on fire prevention:

- California Fire Safe Council www.firesafecouncil.org
- Smokey Bear www.smokeybear.com
- U.S. Fire Administration Fire Safety Education Resource Directory www.usfa.dhs.gov/applications/fserd

#### **Identity Theft**

See Introduction.

#### **Locksmiths**

See Household Goods and Services

## Megan's Law

The California Department of Justice maintains the Megan's Law database that includes information on more than 63,000 people who are required to register in California as sex offenders. www.MegansLaw.ca.gov

## **Missing Adults**

To report a missing adult, contact your local law enforcement agency. There is no waiting period. More information, including a database of missing persons, is available online from the Office of the Attorney General.

http://caag.state.ca.us/missing

## Missing Children

See Children and Teens

## **Next of Kin Registry**

The National Next of Kin Registry is an emergency system to contact relatives if you or a family member is missing, critically injured, or dead. A form is available on the Web site for mail or fax registration.

www.nokr.org

## **Privacy Protection**

See Introduction.

## **Private Security Services**

The Bureau of Security and Investigative Services (BSIS) licenses and regulates private security professionals in California, including security guards, private patrol operators, burglar alarm companies, and locksmiths. License verification and publications are available online or by phone. www.dca.ca.gov/bsis 800.952.5210

#### Bureau of Security and Investigative Services

2420 Del Paso Road, Suite 270 Sacramento, CA 95834

#### **Product Recalls**

Information on unsafe, hazardous, or defective products is avaible online from the Federal government. Consumers can use the Web site to search for Federal recalls of specific products. The Web site covers consumer goods, motor vehicles, boats, food, medicine, cosmetics, and environmental products.

www.Recalls.gov

#### **Sexual Assault**

The California Coalition Against Sexual Assault (CalCASA) helps survivors and victims of sexual violence and works to prevent sexual assault. A list of crisis centers throughout California is available online.

www.CalCasa.org 916.446.2520

#### CalCASA

1215 K St, Suite 1100, Esquire Plaza Sacramento, CA 95814

The Rape Abuse Incest National Network (RAINN) has a nationwide hotline to assist victims.

www.rainn.org 800.656.HOPE or 800.656.4673

#### **Victim Assistance**

The California Victim Compensation and Government Claims Board assists victims of crime. www.victimcompensation.ca.gov 800.777.9229

California Victim Compensation and Government Claims Board

P.O. Box 3036 Sacramento, CA 95812-3036

The Attorney General's Office of Victims' Services has information and reference material on programs to help victims of crime. http://ag.ca.gov/VictimServices 877.433.9069

Office of the Attorney General Office of Victims' Services 1300 I St. P.O. Box 944255 Sacramento, CA 95814 The Victims of Crime Resource Center provides information and referral to victims, their families, victim service providers, and victim advocates. Topics covered include the criminal justice system, victim restitution, civil rights, and more for victims of domestic violence, elder abuse, child abuse, and abuse against the disabled. Call or go online for more information.

800.VICTIMS or 800.842.8467

#### Victims of Crime Resource Center

University of the Pacific, McGeorge School of Law 3200 Fifth Ave. Sacramento, CA 95817



# **EDUCATION**

#### **Adult School**

Adult education programs serve students over 18 through public adult schools, community colleges, libraries, community- and faith-based organizations, and correctional institutions. Programs include adult literacy; high school diplomas; English as a second language; citizenship; career and technical programs; parenting, family, and consumer awareness; and programs for adults with disabilities and for seniors. Resources, information, and a directory of schools are available from the California Department of Education.

Adult Education Office California Department of Education 1430 N St. Sacramento, CA 95814-5901 916.322.2175

www.cde.ca.gov/sp/ae/

## **Colleges and Universities**

California's more than 100 community colleges provide low-cost educational and training opportunities throughout the State. General information on courses of study, admission, fees, financial aid, etc., is available from the California Community Colleges Chancellor's Office.

www.cccco.edu 916.445.8752

California Community Colleges Chancellor's Office

1102 O St. Sacramento, CA 95814

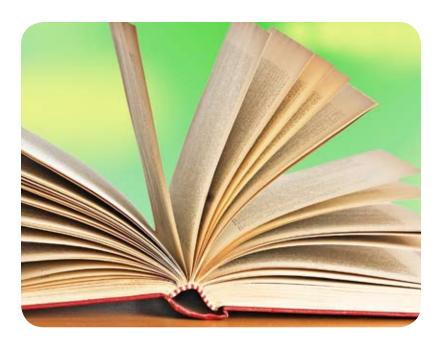
California Colleges and Universities Guide, by the California Postsecondary Education Commission, has information on 505 degree-granting colleges and universities in California, including public and private colleges. The guide is available online. www.cpec.ca.gov

A State-sponsored Web site, www.CaliforniaColleges.edu, is a one-stop source that can help you:

- Discover the colleges and universities in California.
- Match schools with your career interests.
- See which high school classes are needed to meet admission requirements.
- Learn about ways to pay for college.
- Create a personal portfolio to track your college planning.
- Gather information about the admission requirements at all California colleges and universities.
- · Apply online to many of the colleges and universities in California.

## **College Financial Aid**

The California Student Aid Commission offers financial aid for education beyond high school. including the Cal Grants Program. Cal Grants are



funded by the State of California and do not have to be paid back. For eligibility and details, see your high school or college counselor, go online, or call.

www.CalGrants.org 888.CA.GRANT or 888.224.7268

Cash for College Workshops to help students and families explore ways to pay for college are held throughout California in January or February of each year. Call or go online for details.

www.calgrants.org 888.CA.GRANT, or 888.224.7268

California Cash for College Statewide Coordinator, California Student Aid Commission P.O. Box 419026 Rancho Cordova, CA 95741-9026

A Web site sponsored by California Community Colleges has details on financial aid programs. www.ICanAffordCollege.com

Information about Federal student aid programs, help in completing the Free Application for Federal Student Aid (FAFSA), and technical assistance for FAFSA on the Web are available through the Federal Student Aid Information Center.

www.federalstudentaid.ed.gov 800.4FED.AID or 800.433.3243 TDD 800.730.8913

# Other resources for information on college financial aid:

- www.CaliforniaColleges.edu
- www.StudentAid.ed.gov
- www.EdFund.org
- www.ScholarShare.com
- www.Students.gov

#### Free publication: Fund Your Future

has comprehensive information on financial aid. Copies are available at most local libraries.

#### K-12 Charter Schools

A charter school is usually created or organized by a group of teachers, parents, community leaders, or a community-based organization, and is authorized by an existing local

public school board, county board of education, or the State Board of Education. Information and a directory of California charter schools for kindergarten through 12th grade are available on the California Department of Education's Web site.

www.cde.ca.gov/ds/si/cs 916.319.0800 or TTY/TDD 916.445.4556

## K-12 Home Schooling

The California Department of Education has details on State requirements for educating children outside of the traditional, site-based school setting.

www.cde.ca.gov

#### K-12 Private Schools

The California Department of Education (CDE) has a database of statistics on private schools in California. The directory, which includes contact information, is available online.

www.cde.ca.gov/ds/si/ps/

The Western Association of Schools and Colleges (WASC), a private, nongovernmental body, accredits schools. Go online or call for more information.

www.wascweb.org 650.696.1060

Comprehensive profiles of individual K-12 private schools are available online. www.GreatSchools.net

#### K-12 Public Schools

The California Department of Education leads and supports the continuous improvement of student achievement with a specific focus on closing achievement gaps. Key areas of responsibility include curriculum and instruction, student testing and accountability, and professional development for teachers.

www.cde.ca.gov 916.319.0800 or TTY/TDD 916.445.4556

# California Department of Education

1430 N St.

Sacramento, CA 95814-5901

The California Department of Education has an extensive collection of printed materials for parents and educators. A catalog is available online, or you can call for a printed copy. There is a charge for some publications.

www.cde.ca.gov 800.995.4099 or 916.319.0800

# California Department of Education

1430 N St.

Sacramento, CA 95814-5901

The Western Association of Schools and Colleges (WASC), a private, nongovernmental body, accredits public schools. Go online or call for more information.

www.wascweb.org 650.696.1060

The U.S. Department of Education has online materials, resources, and information for students and their parents.

www.ed.gov

Profiles of K-12 individual public schools are available online.

www.GreatSchools.net

California School Finder is State-sponsored Web site that provides a variety of data on California's public schools. Users can compare schools side-by-side with the latest school rankings, course offerings, and other information from the California Department of Education. www.SchoolFinder.ca.gov

## K-12 Teachers, Administrators

Elementary and secondary public school teachers employed in California public schools must be certified by the California Commission on Teacher Credentialing. Adult education instructors and preschool teachers in State-funded programs also must be certified by the Commission. To verify an educator's credentials, go online or call.

www.ctc.ca.gov 888.921.2682

## California Commission on Teacher Credentialing

1900 Capitol Ave. Sacramento, CA 95811

# **Private Postsecondary** Colleges

The Bureau for Private Postsecondary Education (BPPE) oversees most private postsecondary colleges operating in California. For more information and a directory of BPPE-approved schools, contact BPPE.

www.bppe.ca.gov 888.370.7589 or 916.431.6959

#### Bureau for Private Postsecondary Education

2535 Capitol Oaks Drive, Suite 400 Sacramento, CA 95833



## **EMPLOYMENT**

#### **Apprenticeships**

Paid apprenticeships are available in the building trades, especially for people interested in working as carpenters, ironworkers, laborers, operating engineers, or cement masons. Any high school graduate in California may be eligible for the training program. Details are available online. www.lBuiltlt.org

## **Career Planning**

The California Employment Development Department has labor market and career planning tips available online.

www.labormarketinfo.edd.ca.gov

The Career Voyages Web site has information on high-growth, high-demand occupations and the skills and education needed to get those jobs. www.CareerVoyages.gov

California Career Zone is an online tool to explore jobs and occupations in California. The Web site covers 900 occupations.

www.cacareerzone.org

## **Disability Insurance**

See Insurance.

#### **Federal Jobs**

The U.S. Office of Personnel Management has a Web site that serves as a one-stop resource for Federal jobs and employment information. www.usajobs.gov

## Finding a Job

California's Employment Development Department (EDD) is a direct link to job placement and referrals, training, and more. EDD also maintains a job bank and résumé database. Call or go online for details.

www.CalJobs.ca.gov 800.758.0398

The California Employment Development Department (EDD) sponsors job and resource fairs throughout the State. Some of the fairs recruit for specific industries or employers. Details are available online.

www.edd.ca.gov

WorkSmart is a State Web site that offers job seekers information to assist them in obtaining employment.

www.worksmart.ca.gov

California's One-Stop Career Center System is a statewide network of centers that provide employment, education, and training services, all in one place. Services vary by location. A list of locations is available online.

www.edd.ca.gov

The America's Job Bank Web site, developed by the U.S. Department of Labor, lists jobs throughout the United States. Job seekers can post their résumés and search for job openings automatically. Employers can post job listings, create customized job orders, and search résumés automatically.

www.jobbankinfo.org

#### State Government Jobs

Details on the State hiring process, testing, eligibility, salaries, and other matters is available online from the State Personnel Board. www.jobs.ca.gov

#### **Teen Workers**

The State Employment Development Department offers a variety of programs and services for young workers, including assistance with finding a job, writing a resume, exploring a career, and more. Details are online.

www.edd.ca.gov

The California Resource Network for Young Worker Health and Safety sponsors a Web site covering health and safety issues for workers under age 18.

www.YoungWorkers.org

Children under 18 are subject to California's child labor protections and must have a permit to work, in most cases. Permits are available through the child's school. More information is available from the Department of Industrial Relations' Division of Labor Standards Enforcement. www.dir.ca.gov

#### Unemployment

The Employment Development Department's Unemployment Insurance Program provides assistance to people who have lost their jobs through no fault of their own. Apply for benefits online.

www.edd.ca.gov

#### **Worker Discrimination**

Employees who feel that they have been discriminated against or harassed on the job because of their race, religion, sex, color, sexual orientation, national origin, ancestry, physical or mental disability, medical condition, marital status, age (over 40), or request for family leave,

should contact the California Department of Fair Employment and Housing.

www.dfeh.ca.gov 800.884.1684

Employees can contact the Federal Equal Employment Opportunity Commission (EEOC) with questions or complaints about worker discrimination in hiring, promotion, pay, and other matters.

www.eeoc.gov 800.669.4000 TDD 800.669.6820

## **Worker Rights**

Prerecorded information on your rights as a worker is available from the State Department of Industrial Relations.

www.dir.ca.gov 866.924.9757

## **Worker Safety**

To report safety hazards at your workplace, contact the Division of Occupational Safety and Health (CalOSHA) Enforcement Unit. Contact the CalOSHA District Office nearest the place where the hazards exist. Offices are listed on the Department of Industrial Relations Web site. www.dir.ca.gov

## **Workers' Compensation**

Workers who are injured on the job are covered by the State's Worker's Compensation Program, which is handled by the State Department of Industrial Relations. For information, go online or call

www.dir.ca.gov 800.736.7401



# **ENVIRONMENT**

#### **Air Pollution**

The California Air Resources Board establishes standards to identify air pollution levels that are considered safe for the public. For data, research reports, and educational materials, contact ARB. www.arb.ca.gov

800.242.4450 or 916.322.2990

California Air Resources Board Headquarters 1001 I St.

P.O. Box 2815 Sacramento, CA 95812

ARB's Smoking Vehicle Complaint Program investigates air pollution complaints from all over California. To report pollution from vehicles, call 800.END.SMOG or 800.363.7664

By cell phone (in most areas) to #SMOG or #7664. To report other types of air pollution, including open burning, factory emissions, or restaurant emissions, call 800.952.5588.

## **Carbon Footprint**

CoolCalifornia.org is a Web site that has tips on how Californians can reduce their carbon footprint. It provides emissions estimates for personal transportation, housing, food, goods, and services, as well as resources to help users make more climate friendly choices. The site is sponsored by State government entities, universities, and a nonprofit organization.

www.CoolCalifornia.org

The U.S. Environmental Protection Agency has an online calculator to help you estimate your own or your family's greenhouse gas emissions. www.epa.gov/climatechange/emissions/ind\_calculator.html

Pacific Gas and Electric Co.'s carbon footprint calculator can help you see how your daily activities may contribute to climate change. www.pge.com/myhome/environment/calculator

## **Community Drinking Water**

The California Department of Public Health's Drinking Water Program regulates public drinking water systems in California to ensure that they meet Federal and State standards. www.cdph.ca.gov/programs/Pages/DWP.aspx 916.558.1784

California Department of Public Health
Division of Drinking Water and Environmental
Management

P.O. Box 997377, MS 7408 Sacramento, CA 95899-7377

The U.S. Environmental Protection Agency (EPA) has information on drinking water standards and safety, plus links to reports on the State's drinking water.

http://water.epa.gov/drink/local/ca.cfm 800.426.4791

Free publication: Water on Tap: What You Need

to Know. from the U.S. Environmental Protection Agency, answers basic questions about drinking water and where it comes from. View the booklet online or call to have a copy mailed to you.

The publication is available in English,

Spanish, and Chinese.

http://water.epa.gov/drink/guide

800.490.9198

## **Endangered Species**

The State Department of Fish and Game oversees rare, threatened, or endangered plants and animals in California. Find details online. www.dfg.ca.gov/hcpb/index.shtml

Information on endangered species is also available from the U.S. Environmental Protection Agency.

www.epa.gov/espp

The Federal Endangered Species Protection Program's database is available online. www.epa.gov/espp/database.htm

#### **Exotic or Wild Animals**

See Pets and Other Animals.

## **Geologists and Geophysicists**

The Board for Professional Engineers, Land Surveyors, and Geologists licenses, regulates, and investigates complaints against geologists and geophysicists. Contact the Board to file a complaint, check a geologist's or geophysicist's license, or obtain more information.

www.geology.ca.gov 866.780.5370 or 916.572-GEO1 or 916.572.4361 geology@dca.ca.gov

Board for Professional Engineers, Land Surveyors, and Geologists 2535 Capitol Oaks Drive, Suite 300 Sacramento, CA 95833-2944

## Recycling

California's recycling efforts are handled by the California Department of Resources Recycling and Recovery (CalRecycle). The Web site has information of how to recycle a variety of items and where to purchase consumer goods made out of recycled materials.

www.CalRecycle.ca.gov 800.RECYCLE or 800.732.9253 916.322.4027

Department of Recycling and Resource Recovery

801 K St.

Sacramento, CA 95814

## To find a recycling center near you, go online or call

www.BottlesandCans.com www.Earth911.com 800.RECYCLE or 800.732.9253 800.CLEAN.UP or 800.253.2687

For information on recycling electronics (e-waste), go online to www.erecycle.org.



# **FOOD AND WATER**

#### **Bottled Water**

The California Department of Public Health's Food and Drug Branch has jurisdiction over the quality and safety of bottled and vended water. www.cdph.ca.gov/programs/Pages/fdbBVW.aspx 800.495.3232

## **Certified Farmers' Markets**

A California Certified Farmers' Market is a location approved by a county's Agricultural Commissioner where farmers sell produce they grow themselves. California Certified Farmers' Markets are operated under regulations established by the California Department of Food and Agriculture. www.cdfa.ca.gov

The California Federation of Certified Farmers' Markets has more information about farmers' markets and a list of certified markets throughout the State.

www.cafarmersmarkets.com 530.753.9999

# California Federation of Certified Farmers' Markets

P.O. Box 1813 Davis, CA 95617

## **Eggs**

The California Department of Food and Agriculture's (CDFA) Shell Egg Quality Control Program monitors egg quality at production, wholesale, and retail levels. Inspections are conducted by each county.

www.cdfa.ca.gov 916.445.4243

If you have concerns about the safety of egg products, call the U.S. Department of Agriculture's Meat and Poultry Hotline.
888.MP.HOTLINE or
888.674.6854

## **Food Banks**

See Social Services.

#### **Food Labels**

The U.S. Food and Drug Administration, the U.S. Department of Agriculture, and the California Department of Public Health's Food and Drug Branch require meat, milk, and infant formula to have expiration dates on their labels. Some manufacturers voluntarily include sell-by date, packing date, etc. on their labels. More information about meat and poultry labeling is available from the U.S. Center for Food Safety and Applied Nutrition.

www.foodsafety.gov 888.SAFE.FOOD or 888.723.3366

## **Food Safety**

If you think something you ate made you sick or injured you, you should contact your local city or county environmental health department. Check your phone directory under city or county government for contact information.

Complaints about food products that do not involve illness or injury should be directed to the California Department of Public Health's Food and Drug Branch.

www.dhs.ca.gov/fdb 800.495.3232 or 916.650.6500

## California Department of Public Health Food and Drug Branch

1500 Capitol Ave, MS 7602 P.O. Box 997435 Sacramento, CA 95899-7435

If you have concerns about the safety of meat, poultry, or egg products, you can call the U.S. Department of Agriculture's Meat and Poultry Hotline.

888.MPHOTLINE or 888.674.6854

For complaints about food products which do not contain meat or poultry, contact the U.S. Food and Drug Administration.

510.337.6741 Northern California 949.608.3530 Southern California

More information about food safety is available from the Center for Food Safety and Applied Nutrition.

www.foodsafety.gov 888.SAFE.FOOD, 888.723.3366

The nonprofit Partnership for Food Safety Education, a coalition of consumer organizations, food industry professionals, and others, sponsors "Fight BAC," a campaign to promote safe food handling and reduce the risk of foodborne illness. Information and materials are available online. www.fightBAC.org 202.220.0651

## **Food Stamps**

See Social Services.

## **Milk and Dairy Products**

The Milk and Dairy Food Safety Branch of the California Department of Food and Agriculture is responsible for ensuring that milk products are safe and properly labeled. www.cdfa.ca.gov

## **Organic Food**

The California Department of Food and Agriculture's State Organic Program enforces labeling laws relating to organic claims for fresh agricultural products. Details are available online. www.cdfa.ca.gov

More information on organic foods (fresh and processed) is available from the U.S. Department of Agriculture's National Organic Program. www.ams.usda.gov/nop 202.720.3252

#### **Pet Food**

Complaints about pet food and pet treats may be submitted to the U.S. Food and Drug Administration. Complaints may be filed online.

www.fda.gov 510.337.6741 Northern California 949.608.3530 Southern California

## **Restaurants/Health Inspections**

If you have concerns about the safety of restaurant food, contact the health department in the city or county where the restaurant is located. Consult your phone directory for the city or county health department in your area. Some cities or counties post restaurant inspection reports online. A list of California counties and contact information is available online. www.ca.gov/about/government/local

## **School Nutrition Programs**

The California Department of Education administers State and Federal school nutrition programs, including the National School Lunch Program for kindergarten through 12th grade public schools. Information is available online.

www.cde.ca.gov/ls/nu

Ouestions or complaints about an individual school's meal program or menu should be directed to the school or school district office.

Background information on the National School Lunch Program is available from the U.S. Department of Food and Agriculture, Food and Nutrition Services.

www.fns.usda.gov



# **FUNERALS AND CEMETERIES**

#### **Cemeteries**

The Cemetery and Funeral Bureau (CFB) licenses, regulates, and investigates complaints against California cemetery brokers, cemetery salespersons, cremated remains disposers, crematories, and the nearly 200 licensed cemeteries in the State. Contact the Bureau to file a complaint or to verify that the private cemetery you are dealing with is licensed by the State.

www.cfb.ca.gov 800.952.5210 or 916.574.7870

## **Cemetery and Funeral Bureau**

1625 North Market Blvd., Suite S-208 Sacramento, CA 95834

Tip: The Cemetery and Funeral Bureau licenses and regulates private and fraternal cemeteries only. It has no jurisdiction over cemeteries operated by religious organizations, cities, counties, cemetery districts, the military, or Native American tribal organizations. If you do not know which entity regulates the cemetery you are interested in, ask the cemetery manager.

## **Cemetery Brokers/Salespersons**

See Cemeteries

#### **Cremations**

Under California law, cremated remains may be handled in any of the following ways:

- Place them in a columbarium or mausoleum.
- Bury them in a plot in a cemetery.
- Keep them at your home.
- Store them in a house of worship or religious shrine if local zoning laws allow.

Under California law, cremated remains may be scattered in the following places:

- Areas of California where no local prohibition exists and with written permission of the property owner or governing agency.
- In a cemetery scattering garden.
- At sea, at least 500 yards from shore.

Cremated remains may be scattered by a licensed cemetery, cemetery broker, crematory, registered cremated remains disposer, funeral establishment staff member, or by family members of the deceased.

#### **Eco-Burials**

In an eco-burial or "natural" burial, the body is not embalmed and is buried in a biodegradable casket or burial shroud. More information about eco-burial and the cemeteries that offer it is available online.

www.greenburials.org www.greenburialcouncil.org

#### **Funeral Directors/Funeral Homes**

The Cemetery and Funeral Bureau (CFB) licenses, regulates, and investigates complaints against California funeral establishments, funeral directors, embalmers, and apprentice embalmers. Contact the Bureau to file a complaint or to verify

that the funeral director and funeral home you are dealing with is licensed by the State and is in good standing.

www.cfb.ca.gov
800.952.5210 or
916.574.7870

#### **Cemetery and Funeral Bureau**

1625 North Market Blvd., Suite S-208 Sacramento, CA 95834

## Free publication: Consumer Guide to Funeral and

Cemetery Purchases is available from the Cemetery and Funeral Bureau. View it online or call to have a copy mailed to you at no charge. www.cfb.ca.gov 800.952.5210

The Federal Trade Commission has information for consumers on selecting funeral goods and services. Publications are available online or by phone.

www.ftc.gov/funerals 877.FTC.HELP or 877.382.4357

#### **Veterans' Cemeteries**

The Northern California Veterans' Cemetery is the first State-owned and operated veterans' cemetery in California. It is located near Redding and serves residents of 18 Northern California counties.

www.cdva.ca.gov/Cemetery/Default.aspx 866.777.4533

## Northern California Veterans' Cemetery

P.O. Box 76, 11800 Gas Point Road Igo, CA 96047-0076

800.827.1000

There are eight national veterans' cemeteries in California: Fort Rosecrans (San Diego), Golden Gate (San Bruno), Los Angeles, Riverside, Sacramento Valley (Dixon), San Francisco, Bakersfield, and San Joaquin Valley (Santa Nella). Details are available from the U.S. Department of Veterans' Affairs.

www.cem.va.gov



# **GARDENS AND YARDS**

# **Gardening Advice**

The University of California Master Gardeners Program offers free advice to consumers on home gardens and landscaping. Master Gardeners can be reached through the University of California Cooperative Extension offices in various counties. Check your phone directory under county government for a location in your area or go online. http://ucanr.org/ce.cfm

## **Landscape Architects**

Landscape architects prepare plans for landscaping on commercial and residential properties. Landscape architects are licensed and regulated by the Landscape Architects Technical Committee (LATC). For more information on landscape architects, to check a license, file a complaint, or report unlicensed activity, contact LATC.

www.latc.ca.gov 916.575.7230

#### **Landscape Architects Technical Committee**

2420 Del Paso Road. Suite 105 Sacramento, CA 95834

## **Landscape Contractors**

In California, anyone who installs landscape systems such as gardens, lawns, sprinkler systems, walkways, patios, fencing, and landscape lighting valued at \$500 or more for labor and materials must be licensed by the Contractors State License Board as a landscape contractor. Contact CSLB for more information on landscape contractors, to check a license, file a complaint, or report unlicensed activity.

www.cslb.ca.gov 800.321.CSLB or 800.321.2752

#### Contractors State License Board

9821 Business Park Drive Sacramento CA 95827

**Free publication:** Choosing the Right Landscaper

is available from CSLB. View it online or call to have a copy mailed to you at no charge.

www.cslb.ca.gov 800.321.CSLB or 800.321.2752

## **Landscape Designers**

Landscape designers are not licensed or regulated by the State of California, although they may be licensed by local government entities. They prepare plans for plants, walkways, and other landscape features for single-family dwellings.

## **Landscape Maintenance**

People who do lawn or garden maintenance (mowing, edging, trimming, etc.) do not need a license from the Contractors State License Board, although other licenses, including a business license, may be required by local government entities.

#### **Pest Control Indoors**

See Housing.

#### **Pest Control Outdoors**

If you hire someone to apply pest control products in your yard, that person or company must be licensed by the California Department of Pesticide Regulation. For more information, to check a license, or file a complaint, go online or call.

www.cdpr.ca.gov 877.378.5463 or 916.324.4100

Note: The Department of Pesticide Regulation has a variety of consumer fact sheets on safe way to control pests in your home and garden. Fact sheets are available online.

www.cdpr.ca.gov

## **Swimming Pools**

Swimming pool builders must be licensed by the Contractors State License Board. To check a license, file a complaint, or report unlicensed activity, contact CSLB.

www.cslb.ca.gov 800.321.CSLB or 800.321.2752

Free publication: Before You Dive into Swimming Pool Construction, from the Contractors State License Board, offers tips and advice on hiring a pool builder. View it online or call CSLB to have a copy mailed to you at no charge.

#### Here are some of the tips from CSLB:

- Hire only licensed contractors.
- Verify the contractor's license number online at www.cslb.ca.gov or by calling 800.321.CSLB or 800.321.2752.
- Obtain three references and review past work.
- Obtain at least three bids.
- Obtain a written contract and don't sign anything until you completely understand the terms.
- Pay two percent or \$200 down, whichever is less, for swimming pool projects.

- Do not let your payments to the contractor get ahead of the work.
- Do not make the final payment until completion of the final plastering phase of construction, and until the installation or construction of equipment, decking, or fencing required by the contract has been completed.
- · Do not pay cash.
- Keep a file of all papers related to your project.

#### **Tree Trimmers**

Tree trimmers must be licensed by the Contractors State License Board to perform jobs valued at more than \$500 (for labor and materials). Contact CSLB to check a license, file a complaint, or report unlicensed activity.

www.cslb.ca.gov 800.321.CSLB or 800.321.2752

#### **Contractors State License Board**

9821 Business Park Drive Sacramento, CA 95827



# **HEALTH AND MEDICAL CARE**

## **Acupuncture**

The Acupuncture Board licenses and regulates acupuncture practitioners in California. For more information, to verify licenses, file a complaint, or report unlicensed activity, contact the Board. www.acupuncture.ca.gov 916.445.3021

#### Acupuncture Board

444 North 3rd St., Suite 260 Sacramento, CA 95814-0226

Free Publication: A Consumer's Guide to Acupuncture & Asian Medicine from the Acupuncture Board. View it online or call to have a copy mailed to you. www.acupuncture.ca.gov 866.320.8652

#### **Advance Health Care Directives**

California law provides consumers a way to have their health care wishes known if they are unable to make decisions themselves. The California Medical Association publishes an Advance Health Care Directive kit which includes forms and wallet cards. Details on the kit are available online or by phone.

www.cmanet.org 800.882.1CMA or 800.882.1262

A person who has executed an Advance Health Care Directive may register that information with the California Secretary of State. The information is given to the registrant's healthcare provider, public guardian, or legal representative upon request.

www.sos.ca.gov/ahcdr

More information about Advance Health Care Directives is available from the California Attorney General's Office online. www.ag.ca.gov/consumers/general/adv\_hc\_dir.htm

## AIDS/HIV

The California Department of Public Health, Office of AIDS coordinates State programs, services, and activities relating to AIDS and HIV. www.cdph.ca.gov 916.449.5900

#### Department of Public Health

Office of AIDS MS 7700. P.O. Box 997426 Sacramento, CA 95899-7426

For confidential information on HIV testing, transmission, trends, and treatments, call the AIDS/HIV Hotline.

800.367.AIDS or 800.367.2437

## **Chiropractors**

The California Board of Chiropractic Examiners licenses chiropractors in California and has information on how to check a license, file a complaint, and other matters.

www.chiro.ca.gov 866.543.1311 or 916.263.5355

#### **Board of Chiropractic Examiners**

2525 Natomas Park Drive, Suite 260 Sacramento, CA 95833-2931

## **Dental Hygienists**

The Dental Hygiene Committee of California licenses and regulates dental hygienists. For general information and license verification, contact the Committee.

www.dhcc.ca.gov 916.263.1978

#### Dental Hygiene Committee of California

2005 Evergreen St., Suite 1050 Sacramento, CA 95825

#### **Dentists**

The Dental Board of California licenses dentists in California, including the following specialties: orthodontics, pediatric dentistry, oral surgery, periodontics, prosthodontics, endodontics, and oral and maxillofacial surgery. Contact the Board for general information, license verification, and complaint forms.

www.dbc.ca.gov 877.729.7789 or 916.263.2300

#### Dental Board of California

2005 Evergreen St., Suite 1550 Sacramento, CA 95825

#### **Doctors**

The Medical Board of California licenses and disciplines medical doctors. Contact the Board for information about a doctor's license and discipline history, or to file a complaint.

www.mbc.ca.gov 800.633.2322 or 916.263.2424 TDD 916.263.0935

## **Drug and Alcohol Addiction**

California's Department of Alcohol and Drug Programs (ADP) develops, administers, and supports prevention, treatment, and recovery programs for Californians who have problems with alcohol and drug addiction. For treatment and prevention information, contact the ADP Resource Center.

www.adp.ca.gov 800.879.2772 or 916.327.3728 ResourceCenter@adp.ca.gov

#### Department of Alcohol and Drug Programs

1700 K St., First Floor Sacramento, CA 95811-4037

The Partnership for a Drug-Free America is a non-profit coalition of communication, health, medical, and educational professionals working to reduce illicit drug use and to help people live healthy, drug-free lives. The coalition offers information and resources on drug abuse, including abuse of over-the-counter medications.

www.drugfree.org 212.922.1560

## Partnership for a Drug-Free America

405 Lexington Ave., Suite 1601 New York, NY 10174

The Department of Alcohol and Drug Programs' Office of Perinatal Substance Abuse oversees a statewide network of about 300 publicly funded alcohol and drug treatment programs for pregnant and parenting women.

www.adp.ca.gov 800.879.2772 or 916.327.3728 ResourceCenter@adp.ca.gov

nessares senter gaap.ca.gov

## Department of Alcohol and Drug Programs

1700 K St., First Floor Sacramento, CA 95814-4037

#### **Health Insurance**

See Insurance

#### **Health Plans**

If you have a problem with your health plan or health maintenance organization (HMO), you should contact your health plan first. If you have not received a response to your complaint within 30 days (within three days if the problem is urgent), or if you are not satisfied with your health plan's decision, contact the Help Center at the California Department of Managed Health Care, which licenses and regulates California health plans.

www.healthhelp.ca.gov 888.HMO.2219 or 888.466.2219 TDD 877.688.9891

Information on your rights and what to do if you have a problem is also available from the State's Office of the Patient Advocate.

www.opa.ca.gov 866.466.8900 TDD 866.499.0858

Free, printed copies of the *Healthcare Quality Report Card* are available in English, Spanish, Chinese, Vietnamese, and Korean. *California's HMO Guide*, and *California's HMO Guide for Seniors* are available in English and Spanish. View the publications online or call to have copies mailed to you at no charge.

www.opa.ca.gov 866.466.8900 TDD 866.499.0858

## **Hearing Aid Dispensers**

Hearing aid dispensers are licensed and regulated by the Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board. Contact the Board for information, to check licenses, file a complaint, or report unlicensed activity. www.speechandhearing.ca.gov 800.952.5210 or 916.574.7990 TDD 916.322.1700

# Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board

P.O. Box 980490 West Sacramento, CA 95798-0490

#### HIV/AIDS.

See AIDS/HIV

## **Hospitals**

Consumers who have disputes with hospitals about medical care, billing practices, or charges can try to resolve problems by consulting with the hospital's management care consultant or patient advocate.

#### Two State agencies may be able to help you:

- The Department of Managed Health Care Help Center www.healthhelp.ca.gov 888.HMO.2219 or 888.466.2219 TDD 877.688.9891
- The Office of the Patient Advocate www.opa.ca.gov 866.466.8900 TDD 866.499.0858

The California Healthcare Foundation has ratings and information about the quality of California hospitals available online.

www.calhospitalcompare.org

#### **Immunizations**

The Immunization Branch of the California Department of Public Health has information on immunizations for infants, children, and adults. The online material includes guidance on shots for infants, shots children need before entering school, immunizations for a health pregnancy, vaccines for adults over 50, and more. www.cdph.ca.gov/programs/immunize/Pages/MeandMyFamily.aspx

## California Department of Public Health Immunization Branch

850 Marina Bay Parkway Richmond, CA 94804 510.620.3737

800.232.4636

The U.S. Centers for Disease Control and Prevention has online information on vaccines, including recommended immunizations, school requirements, vaccine safety, and more. www.cdc.gov/vaccines/default.htm

Note: The CDC has printable immunization schedules for infants, children, and adults. Download them at www.cdc.gov/vaccines/recs/schedules/default.htm

The U.S. Food and Drug Administration offers A Parent's Guide to Kids Vaccines (in English and Spanish). View it online in English or Spanish. www.fda.gov/ForConsumers/ConsumerUpdates/ucm048750.htm 888.INFO.FDA or 888.463.6332

## **Massage Therapists**

Under State law, massage therapists may be certified by the California Massage Therapy Council. Certification is voluntary, but includes background checks and minimum standards of education and training. For more information or to check a massage therapist's certification, go online or call.

www.camtc.org 916.669.5336

#### California Massage Therapy Council

One Capitol Mall, Suite 320 Sacramento, CA 95814

Note: Cities and counties may have their own laws governing massage therapists and massage therapy businesses.

#### **Midwives**

Midwives are licensed by the Medical Board of California. Under the supervision of a licensed physician and surgeon, a licensed midwife can attend a normal childbirth in any setting, including a home or birthing clinic. A licensed midwife may also provide other services including prenatal care and family planning. To check a midwife's professional licensing and disciplinary history, or to file a complaint, contact the Medical Board of California.

www.mbc.ca.gov 800.633.2322 or 916.263.2424 TDD 916.263.0935

#### The Medical Board of California

2005 Evergreen St., Suite 1200 Sacramento, CA 95825

A certified nurse-midwife is licensed by the Board of Registered Nursing to work in licensed hospitals and birthing centers under physician supervision. For general information, to file a complaint, or to verify a certified nurse-midwife's license, contact the Board of Registered Nursing.

www.rn.ca.gov 800.838.6828 or 916.322.3350

## Board of Registered Nursing

1625 North Market Blvd., Suite N-217 Sacramento, CA 95834

## **Naturopathic Doctors**

The Naturopathic Medicine Committee licenses and regulates naturopathic doctors in California. For general information, to verify a license, file a complaint, or report unlicensed activity, contact the Committee.

www.naturopathic.ca.gov 916.928.4785

## Naturopathic Medicine Committee

P.O. Box 980490 West Sacramento, CA 95798-0490

#### **Nurses**

The Board of Registered Nursing licenses and regulates registered nurses, nurse anesthetists, certified nurse midwives, clinical nurse specialists, critical care nurses, nurse practitioners, and public health nurses. To verify a license, file a complaint, or obtain general information about registered nursing, contact the Board of Registered Nursing.

www.rn.ca.gov 916.322.3350

#### **Board of Registered Nursing**

1625 North Market Blvd., Suite N-217 Sacramento, CA 95834

The Board of Vocational Nursing and Psychiatric Technicians licenses and regulates licensed vocational nurses and psychiatric technicians. To verify a license, file a complaint, or obtain general information, contact the Board.

www.bvnpt.ca.gov 916.263.7800 or 916.263.7827

## Board of Vocational Nursing and Psychiatric **Technicians**

2535 Capitol Oaks Drive, Suite 205 Sacramento, CA 95833

## **Occupational Therapists**

Occupational therapists help people with disabilities to develop, improve, or restore functional daily living skills. Occupational therapists are licensed and regulated by the California Board of Occupational Therapy. Contact the Board to verify a license, file a complaint, report unlicensed activity, or obtain information.

www.bot.ca.gov 800.952.5210 or 916.322.3394

## California Board of Occupational Therapy

2005 Evergreen St., Suite 2050 Sacramento, CA 95815



## **Optometrists**

The California Board of Optometry licenses and regulates optometrists in California. To check a license, file a complaint, or obtain more information, contact the Board.

www.optometry.ca.gov 866.585.2666 or 916.575.7170

## California Board of Optometry

2420 Del Paso Road, Suite 255 Sacramento, CA 95834

#### Types of licensed eye care professionals:

- Optometrists screen for eye-related diseases and prescribe corrective lenses. They are licensed by the California Board of Optometry.
- Ophthalmologists diagnose diseases of the eye, and may prescribe corrective lenses. They are licensed by the Medical Board of California.

Tip: Optometrists and ophthalmologists are required by law to give you a copy of your corrective lens prescription if you ask for it.

## **Osteopathic Doctors**

The Osteopathic Medical Board of California licenses and regulates osteopathic doctors in California. For more information, to verify a license, report unlicensed activity, or file a complaint, contact the Board.

www.ombc.ca.gov 916.928.8390

#### Osteopathic Medical Board of California

1300 National Drive, Suite 150 Sacramento, CA 95834-1991

## **Patients Rights**

The Department of Managed Health Care has information on your rights when dealing with health plans. Your rights include:

- The right to receive care when you need it.
- The right to choose your own doctor within your plan.
- The right to see your medical records.
- The right to keep your medical information private.
- The right to get a second opinion.
- The right to file a complaint.

For more information, go online or call the Department of Managed Health Care. www.dmhc.ca.gov 888.466.2219

#### **Pharmacists**

The California Board of Pharmacy licenses and regulates pharmacists and others who distribute or dispense prescription drugs. For more information, to verify a license, or to file a complaint, contact the Board.

www.pharmacy.ca.gov 916.574.7900

#### **Board of Pharmacy**

1625 North Market Blvd., Suite N-219 Sacramento, CA 95834

## **Physical Therapists**

Physical therapists are licensed and regulated by the Physical Therapy Board of California. To verify a license, file a complaint, or report unlicensed activity, contact the Board.

www.ptbc.ca.gov 916.561.8200 TDD 800.326.2297

#### Physical Therapy Board of California

2005 Evergreen St., Suite 1350 Sacramento, CA 95815

## **Physician Assistants**

The Physician Assistant Committee licenses and regulates physician assistants and approves physician assistant training programs. Physician assistants must be supervised by a physician. For more information or to verify a license, or report unlicensed activity, contact the Committee.

www.pac.ca.gov 800.555.8038 or 916.561.8780

#### Physician Assistant Committee

1424 Howe Ave., Suite 35 Sacramento, CA 95825-3217

The Medical Board of California handles complaints about physician assistants. Contact the Board to verify a license or file a complaint.

www.mbc.ca.gov 800.633.2322 or 916.263.2424 TDD 916.263.0935

#### The Medical Board of California

2005 Evergreen St., Suite 1200 Sacramento, CA 95825



## Podiatric Medicine, Doctors of

The Board of Podiatric Medicine licenses and regulates podiatric medicine physicians. For more information, to check a license, or report unlicensed activity, contact the Board. www.bpm.ca.gov 916.263.2647

## Board of Podiatric Medicine

2005 Evergreen St., Suite 1300 Sacramento, CA 95815

The Medical Board of California handles complaints about doctors of podiatric medicine. Contact the Board for information about a doctor's professional licensing and discipline history, or to file a complaint.

www.mbc.ca.gov 800.633.2322 or 916.263.2424 TDD 916.263.0935

#### The Medical Board of California

2005 Evergreen St., Suite 1200 Sacramento, CA 95825

#### **Poison Control**

The California Poison Control System is the statewide provider of free, expert treatment, advice, and assistance in case of exposure to poisonous, hazardous or toxic substances. For immediate help, call the 24-hour California Poison Action Line.

800.222.1222 www.calpoison.org

## **Prescription Drugs**

California's Medicare Discount Program helps Medicare recipients save up to 40 percent on the cost of prescriptions not available under Medicare Part D. Medicare recipients who pay out of pocket should show their Medicare card at participating pharmacies to purchase drugs at Medi-Cal prices. For details, check with your local pharmacy or one of the following:

Health Insurance Counseling and Advocacy Program (HICAP) 800.434.0222

California Health Advocates www.cahealthadvocates.org

**Free publication:** *Drug Discount Programs*, from the California Board of Pharmacy, is

www.pharmacy.ca.gov

available online

RxHelpForCalifornians is a Web site to help low-income, uninsured California residents get free or discounted brand-name medicines. www.rxhelpforca.org 877.777.7815

Free publication: What You Should Know Before Buying Prescription Drugs on the Internet and Bringing Prescription Drugs into the U.S. From Foreign Countries are available online from the Board of Pharmacy. Call to have copies mailed to you at no charge.

www.pharmacy.ca.gov 916.574.7900

## **Prescription Drugs, Abuse of**

See Drug and Alcohol Addiction.

## **Respiratory Therapists**

The Respiratory Care Board of California licenses and regulates respiratory therapists in California. For general information, license verification, complaints, or disciplinary actions, contact the Board. www.rcb.ca.gov 866.375.0386 or 916.323.9983

#### Respiratory Care Board of California

444 North 3rd St., Suite 270 Sacramento, CA 95814

## **Smoking Cessation**

The California Smokers' Helpline is a program that can help you quit smoking. Services are free, and the program is funded by the California Department of Health Services. www.californiasmokershelpline.org 800.NO.BUTTS or 800.662.8887

## **Speech-Language Pathology**

The Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board licenses and regulates speech-language pathologists, audiologists, speech-language pathology assistants, and speech-language pathology and audiology aides who work in schools, clinics, hospitals, and in private practice.

For information, to file a complaint, verify a license, or report unlicensed activity, contact the Board.
www.speechandhearing.ca.gov
800.952.5210 or
916.263.2666

Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board 2005 Evergreen St., Suite 2100 Sacramento, CA 95815

# **Telephone Medical Advice Services**

Any business that provides medical advice by telephone to California residents must register with the California Telephone Medical Advice Services Bureau.

# Entities that may be required to register with the Bureau include:

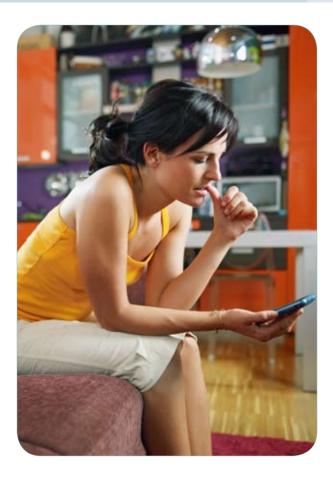
- Health management organizations
- Physician hospital organizations
- Practice management companies
- Management service organizations
- Preferred provider organizations
- Independent practice associations
- Physician groups
- Hospitals
- Disability insurers
- Disease management services
- Employee assistance programs
- Case management services
- Wellness organizations
- Elder care/child care assistance organizations

For more information or to file a complaint, contact the Bureau. www.dca.ca.gov/tmas 800.952.5210 or 916.574.7992 TDD 916.322.1700

# Telephone Medical Advice Services Bureau

1625 North Market Blvd., Suite N-112 Sacramento, CA 95834

The Bureau is a licensing and regulatory entity only; it does not provide medical advice.



# **HOUSEHOLD GOODS AND SERVICES**

## **Bedding**

See Upholstered Furniture and Bedding.

## **Cable Television Programming**

See Radio/Television Programming.

#### **Cable Television Rates and Service**

A local franchising authority – municipal, county, or other government organization - regulates certain aspects of the cable television industry. The name of the franchising authority is usually listed on your cable bill. If the information is not on your bill, contact your cable company or your local town or city hall. Complaints about service or billing should be directed to your cable company or local franchise authority.

## **Carpet Cleaners**

Carpet cleaners are not licensed by any State agency. Consumers who cannot resolve a complaint with a carpet cleaning business may wish to contact the Better Business Bureau for assistance. Consult your phone directory for a BBB office in your area, or go online. www.bbb.org

# **Carpet Installers**

Carpet installers must be licensed by the Contractors State Licensing Board. To verify a license, file a complaint, or report unlicensed activity, contact the CSLB.

www.cslb.ca.gov 800.321.CSLB or 800.321.2752

#### Contractors State License Board

9821 Business Park Drive Sacramento, CA 95827

#### Car Stereos and Alarms

The Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation regulates businesses and individuals who install, service, or repair car stereos and car alarms. For more information, to check a license, or to file a complaint, contact the Bureau.

www.bearhfti.ca.gov 800.952.5210 or 916.574.2069

# Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation

3485 Orange Grove Ave., Suite A North Highlands, CA 95660

#### **Cell Phones**

CalPhoneInfo is a consumer information Web site sponsored by the California Public Utilities Commission in collaboration with consumer groups and telephone companies. The site has information in various languages about cell phone service and costs.

www.calphoneinfo.com

## **Computers**

See Home Electronics.

## **E-Waste Recycling**

Unneeded computers, monitors, televisions, VCRs, stereos, copiers, cell phones, fax machines, and other electronic products can be recycled. Information on how to recycle your home electronics – including batteries and flourescent tubing – is available online.

www.eRecycle.org

#### **Furniture**

See Upholstered Furniture/Bedding.

## **Home Appliances**

The Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation regulates service dealers who, for a fee, provide repairs, service, or maintenance of major home appliances including refrigerators, freezers, room air conditioners, washers, dryers, dishwashers, ranges, microwaves, or conventional ovens. For more information, to check a license, or to file a complaint, contact the Bureau.

www.bearhfti.ca.gov 800.952.5210 or 916.574.2069

Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation 3485 Orange Grove Ave., Suite A North Highlands, CA 95660

## **Home Electronics**

The Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation regulates service dealers who, for a fee, provide repairs, service, or maintenance of personal or home electronic items including personal computers, televisions, radios, audio or video recorders or playback equipment, video cameras, video games, video monitors, antennas (including satellite equipment), photocopiers, and fax machines. For more information, to check a license, or to file a complaint, contact the Bureau.

www.bearhfti.ca.gov 800.952.5210 or 916.574.2069

## Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation 3485 Orange Grove Ave., Suite A North Highlands, CA 95660

#### **Locksmiths**

The Bureau of Security and Investigative Services licenses and regulates locksmith companies and locksmiths. A locksmith installs, repairs, opens, or modifies locks, or makes keys for locks. For more information, to check a license, or to file a complaint, contact the Bureau.

www.bsis.ca.gov 800.952.5210 or 916.322.4000

Bureau of Security and Investigative Services 2420 Del Paso Road, Suite 270 Sacramento, CA 95834

Tip: A person who makes copies of keys from blank stock does not need a locksmith license.



## **Prepaid Phone Cards**

Prepaid phone cards are used to make long distance phone calls. The cards can be purchased at many retail locations or online. If you purchase a card that does not work, you should return it for a refund. If you have any other problems, call the toll-free customer service number on the back of the card. If you cannot resolve the problem with the calling card firm, you can file a complaint online with the California Public Utilities Commission's Consumer Affairs Branch. www.calphoneinfo.com 800.649.7570

## **Radio/Television Programming**

The Federal Communications Commission (FCC) accepts public inquiries, complaints, and questions regarding cable, radio, satellite, telephone, television, and wireless services. www.fcc.gov/cgb 888.CallFCC or 888.225.5322 TDD 888.835.5322

Federal Communications Commission Consumer and Governmental Affairs Bureau 445 12th St., SW Washington, D.C. 20554

#### **Satellite Television Dishes**

The Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation regulates businesses and individuals who install, service, or repair satellite TV dishes. For more information, to check a license, or file a complaint, contact BEARHFTI. www.bearhfti.ca.gov 800.952.5210 916.574.2069

Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation 3485 Orange Grove Ave., Suite A North Highlands, CA 95660

#### **Service Contracts**

The Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation regulates sellers of service contracts (also called extended warranties) for the maintenance, replacement, or repair of consumer electronic equipment, furniture, and other consumer products in California. If you are having a problem getting your product repaired under a service contract, first try to resolve it with the retailer or administrator. For more information, to check a license, or file a complaint, contact BEARHFTI.

www.bearhfti.ca.gov 800.952.5210 916.574.2069

Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation 3485 Orange Grove Ave., Suite A North Highlands, CA 95660

## **Television Programming**

See Radio/Television Programming.

# **Telephone Service**

The Federal Communications Commission has jurisdiction over long-distance telephone companies. For information or to file a complaint, contact the Consumer and Governmental Affairs Bureau.

www.fcc.gov/cgb 888.CallFCC or 888.225.5322 TDD 888.835.5322

Federal Communications Commission Consumer and Governmental Affairs Bureau 445 12th St., SW Washington, D.C. 20554

# **Upholstered Furniture and Bedding**

The Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation regulates the licensing and inspection of businesses that manufacture and sell upholstered furniture, bedding products with concealed filling materials (mattresses, pillows, comforters, mattress pads, etc.), filling materials (cotton batting, polyurethane foam, feather and down, etc.), and thermal insulation. To verify a license or file a complaint, contact the Bureau.

www.bearhfti.ca.gov 800.952.5210 or 916.574.2041

Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation 3485 Orange Grove Ave., Suite A North Highlands, CA 95660

## **Wireless Phones**

See Cell Phones.





# **HOUSING**

#### **Affordable Housing**

For information on housing assistance programs for low- and moderate-income households. contact the city or county planning, community development, or housing department in your community. Check your local phone book for contact information.

The California Department of Housing and Community Development maintains a list of affordable rental housing developments on its Web site. The site also has links to other sources of information on affordable housing.

www.hcd.ca.gov/fa/affrdble-housng.html

The U.S. Department of Housing and Urban Development (HUD) has information on subsidized housing in California. www.hud.gov 800.CALL.FHA or 800.225.5342 TDD 877.TDD.2HUD or 877.833.2483

Contact a HUD office for more information about HUD services and programs. The California offices are:

## Department of Housing and Urban Development

855 M St. Fresno, CA 93721 559.487.5033

## Department of Housing and Urban Development

AT&T Building 611 West Sixth St., Suite 800 Los Angeles, CA 90017 213.894.8000

## Department of Housing and Urban Development

John E. Moss Federal Building 650 Capitol Mall, Room 4-200 Sacramento, CA 95814 916.498.5220

## Department of Housing and Urban Development

Symphony Towers 750 B St., Suite 1600 San Diego, CA 92101-8131 619.557.5305

## Department of Housing and Urban Development

600 Harrison St., Third Floor San Francisco, CA 94107-1300 415.489.6400

## Department of Housing and Urban Development

Santa Ana Federal Building 34 Civic Center Plaza, Room 7015 Santa Ana, CA 92701-4003 714.796.5577

#### **Architects**

The California Architects Board licenses and regulates architects. To verify a license or file a complaint, contact the Board. www.cab.ca.gov 916.574.7220

Tip: Before you hire someone to design a new structure or remodel an existing structure, consult a building official in your city or county building department. The building official can tell you if plans and specifications must be submitted by a licensed architect.

## **Burglar Alarms**

A business that sells, installs, monitors, maintains, or services home burglar alarms must be licensed by the Bureau of Security and Investigative Services. For more information, to check a license, or file a complaint, contact the Bureau.

www.bsis.ca.gov 800.952.5210 or 916.322.4000

#### Bureau of Security and Investigative Services

2420 Del Paso Road, Suite 270 Sacramento, CA 95834

## **Buying or Selling a Home**

The California Department of Real Estate (DRE) enforces real estate laws to protect consumers in the sale of real property. DRE qualifies applicants for real estate licenses, promotes professional and ethical standards in real estate brokerage, and regulates the sale or lease of subdivided property and property securities. It investigates complaints involving unlicensed activities or unlawful activities of real estate licensees and land subdividers. To verify a license, file a complaint, or obtain consumer information, contact DRE.

www.dre.ca.gov 916.227.0864

## Department of Real Estate

2201 Broadway Sacramento, CA 95818-2500 916.227.0864

#### Department of Real Estate

2550 Mariposa Mall, Room 3070 Fresno, CA 93721-2273 559.445.5009

#### Department of Real Estate

320 West 4th St., Suite 350 Los Angeles, CA 90013-1105 213.620.2072

#### Department of Real Estate

2201 Broadway Sacramento, CA 95818-2500 916.227.0864

#### Department of Real Estate

1515 Clay St., Suite 702 Oakland, CA 94612-1462 510.622.2552

#### Department of Real Estate

1350 Front St., Suite 3064 San Diego, CA 92101-3687 619.525.4192

## **Carpet Cleaners**

See Household Goods/Services.

#### **Carpet Installers**

See Household Goods/Services.

## **Common Interest Developments**

No State agency directly regulates homeowners' associations in common interest developments in California. Here are some resources for more information on laws governing homeowners' associations:

- The Department of Real Estate www.dre.ca.gov/pub\_re39.html
- The Department of Consumer Affairs www.dca.ca.gov/publications/condo\_consumer. shtml
- The Center for California Homeowner Association Law www.calhomelaw.org

#### Discrimination

Complaints about discrimination when buying or renting a house or apartment are handled by the California Department of Fair Employment and Housing. Contact the Department to file a complaint.

www.dfeh.ca.gov 800.233.3212 TDD 800.700.2320

Housing discrimination based on your race, color, national origin, religion, sex, family status, or disability is illegal under Federal law. If you have been trying to buy or rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint with the U.S. Department of Housing and Urban Development. Complaints can be filed online, by mail, or by phone.

800.669.9777

www.hud.gov

# U.S. Department of Housing and Urban Development

600 Harrison St., Third Floor San Francisco, CA 94107-1387 415.489.6524 800.347.3739 TTY 415.436.6594

## **Engineers**

Civil engineers, electrical engineers, mechanical engineers, geotechnical engineers, soils engineers, and structural engineers are all licensed by the Board for Professional Engineers, Land Surveyors, and Geologists. For more information, to check a license, or file a complaint, contact the Board.

www.pels.ca.gov 866.780.5370 or 916.263.2222

# Board for Professional Engineers, Land Surveyors, and Geologists

2535 Capitol Oaks Drive, Suite 300 Sacramento, CA 95833-2944

#### **Foreclosure**

See Money.

## **Home Inspectors**

Home inspectors are not licensed or regulated by any government agency in California, although specific State laws govern home inspections. Most inspectors have experience in construction, engineering, or architecture and may have a State contractor's license in one of these areas. A certified home inspector is one who has been certified by an industry organization.

## Home Mortgage/Loan

See Money.

#### **Interior Decorators**

An interior decorator or interior designer plans and executes the layout and decoration of an home, office, or business. Interior decorators or designers are not licensed by any State agency, but may be certified by an industry organization.

#### **Land Surveyors**

Land surveyors are licensed by the Board for Professional Engineers, Land Surveyors, and Geologists. For more information, to check a license, or file a complaint, contact the Board. www.pels.ca.gov 866.780.5370 or 916.263.2222

# Board for Professional Engineers, Land Surveyors, and Geologists

2535 Capitol Oaks Drive, Suite 300 Sacramento, CA 95833-2944

#### Mechanic's Liens

California law states that anyone who provides labor or materials to work on a house you own can record a Claim of Lien or a Mechanic's Lien against your home if he or she is not paid. This puts your home at risk. Even if you pay your contractor on time, your home may still be at

risk if the contractor fails to pay any other person who performed work or supplied materials in connection with your project. This could result in you having to pay a bill twice to protect your home.

## Here are some suggestions from the Contractors State License Board on how to protect your home from a mechanic's lien:

- Specify in the written contract that your contractor must obtain lien releases from each of the subcontractors and materials suppliers.
- In your written contract, require that your contractor obtain a payment bond to assure you that no liens for labor and material will be filed against your property.
- Make payments to your contractor in the form of a joint check to your contractor and to the person or company providing labor or materials.
- State in your written contract that you will
  use a licensed escrow company that
  specializes in handling funds for construction
  jobs. Instead of giving the money to your
  contractor, you give it to the escrow company,
  which then makes payments to your
  contractor, subcontractors, and suppliers.
  Escrow companies are licensed by the
  California Department of Corporations.
  (See www.corp.ca.gov.)

Free publication: A Homeowner's Guide to Preventing Mechanic's Liens is available from the Contractors State License Board. View it online or call to have a copy mailed to you.

www.CSLB.ca.gov 800.321.CSLB or 800.321.2752

## **Mobile Homes**

The State Office of the Mobile Home Ombudsman handles complaints related to living in manufactured homes and mobile homes.

www.hcd.ca.gov 800.952.5275 or 916.323.9801 TDD 800.735.2929

#### **Movers**

Companies and individuals who move household goods for a fee are regulated by a State or Federal agency, depending on whether the goods are transported within California or across state lines.

When household goods are moved within California, the regulating authority is the California Public Utilities Commission (CPUC). www.cpuc.ca.gov

www.cpuc.ca.gov 800.877.8867 800.366.4782 (to file a complaint)

When household goods are moved across state lines, the regulating authority is the Federal Motor Carrier Safety Administration. www.protectyourmove.gov 800.832.5660

#### **Pest Control**

Companies and individuals who apply pest control products inside a home or some other structure are regulated by the Department of Pesticide Regulation. That includes fumigation, general household pest control, and treatment for termites and other wood-destroying organisms. Most lending institutions require that homes in California be inspected for wood-destroying pests and organisms before they are sold. Inspection reports are filed with the Department. For information, to check a license, file a complaint, or report unlicensed activity, contact the Department.

Department of Pesticide Regulation www.cdpr.ca.gov 877.378.5463 or 916.324.4100

## **Real Estate Appraisers**

Real estate appraisers are licensed by the California Office of Real Estate Appraisers. For more information about real estate appraisers, to verify a license, or file a complaint, contact the Office. www.orea.ca.gov 916.552.9000

## Office of Real Estate Appraisers

Enforcement Unit 1102 Q St.. Suite 4100 Sacramento, CA 95814

## **Real Estate Salespersons and Brokers**

The California Department of Real Estate (DRE) licenses and regulates real estate salespersons and brokers. To verify a license, file a complaint, or obtain consumer information, contact DRE. www.dre.ca.gov 916.227.0864

#### Department of Real Estate

2201 Broadway Sacramento. CA 95818-2500 916.227.0864

#### Department of Real Estate

2550 Mariposa Mall, Room 3070 Fresno, CA 93721-2273 559.445.5009

## Department of Real Estate

320 West Fourth St., Suite 350 Los Angeles, CA 90013-1105 213.620.2072

## Department of Real Estate

2201 Broadway Sacramento. CA 95818-2500 916.227.0864

#### Department of Real Estate

1515 Clay St., Suite 702 Oakland, CA 94612-1462 510.622.2552

#### Department of Real Estate

1350 Front St., Suite 3064 San Diego, CA 92101-3687 619.525.4192

## **Remodeling and Repairs**

Anyone hired to do work on your home totaling \$500 or more for labor and materials must be licensed by the Contractors State License Board (CSLB). There are more than 40 types of contractor licenses, including general and specialty contractors. To verify a license, file a complaint, or report unlicensed contractors, contact CSLB. www.cslb.ca.gov 800.321.CSLB or

## **Renting or Leasing**

800.321.2752

Most problems between a landlord and a tenant are civil matters. This means that the parties must either resolve the problem between themselves or seek a resolution in court. The Department of Consumer Affairs' handbook California Tenants: A Guide to Residential Tenants' and Landlords' Rights and Responsibilities has tips and information, including a list of resources for assistance. View the handbook online or call to have a copy mailed to you at no charge. The handbook is also available in Spanish.

www.dca.ca.gov 866.320.8652

#### **Utilities, Gas and Electric**

Home gas and electricity are under the jurisdiction of the California Public Utilities Commission. For more information, contact the Commission. www.cpuc.ca.gov 800.649.7570

## California Public Utilities Commission Consumer Affairs Branch

505 Van Ness Ave. San Francisco, CA 94102-3298

City and district-owned gas and electric companies are not regulated by any State agency. If a customer is not satisfied with the assistance received from the company's complaint department, the next step would be to contact the city council, county board of supervisors, utility's board of directors, or a local consumer protection agency.



# **INSURANCE**

#### **Annuities**

An annuity is a contract in which an insurance company makes a series of payments to you at regular intervals in return for a premium. Annuities can provide you with an income for life, or for a specified period of time. Insurance agents and brokers who sell annuities must be licensed by the State Department of Insurance. To verify a license or obtain more information, contact the Department.

www.insurance.ca.gov 800.927.HELP or 800.927.4357 TDD 800.482.4833

## Department of Insurance

Consumer Services Division 300 South Spring St., South Tower Los Angeles, CA 90013

#### **Auto Insurance**

Under California law, vehicles driven on California roads must have liability insurance to cover any damage or injury caused by a traffic collision. For information guides on auto insurance or to file a complaint, go online or call the consumer hotline. www.insurance.ca.gov 866.60.AUTO.1 or 866.602.8861 TDD 800.482.4833

Tip: The Department of Insurance has a low-cost car insurance program for qualified drivers. Go online or call for details.

## **Disability Insurance**

The State Employment Development Department's disability insurance program provides assistance to eligible people who are unable to work because of sickness, injury, or pregnancy. Forms and information about disability insurance and paid family leave are available online or by phone. www.edd.ca.gov 800.480.3287

## **Earthquake Insurance**

Most standard homeowners or renters insurance policies do not cover earthquake damage. Earthquake coverage must be purchased separately. The law requires insurers that sell residential property insurance in California to offer earthquake coverage to their policyholders. Contact your insurance agent or the California Earthquake Authority for details.

www.earthquakeauthority.com 877.797.4300 or 916.325.3800

# California Earthquake Authority

801 K St., Suite 1000 Sacramento, CA 95814

#### Flood Insurance

Information on flood insurance, including how to find a flood insurance agent in your area, is available through the National Flood Insurance Program.

www.floodsmart.gov 888.435.6637

#### **Health Care Reform**

The State of California has a Web site with information on the Federal health care act and how it applies to California residents. The site includes links to the Pre-Existing Condition Insurance Plan which covers people who have been denied health insurance coverage because of pre-existing conditions.

www.healthcare.ca.gov

#### Health Insurance

The California Department of Insurance has a variety of consumer information guides on health insurance topics. For information, contact the Department.

www.insurance.ca.gov 800.927.HELP or 800.927.4357 TDD 800.482.4833

## Department of Insurance Consumer Services Division

300 South Spring St., South Tower Los Angeles, CA 90013

#### **Health Plans**

See Health & Medical Care.

## **Healthy Families**

Healthy Families is low-cost health insurance plan for children and teens in California. It provides health, dental, and vision care coverage to children who do not have insurance and do not qualify for free Medi-Cal. Information is available online or by phone.

www.healthyfamilies.ca.gov 800.880.5305

#### **Homeowners Insurance**

Homeowners insurance is a package policy consisting of coverage for a house and its contents, additional living expenses, personal liability claims against the policyholder, and medical payments to others. Contact the California Department of Insurance for consumer information guides and assistance, or to file a complaint.

www.insurance.ca.gov 800.927.HELP or 800.927.4357 TDD 800.482.4833

#### Department of Insurance

Consumer Services Division 300 South Spring St., South Tower Los Angeles, CA 90013

#### Life Insurance

Contact the California Department of Insurance for consumer information guides and assistance on life insurance, or to file a complaint.

www.insurance.ca.gov 800.927.HELP or 800.927.4357 TDD 800.482.4833

## Department of Insurance

Consumer Services Division 300 South Spring St., South Tower Los Angeles, CA 90013

## **Long-Term Care Insurance**

Long-term care insurance is designed to cover some of the costs of assistance you may need for "activities of daily living" such as bathing, dressing, or moving from a bed to a chair. The California Department of Insurance has extensive consumer information on long-term care insurance, including a consumer rate guide that explains the types of benefits and policies. www.insurance.ca.gov

800.927.HELP or 800.927.4357 TDD 800.482.4833

#### Department of Insurance

Consumer Services Division 300 South Spring St., South Tower Los Angeles, CA 90013

The California Partnership for Long-Term Care has information for consumers. www.dhcs.ca.gov/services/ltc/Pages/CPLTC.aspx 916.552.8990

California Department of Health Care Services California Partnership for Long-Term Care Mail Stop 4100 P.O. Box 997413 Sacramento, CA 95899-7413

If you have questions about long-term care insurance, you can get personal assistance from the State's Health Insurance Counseling and Advocacy Program (HICAP). Independent counselors from HICAP can explain how long-term care insurance works, and help you compare benefits and features of several policies. HICAP services are free, and counselors do not sell, recommend, or endorse any insurance product or company. Call to make an appointment with a counselor.

800.434.0222

The National Clearinghouse for Long-Term Care Information has a wide range of information to help consumers understand, plan for, and pay for long-term care. Materials are available online. www.longtermcare.gov

Free publication: Taking Care of Tomorrow, A Consumers Guide to Long-Term Care is available from the California Department of Aging. Download a copy from the Web site. www.aging.ca.gov

A Shopper's Guide to Long-Term Care
Insurance, from the National Association of
Insurance Commissioners, is available from the
California Department of Insurance.
800.927.HELP or
800.927.4357

#### Medi-Cal

See Social Services.

#### **Medicare**

Medicare is a Federal healthcare program that covers most people age 65 or older, some people younger than 65 with disabilities, and people with end-stage renal disease. General information about the program and benefits (including prescription drug coverage) is available online or by phone.

800.MEDICARE or 800.633.4227 www.medicare.gov

California Health Advocates has impartial information about Medicare benefits (including Medicare Supplement programs) for California residents.

www.cahealthadvocates.org

Free, personal assistance with Medicare or other health care issues is available from the State's Health Insurance Counseling and Advocacy Program (HICAP). Services are available throughout the State. Counselors can make house calls for the home-bound.

800.434.0222

### **Pet Health Insurance**

See Pets and Other Animals.

# **Tenants (Renters) Insurance**

Tenants (renters) insurance is for people who live in rental housing. It covers the loss of personal property and may include liability and medical payments coverage. More information is available from the Department of Insurance.

www.insurance.ca.gov 800.927.HELP or 800.927.4357 TDD 800.482.4833

#### Department of Insurance

Consumer Services Division 300 South Spring St., South Tower Los Angeles, CA 90013

# **Title Insurance**

Title insurance protects against losses resulting from various types of defects that may exist in the title of a piece of real property. Both buyers and sellers in a real estate transaction usually need title insurance. For information, contact the Department of Insurance.

www.insurance.ca.gov 800.927.HELP or 800.927.4357 TDD 800.482.4833

#### Department of Insurance

Consumer Services Division 300 South Spring St., South Tower Los Angeles, CA 90013

The California Land Title Assocation has a Web site to help consumers find title insurance and compare title companies and rates. www.clta.titlewizard.com/default.aspx

#### **Travel Insurance**

Travel insurance, also known as trip insurance, can cover a range of situations, including trip cancellation, medical emergencies, lost baggage, and trip interruption. Some travel agencies offer policies, or you can purchase one on your own.

The U.S. Travel Insurance Association, which represents travel insurance organizations, has tips on how to shop for travel insurance. www.ustia.org 800.224.6164



# **LEGAL MATTERS**

#### **Advance Health Care Directive**

See Health and Medical Care.

#### **Arbitration/Mediation**

See Introduction

#### **Bail Bonds**

Bail bonds are issued by bail agents, and bail agents are licensed by the California Department of Insurance. For more information or to file a complaint, contact the Department of Insurance. www.insurance.ca.gov

800.927.HELP or 800.927.4357 TDD 800.482.4833

### Department of Insurance

Consumer Services Division 300 South Spring St., South Tower Los Angeles, CA 90013

# **Birth Certificates**

Birth certificates for people born in California are kept by the county the person was born in and by the State. More information is available from the California Department of Public Health. www.cdph.ca.gov 916.445.2684

# California Department of Public Health Office of Vital Records MS 5103

P.O. Box 997410 Sacramento, CA 95899-7410

Tip: Links to county offices are on the California Department of Public Health's Web site.

# **Court Reporters**

The Court Reporters Board of California licenses and regulates court reporters in California. For information on court reporters, to check a license, or to file a complaint, contact the Board. www.courtreportersboard.ca.gov 916.263.3660

#### Court Reporters Board of California

2535 Capitol Oaks Drive, Suite 230 Sacramento, CA 95833

#### **Courts**

For addresses of courts near you, consult your local telephone book. The Judicial Council of California's Web site has details about State courts and contact information.

www.courtinfo.ca.gov

#### **Death Certificates**

Death certificates for people who died in California are kept by the county the person died in and by the State. More information is available from the California Department of Public Health. www.cdph.ca.gov 916.445.2684

# California Department of Public Health

Office of Vital Records MS 5103 P.O. Box 997410 Sacramento, CA 95899-7410

Tip: Links to county offices are on the California Department of Public Health's Web site.

### **Divorce Records**

For information on obtaining copies of divorce records, contact the Superior Court in the county where the divorce was filed. See your phone directory for court offices in your area. The Judicial Council of California's Web site has locations, phone numbers, and Web sites for California Superior Courts.

www.courtinfo.ca.gov

# **Domestic Partnerships**

Domestic partnerships are registered with the California Secretary of State's Office. Among the requirements for domestic partnerships are that the partners are in a committed same-sex relationship or in a committed opposite-sex relationship in which one partner is at least 62 years old, and that they share a common residence. Application forms and additional details are available from the Secretary of State's Office.

www.sos.ca.gov/dpregistry 916.653.3984

# Secretary of State

Domestic Partnerships P.O. Box 942877 Sacramento, CA 94277-0001

### **Firearms**

The California Department of Justice's Bureau of Firearms oversees the manufacture, sales, ownership, safety training, and transfer of firearms. More information is available from the Bureau. www.ag.ca.gov/firearms

# **Identity Theft**

The California Office of Privacy Protection has information sheets and resources on identity theft, including fact sheets on California Identity Theft Victim's Rights.

www.privacy.ca.gov 866.785.9663 or 916.651.1086

The Federal Trade Commission has a Web site with links to resources and information about preventing identity theft and what to do if your personal information has been stolen. See Introduction at the beginning of this Guide for more tips.

www.ftc.gov

# **Immigration**

U.S. Citizenship and Immigration Services (USCIS) has information on immigration and citizenship available online or by phone. Many immigration forms can be filed online.

www.uscis.gov 800.375.5283 (English or Spanish) TDD 800.767.1833

U.S. Citizenship and Immigration Services has several offices in California. Appointments are needed for many services. Go online to schedule an appointment.

http://infopass.uscis.gov/

# Lawyers

Finding a lawyer; see Introduction.

# **Marriage Licenses**

Marriage licenses for people married in California are kept by the county where the marriage took place in and by the State. A marriage license may be obtained from the county clerk's office in any California county, but it must be returned to the same county. More information about marriage licenses is available from the State Department of Public Health, Office of Vital Records.

# 916.445.2684

# California Department of Public Health

Office of Vital Records MS 5103 P.O. Box 997410 Sacramento, CA 95899-7410

For information on obtaining copies of county marriage records, consult your phone directory for county offices in your area.

# **Next of Kin Registry**

See Crime and Safety.

# **Privacy Protection**

See Introduction.

#### **Small Claims Court**

See Introduction.



# MENTAL HEALTH

# **County Mental Health Services**

Outpatient services are provided through county agencies statewide. Consult your phone book under County Government or visit the State Department of Mental Health Web site. www.dmh.ca.gov

# **Educational Psychologists**

The Department of Consumer Affairs' Board of Behavioral Sciences licenses and regulates licensed educational psychologists. For more information, to check a license, or file a complaint, contact the Board.

www.bbs.ca.gov 916.574.7830

#### **Board of Behavioral Sciences**

1625 North Market Blvd.. Suite S-200 Sacramento, CA 95834

# **Licensed Clinical Social Workers**

The California Department of Consumer Affairs' Board of Behavioral Sciences licenses and requlates licensed clinical social workers. For more information, to check a license, or file a complaint, contact the Board.

www.bbs.ca.gov 916.574.7830

#### **Board of Behavioral Sciences**

1625 North Market Blvd., Suite S-200 Sacramento, CA 95834

# **Marriage and Family Therapists**

The California Department of Consumer Affairs' Board of Behavioral Sciences licenses and regulates marriage and family therapists. For more information, to check a license, or file a complaint, contact the Board.

www.bbs.ca.gov 916.574.7830

#### **Board of Behavioral Sciences**

1625 North Market Blvd., Suite S-200 Sacramento, CA 95834

Free Publication: Self Empowerment: Choosing a Mental Health Professional in California. View it online or call to have a copy mailed to you. www.bbs.ca.gov 800.952.5210

#### **Mental Health Resources**

The California Department of Mental Health has information for consumers seeking mental health services, including a list of crisis hotlines.

www.dmh.ca.gov 800.896.4042 or 916.654.2309

#### Department of Mental Health

Office of Community and Consumer Relations 1600 9th St., Room 151 Sacramento, CA 95814

# **Psychiatric technicians**

Psychiatric technicians practice under a physician, psychologist, registered nurse, social worker, or other related professional. They work at State hospitals, day treatment centers, and residential care facilities. They are licensed and regulated by the Board of Vocational Nursing and Psychiatric Technicians.

www.bvnpt.ca.gov 916.263.7800

Board of Vocational Nursing and Psychiatric Technicians 2535 Capitol Oaks Drive, Suite 205 Sacramento, CA 95833

# **Psychiatrists**

Psychiatrists are medical doctors licensed by the Medical Board of California. For information on verifying a license or filing a complaint, see the Health section, under Doctors.

# **Psychologists**

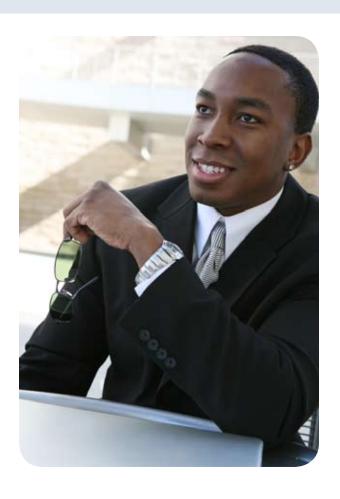
866.503.3221

The California Board of Psychology licenses and regulates psychologists (except educational psychologists), psychological assistants, and registered psychologists. For more information or to check a license, contact the Board. www.psychboard.ca.gov

Board of Psychology 2005 Evergreen St., Suite 1400 Sacramento, CA 95815-3831

Free Publication: For your Peace of Mind: Guide to Psychological Services is available in English, Spanish, Chinese, Korean, Vietnamese, and Russian. View it online or call to have a copy mailed to you.

www.psychboard.ca.gov
866.503.3221





# **MONEY**

# Accountants

The California Board of Accountancy licenses and regulates certified public accountants, public accountants, accountancy corporations, and partnerships. For more information, to check a license, or to file a complaint, contact the Board. www.dca.ca.gov/cba 916.263.3680

# California Board of Accountancy

2000 Evergreen St., Suite 250 Sacramento, CA 95815-3832

# **Annuities**

See Insurance

# Banks, Savings and Loans, Credit Unions

The California Department of Financial Institutions licenses and supervises the operations of State-regulated financial institutions such as banks, credit unions, industrial banks, trust companies, and offices of foreign banks. For more information, contact the Department of Financial Institutions.

ww.dfi.ca.gov 800.622.0620 consumer@dfi.ca.gov

# Department of Financial Institutions

Attention: Consumer Information Desk 1810 13th St. Sacramento CA 95811

The National Credit Union Administration (NCUA) is the Federal agency that charters, supervises and insures savings in Federal credit unions across the country. For more information or to file a complaint, contact NCUA. www.ncua.gov

#### **National Credit Union Administration**

1775 Duke St. Alexandria, VA 22314-3428

800.755.1030

The Office of the Comptroller of the Currency, part of the U.S. Treasury Department, has information and handles complaints about national banks.

www.helpwithmybank.gov 800.613.6743 Customer.Assistance@occ.treas.gov

# **OCC Customer Assistance Group**

1301 McKinney St., Ste. 3450 Houston, TX 77010

The U.S. Office of Thrift Supervision has information and handles complaints about national savings associations and their holding companies.

www.ots.treas.gov 800.842.6929

Consumer.Complaint@ots.treas.gov

# Office of Thrift Supervision

1700 G St., NW Washington, DC 20552

# **College Financial Aid**

See Education.

# **Commodity Futures Trading**

The Commodity Futures Trading Commission regulates the activities of commodity exchange members, public brokerage houses (futures commission merchants), commission-registered futures sales people, commodity trading advisers, and commodity pool operators. For more information, contact the Commission.

www.cftc.gov 866.366.2382

### Commodity Futures Trading Commission

3 Lafayette Centre 1155 21st St., NW Washington, D.C. 20581

#### Credit

The U.S. Federal Trade Commission has information online about building, maintaining, and improving your credit.

www.ftc.gov/gettingcredit/

# **Credit Counseling**

State law requires credit counseling organizations that pay debts on your behalf – such as part of a debt management or a debt settlement plan – to be licensed by the Department of Corporations. Qualifying nonprofit organizations may be exempt from the licensing requirements. Credit counselors who do not pay your debts or otherwise handle your money do not need to be licensed by the State. To check a license or obtain more information, contact the California Department of Corporations.

www.corp.ca.gov 800.ASK.CORP or 800.275.2677

Organizations providing credit counseling under Federal bankruptcy law must be approved by the U.S. Trustee Program. A list of Federally approved credit counseling agencies is available online. www.usdoj.gov/ust/eo/bapcpa/ccde/cc\_approved. htm

**Free publication:** Facts for Consumers, from the Federal Trade Commission, is available online. www.ftc.gov/bcp/edu/pubs/consumer/credit/cre26. shtm

Consumer Credit Counseling Service is a nonprofit organization that provides counseling and education. It helps families and individuals establish budgets and set up debt repayment schedules. Services are available online, by phone, or in person at offices throughout the State.

www.moneymanagement.org 866.889.9347

DebtAdvice.org is a Web site designed to help consumers understand the wise use of credit and locate a trained, certified counselor. DebtAdvice. org is a service provided by the members of the National Foundation for Credit Counseling, most of which are known as Consumer Credit Counseling Service.

www.DebtAdvice.org 800.388.2227

# **Credit Reports**

Consumers can request a free credit report once every 12 months from each of the nationwide consumer credit reporting companies, Equifax, Experian, and TransUnion. For information on obtaining a free copy of your credit report, go online or call. www.annualcreditreport.com 877.322.8228

# The three nationwide credit reporting companies are:

- Equifax Credit Information Services 800.685.1111 www.equifax.com
- Experian 888.397.3742 www.experian.com
- TransUnion Corporation 800.916.8800 www.transunion.com

The California Office of the Attorney General has information on how to correct an error on your credit report.

http://ag.ca.gov/consumers/general.php 800.952.5225

The Federal Trade Commission has information. for consumers on how to obtain a free credit reports and tips on avoiding "imposter" Web sites. www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34. shtm

Tip: The FTC reminds consumers that only one Web site is authorized to fill orders for the free annual credit report you are entitled to under law — www.annualcreditreport.com.

#### **Debt Collectors**

The Federal Trade Commission has information on consumer's rights under the Fair Debt Collection Act.

www.ftc.gov 877.FTC.HELP or 877.382.4357

The California Attorney General's Office has information on what to do if you believe you are being harassed by a collection agency. http://ag.ca.gov/consumers/general.php 800.952.5225

Free publication: What To Do If You Receive a Demand for Payment From a Creditor or Debt Collection Agency is available from the Department of Consumer Affairs. View the publication online or call to have a copy mailed to you. www.dca.ca.gov/publications/legal\_guides/index. shtml

866.320.8652

### **Enrolled Agents**

Enrolled agents prepare State and Federal taxes and are recognized by the Internal Revenue Service. More information is available online. www.irs.gov/taxpros/agents

You can locate an enrolled agent near you through the National Association of Enrolled Agents. www.naea.org 800.424.4339

# **Exchanging Currency**

Currency exchange rates vary considerably from place to place and day to day. Banks and other legal money changers usually offer the best rates. Many travel agents have information on where to exchange money before you leave the United States. Check the Yellow Pages of your phone directory for currency exchange locations.

Tip: Exchange a small amount of money before you leave home, so that you can avoid exchanging currency at the airport, where rates may be higher.

#### **Fiduciaries**

The Professional Fiduciaries Bureau licenses and regulates private fiduciaries, including conservators, guardians, trustees, and agents under durable power of attorney who handle healthcare and financial matters for adults who cannot handle their own affairs. For licensing information, contact the Bureau.

www.fiduciary.ca.gov 916.574.7340

#### Professional Fiduciaries Bureau

1625 North Market Blvd., Suite S-208 Sacramento, CA 95834

#### **Finance Companies**

Finance companies and many mortgage bankers are regulated by the California Department of Corporations. For more information or to file a complaint go online or call.

www.corp.ca.gov 800.ASK.CORP or 800.275.2677

#### **Financial Planners**

The Department of Corporations has information on how to check out your financial planner or investment advisor.

www.corp.ca.gov 800.ASK.CORP or 800.275.2677

# **Home-Buying Assistance**

The California Housing Finance Agency (CalHFA) helps people in certain income groups purchase their first home. Additional information on loans, other services, and eligibility is available online or by phone.

www.calhfa.ca.gov 877.9.CalHFA or 877.922.5432

#### **Home and Foreclosure**

California's Consumer Home Mortgage Information Web site has information and links to assist homeowners who are having difficulties making their loan payments.

www.yourhome.ca.gov www.sucasa.ca.gov (Spanish)

The U.S. Department of Housing and Urban Development offers information and advice on how you can avoid foreclosure. www.hud.gov/foreclosure

The nonprofit Homeownership Preservation Foundation offers help to homeowners who are struggling financially and at risk of losing their homes. Assistance is available at no charge online or by phone.

www.995hope.org 888.995.HOPE or 888.995.4673

# **Home Mortgages**

The California Department of Real Estate has information on home loans and mortgages, including a guide for first-time homebuyers. Publications are available online.

www.dre.ca.gov

# **Military Servicemembers and Veterans**

Troops Against Predatory Scams (TAP\$) is a California program for servicemembers and their families to help them avoid financial scams. For information, complaints, and a free copy of the Department of Corporations' publication *Protect Youself and Your Family From Financial Fraud*,

go online or call. www.corp.ca.gov 866.ASK.CORP 866.275.2677 or TDD 800.735.2922

Mililitary servicemembers and veterans may be eligible for CalVet Home Loans, which offer below-market interest rates with little or no down payment. Cal-Vet has offices throughout the State. For application forms, information on eligibility, and office locations, contact CalVet Home Loans.

www.cdva.ca.gov 800.952.LOAN or 800.952.5626

# Money Orders, Traveler's Checks, and Money Transmitters

The California Department of Financial Institutions (DFI) is responsible for licensing and supervising issuers of traveler's checks and money orders, and transmitters of money abroad. For information, contact DFI.

www.dfi.ca.gov/consumer consumer@dfi.ca.gov 800.622.0620

#### Department of Financial Institutions

Attention: Consumer Information Desk 1810 13th St. Sacramento CA 95814

# **Payday Loans**

Payday or cash advance lenders must be licensed by the Department of Corporations. To verify a license or file a complaint, contact the Department.

www.corp.ca.gov 866.ASK.CORP or 866.275-2677 TDD 800.735.2922

Payday loans often come with high interest rates. It is not uncommon to see a monthly interest rate of 25 percent, which equals 300 percent annual percentage rate (APR). More information on payday loans is available from the Center for Responsible Lending. www.responsiblelending.org

#### Center for Responsible Lending

1330 Broadway, Suite 604 Oakland, CA 94612

#### **Privacy Protection**

See Introduction.

510.379.5500

#### **Refund Anticipation Loan**

These are one- to two-week loans offered by tax preparers that allow you to borrow against your tax refund. Consumer groups say the loans come with interest charges that are equivalent to an annual percentage rate (APR) of 100 percent or more

### **Reverse Mortgages**

By law, a reverse mortgage is available only to homeowners 62 years of age or older.

The National Reverse Mortgage Lenders Association has publications and information on its Web site for consumers who want to learn more about reverse mortgages. The site also has a link to lenders.

www.reversemortgage.org.

The State Department of Real Estate has a consumer guide to reverse mortgages. Find it online. www.dre.ca.gov/pdf\_docs/reverse.pdf.

Free publication: AARP has a free booklet titled Home Made Money: A Consumer's Guide to Reverse Mortgages. View it online or call to obtain a copy. www.aarp.org 800.209.8085

#### **Seniors and Investment Fraud**

Seniors Against Investment Fraud (SAIF) is a statewide program to help seniors avoid investment or telemarketing fraud. For inquiries, complaints, or requests for presentations, contact the Department of Corporations.

www.corp.ca.gov 866.ASK.CORP or 866.275.2677 TDD 800.735.2922

**Free publication:** Go online or call for a copy of Protect Yourself From Investment Fraud from the Department of Corporations. www.corp.ca.gov 866.ASK.CORP, 866.275.2677 TDD 800.735.2922

# Stocks, Bonds, and Mutual Funds

Complaints about a stockbroker may be filed with the U.S. Securities and Exchange Commission You can research individual brokers or firms online.

www.sec.gov 800.SEC.0330 or 202.551.6551

# Securities and Exchange Commission Office of Investor Education and Assistance

450 5th St., NW, Mail Stop 11-2 Washington, D.C. 20549

The National Association of Securities Dealers (NASD) has a searchable database of information on securities dealers. Go online or call for information

www.nasdbrokercheck.com 800.289.9999

The National Association of Securities Dealers (NASD) monitors all trading on Nasdaq and selected global markets. You can submit a complaint about an NASD securities dealer online or by mail. www.nasd.com

### **NASD Investor Complaint Center**

1735 K ST., NW Washington, D.C. 20006-1506

The Nasdaq computerized trading system has a variety of investor tools on its Web site. www.nasdaq.com

#### **Tax Preparers**

Individuals who prepare Federal or State tax returns in California for a fee, or assist in preparing returns, must register with the California Tax Education Council and meet other requirements. Contact the Council for more information.

www.ctec.org 877.850.2832

#### California Tax Education Council

P.O. Box 2890 Sacramento, CA 95812-2890

#### **Vehicle Loans**

The Federal Trade Commission has information to help consumers understand vehicle financing. www.ftc.gov

BankRate.com has online information to help you compare auto loan rates, calculate payments, and other tasks.

www.bankrate.com

Consumer Reports has tips on shopping for a loan and alternatives to financing.

www.consumerreports.org

#### **Vehicle Title Loans**

Also called "pink slip" loans. In this type of loan, you turn over title of your car in exchange for a short-term loan. Consumer groups advise against these loans because they often come with high interest rates. It is not uncommon to see a monthly interest rate of 25 percent, which equals 300 percent Annual Percentage Rate (APR). The loans are for more than \$2,500, which makes them exempt from California's predatory lending laws. More information on car title loans is available from the Center for Responsible Lending. www.responsiblelending.org 510.379.5500

#### Center for Responsible Lending

1330 Broadway, Suite 604 Oakland, CA 94612



# PERSONAL APPEARANCE

#### **Barbers**

The Board of Barbering and Cosmetology licenses and regulates barbers and barbershops. Contact the Board for more information, to check a license, or to file a complaint. www.barbercosmo.ca.gov 800.952.5210

# Board of Barbering and Cosmetology

2420 Del Paso Road, Suite 100 Sacramento, CA 95834

# **Chemical Hair Processing**

Only licensed cosmetologists in a licensed shop can perform services such as waving, straightening, lightening, or coloring hair for a fee.

#### Board of Barbering and Cosmetology

2420 Del Paso Road, Suite 100 Sacramento, CA 95834

# **Clothing Care**

The U.S. Federal Trade Commission (FTC) requires care labels on all clothing except garments made primarily of suede or leather, footwear, gloves, or hats. Although the FTC cannot resolve a consumer's individual problem. the FTC wants to hear from consumers if garments have no care label attached (include the name and address of the store and the manufacturer). For more information, go online or call.

www.ftc.gov 877.382.4357

# **Clothing Flammability**

Flammability safety standards for children's clothing are enforced by the U.S. Consumer Product Safety Commission. For questions, concerns, or to report a safety issue, go online or call.

www.cpsc.gov 800.638.2772

# Cosmetologists

The Board of Barbering and Cosmetology licenses and regulates cosmetologists. For more information, to check a license, or to file a complaint, contact the Board.

www.barbercosmo.ca.gov 800.952.5210

### Board of Barbering and Cosmetology

2420 Del Paso Road, Suite 100 Sacramento, CA 95834

Free publication: Consumer Guide to Barbering and Cosmetology Services, a booklet from the Board of Barbering and Cosmetology is available online. Call to have a copy mailed to you. Copies are available in English, Spanish, and Vietnamese.

www.barbercosmo.ca.gov 800.952.5210

#### **Cosmetics**

Consumers who have a bad reaction to face paint, novelty makeup, or any other cosmetic product can report it online or by phone to the nearest district office of the U.S. Food and Drug Administration (FDA).

www.fda.gov 510.337.6741 (Northern California) 949.608.3530 (Southern California)

# **Dry Cleaners**

Dry cleaners are not regulated by any State agency. Consumers with a complaint may be able to seek resolution through the Better Business Bureau, or the small claims court. More information is available from the California Dry Cleaners Association.

www.calcleaners.com 916.239.4070

#### California Cleaners Association

2520 Venture Oaks Way, Suite 150 Sacramento, CA 95833

The California Air Rescources Board has information on environmental regulations relating to cleaning products used by dry cleaners. www.arb.ca.gov/toxics/dryclean/dryclean.htm

### **Electrolysis**

The Board of Barbering and Cosmetology licenses and regulates electrologists, who remove unwanted facial or body hair with a tiny electrical probe. For more information, to check a license, or to file a complaint, contact the Board. www.barbercosmo.ca.gov

www.barbercosmo.ca.gov 800.952.5210

# Board of Barbering and Cosmetology

2420 Del Paso Road, Suite 100

Sacramento, CA 95834

#### **Estheticians**

The Board of Barbering and Cosmetology licenses and regulates estheticians, who give facials, apply makeup, give skin care, or perform other specific services. For more information, to check a license, or to file a complaint, contact the Board. www.barbercosmo.ca.gov 800.952.5210

# Board of Barbering and Cosmetology

2420 Del Paso Road, Suite 100 Sacramento, CA 95834

# **Hairstylists**

The Board of Barbering and Cosmetology licenses and regulates hairstylists and salons. For more information, to check a license, or to file a complaint, contact the Board. www.barbercosmo.ca.gov

800.952.5210

# Board of Barbering and Cosmetology

2420 Del Paso Road, Suite 100 Sacramento, CA 95834

#### **Laser Hair Removal**

The use of a laser or intense pulse light device to remove unwanted hair on the face or body must be done by a licensed physician, or by a physician assistant or registered nurse under a physician's supervision, according to the Medical Board of California. For information or to file a complaint, contact the Medical Board.

www.mbc.ca.gov 800.633.2322 or 916.263.2424 or write to:

# Medical Board of California

Central Complaint Unit 2005 Evergreen St., Suite 1200

Sacramento, CA 95815

#### Manicure/Pedicure

The Board of Barbering and Cosmetology licenses and regulates manicurists and nail salons. For more information, to check a license, or to file a complaint, contact the Board. www.barbercosmo.ca.gov

800.952.5210

#### Board of Barbering and Cosmetology

2420 Del Paso Road, Suite 100 Sacramento, CA 95834

Free Publication: Whirlpool Footspa Safety Fact *Sheet* is available online at www.barbercosmo.ca.gov

# **Medical Spas**

Certain procedures, such as Botox and collagen injections, laser hair removal, chemical facial peels, laser treatment of leg veins, and microdermabrasion, must be performed only by licensed medical personnel such as doctors or nurses. For more information about the role of doctors and nurses in providing medical spa services, visit the Web site of the Medical Board of California. Click on "Consumers." www.mbc.ca.gov

#### **Tattoos and Permanent Makeup**

Practitioners who apply tattoos or permanent makeup must register with their county health department and comply with sanitation standards from the California Department of Public Health. It is against the law to apply a tattoo to a person under 18. The communicable disease office of your county's health department will investigate complaints of unsanitary conditions. Check your local phone book under "County Government" for contact information.

Tip: For guidance on how to avoid Hepatitis C when getting a tattoo or piercing, go online to www.BeSmartWithBodyArt.org.

# **Piercing**

Practitioners must register with their county health department and comply with sanitation standards adopted by the California Department of Public Health. A person who pierces only the ear lobe may be exempt from some of these requirements. The communicable disease office of your county's health department has more information and may investigate complaints of unsanitary conditions. Check your local phone book under County Government for contact information.

# **Tanning Salons**

Tanning salons are not regulated by any State agency. However, State law prohibits anyone under 14 years of age from using tanning beds in salons, tanning parlors, and spas. For minors ages 14 to 18, a parent must sign a consent form in person.





# PETS AND OTHER ANIMALS

### **Animal Control**

Animal control services are provided by city or county governments. Check your phone directory for offices in your area. These offices also have information on pet adoptions, low-cost vaccination clinics, lost or found animals, pet licenses, identification microchips, and more.

# **Disaster Preparedness for Pets**

BePreparedCalifornia, a Web site from the California Department of Health Services, has disaster planning tips for pet owners. If you have to leave your home, officials recommend that you take your pets with you. Most emergency shelters will not take pets, so you'll need to make other arrangements for their care. The Web site has advice an how to set up emergency care for your pets, and other resources.

www.BePreparedCalifornia.ca.gov 916.650.6416

The Governor's Office of Emergency Services has information on disaster preparedness for pets. www.oes.ca.gov 800.550.5234

The California Department of Food and Agriculture has information on disaster preparedness for domestic pets, livestock, birds, and horses. www.cdfa.ca.gov 916.654.1447

#### **Exotic or Wild Animals**

Keep Me Wild, a campaign by the State Department of Fish and Game (DFG), offers tips on living safely near deer, coyotes, and mountain lions, and advice on what to do if you encounter one of these animals.

www.KeepMeWild.org 916.653.6420

The DFG also has information on what to do about nuisance, injured, or dangerous wildlife. DFG issues permits to independent facilities for wildlife rehabilitation and DFG urges consumers to consult a nearby facility before removing an animal from the wild. Names of facilities are or on the DFG Web site.

www.dfg.ca.gov

#### **Ferrets**

Under State law, domestic ferrets cannot be imported or kept as pets in California. More information about State law regarding ferrets is available from the California Department of Fish and Game.

www.dfg.ca.gov 916.445.0411

# **Guide Dogs for the Blind**

The Board of Guide Dogs for the Blind licenses and regulates schools and people in California who train and supply guide dogs for the blind. The Board also offers advice and mediation services in cases of discrimination against guide dog users. For more information, contact the Board.

www.guidedogboard.ca.gov 916.574.7825

#### Board of Guide Dogs for the Blind

1625 North Market Blvd., Suite S-202 Sacramento, CA 95834

#### **Lost Pets**

Many city or county entities operate animal shelters where lost pets may be located. Private shelters are often sponsored by the American Society for the Prevention of Cruelty to Animals (ASPCA) or breed rescue groups. Visit the APSCA Web site for a list of area chapters, or check your local phone directory for animal shelters in your area. www.aspca.org

# **Pet Adoptions**

Many cities or counties operate animal shelters that offer animals for adoption. Other sources of information on shelters and animal adoption include:

- American Society for the Prevention of Cruelty to Animals www.aspca.org
- 1-800-Save-a-Pet www.adoptapet.com 800.728.3273
- Petfinders.org www.petfinders.org

#### **Pet Food**

Complaints about tainted pet food and pet treats may be submitted to the U.S. Food and Drug Administration. Complaints may be filed online. www.fda.gov 510.337.6741 Northern California 949.608.3530 Southern California

#### **Pet Groomers and Kennels**

Pet groomers and kennels fall under local jurisdiction. Consumers may contact their local Better Business Bureau for a record of complaints before doing business with a specific groomer or kennel.

#### Pet Health Insurance

Pet insurance can help cover the cost of your pet's veterinary care. In most cases, you take your pet to any licensed veterinarian for care, pay the bill, and then file a claim with the insurance company for reimbursement. Insurance premiums and coverage vary. Consumers should examine policy documents carefully before signing up.

# **Pet Loss Support**

The Center for Companion Animal Health at the University of California, Davis School of Veterinary Medicine, sponsors a pet loss support hotline and Web site. www.vetmed.ucdavis.edu/petloss/Index.htm 800.565.1526

Some local chapters of the American Society for the Prevention of Cruelty to Animals (ASPCA) sponsor support groups for people whose pets have died. A list of area chapters can be found online

www.aspca.org

The American Veterinary Medical Association has information on pet loss and related other topics.

www.avma.org/care4pets

# **Spay and Neuter**

Local animal shelters and veterinarians have information on spaying and neutering your dog or cat. Spay USA has information on more than 900 affordable sterilization programs for dogs and cats.

www.spayusa.org 800.248.SPAY or 800.248.7729

# **Veterinary Care**

The Veterinary Medical Board licenses and regulates veterinarians, registered veterinary technicians, and veterinary hospitals. For more information, to check licenses or registration, or to file a complaint, contact the Board.

www.vmb.ca.gov 916.263.2610

#### Veterinary Medical Board

2005 Evergreen St., Suite 2250 Sacramento, CA 95815-3831

Free Publication: Protect Your Pet: Know Your Veterinary Healthcare Team. View it online or call to have a copy mailed to you.
www.vmb.ca.gov
866.320.8652

The California Veterinary Medical Association Web site has information on finding a veterinarian, caring for your pet, and other related topics.

www.ltsAboutPets.net



# RECREATION

# **Amusement Park Rides**

The State Department of Industrial Relations' Division of Occupational Health and Safety Unit is responsible for inspecting temporary or permanent amusement park rides.

www.dir.ca.gov/dosh

# There are two amusement ride district offices in California:

Northern California Amusement Ride Office 2424 Arden Way, Suite 340 Sacramento, CA 95825 916.263.3511

Southern California Amusement Ride Office 2000 E. McFadden Ave., Suite 210 Santa Ana, CA 92705 714.567.7211

# **Bicycles**

See Travel and Transportation.

# **Boating**

The California Department of Boating and Waterways has a variety of information on boating. Free publications and educational materials cover access to the recreational waterways of California. as well as boating rules and safety.

www.dbw.ca.gov 888.326.2822

#### Department of Boating and Waterways

2000 Evergreen St., Suite 100 Sacramento, CA 95815-3888

# Free publication: ABCs of the California Boating

Law explains State boating laws and regulations. View a copy online or call to have one mailed

www.dbw.ca.gov 888.326.2822

The U.S. Coast Guard has information and publications, plus other tools to help promote boating safety. Materials are available online.

www.uscqboating.org

Information on the U.S. Coast Guard free vessel safety check program is available online. www.vesselsafetycheck.org

The National Safe Boating Council has numerous publications and resources on safe boating. www.safeboatingcouncil.org 703.361.4294

# National Safe Boating Council

P.O. Box 509 Bristow, VA 20136

# **Boat Registration**

All amphibious vehicles, houseboats, motorboats, motorized sailboats, and sailboats over eight feet long without U.S. Coast Guard marine certificates, must be registered with the California Department of Motor Vehicles. Documents needed when selling or purchasing a registered boat are available online.

www.dmv.ca.gov/boatsinfo/boatreg.htm

#### **Boat Taxes**

Vessels registered in California are assessed property taxes by the county tax collector where the vessel is stored or moored. Contact the appropriate county tax collector if you do not receive your tax bill.

# **Camping**

California State Parks has maps and information about campgrounds, hiking trails, and more. Campsite reservations can be made online. www.parks.ca.gov

800.777.0369

Information about camping in Federal forests and parks is available online.

www.recreation.gov

# **Hunting and Fishing**

The Department of Fish and Game issues hunting and fishing licenses, which are sold throughout the State at sporting goods stores, markets, and drug stores. To find a location near you, go online

www.dfg.ca.gov/licensing/index.html 916.928.5805

Information on hunting and fishing on Federal lands is available online.

www.recreation.gov

#### **Motorhomes and Recreational Vehicles**

The common Class C license issued by the State Department of Motor Vehicles is sufficient for driving most motorhomes and recreational vehicles. If your motorhome or RV is between 40 and 45 feet long, a noncommercial Class B driver license may be required, and there may be restrictions on the roads you can use.

# For information on Class B driver licenses: www.dmv.ca.gov

For information on 45-foot motorhomes and State roads:

www.dot.ca.gov/hq/traffops/trucks

# **Off-Highway Vehicles**

Information on registration requirements for off-highway vehicles, such as racing motorcycles, trail bikes, minibikes, dune buggies, all-terrain vehicles, and snowmobiles is available from the Department of Motor Vehicles.

www.dmv.ca.gov/vr/offhighway.htm 800.777.0133

California State Parks has off-highway vehicle parks throughout California. Locations, licensing requirements, noise restrictions, permits, and fees, are available online.

www.ohv.parks.ca.gov

Information about off-road vehicle use in Federal parks and national forests in California is available online.

www.recreation.gov

**Free publication:** A Guide to California's Off-Road Adventures is available online at www.ohv.parks.ca.gov.

#### **Parks**

"Find Recreation," a Web site created in partnership with the California State Parks and other organizations has information on public park and recreation lands throughout the State. The Web site has interactive maps that allow you to search for camping facilities, trails, and other recreation sites from neighborhood playgrounds to national parks all over California.

www. FindRecreation.parks.ca.gov

California State Parks has maps and information about campgrounds, hiking trails, and more. www.parks.ca.gov info@parks.ca.gov 800.777.0369

For Hearst Castle tours information, reservations, and tickets, go online or call. www.hearstcastle.com/tours/index.asp 800.444.4445

# Information about Federal lands is available online

www.recreation.gov

# **Playground Safety**

See Children. Teens.

# **Winter Sports**

See Sports.



# **SENIORS**

# **Adult Day Health Care**

Adult Day Health Care is a licensed, communitybased day care program providing a variety of health, therapeutic, and social services for seniors and adults with disabilities. Centers are licensed by the California Department of Public Health and certified for participation in the Medi-Cal Program by the California Department of Aging. More than 300 centers exist throughout the State. Go online or call to find a center near you.

www.aging.ca.gov/programs/adhc/default.asp 800.510.2020

# **Alzheimer's Disease**

The California Council of the Alzheimer's Association has information and resources for caregivers and others coping with Alzheimer's disease.

www.alz.org 800.272.3900 or 916.447.2731

# California Council of the Alzheimer's Association

921 11th St., Suite 601 Sacramento, CA 95814

The Alzheimer's Association CareFinder Web site has an online referral and resource database. www.alz.org/carefinder/index.asp

# **Area Agencies on Aging**

Area Agencies on Aging administer a variety of programs to assist seniors. The California Association of Area Agencies on Aging has links to local Area Agencies on Aging and other services for seniors.

www.c4a.info 800.510.2020

# **Benefits Check**

The National Council on Aging maintains a benefits checkup Web site to help older adults apply for benefits they may be entitled to. www.benefitscheckup.org

# **Convalescent Homes/Nursing Homes**

Convalescent homes (also called nursing homes) are licensed by the California Department of Public Health, which maintains Health Facilities Consumer Information System, an online directory with information on long-term care facilities and hospitals. Complaints can be filed online. http://hfcis.cdph.ca.gov 800.236.9747

Under a new State law, nursing homes in California are required to publicly display Federal ratings on their quality of care. The Centers for Medicare and Medicaid Services rates nursing homes nationwide on a scale of one to five stars. The ratings, which are also available online, cover health inspections, staffing, and quality measures.

www.medicare.gov/nhcompare/home.asp 800 MEDICARE 800.633.4227

# **Driving**

See Cars and Drivers.

#### Elder Abuse

Each county in California has an Adult Protective Services office to help adults over 65 who are unable to meet their own needs or are victims of abuse, neglect, or exploitation. Check your phone book under county government for the phone number of the office in your county. A list of offices throughout the State is available online from the Department of Social Services. www.dss.cahwnet.gov/pdf/apscolist.pdf

**Free publication**: Citizens Guide to Preventing and Reporting Elder Abuse offers guidance on ways seniors and their caretakers can identify the signs of elder abuse. The publication is available online.

http://ag.ca.gov/bmfea/pdfs/citizens\_guide.pdf

#### **Fiduciaries**

See Money.

# **Health Insurance Counseling**

The California Department of Aging's Health Insurance Counseling and Advocacy Program (HICAP) provides personalized counseling, community education, and outreach for Medicare beneficiaries and their families. Counselors can help you choose or enroll in a prescription drug plan, file Medicare claims, purchase long-term care insurance, and more. The advice is free and impartial. Call for more information or to schedule a private, confidential appointment with a counselor.

800.434.0222

www.aging.ca.gov/hicap

# **Hearing Aid Dispensers**

See Health.

# **Home Modifications and Home Safety**

The California Department of Aging has information on home modifications that can help seniors remain safe and independent in their homes. www.aging.ca.gov/resources/home\_housing/home\_safety\_and\_housing.asp 800.510.2020

# Housing

The U.S. Department of Housing and Urban Development has information on affordable senior housing.

www.hud.gov

The Eldercare Locator is a nationwide directory assistance service to help older persons and caregivers locate resources, including housing resources in your area.

www.eldercare.gov/Eldercare/Public/Home 800.677.1116

Area Agencies on Aging (AAA) have information on senior housing. Go online or call to find an AAA office in your area.

www.aging.ca.gov/local\_aaa/AAA\_listing.asp 800.510.2020

# **Identity Theft**

See Introduction.

# **In-Home Supportive Services**

In-Home Supportive Services may help pay for services provided to seniors so they can remain safely in their own homes. Income and other restrictions apply. A county social worker will interview seniors at their home to determine eligibility and need for services. Check your local phone directory under county government for your county's social services office.

# **Long-Term Care Insurance**

See Insurance

# **Long-Term Care Ombudsman**

The California State Long-Term Care Ombudsman Program investigates and tries to resolve complaints made by, or on behalf of, individual residents in long-term care facilities. These facilities include nursing homes, residential care facilities for the elderly, and assisted-living facilities. The program also maintains a crisis hotline. www.aging.ca.gov/programs/ombudsman.asp 800.231.4024

#### Medicare

See Insurance

#### **Nutrition Services**

Area Agencies on Aging (AAA) have information on food and nutrition services for seniors. Go online or call to find an AAA office in your area. www.aging.ca.gov/local\_aaa/AAA\_listing.asp 800.510.2020

# **Prescription Drugs**

See Health and Medical Care.

# **Retirement Homes**

You can find tips on how to select a retirement home (also known as board and care homes) and search for a facility on the California Department of Social Services' Community Care Licensing Division Web site.

www.ccld.ca.gov

# **Senior California Consumer Resource Center**

The Department of Consumer Affairs sponsors the online Senior California Consumer Resource Center, which offers links to assistance information for senior consumers.

www.dca.ca.gov/consumer/seniors/index.shtml seniors@dca.ca.gov 800.952.5210

# **Senior Legal Hotline**

The nonprofit Senior Legal Hotline provides free, confidential legal advice by phone on consumer issues and other topics for California residents over 60. The hotline also offers mediation by phone. Go online or call to schedule an appointment.

www.SeniorLegalHotlineline.org 800.222.1753 or 916.551.2140

#### **Senior Resources**

The Federal government maintains a Web site with links to a variety of information and services for seniors and those who care for them.

www.usa.gov/Topics/Seniors.shtml 800.FedInfo or 800.333.4636

# **Seniors and Investment Fraud**

See Money.

# **Social Security**

Information on services, programs, and eligibility is available online or by phone. If you need to visit a Social Security office in person, check your local phone directory for an office near you. www.SocialSecurity.gov 800.772.1213 TDD 800.325.0778

Tip: The Benefit Eligibility Screening Tool on the Social Security Web site can help you find out if you may be eligible for Social Security benefits. If you would like to apply for benefits after viewing the results of your screening, you can file an application online.



# **SOCIAL SERVICES**

#### 211

Call 211 to connect with community services near you – child care, senior services, counseling, food, shelter, job services, and more. The service is available in most counties. More information about the service is available online.

www.ca.gov/211directory.html

#### Adoption

See Children.

### **Adult Protective Services**

See Seniors.

# **AIDS/HIV Programs**

See Health and Medical Care.

#### **CalWORKs**

The California Work Opportunity and Responsibility to Kids (CalWORKs) is a cash aid program that helps low-income families meet their basic needs. It provides education, employment, and training programs to help families get jobs and move toward self-sufficiency. Child care, transportation, work expenses, and counseling are available for families participating in the program. Find more information from your county welfare department. Check your phone book under county government for contact information.

# **Deaf Access Program**

The California Department of Social Services'
Deaf Access Program helps meet the communication needs of deaf and hearing-impaired children, adults, and families. Services are available statewide through eight regional nonprofit organizations. For more information and a list of providers, go online, call, or write.

www.cdss.ca.gov/cdssweb/DeafAccess\_216.htm 916.653.8320 or TDD 916.653.7651

#### California Department of Social Services

Office of Deaf Access 744 P St., MS 11-91 Sacramento, CA 95814

# **Developmental Disabilities**

The California Department of Developmental Services provides services to individuals with developmental disabilities and their families through 21 Regional Centers with more than 40 offices throughout the State. For more information, go online, call, or write.

www.dds.ca.gov/RC/Home.cfm

916.654.1690 or TDD 916.654.2054

#### Department of Developmental Services

1600 Ninth St. P.O. Box 944202 Sacramento, CA 94244-2020

# **Drug and Alcohol Addiction**

See Health and Medical Care

# **Food Banks and Rescue Programs**

A list of food banks and rescue programs throughout California is available online. www.ciwmb.ca.gov/reuse/Links/Food.htm

The California Association of Food Banks has information on food banks throughout California. www.cafoodbanks.org

# **Food Stamps**

The Food Stamp Program is a Federal program that helps low-income people buy healthful food. There are more than 240 food stamp offices in California operated by county welfare departments. Check your phone directory under county government for on office in your area. General information about food stamps is available online. www.dss.cahwnet.gov/foodstamps/default.htm

#### **Foster Care**

See Children.

# **Healthy Families Program**

See Insurance.

#### Medi-Cal

Medi-Cal pays for healthcare for people on public assistance and other medically needy individuals who live in California. For eligibility and other information, consumers should contact their county's social services office. See your phone directory under County Offices for contact information. Medi-Cal consists of many separate programs that assist Californians in various family and medical situations. When you apply for Medi-Cal, the information you provide and any required verification will be used to determine the programs you qualify for and which ones are best for you and your family.

# **Problem Gambling**

See Contests, Lotteries, and Gambling.

# Services for Visually Impaired

The California Department of Social Services' Office of Services to the Blind provides information on services, programs, and products helpful to individuals who are blind or visually impaired, their families, or service providers.

www.cdss.ca.gov 916.657.3327

#### Office of Services to the Blind

744 P St., MS 11-94 Sacramento, CA 95814

Free Publication: Handbook of Resources and Services for Persons Who Are Visually Impaired is a comprehensive directory of social, financial, medical, and technological services and products available throughout the State. Call for a free

916.657.3327

#### **Veterans**

The California Department of Veterans Affairs assists California veterans and their families in obtaining benefits and services.

www.veterans.ca.gov 800.952.5626 TDD 800.324.5966

# **Victim Assistance Programs**

See Crime and Safety.

# Women, Infants, and Children Program

The Women, Infants, and Children (WIC) Program is a nutrition program that helps low-income pregnant women, new mothers and young children eat well and stay healthy. Check your phone directory under county government for the WIC office nearest you. For information on eligibility and how to apply for benefits go online or call. www.wicworks.ca.gov 888.WICWORKS or 888.942.9675

#### **Youth Crisis Hotlines**

California Coalition for Youth Crisis Line 800.843.5200 www.youthcrisisline.org

Covenant House Nineline 800.999.9999 www.covenanthouse.org

National Runaway Switchboard 800.RUNAWAY or 800.786.2929 www.1800runaway.org



# **SPORTS**

# **Boxing**

The California State Athletic Commission (CSAC) has jurisdiction over professional and amateur boxing in California. CSAC licenses and regulates boxers, referees, judges, trainers, matchmakers, and promoters. For more information, contact CSAC.

www.dca.ca.gov/csac 916.263.2195

#### California State Athletic Commission

2005 Evergreen St., Suite 2010 Sacramento, CA 95815

# **Martial Arts/Kickboxing**

The California State Athletic Commission (CSAC) has jurisdiction over professional and amateur martial arts and kickboxing in California. CSAC licenses and regulates athletes, referees, judges, trainers, matchmakers, and promoters.

For more information, contact CSAC. www.dca.ca.gov/csac 916.263.2195

#### California State Athletic Commission

2005 Evergreen St., Suite 2010 Sacramento, CA 95815

# **Sports Safety**

The American College of Sports Medicine has tips for youth and adults on staying safe while playing sports and exercising.

www.acsm.org 317.637.9200

# **Winter Sports**

The California Travel and Tourism Commission sponsors a Web site with information on snow sports around the State.

www.visitcaliforniasnow.com

The California Department of Parks and Recreation operates 19 SNO-PARK sites that provide snow-cleared parking lots with sanitation facilities and access to snow play areas, cross-country skiing, and snowmobile trails. Permits are required. A list of vendors and information on how to purchase a permit by mail are available on the Web site.

www.ohv.parks.ca.gov 916.324.1222

# **Youth Sports**

The National Youth Sports Safety Foundation has a newsletter with safety tips and facts about sports injury prevention. For a copy, go online to www.nyssf.org, call 617.367.6677, or write to:

The National Youth Sports Safety Foundation One Beacon St., Suite 3333

Boston, MA 02108



# TRAVEL AND TRANSPORTATION

# Airline Delays, Canceled Flights, and Overbooking

A publication from the U.S. Department of Transportation has information for consumers on their rights when traveling on commercial airlines. *Fly Rights: A Consumer Guide to Air Travel* has been updated to include new consumer protections such as the three-hour limit on tarmac delays for domestic flights. The publication is available online. To obtain a printed copy, send an e-mail or letter to the Department of Transportation. Specify item number X0111A.

http://airconsumer.dot.gov/publications/flyrights. htm

dotwarehouse@dot.gov

DOT Warehouse 3341-Q 75th Ave. Lanham, MD 20785

# **Airport Security**

For information about airport security, including prohibited items, how to pack and dress to streamline security checks, contact the U.S. Transportation Security Administration. The Web site has information on average wait times at specific airports.

www.tsa.gov 866.289.9673

# **Airport Shuttles**

The California Public Utilities Commission (CPUC) issues permits or certificates to airport shuttles that operate in California. Companies must display their CPUC file number on their vehicles and in advertisements. To verify a license, or file a complaint, contact the CPUC. www.cpuc.ca.gov 800.894.9444

# **Air Travel Complaints**

Consumers with complaints about airline service should contact the U.S. Department of Transportation's Aviation Consumer Protection Division. http://airconsumer.ost.dot.gov 202.366.0511

Consumers with concerns about airline safety, should contact the Federal Aviation Administration.

www.faa.gov/passengers/travel\_problems/consumer\_hotline 866.TELL.FAA or 866.835.5322

Consumers with concerns about airline security, should contact the Transportation Security Administration.

www.tsa.gov/travelrs/customer/index.htm 866.289.9673

### **Bicycling**

The California Bicycle Coalition is a nonprofit educational and lobbying organization working to improve bicycling conditions throughout California. The Coalition has resources and information on bicycling for transportation and recreation. www.calbike.org 916.446.7558

#### California Bicycle Coalition

1017 L St.

Sacramento CA 95814

The Department of Motor Vehicles has information on bicycle safety, rules and regulations. Find the information online.

www.dmv.ca.gov/about/bicycle.htm

#### **California Tourism**

The California Travel and Tourism Commission has information and publications on travel destinations, driving tours, and attractions in California.

www.visitcalifornia.com

#### **Charter Buses**

The California Public Utilities Commission (CPUC) issues certificates or permits to charter buses that operate in California. Companies must display their CPUC file number on their vehicles and in advertisements. To check a license or file a complaint, contact CPUC.

www.cpuc.ca.gov 800.894.9444

# Crossing the U.S. Border

Details on travel documents required to enter or re-enter the United States are available from the U.S. Customs and Border Protection Office. www.customs.ustreas.gov

U.S. Customs and Border Protection Office has information on wait times at major U.S. airports and border crossings. Specific are available on the Web site.

www.cbp.gov

#### Cruises

If you have a problem while on a cruise, travel experts advise contacting the cruise line's onboard guest services desk first. Keep in mind that remedies offered may be credits for onboard services or a discount on a future cruise.

If you're concerned about health and sanitation on a cruise ship, the U.S. Centers for Disease Control's Vessel Sanitation Program has results of recent health inspections on individual cruise ships and information on how to help stay healthy while on a cruise. Information is available online or by phone.

www.cdc.gov/travel 800.CDC.INFO or 800.232.4636

# To stay healthy while on a cruise, experts recommend that you:

- Ensure that your recommended immunizations are up to date.
- Wash your hands frequently for 20 seconds with soap and water. If there is no soap and water available, use an alcohol-based hand sanitizer, with at least 60 percent alcohol, to clean your hands.

# **Customs Inspections**

U.S. Customs and Border Protection handles the screening of travelers at airports and border crossings. When you travel out of the country, anything you bring back with you that you did not have when you left the United States must be declared. Details are available online.

www.customs.ustreas.gov

#### Limousines

The California Public Utilities Commission (CPUC) issues certificates and permits to limousines that operate in California. Companies must display their CPUC file number on their vehicles and in advertisements. To check a permit or file a complaint, contact the CPUC.

www.cpuc.ca.gov 800.877.8867 (to check a permit) 800.894.9444 (to file a complaint)

# **Off-Highway Vechicles**

See Recreation.

# **Passports**

Passports are issued by the U.S. State Department. Applications are available at most post offices. For information on passport requirements, and where to apply for a passport, go online or call the National Passport Information Center. http://travel.state.gov 877.4USA.PPT or

#### **Railroads**

877.487.2778

See Trains.

# **Renting or Leasing a Vehicle**

See Cars and Drivers.

# **Road/Traffic Conditions**

See Cars and Drivers.

#### **Sellers of Travel**

California law requires all sellers of travel to register with the Office of the Attorney General and to display the registration number on all advertising. For more information, to confirm registration, or file a complaint, contact the Office of the Attorney General.

http://ag.ca.gov/travel 213.897.8065

#### Seller of Travel Registration Unit

300 South Spring St. Los Angeles, CA 90013

# **Traveler Health and Warnings**

The U.S. Centers for Disease Control and Prevention has information on health-related issues for specific overseas destinations. Go online to www.cdc.gov/travel or call 800.CDC.INFO or 800.232.4636 for tips on health concerns for travelers.

#### Health tips for travelers include the following:

- Ensure that recommended immunizations are up to date.
- Wash your hands frequently for 20 seconds with soap and water. If there is no soap and water available, use an alcohol-based hand sanitizer, with at least 60 percent alcohol, to clean your hands.

Travel warnings are issued when the U.S. State Department recommends that U.S. citizens avoid a certain country. The warnings and consular information sheets are available online or by phone.

www.travel.state.gov 888.407.4747

#### **Taxis**

Taxi companies are regulated by cities or counties. All taxi companies operating in California are required to include their taxi certificate, license, and permit number in any advertisement. Complaints should be directed to the regulating agency. Here are some of them:

- City of Los Angeles Taxi Services www.taxicabsla.org 800.501.0999
- San Francisco Municipal Transportation Agency
   www.sfmta.com
   311 (within San Francisco) or 415.701.2311
- San Diego Metropolitan Transit System www.sdmts.com
   619.235.2650

#### **Travel Insurance**

See Insurance.

### **Trains**

For information about California and national Amtrak routes, go online or call Amtrak. www.amtrakcalifornia.com or www.amtrak.com 800.USA.RAIL or 800.872.7245



# **VOTING**

# Registration

According to the California Secretary of State's Office, you may register to vote in California if you meet the following criteria:

- You are a U.S. citizen.
- You are a resident of California.
- You are at least 18 years old (or will be by the date of the next election).
- You are not in prison or on parole for conviction of a felony.
- You have not been judged by a court to be mentally incompetent to register and vote.

To register to vote, you must complete a voter registration form. Forms are available at public

libraries, post offices, Department of Motor Vehicles offices, colleges, county registrar of voters offices, and other public venues. The deadline to register to vote is 15 days before each local and statewide Election Day. You will have to re-register each time you change your address. Registration information is available from the Secretary of State's Office.

www.ss.ca.gov 800.345.VOTE or 800.345.8683

# Information is available in languages other than English, including the following:

Chinese	800.339.2857
Japanese	800.339.2865
Korean	866.575.1558
Spanish	800.232.VOTA
Tagalog	800.339.2957
Vietnamese	

### **Voter Information Guides**

Official Voter Information Guides are prepared by the Secretary of State's Office. Guides are available in multiple languages and in an audio format. www.voterguide.sos.ca.gov

The League of Women Voters Education Fund provides nonpartisan election information, including a guide to candidates and ballot propositions. Information is available in multiple languages.

www.SmartVoter.org www.EasyVoter.org 888.870.8683

# **BUSINESSES**



# RESOURCES FOR BUSINESSES

# STATE

#### **Business Licenses**

The California Environmental Protection Agency sponsors a computer database called CalGOLD to help you determine which permits or licenses are needed for a wide variety of businesses. The database has information on agencies that administer and issue business permits, licenses, and registrations from all levels of State and Federal government. It includes descriptions of the requirements, the names, addresses, and telephone numbers of the agencies that handle those requirements and, in most cases, a direct link to the agencies' Web pages.

www.calgold.ca.gov

# **Corporation, Company, or Partnership Filings**

Information on the types of business filings and the forms required for each is available from the Secretary of State's Office.

www.ss.ca.gov/business/business.htm

# Governor's Office of Economic Development (GoED)

Governor's Office of Economic Development (GoED), created in April 2010, is a one-stop shop to help small and large businesses with the information and resources they need to invest, succeed, and expand in California. The office can help businesses navigate State requirements on licenses, permits, taxes, and other matters. The office also has information on more than 100 individual economic development progams and services available to businesses.

www.business.ca.gov 877.345.GoED or 877.345.4633 calbis@gov.ca.gov

# **Resale Certificates**

Information on resale certificates and seller's permits is available from the State Board of Equalization.

www.boe.ca.gov/info/reg.htm 800.400.7115

# **State Small Business Certification and Disabled Veteran Business Enterprise**

Businesses certified under California's Small Business Certification and the Disabled Veteran Business Enterprise programs may be entitled to bid preferences or incentives in State contracting opportunities. Applications are available online from the Department of General Services. www.getcertified.dgs.ca.gov

800.559.5529 or 916.375.4940

# Department of General Services Office of Small Business and DVBE Services

Room 1-400 P.O. Box 989052 West Sacramento, CA 95798-9052

#### **Taxes**

The online California Tax Service Center, sponsored by the California Fed State Partnership, has tax information for businesses and individuals. The Web site also has a Small Business Assistance Center with links to other information. www.taxes.ca.gov

#### **FEDERAL**

# **Business.gov**

A Federal government Web site sponsored by the U.S. Small Business Administration has links to information on business laws, government regulations, forms, green business resources, workplace safety, and more.

www.business.gov

#### **Small Business Administration**

The U.S. Small Business Administration (SBA) has materials to assist business owners or consumers interested instarting their own businesses. The SBA Small Business Planner covers all stages of a business, from planning to exiting. www.sba.gov/smallbusinessplanner/index.html 800.UASKSBA or 800.827.5722

# **Small Business Development Centers**

Small Business Development Centers (SBDC) provide free, face-to-face business consulting, and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade, and more. There are more than 40 SBDCs in California. www.asbdc-us.org/index.html http://sbdcnet.org/sbdc.php 800.689.1912

#### **Small Business Taxes**

Information, forms, and resources on Federal tax requirements for small businesses (including self-employed people) are available online from Business.gov and the Internal Revenue Service (IRS).

www.business.gov/manage/taxes/ www.irs.gov 800.829.1040

# **APPENDIX**



# DCA BOARDS, BUREAUS, AND PROGRAMS

# California Board of Accountancy

2000 Evergreen St., Suite 250 Sacramento, CA 95815 www.dca.ca.gov/cba 916.263.3680

### **Acupuncture Board**

444 North 3rd St., Suite 260 Sacramento, CA 95811 www.acupuncture.ca.gov 916.445.3021

# **Arbitration Certification Program**

1625 North Market Blvd., Suite N-112 Sacramento, CA 95834 www.dca.ca.gov/acp 800.952.5210 or 916.574.7350

# California Architects Board

2420 Del Paso Road, Suite 105 Sacramento, CA 95834 www.cab.ca.gov 916.574.7220

#### California State Athletic Commission

2005 Evergreen St., Suite 2010 Sacramento, CA 95815 www.dca.ca.gov/csac 916.263.2195

# Bureau of Automotive Repair (BAR)

10240 Systems Parkway Sacramento, CA 95827 www.smogcheck.ca.gov 800.952.5210

#### BAR - Bakersfield

3331 North Sillect Ave. Bakersfield, CA 93308 661.335.7400

#### BAR - Culver City

6035 Bristol Parkway, Suite 100 Culver City, CA 92030 310.410.0024

#### BAR - Fresno

4152 West Swift Ave., Suite 104 Fresno, CA 93722 559.445.5015

#### BAR - Hercules

625 Alfred Nobel Drive, Suite A Hercules, CA 94547 510.964.3030

#### BAR - Placentia

701 Kimberly Ave., Suite 120 Placentia, CA 92870 714.961.7940

#### BAR - Riverside

1450 Iowa Ave., Suite 150 Riverside, CA 92507 951.782.4250

#### BAR - San Diego

16855 West Bernardo Drive, Suite 112 San Diego, CA 92127 858.716.1025

#### BAR - San Jose

1361 South Winchester Blvd., Suite 206 San Jose, CA 95128 408.277.1860

#### BAR - South El Monte

1180 Durfee Ave., Suite 120 South El Monte, CA 91733 626.575.6934

#### BAR - South San Francisco

395 Oyster Point, Suite 102 South San Francisco, CA 94080 650.827.2074

#### BAR - Valencia

27202 Turnberry Lane, Suite 250 Valencia, CA 91355 661.702.6600

#### Complaint Resolution Program

1625 North Market Blvd., Suite S-202 Sacramento, CA 95834 916.574.7950

1180 Durfee Ave., Suite 125 South El Monte, CA 91733 626.575.7037

3737 Main St., Suite 650 Riverside, CA 92501 951.782.4263

22320 Foothill Blvd., Suite 500 Hayward, CA 94541 510.888.7062

# Board of Barbering and Cosmetology

2420 Del Paso Road, Suite 100 Sacramento, CA 95834 www.barbercosmo.ca.gov 800.952.5210 or 916.574.7570

#### **Board of Behavioral Sciences**

1625 North Market Blvd., Suite S-200 Sacramento, CA 95834 www.bbs.ca.gov 916.574.7830

#### Cemetery and Funeral Bureau

1625 North Market Blvd., Suite S-208 Sacramento, CA 95834 www.cfb.ca.gov 800.952.5210 or 916.574.7870

# Contractors State License Board (CSLB)

9821 Business Park Drive Sacramento, CA 95827 www.cslb.ca.gov 800.321.2752 or 916.255.3900

#### CSLB - Fresno

1277 East Alluvial Ave., Suite 106 Fresno, CA 93720 800.321.2752

#### CSLB - San Francisco

301 Junipero Serra Blvd., Suite 206 San Francisco, CA 94127-2666 800.321.2752

#### CSLB - Oakland

1515 Clay St., Suite 1105 Oakland, CA 94612 800.321.2752

#### CSLB - Santa Rosa

50 D St., Room 400 Santa Rosa, CA 95404 800.321.2752

# CSLB - Norwalk

12501 East Imperial Highway, Suite 600 Norwalk, CA 90650 800.321.2752

# CSLB - San Bernardino

1845 Business Center Drive, Suite 206 San Bernardino, CA 92408 800.321.2752

# **APPENDIX**

#### CSLB - San Diego

9246 Lightwave Ave. San Diego, CA 92123 800.321.2752

#### CSLB - Valencia

28480 Avenue Stanford, Suite 120 Valencia, CA 91355 800.321.2752

#### CSLB - West Covina

100 North Barranca St., Suite 300 West Covina, CA 91791 800.321.2752

# Court Reporters Board of California

2535 Capitol Oaks Drive, Suite 230 Sacramento, CA 95833 www.courtreportersboard.ca.gov 877.3Ask.CRB or 877.327.5272

#### Dental Board of California

2005 Evergreen St., Suite 1550 Sacramento, CA 95815 www.dbc.ca.gov 877.729.7789 or 916.263.2300

#### Dental Hygiene Committee of California

2005 Evergreen St., Suite 1050 Sacramento, CA 95815 www.dhcc.ca.gov 916.263.1978

# Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation

3485 Orange Grove Ave., Suite A North Highlands, CA 95660 www.bearhfti.com 916.574.2069

# Board for Professional Engineers, Land Surveyors, and Geologists

2535 Capitol Oaks Drive, Suite 300 Sacramento, CA 95833 www.pels.ca.gov 866.780.5370

#### Professional Fiduciaries Bureau

1625 North Market Blvd., Suite S-208 Sacramento, CA 95834 www.fiduciary.ca.gov 916.574.7340

# State Board of Guide Dogs for the Blind

1625 North Market Blvd., Suite S-202 Sacramento, CA 95834 www.guidedogboard.ca.gov 866.512.9103 or 916.574.7825

#### Landscape Architects Technical Committee

2420 Del Paso Road, Suite 105 Sacramento, CA 95834 www.latc.ca.gov 916.575.7230

#### Medical Board of California (MBC)

2005 Evergreen St., Suite 1200 Sacramento, CA 95815 www.mbc.ca.gov 800.633.2322

#### **MBC** - Cerritos

12750 Center Court Drive South, Suite 750 Cerritos, CA 90703 562.402.4668

#### MBC - Fresno

1277 Alluvial Ave., Suite 250 Fresno CA 93720 559.447.3050

#### MBC - Glendale

320 Arden Ave., Suite 250 Glendale, CA 91203 818.551.2117

#### MBC - Pleasant Hill

3478 Buskirk, Suite 217 Pleasant Hill, CA 94523-4326 925.937.1900

#### MBC - Rancho Cucamonga

9166 Anaheim Place, Suite 110 Rancho Cucamonga CA 91730 909.476.7146

#### MBC - San Bernardino

464 West 4th St., Suite 429 San Bernardino, CA 92401 909.383.4755

### MBC - San Diego

4995 Murphy Canyon Road, Suite 203 San Diego, CA 92123 858.467.6830

#### MBC - San Dimas

160 Via Verde, Suite 230 San Dimas, CA 91773 909.421.5800

## MBC - San Jose

1735 Technology Drive, Suite 800 San Jose, CA 95110-1313 408.437.3680

#### MBC - Tustin

15641 Redhill Ave., Suite 215 Tustin, CA 92780 714.247.2126

### MBC - Valencia

27202 Turnberry Lane, Suite 280 Valencia, CA 91355 661.295.3397

## Naturopathic Medicine Committee

1300 National Drive, Suite 150 Sacramento, CA 95834 www.naturopathic.ca.gov 916.574.7991

## California Board of Occupational Therapy

2005 Evergreen St., Suite 2050 Sacramento, CA 95815 www.bot.ca.gov 916.263.2294

## State Board of Optometry

2420 Del Paso Road, Suite 255 Sacramento, CA 95834 www.optometry.ca.gov 916.575.7170

### Osteopathic Medical Board of California

1300 National Drive, Suite 150 Sacramento, CA 95834-1991 www.ombc.ca.gov 916.928.8390

## California State Board of Pharmacy

1625 North Market Blvd., Suite N-219 Sacramento, CA 95834 www.pharmacy.ca.gov 916.574.7900

## Physical Therapy Board of California

2005 Evergreen St. Suite 1350 Sacramento, CA 95815 www.ptb.ca.gov 916.561.8200

## Physician Assistant Committee

2005 Evergreen St., Suite 1100 Sacramento, CA 95815 www.pac.ca.gov 916.561.8780

#### California Board of Podiatric Medicine

2005 Evergreen St., Suite 1300 Sacramento, CA 95815 www.bpm.ca.gov 916.263.2647

## Bureau for Private Postsecondary Education

2535 Capitol Oaks Drive, Suite 400 Sacramento, CA 95833 888.370.7589 916.431.6959

## California Board of Psychology

2005 Evergreen St., Suite 1400 Sacramento, CA 95815 www.psychboard.ca.gov 916.263.2699

## Board of Registered Nursing

1625 North Market Blvd., Suite N-217 Sacramento, CA 95834-1924 www.rn.ca.gov 916.322.3350

## **APPENDIX**

# Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board

2005 Evergreen St., Suite 2100 Sacramento, CA 95815 www.speechandhearing.ca.gov 916.263.2666

## Respiratory Care Board of California

444 North Third St., Suite 270 Sacramento, CA 95811 www.rcb.ca.gov 866.375.0386 or 916.323.9983

## Bureau of Security and Investigative Services

2420 Del Paso Road, Suite 270 Sacramento, CA 95834 www.dca.ca.gov/bsis 800.952.5210 or 916.322.4000

## Telephone Medical Advice Services Bureau

1625 North Market Blvd., Suite S-202 Sacramento, CA 95834 www.dca.ca.gov/tmas 916.574.7992

## Veterinary Medical Board

2005 Evergreen St., Suite 2250 Sacramento, CA 95815-3831 www.vmb.ca.gov 916.263.2610

# Board of Vocational Nursing and Psychiatric Technicians

2535 Capitol Oaks Drive, Suite 205 Sacramento, CA 95833 www.bvnpt.ca.gov 916.263.7800

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Window Coverings Installer	Contractors State License Board







## **Department of Consumer Affairs**

1625 North Market Boulevard Sacramento, CA 95834 www.dca.ca.gov