



# Department of Consumer Affairs

**Helping businesses do  
right by their customers**

**Educating, empowering,  
and protecting consumers**

**Achieving excellence in the delivery  
of innovative programs and services**

# Educating, Empowering, and Protecting Consumers

## *Wondering if a business is properly licensed?*

DCA licenses more than 75,000 businesses in 55 industries. To check if a business is licensed, **call 311** (212-NEW-YORK outside NYC) or search DCA's Instant License Check at **[nyc.gov/consumers](https://nyc.gov/consumers)**

## *Having a problem with a business? DCA can help.*

In addition to the businesses we license, DCA regulates many other industries under the Consumer Protection Law. Each year, DCA receives thousands of consumer complaints ... and secures millions of dollars to give back to consumers. We work to resolve conflicts through mediation. If mediation doesn't work, an administrative judge can hear the case or, when necessary, DCA will pursue litigation in State Court. To file a complaint, visit **[nyc.gov/consumers](https://nyc.gov/consumers)** or **call 311**.

## *Struggling to get control of your finances? DCA can help you protect your money.*

DCA's Office of Financial Empowerment works with a variety of partners to provide free programs and services to help you manage your money and build for your family's future:

- **Financial Empowerment Centers.** Get *free*, confidential, one-on-one professional financial counseling in English, Spanish, Chinese, and Russian at sites Citywide.
- **Financial Education Network Directory.** Access free or low-cost financial education classes, workshops, hotlines, and counseling services at **[nyc.gov/ofe](https://nyc.gov/ofe)** using our easy-to-search online directory of the City's nonprofit organizations.
- **NYC SafeStart Account.** This ATM-based starter bank account has no overdraft or monthly fees and is available to all New Yorkers.
- **Free Tax Preparation Services** (for individuals and families who qualify).
  - Volunteer Income Tax Assistance sites can help you claim refund-boosting tax credits like the Earned Income Tax Credit (EITC) and the NYC Child Care Tax Credit (CCTC).
  - File your taxes yourself at **[nyc.gov/taxprep](https://nyc.gov/taxprep)**

For more information, visit **[nyc.gov/ProtectYourMoney](https://nyc.gov/ProtectYourMoney)** or **call 311** and ask about these programs and services.

## *How else does DCA help consumers?*

DCA fights for new laws that will protect consumers in our ever-changing world. We recommend legislation, hold public hearings, and weigh in on policies and regulations at every level of government.

# Helping Businesses Do Right by Their Customers

## *Do you own a business in NYC? You might need a DCA license.*

DCA licenses more than 75,000 businesses in 55 industries. Go to [nyc.gov/consumers](http://nyc.gov/consumers) and click on Business Toolbox for license requirements and to apply for a DCA license online.

Using Business Toolbox, you can also:

- renew your DCA license
- update important business information, including:
  - your contact information
  - your name and/or business name
  - corporate officer information
- request replacement of a lost, stolen, or damaged DCA license document
- learn about other businesses DCA regulates and other licenses you might need

## *Do you have questions about your responsibilities as a business?*

DCA wants all businesses to know how to treat their customers fairly. Using Business Toolbox, you can:

- find and learn about laws you need to know and obey
- download DCA's model contracts and model receipts, required signs, and other templates
- download valuable publications, tips, and FAQs
- learn how to handle consumer complaints

## *What happens if you break the law?*

Each year, DCA conducts tens of thousands of inspections Citywide. If we find violations, you could receive a fine or we may ask you to appear for a DCA court hearing which you can attend with or without an attorney. Generally, the judge tries to help reach a settlement. Using Business Toolbox, you can:

- learn how to proceed in administrative hearings
- pay fines (by debit card, credit card, or electronic check)

You can also **call 311** with license inquiries and to request DCA publications.

*The New York City Department of Consumer Affairs (DCA) empowers consumers and businesses to ensure a fair and vibrant marketplace.*



Michael R. Bloomberg  
Mayor

## Department of Consumer Affairs

Jonathan Mintz  
Commissioner

42 Broadway | New York, NY 10004 | [nyc.gov/consumers](http://nyc.gov/consumers)

If you have a consumer-related complaint, call DCA at 311 or (212) NEW-YORK.

New York City employees are not allowed to ask for or accept anything of value, such as money, gifts, or tips for doing their job. To report corruption, contact the New York City Department of Investigation at [www.nyc.gov/doi](http://www.nyc.gov/doi)



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