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DEPARTMENT OF CONSUMER AFFAIRS COMMISSIONER MINTZ KICKS OFF TENTH BUSINESS EDUCATION DAY IN CORONA, QUEENS AND STAFF TRAVEL TO 34 COMMUNITIES CITYWIDE TO EDUCATE MORE THAN 2,000 BUSINESSES ABOUT HOW TO AVOID VIOLATIONS

“Business Education Day” Helps Businesses Learn How to Comply with Laws and Provides Information about the Agency’s Business Toolbox, Live Chat and Compliance Checklists

The Department of Consumer Affairs (DCA) today visited more than 2,000 businesses in 34 communities as part of its tenth *Business Education Day*. Throughout all five boroughs, more than 100 DCA staff, elected officials, representatives from City agencies, business improvement districts, and local community associations educated businesses about key consumer protection laws and licensing requirements. DCA also shared information about its improved online Business Toolbox, which features the City’s first online live chat option and for the first time makes public the checklists that DCA inspectors use to inspect almost 30 different types of businesses. The Commissioner was joined in Corona by Council Member Julissa Ferreras and representatives from Small Business Services and Senator Jose Peralta’s office.

“Business education is a key component to ensuring compliance with the City’s strong consumer protection laws, so that businesses can know what’s expected of them and how to get it right in the first place, doing right by their customers and avoiding violations,” said DCA Commissioner Jonathan Mintz. “That’s why for the last ten years, DCA has conducted these Citywide Business Education Days, and also why we recently launched both the City’s first online business Live Chat and put our inspectors’ checklists online so businesses would know exactly what the law required of them.”

“The Department of Consumer Affairs’ Tenth Annual Business Education Day, which included three separate events in my Senate District, is a sterling example of the type of mutually beneficial relationship between business, government and the public that will help grow our economy and burnish New York City’s place as the consumer capital of the world,” said State Senator Jose Peralta, 13th District, Queens. “I applaud DCA’s efforts to demystify the inspection process and give businesses, the vast majority of whom strive to give consumers the best possible experience, the tools they need to avoid accidental violations. Programs such as this isolate those bad actors who are the exception to the rule while protecting responsible businesses and consumers alike.”

“The annual Business Education Day is an amazing opportunity for our local business owners to engage in a proactive dialogue that will help improve their access to key resources, such as the DCA Business Toolbox,” said Council Member Julissa Ferreras. “Thanks to these resources, business owners have the tools they need to follow the law, avoid fines and contribute to our local economy. I applaud the Department of Consumer Affairs for bringing this essential information to our community.”

DCA’s Business Education Day teams visited more than 2,000 businesses in 34 New York City neighborhoods this year in all five boroughs including:

- Bronx: Castle Hill, Parkchester, Riverdale, Hunts Point, Soundview, Allerton
- Brooklyn: Brownsville, Prospect Heights, Park Slope, Sunset Park, Canarsie

- Manhattan: Manhattan Valley, Harlem, East Harlem, Upper West Side, Chelsea, Upper East Side, East Village, West Village, Midtown East, Financial District, Tribeca
- Queens: Astoria, Corona, Elmhurst, Jackson Heights, Maspeth, Hollis Hills, Jamaica, Queens Village, Hollis
- Staten Island: New Springville, Port Richmond, West Brighton

They also distributed relevant compliance materials in multiple languages including DCA's updated *10 Things Every Business Should Know*. The guide is available in [English](#), [Spanish](#), [Chinese](#), [Korean](#), [Russian](#), [Haitian Creole](#) and [Bengali](#) online at nyc.gov/consumers or by calling 311. Businesses were also encouraged to use DCA's online [Business Toolbox](#), which makes available in one place all the important information and resources for new and existing businesses. Through the City's first live chat option, New York businesses can easily ask questions Monday through Friday from 9:30am to 5pm without having to visit DCA's Licensing Center or take time away from their customers to call in a question. The easy-to-read [checklists](#) provide businesses with a detailed list of what DCA inspectors look for during an inspection. Checklists are currently available for licensed industries such as sidewalk cafes and parking garages and other industries that DCA does not license but regulates such as supermarkets and general retail stores.

The DCA [Business Toolbox](#) gives businesses easy access to:

- learn about what to do if you get a violations, how to handle a complaint and what happens at an administrative hearings
- download DCA model contracts and model receipts, required signs and other documents
- request a scale inspection
- pay fines (by debit card, credit card, or electronic check)
- learn about laws and legal interpretations
- learn about licenses that may be needed

New York business owners in all 55 of the industries DCA licenses can also access licensing services online through the Business Toolbox, including:

- apply for or renew a license
- update your name or business name, address and information about your corporate officers
- request replacement of a lost, stolen or damaged DCA license

Be sure to get your own copy of [10 Things Every Business Should Know](#) and other supporting materials by visiting nyc.gov/consumers. The new Business Toolbox can be accessed at nyc.gov/BusinessToolbox. To stay up-to-date on DCA's programs, services, events and tips follow us on Twitter at [@NYCDCA](#), visiting DCA's [Facebook page](#), or by watching DCA's videos on [YouTube](#) which are now captioned in English, Spanish, Chinese, Korean, Russian and Haitian Creole.

In addition to the annual Business Education Day, DCA hosts hundreds of outreach events and after-hours, industry-specific Open House events to review licensing laws, answer questions, and discuss enforcement issues and neighborhood Town Halls where business owners can chat directly with the Commissioner. DCA meets regularly with industry associations and business improvement districts, conducts community walk-throughs by request to help educate business owners and is available to speak at community groups and organizations.

DCA enforces the Consumer Protection Law and other related business laws throughout New York City. Empowering consumers and businesses to ensure a fair and vibrant marketplace, DCA licenses more than 78,000 businesses in 55 different industries. Through targeted outreach, partnerships with community and trade organizations, and informational materials, DCA educates consumers and businesses alike about their rights and responsibilities. The DCA Office of Financial Empowerment (OFE) was launched by Mayor Michael R. Bloomberg at the end of 2006 as the first local government initiative in the country with the specific mission to educate, empower, and protect individuals and families with low incomes. OFE creates innovative programs, products, and services for New Yorkers so they can build assets and make the most of their

financial resources. Our goal is to increase access to high-quality, low-cost financial education and counseling; connect individuals to safe and affordable mainstream banking and products and services; improve access to income-boosting tax credits, savings, and other asset building opportunities; and enforce and improve consumer financial protections to safeguard financial stability. For more information, call 311 or visit DCA online at nyc.gov/consumers.

10 THINGS EVERY BUSINESS SHOULD KNOW

Important tips that every business selling goods and services should know to avoid violations.

#1 Check if You Need a Business License

To find out if you need one of DCA's 55 licenses, visit nyc.gov/BusinessToolbox or contact 311. You can also visit nyc.gov/BusinessExpress to find out what you need to start and operate businesses in New York City. DCA encourages business owners to view the Business Owner's Bill of Rights, available at nyc.gov/bizrights.

#2 Post Prices and Payment Methods

- If you sell goods, the price of each item must be either on a tag on the item or on a sign where the item is displayed.
- If you do more than \$2 million worth of business in a year, you must put individual price tags on most items.
- If your business sells a service—for example, hair or nail salons, dry cleaners, laundries, tailors, repairers, locksmiths, tax preparers—you must post a price list near where orders are placed and at the register.
- It is illegal to post different prices for men and women for the same service.
- If you limit credit card use, you must clearly post the policy near the register and the entrance.

#3 Post Your Refund Policy

You can set your own refund policy, but the law requires that it be posted near the register where customers can easily read it. Your sign must explain all conditions or limitations on getting a refund or exchange, such as whether you charge restocking fees, require a receipt, have time limits on returns, or give refunds in cash, credit, or store credit only. If you fail to post a refund policy, customers can return any item for 30 days.

#4 Make Sure Receipts are Complete and Correct

If a customer requests a receipt for a purchase between \$5 and \$20, you must provide it, and if the purchase is \$20 or more, you are required by law to provide a receipt. By law, your receipts must show:

- Your business name and address and, if you are a licensee, you must add "Department of Consumer Affairs" followed by your DCA license number
- The amount of money paid for each item
- The total amount the customer paid, including a separate line for tax
- The date of the purchase
- The make and the model of any electronic purchase more than \$100

Receipts cannot show a credit card's expiration date or more than its last five digits.

#5 Make Sure Your Sales Ads Aren't False or Misleading

- It is illegal to advertise low prices on items that you don't actually have available for customers ("bait and switch").
- Any item you list as "on sale" must also display the pre-sale price clearly, and you must have reasonable quantities available before advertising the sale. If you advertise that you are having a

sale due to fire, smoke, or water damage or because you are going out of business, liquidating, lost your lease, or are renovating, you must have a DCA Special Sale license and conduct the sale at the location that is being closed.

- You must include your business name, address, and DCA license number (if applicable) on all newspaper ads, business cards, and business vehicles.

#6 Know the Items You Cannot Sell

- It is illegal to sell fake or imitation guns unless the entire exterior of the gun is white, bright red, bright orange, bright yellow, bright green, bright blue, bright pink, bright purple, or translucent or transparent (see-through). Any fake or toy gun that is not one of these colors (for example, black, green) is illegal even if it has an orange tip.
- You cannot sell laser pointers to anyone under 19. You cannot sell the following items to anyone under 21: box cutters, etching acid, spray paint.
- You cannot sell the following products to anyone: expired over-the-counter medication, motorized scooters, and products made of endangered or threatened species.

#7 Know the Rules for Tobacco Sales and Signage

- It is illegal to sell cigarettes to anyone under 18. You must request proper identification for anyone who appears to be under 25.
- You must have a DCA license to sell cigarettes in New York City and post required City and State warning signs, all of which are available in DCA's Business Toolbox.
- It is illegal to sell "flavored" tobacco unless you operate a tobacco bar or if the tobacco has the taste or smell of menthol, mint, or wintergreen.
- You cannot sell individual cigarettes ("loosies").

#8 Make Sure Scales are Accurate

DCA inspects all scales used by stores and airports for accuracy. Scales must be positioned so customers can view the weight and the price per pound. If you sell packaged items, you must subtract the weight of the packaging ("tare" weight) from the cost of the weighed item. Businesses can request a scale inspection online in [DCA's Business Toolbox](#) or by contacting 311.

#9 Resolve Customer Complaints

If DCA receives a complaint, we will contact you by phone or mail to get your side of the story before we mediate. All licensees must respond within 20 days. A DCA mediator will work with you and the customer and if we cannot resolve the complaint, it may be heard by a judge at a hearing at DCA's Adjudication Tribunal or State court. DCA maintains permanent public records of complaint histories and how they are resolved.

#10 Handle Violations and Pay Fines

If a DCA inspector issues a violation during an inspection, you will be given a Notice of Hearing with the date and time that you need to meet with a Settlement Officer or contest the violation with an Administrative Law Judge at DCA's Adjudication Tribunal. You may bring an attorney with you, and free translation services are available. Those with disabilities can request special accommodations before their hearings. Depending upon the violation or your violation history, you may be able to settle the violation online or by mail. Not responding to a Notice of Hearing will result in additional violations and fines.