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Kay Sarlin / Abigail Lootens, (212) 487-4283

## DEPARTMENT OF CONSUMER AFFAIRS GOES DOOR-TO-DOOR IN 29 COMMUNITIES CITYWIDE TO EDUCATE LOCAL BUSINESSES WITHOUT ISSUING VIOLATIONS

Ninth Annual "Business Education Day" Helps Businesses to Do Right by Their Customers

Agency's License Requirement Streamlining Project Reduces Requirements by 40 Percent

New York City Department of Consumer Affairs (DCA) today conducted its Ninth Annual *Business Education Day*. Throughout the day, more than 100 DCA staff, almost a dozen elected officials, and representatives from other City agencies, business improvement districts, and local community associations took to the streets in all five boroughs to educate businesses about key consumer protection laws and licensing requirements—without issuing violations.

"Heeding the Mayor's call to do everything we can to make it easier to do business in New York City, we have spent the past year making it as easy as possible for City businesses to do right by their customers, including drastically streamlining licensing requirements to make it faster and easier for businesses to get and renew licenses online," said Department of Consumer Affairs Commissioner Jonathan Mintz. "Today, our Ninth Annual *Business Education Day* takes a Citywide, on-the-ground approach to offer businesses one-on-one advice on how they can comply with consumer protection laws and avoid fines."

"Outreach is just as essential as enforcement," said City Council Member Daniel R. Garodnick, chair of the Consumer Affairs Committee. "The vast majority of businesses want to do the right thing, so helping them navigate laws designed to protect consumers, and avoid penalties in the process, is a very important function of government."

DCA visited more than 1,600 businesses in 29 New York City neighborhoods this year in all five boroughs, including:

- <u>Bronx</u>: Soundview, Co-op City, Fordham, University Heights
- <u>Brooklyn</u>: Dyker Heights, Bushwick, Bedford Stuyvesant, Marine Park, Gravesend, Boerum Hill, Carroll Gardens, Downtown Brooklyn
- Manhattan: Washington Heights, Harlem, Upper West Side, Chelsea, Union Square, East Village, Midtown
- Queens: Elmhurst, Rego Park, Forest Hills, Rochdale, Jamaica
- Staten Island: Oakwood, New Dorp, Grant City, Midland Beach, Port Richmond

DCA's Business Education Day teams also distributed relevant compliance materials in multiple languages, including DCA's <u>10 Things Every Business Should Know</u>. Free copies are available by calling 311 or going online to <u>nyc.gov/consumers</u>. Businesses were also encouraged to use DCA's online <u>Business Toolbox</u>, which makes available in one place all the important information and resources for new and existing businesses. New York business owners in all 55 of the industries DCA licenses can also now access licensing services online at <u>nyc.gov/consumers</u>.

In addition to its annual Business Education Days to help ensure understanding and compliance with regulations, DCA holds after-hours, industry-specific Open House events to review licensing laws, answer questions, and discuss enforcement issues. DCA also 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's year-long customer service overhaul makes it both easier and faster for New Yorkers to apply for business licenses and conduct other licensing functions. As the Department posted online applications for

each of its 55 industries, it also aggressively streamlined the applications, reducing overall requirements by 40 percent. DCA now issues business licenses within an average of four days. Licensees can also renew licenses online and utilize the Department's expanded <a href="Business Toolbox">Business Toolbox</a> to conduct routine business such as updating contact information, requesting replacement license documents, and more. In the Licensing Center, DCA efficiencies have reduced wait times to an average of only 11 minutes, and the Department introduced roving "ombudsman" staff to assist customers with questions about DCA applications and to help facilitate gathering required documents from other City and State agencies. Business owners can also request scale inspections online.

To further accommodate businesses, DCA also instituted an array of efficiencies in its Administrative Tribunal. Hearings now begin earlier, at 8:30 a.m.; businesses can speak directly with settlement officers without appointments any time before their hearing dates, and they can also submit settlement payments by mail. Decisions on hearings are issued within 30 days of the close of the record, and businesses can now expect to receive a decision on appeals in less than 90 days. Businesses also can submit adjournment requests through an e-mail and expect to receive a response to their requests within 24 hours.

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. DCA's Office of Financial Empowerment (OFE) is the first local government initiative in the nation with a mission to educate, empower, and protect New Yorkers with low incomes so they can build assets and make the most of their financial resources. Toward that end, OFE seeks to increase access to high-quality, low-cost financial education and counseling; improve access to incomeboosting tax credits; connect households to safe and affordable banking and asset-building products and services; and enforce and improve consumer protections to enhance financial stability. For more information, call 311 or visit DCA online at nyc.gov/consumers.

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## 10 THINGS EVERY BUSINESS SHOULD KNOW

- 1. **Laws.** DCA enforces the City's Licensing, Consumer Protection, and Weights and Measures Laws, as well as many state laws. The Department provides free business guides and other information about these laws on <a href="mailto:nyc.gov/consumers">nyc.gov/consumers</a>, giving local businesses easy access to the rules they need to know. Many materials can also be requested by calling 311.
- 2. **Licensing.** DCA licenses 55 industries in New York City, including debt collectors, home improvement contractors, and used car dealers. Always contact DCA to see if your business requires a license. If so, the license must be posted in a place that is visible to customers. Businesses can download license applications at <a href="https://nxc.gov/consumers">nyc.gov/consumers</a>.
- 3. **Enforcement.** DCA inspects thousands of local businesses every year to ensure compliance with City laws and regulations. The Department also responds to consumer complaints and investigates deceptive advertisements.
- 4. **Refund rules.** All New York City businesses must post their refund policies at the cash register where customers can read them without difficulty. The refund policy should explain the details that limit the return such as time limits, required photo ID, or other special conditions. When a refund policy is not posted, the business must give a full refund on demand by law.
- 5. **Receipts.** All receipts in New York City must include business name, address, license number (where applicable), a list of itemized purchases, and a separate statement of tax. Businesses must provide a receipt for any sale of \$20 or more, and upon request for any sale from \$5 up to \$20.
- 6. **Posting prices.** A business with annual volume of \$2 million or more must post the prices of their goods and services, as described in the City's Consumer Protection Law. Pricing items differently based on gender, such as haircuts or dry cleaning, is illegal.
- 7. **Weights and measures.** DCA inspects store scales to make sure they are balanced. Scales must be positioned so consumers can view weight information regarding the price per pound. The weight of the item, or "tare," must be subtracted from the cost of the weighed item.

- 8. **Selling tobacco products.** All stores selling tobacco must be licensed by DCA. Merchants caught selling to children under the age of 18 on more than two occasions within a two-year period risk high fines and losing their City license, state registration, and lottery license.
- 9. **Violations and penalties.** When DCA finds that a business has violated the law, the business can be fined. In some cases of repeat or egregious violations, the Department can revoke the business' license or padlock the premises. Businesses may have the right to a hearing before an administrative law judge when issued a violation. The violation notice will include a date of that hearing, and how to proceed if you choose to settle before the hearing.
- 10. **Resolving complaints.** DCA always contacts businesses when a consumer files a complaint against them. Often, complaints are settled right away through mediation. If mediation is unsuccessful or a business is unresponsive, charges may be brought to obtain consumer restitution and fines.