RESOURCE & REFERRAL GUIDE

STATE OF CALIFORNIA

dca

DEPARTMENT OF CONSUMER AFFAIRS

1625 NORTH MARKET BOULEVARD | SACRAMENTO, CA | 95834 | WWW.DCA.CA.GOV

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

TABLE OF CONTENTS

PART I INTRODUCTION

Tips for Consumers

Buying Goods and Services 10
Ask Before You Buy 10
Extended Warranties and Service Contracts 10
DCA Professional and Occupational Licenses 11
Other State Licensing Entities 12
How to Handle Complaints 12
Formal Complaints 13
Dispute Resolution 13
Legal Help 13
Cyber Safety 14
Privacy Protection and Identity Theft 14
Take Charge! California 15
Other Resources 15
Donating to Charities 16
Online Resource Clearinghouses 17
Contacting Elected Officials 17

PART II CONSUMER TOPICS

Cars and Drivers

Auto-Safety 20
Buying, Selling a Vehicle 20
Car Alarms, Car Stereos 20
Car Safety Seats for Children 21
Cell Phones and Driving 21
Collisions 21
Driver Licenses, Driving Records 22
Driving Schools 22
Gas Prices 22
Green Vehicles 22
Fuel Efficiency 22
Insurance 22
Lemon Law 23
Maintenance, Repairs 23
Motorcycles 23
Off-Highway Vehicles 23
Renting, Leasing a Vehicle 24
Repossession, Impound, Towing 24
Road/Traffic Conditions 24
Senior Drivers 25
Smog Check 25
Summer Driving 26
Teen Drivers 27
Traffic Violator School 27
Vehicle Arbitration 27
Vehicle Registration 28
Winter Driving Tips 28

Children and Teens

Adoption 29
Child Abuse/Neglect 29
Child Care 29
Child Support 30
Foster Care 30
Missing Children 30
Playground Safety 30
Safely Surrendered Baby Law 30
Television Shows 31
Video Games 31

Contests, Lotteries, and Gambling

Card Rooms 32
Contests/Sweepstakes 32
Drawings/Jackpots 33
Horse Races/Wagering 33
Problem Gambling 33
State Lottery 33
Tribal Casinos 33

Crime and Safety

Amber Alert 34
Crime Prevention 34
Crime Rate/Statistics 34
Disaster Preparedness 34
Domestic Violence Resources 35
Fire Prevention/Safety 36
Megan's Law 36
Missing Adults 36
Next of Kin Registry 36
Private Security Services 36
Product Recalls 36
Sexual Assault 37
Victim Assistance 37

Education

Adult School 38
Colleges and Universities 38
College Financial Aid 38
K-12 Charter Schools 39
K-12 Home Schooling 39
K-12 Private Schools 39
K-12 Public Schools 40
K-12 Teachers, Administrators 40
Private Postsecondary Colleges 40

Employment

Apprenticeships 41
Career Planning 41
Federal Jobs 41
Finding a Job 41
State Government Jobs 42
Teen Workers 42
Unemployment 42
Worker Discrimination 42
Worker Rights 42
Worker Safety 42
Workers' Compensation 42

Environment

Air Pollution 43
Carbon Footprint 43
Community Drinking Water 43
Endangered Species 44
Geologists and Geophysicists 44
Recycling 44

Food

Bottled Water 45
Certified Farmers' Markets 45
Eggs 45
Food Labels 45
Food Safety 46
Milk and Dairy Products 46
Organic Food 46
Pet Food 46
Restaurants/Health Inspections 46
School Nutrition Programs 47

Funerals

Cemeteries 48
Cremations 48
Eco-Burials 48
Funeral Directors/Funeral Homes 48
Veterans' Cemeteries 49

Gardens and Yards

Gardening Advice 50
Landscape Architects 50
Landscape Contractors 50
Landscape Designers 50
Landscape Maintenance 50
Pest Control Outdoors 51
Swimming Pools 51
Tree Trimmers 51

Health/Medical Care

Acupuncture 52
Advance Health Care Directives 52
AIDS/HIV 52
Chiropractors 53
Dental Hygienists 53
Dentists 53
Doctors 53
Drug and Alcohol Addiction 53
Health Plans 54
Hearing Aid Dispensers 54
Hospitals 54
Immunizations 54
Massage Therapists 55
Midwives 55
Naturopathic Doctors 55
Nurses 56
Occupational Therapists 56
Optometrists 56
Osteopathic Doctors 57
Patients Rights 57
Pharmacists 57
Physical Therapists 57
Physician Assistants 57
Podiatric Medicine, Doctors of 58
Poison Control 58
Prescription Drugs 58
Respiratory Therapists 59
Smoking Cessation 59
Speech-Language Pathology 59
Telephone Medical Advice Services 59

Household Goods and Services

Cable Television Rates and Service 60
Carpet Cleaners 60
Carpet Installers 60
Car Stereos and Alarms 60
Cell Phones 60
E-Waste Recycling 61
Home Appliances 61
Home Electronics 61
Locksmiths 61
Prepaid Phone Cards 62
Radio/Television Programming 62
Satellite Television Dishes 62
Service Contracts 62
Telephone Service 62
Upholstered Furniture and Bedding 63

Housing

Affordable Housing 64
Architects 64
Burglar Alarms 65
Buying or Selling a Home 65
Common Interest Developments 65
Discrimination 66
Engineers 66
Home Inspectors 66
Interior Decorators 66
Land Surveyors 66
Mechanics' Liens 66
Mobile Homes 67
Movers 67
Pest Control 67
Real Estate Appraisers 68
Real Estate Salespersons and Brokers 68
Remodeling and Repairs 68
Renting or Leasing 68
Utilities Gas and Electric 68

Insurance

Annuities 69
Auto Insurance 69
Disability Insurance 69
Earthquake Insurance 69
Flood Insurance 70
Health Care Reform 70
Health Insurance 70
Healthy Families 70
Homeowners Insurance 70
Life Insurance 70
Long-Term Care Insurance 70
Medicare 71
Tenants (Renters) Insurance 71
Title Insurance 72
Travel Insurance 72

Legal Matters

Bail Bonds 73
Birth Certificates 73
Court Reporters 73
Courts 73
Death Certificates 73
Divorce Records 74
Domestic Partnerships 74
Firearms 74
Identity Theft 74
Immigration 74
Marriage Licenses 74

Mental Health

County Mental Health Services 76
Educational Psychologists 76
Licensed Clinical Social Workers 76
Marriage and Family Therapists 76
Mental Health Resources 76
Psychiatric technicians 77
Psychiatrists 77
Psychologists 77

Money

Accountants 78
Banks, Savings and Loans, Credit Unions 78
Commodity Futures Trading 79
Credit 79
Credit Counseling 79
Credit Reports 79
Debt Collectors 80
Enrolled Agents 80
Exchanging Currency 80
Fiduciaries 80
Finance Companies 80
Financial Planners 81
Home-Buying Assistance 81
Home and Foreclosure 81
Home Mortgages 81
Military Servicemembers and Veterans 81
Money Orders, Traveler's Checks, and Money Transmitters 81
Payday Loans 82
Refund Anticipation Loan 82
Reverse Mortgages 82
Seniors and Investment Fraud 82
Stocks, Bonds, and Mutual Funds 82
Tax Preparers 83
Vehicle Loans 83
Vehicle Title Loans 83

Personal Appearance

Barbers 84
Chemical Hair Processing 84
Clothing Care 84
Clothing Flammability 84
Cosmetologists 84
Cosmetics 85
Dry Cleaners 85
Electrolysis 85
Estheticians 85
Hairstylists 85
Laser Hair Removal 85
Manicure/Pedicure 86
Medical Spas 86
Piercing 86
Tattoos and Permanent Makeup 86
Tanning Salons 86

Pets and Other Animals

Animal Control 87
Disaster Preparedness for Pets 87
Exotic or Wild Animals 87
Ferrets 87
Guide Dogs for the Blind 87
Lost Pets 88
Pet Adoptions 88
Pet Food 88
Pet Groomers and Kennels 88
Pet Health Insurance 88
Pet Loss Support 88
Spay and Neuter 88
Veterinary Care 89

Recreation

Amusement Park Rides 89
Boating 90
Boat Registration 90
Boat Taxes 90
Camping 90
Hunting and Fishing 90
Motorhomes and Recreational Vehicles 91
Off-Highway Vehicles 91
Parks 91

Seniors

Adult Day Health Care 92
Alzheimer's Disease 92
Area Agencies on Aging 92
Benefits Check 92
Convalescent Homes/Nursing Homes 92
Elder Abuse 93
Health Insurance Counseling 93
Home Modifications and Home Safety 93
Housing 93
In-Home Supportive Services 93
Long-Term Care Ombudsman 94
Nutrition Services 94
Retirement Homes 94
Senior California Consumer Resource Center 94
Senior Legal Hotline 94
Senior Resources 94
Social Security 94

Social Services

211 95
CalWORKs 95
Deaf Access Program 95
Developmental Disabilities 95
Food Banks and Rescue Programs 96
Food Stamps 96
Medi-Cal 96
Services for Visually Impaired 96

Veterans 96
Women, Infants, and Children Program 96
Youth Crisis Hotlines 96

Sports

Boxing 97
Martial Arts/Kickboxing 97
Sports Safety 97
Winter Sports 97
Youth Sports 97

Travel and Transportation

Airline Delays, Canceled Flights, and Overbooking 98
Airport Security 98
Airport Shuttles 98
Air Travel Complaints 98
Bicycling 98
California Tourism 99
Charter Buses 99
Crossing the U.S. Border 99
Cruises 99
Customs Inspections 99
Limousines 99
Passports 100
Sellers of Travel 100
Traveler Health and Warnings 100
Taxis 100
Trains 100

Voting

Registration 101
Voter Information Guides 101

PART III BUSINESSES

Resources for Businesses

Business Licenses 102
Corporation, Company, or Partnership Filings 102
Governor's Office of Economic Development (GoED) 102
Resale Certificates 102
State Small Business Certification and Disabled Veteran Business Enterprise.. 102
Taxes 103
Business.gov 103
Small Business Administration 103
Small Business Development Centers 103
Small Business Taxes 103

PART IV APPENDIX

DCA Boards, Bureaus, and Programs 104
Subject Matter Index 104

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 filing 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 resolution 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
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 sew-

age 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

CONSUMER TOPICS

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
800.777.0133

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

CONSUMER TOPICS

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

CONSUMER TOPICS

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
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

CONSUMER TOPICS

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
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

CONSUMER TOPICS

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

CONSUMER TOPICS

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.
www.babysafe.ca.gov

Teen Drivers

See Cars and Drivers.

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
800.952.5225

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

The California Gambling Control Commission regulates gambling activities in tribal casinos. Complaints must be in writing.
www.cgcc.ca.gov
916.263.0700

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

CONSUMER TOPICS

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

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

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 Q St.
Sacramento, CA 95814

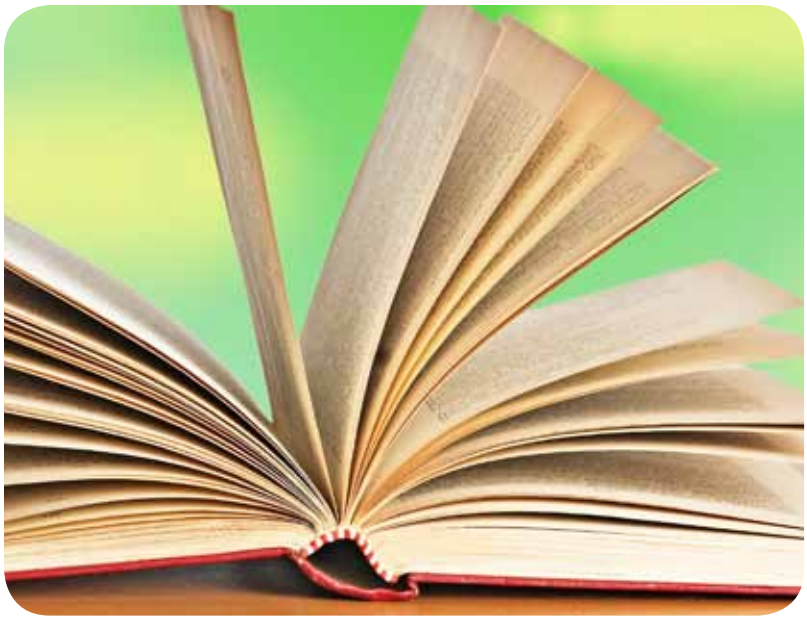
California Colleges and Universities Guide, by the California Postsecondary Education Commission, has information on 505 degree-granting colleges and universities in California, including public and private colleges. The guide is available online. www.cpec.ca.gov

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

CONSUMER TOPICS

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.IBuiltIt.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

CONSUMER TOPICS

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

CONSUMER TOPICS

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

CONSUMER TOPICS

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

Questions 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

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
800.827.1000

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

CONSUMER TOPICS

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 nonprofit 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

CONSUMER TOPICS

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

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

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
800.232.4636

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

CONSUMER TOPICS

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

CONSUMER TOPICS

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 available online.
www.pharmacy.ca.gov

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.

CONSUMER TOPICS

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.

CONSUMER TOPICS

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

CONSUMER TOPICS

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.
www.hud.gov
800.669.9777

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
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

CONSUMER TOPICS

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
800.321.2752

Renting or Leasing

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

CONSUMER TOPICS

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

CONSUMER TOPICS

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

CONSUMER TOPICS

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.
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

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.

CONSUMER TOPICS

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 regulates 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

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
866.503.3221

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
800.755.1030

National Credit Union Administration
1775 Duke St.
Alexandria, VA 22314-3428

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

CONSUMER TOPICS

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

CONSUMER TOPICS

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
510.379.5500

Center for Responsible Lending
1330 Broadway, Suite 604
Oakland, CA 94612

Privacy Protection

See Introduction.

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

CONSUMER TOPICS

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
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

CONSUMER TOPICS

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

CONSUMER TOPICS

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.ItsAboutPets.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

CONSUMER TOPICS

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 to you.
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.uscgboating.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 or call.
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.

CONSUMER TOPICS

SENIORS

Adult Day Health Care

Adult Day Health Care is a licensed, community-based 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.

CONSUMER TOPICS

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

CONSUMER TOPICS

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 copy.
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)

CONSUMER TOPICS

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
877.487.2778

Railroads
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 800.339.8163

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 in starting 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

TOPIC	REFERENCE
Accountants	California Board of Accountancy
Acupuncturists	Acupuncture Board
Agricultural Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Animal Health Technicians	Veterinary Medical Board and Registered Veterinary Technician Committee
Appliance Repair	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Appliance Service Contracts	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Appliance Service Contract Dealers	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Arbitration	Arbitration Certification Program
Arborists	Contractors State License Board
Architects	California Architects Board
Armored Car Guards	Bureau of Security and Investigative Services
Audiologists	Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board
Auto Body and Fender Repair Shops	Bureau of Automotive Repair
Automobile Lamp and Brake Inspection Stations and Adjusters	Bureau of Automotive Repair
Automobile Painting	Bureau of Automotive Repair
Automotive Radio and Stereo Installation and Repair	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Auto Repair Shops	Bureau of Automotive Repair
Auto Security System Installation and Repair	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Barber Shops, Barbers	Board of Barbering and Cosmetology
Beauty Salons	Board of Barbering and Cosmetology
Bedding Flammability	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Bedding Manufacturers, Retailers, and Wholesalers	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Bedding Renovators, and Sanitizers	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Boiler, Hot Water, Heating, and Steam Fitting Contractors	Contractors State License Board
Boxers (Professional and Amateur)	California State Athletic Commission
Boxing Clubs (Professional and Amateur)	California State Athletic Commission
Boxing Managers, Promoters, Matchmakers	California State Athletic Commission

INDEX

TOPIC	REFERENCE
Boxing Referees, Judges, Timekeepers, and Ringside Physicians	California State Athletic Commission
Building Moving and Demolition Contractors	Contractors State License Board
Burglar Alarm Company Operators, Managers, and Agents	Bureau of Security and Investigative Services
Cabinet and Mill Work Contractors	Contractors State License Board
Car Alarms Installation and Repair	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Car Stereos Installation and Repairs	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Carpet Installers	Contractors State License Board
Carpenters and Carpentry Contractors	Contractors State License Board
Cell Phone Repair	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Cemetery Trust Funds	Cemetery and Funeral Bureau
Certified Public Accountants	California Board of Accountancy
Chemical Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Chemical Hair Services	Board of Barbering and Cosmetology
Civil Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Clinical Social Workers	Board of Behavioral Sciences
Complaint ex§£©¨|£¢	Complai¢¨ ex§£©tion Program
Concrete Contractors	Contractors State License Board
Construction Debris Cleanup	Contractors State License Board
Consumer Assistance Program (for Smog Check)	Bureau of Automotive Repair
Contact Lens Dispensers	Medical Board of California
Control System Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Cosmetologists	Board of Barbering and Cosmetology
Court Reporters and Court Reporting Schools	Court Reporters Board of California
Cremations	Cemetery and Funeral Bureau
Crematories, Crematory Managers, and Cremated Remains Disposers	Cemetery and Funeral Bureau
Custom Upholsterers	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Dental Hygienists	Dental Hygiene Committee of California

Dispensing Opticians ..... Medical Board of California

Doctors of Podiatric Medicine ..... California Board of Podiatric Medicine

Drywall Contractors ..... Contractors State License Board

Earthwork and Paving Contractors ..... Contractors State License Board

Educational Psychologists ..... Board of Behavioral Sciences

Electrical Contractors ..... Contractors State License Board

Electrical Engineers ..... Board for Professional Engineers, Land Surveyors, and Geologists

Electrical Sign Contractors ..... Contractors State License Board

Electrologists ..... Board of Barbering and Cosmetology

Electroneuromyographers ..... Physical Therapy Board of California

Elevator Contractors ..... V£¢¨¦tv¨£¦§³f¨t¨x³_|vx¢§x³U£t¦w

Embalmers ..... Cemetery and Funeral Bureau

Engineering Geologists ..... Board for Professional Engineers, Land Surveyors, and Geologists

Estheticians ..... Board of Barbering and Cosmetology

Eyeglasses Prescribed by Optometrist ..... State Board of Optometry

Eye Exam and Treatment by Ophthalmologist ..... Medical Board of California

Fencing Contractors ..... Contractors State License Board

Fire Protection Contractors ..... Contractors State License Board

Fire Protection Engineers ..... Board for Professional Engineers, Land Surveyors, and Geologists

Firearms and Batons, Training Facilities, and Instructors ..... Bureau of Security and Investigative Services

Flooring and Floor Covering Contractors ..... Contractors State License Board

Funeral Directors and Funeral Establishments ..... Cemetery and Funeral Bureau

Funeral Pre-need Trust Funds ..... Cemetery and Funeral Bureau

Funeral Services ..... Cemetery and Funeral Bureau

Furniture Manufacturers, Retailers, and Wholesalers ..... Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation

General Building Contractors ..... V£¢¨¦tv¨£¦§³f¨t¨x³_|vx¢§x³U£t¦w

General Engineering Contractors ..... V£¢¨¦tv¨£¦§³f¨t¨x³_|vx¢§x³U£t¦w

General Manufactured Housing Contractors ..... V£¢¨¦tv¨£¦§³f¨t¨x³_|vx¢§x³U£t¦w

Geologists ..... Board for Professional Engineers, Land Surveyors, and Geologists

Geophysicists ..... Board for Professional Engineers, Land Surveyors, and Geologists

INDEX

TOPIC	REFERENCE
Geotechnical Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Glaziers and Glazing Contractors	Contractors State License Board
Guide Dog Instructors and Guide Dog Training Schools	Board of Guide Dogs for the Blind
Hair Stylists	Board of Barbering and Cosmetology
Hearing Aid Dispensers	Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board
Home Appliance Repairs	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Home Entertainment Systems Repair	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Home Improvement Salesperson	Contractors State License Board
Home Office Electronics Repair	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Hydrogeologists	Board for Professional Engineers, Land Surveyors, and Geologists
Hypodermic Needle and Syringe Distributors	California State Board of Pharmacy
Industrial Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Insulation and Acoustical Contractors	Contractors State License Board
Insulation Manufacturers	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Kickboxers (Professional and Amateur)	California State Athletic Commission
Kinesiological Electromyographers	Physical Therapy Board of California
Land Surveyors	Board for Professional Engineers, Land Surveyors, and Geologists
Landscape Architects	Landscape Architects Technical Committee
Landscape Contractors	Contractors State License Board
Lathing Contractors	Contractors State License Board
Lemon Law	Bureau of Automotive Repair
Licensed Vocational Nurses	Board of Vocational Nursing and Psychiatric Technicians
Locksmiths and Locksmith Companies	Bureau of Security and Investigative Services
Low-Voltage Systems Contractors	Contractors State License Board
Major Home Appliance Repair	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Manicurists	Board of Barbering and Cosmetology
Manufacturing Engineers	Board for Professional Engineers, Land Surveyors, and Geologists

TOPIC	REFERENCE
Marriage, Family, and Child Counselors; Therapists; Interns	Board of Behavioral Sciences
Martial Arts Fights	California State Athletic Commission
Martial Arts Fighters (Professional and Amateur)	California State Athletic Commission
Masonry Contractors	Contractors State License Board
Mechanical Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Medical Assistants	Medical Board of California
Medical Doctors and Surgeons	Medical Board of California
Metal Roofing Contractors	Contractors State License Board
Metallurgical Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Midwives	Medical Board of California
Mixed Martial Arts Fighters and Promoters	California State Athletic Commission
Motorcycle Repairs	Bureau of Automotive Repair
Naturopathic Doctors	Naturopathic Medicine Committee
Nuclear Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Nurse Anesthetists	Board of Registered Nursing
Nurse Midwives	Board of Registered Nursing
Nurse Practitioners	Board of Registered Nursing
Occupational Therapists	Board of Occupational Therapy
Optometrists and Optometric Corporations	Board of Optometry
Ophthalmologists	Medical Board of California
Opticians	Medical Board of California
Oral Maxilliofacial Surgeons	Dental Board of California
Ornamental Metal Contractors	Contractors State License Board
Orthodontists	Dental Board of California
Osteopathic Doctors	Osteopathic Medical Board of California
Painting and Decorating Contractors	Contractors State License Board
Painters, Home Exterior and Interior	Contractors State License Board
Parking and Highway Improvement Contractors	Contractors State License Board
Petroleum Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Pharmaceutical Wholesalers	California State Board of Pharmacy
Pharmacies	California State Board of Pharmacy

INDEX

TOPIC	REFERENCE
Pharmacists, Pharmacy Interns and Pharmacy Technicians	California State Board of Pharmacy
Photogrammetric Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Physical Therapists	Physical Therapy Board of California
Physician Assistants	Physician Assistant Committee
Physicians and Surgeons	Medical Board of California
Pipeline Contractors	Contractors State License Board
Plastering Contractors	Contractors State License Board
Plumbers and Plumbing Contractors	Contractors State License Board
Private Cemeteries and Private Cemetery Salespeople	Cemetery and Funeral Bureau
Private Investigators	Bureau of Security and Investigative Services
Private Patrol Operators	Bureau of Security and Investigative Services
Private Postsecondary Schools	Bureau for Private Postsecondary Education
Psychiatric Technicians	Board of Vocational Nursing and Psychiatric Technicians
Psychiatric Mental Health Nurses	Board of Registered Nursing
Psychiatrists	Medical Board of California
Psychological Assistants	Board of Psychology
Psychologists	Board of Psychology
Public Accountants	Board of Accountancy
Public Health Nurses	Board of Registered Nursing
Quality Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Refrigeration Contractors	Contractors State License Board
Registered Nurses	Board of Registered Nursing
Registered Veterinary Technicians	AAAA

TOPIC	REFERENCE
Respiratory Therapists	Respiratory Care Board
Roofing Contractors	Contractors State License Board
Sanitation Systems	Contractors State License Board
Satellite Television Installation and Repairs	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Security Guards	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Security System Installers	Contractors State License Board
Security Training Facilities and Instructors	Bureau of Security and Investigative Services
Sheet Metal Contractors	Contractors State License Board
Smog Check Stations and Technicians	Bureau of Automotive Repair
Social Workers, Licensed Clinical	Board of Behavioral Sciences
Solar Contractors	Contractors State License Board
Specialty Contractors	Contractors State License Board
Spectacle Lens Dispensers	Medical Board of California
Speech-Language Pathologists	Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board
Structural Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Structural Steel Contractors	Contractors State License Board
Surgeons	Medical Board of California
Swimming Pool Contractors, Installers, Builders	Contractors State License Board
Telephone Medical Advice Businesses	Telephone Medical Advice Services Bureau
Television Repairs	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Tile (Ceramic and Mosaic) Contractors	Contractors State License Board
Traffic Engineers	Board for Professional Engineers, Land Surveyors, and Geologists
Tree Trimmers	Contractors State License Board
Upholstered Furniture	Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation
Veterinarians	Veterinary Medical Board

TOPIC	REFERENCE
Veterinary Hospitals	Veterinary Medical Board
Wallpaper Installers	Contractors State License Board
Warm-Air Heating, Ventilating, and Air Conditioning Contractors	Contractors State License Board
Water Conditioning Contractors	Contractors State License Board
Welders	Contractors State License Board
Well Drilling (Water)	Contractors State License Board
Window Coverings Installer	Contractors State License Board

STATE OF CALIFORNIA

dca

DEPARTMENT OF CONSUMER AFFAIRS

Department of Consumer Affairs
1625 North Market Boulevard
Sacramento, CA 95834
www.dca.ca.gov