HOUSING

The Maryland Homeowners Association is a nonprofit, statewide organization dedicated to protecting the rights of homeowners. Get access to Maryland laws, including the Maryland Condominium Act and the Maryland Homeowners Association Act.

CONSUMER

Maryland Attorney General — If you are a Maryland consumer and have a dispute with a business, or if you live in another state and your dispute involves a transaction that occurred in Maryland, you can file a complaint with the Consumer Protection Division. Through mediation, we will work with you and the business in an effort to reach a mutually agreed-upon resolution to the dispute.

Better Business Bureau of Greater Maryland — The Business Bureau handles complaints related to marketplace issues experienced with the services or products a business provides.

The Office of the Commissioner of Financial Regulation — The Office of the Commissioner of Financial Regulation provides assistance to consumers by investigation complaints of questionable business practices involving financial institutions under its supervision, including State-chartered banks, credit unions, and trust companies; and State-licensed financial entities including, consumer finance companies, mortgage lenders, mortgage brokers, mortgage servicers, mortgage loan originators, credit reporting agencies, consumer debt collection agencies, debt management companies, check cashers, credit services businesses, and money transmitters.

Maryland Division of Occupational and Professional Licensing — Check to see if an individual or business is licensed before you do business with them.

MD Insurance Administration — The Maryland Insurance Administration is an independent state agency that regulates Maryland’s insurance industry and protects consumers by enforcing insurance laws.

MD Public Service Commission — Get more information on utility regulation and/or file a utility complaint.

GENERAL HELP

211

2-1-1 is a free and confidential service that helps people across North America find the local resources they need. They can help with human trafficking, crisis and emergency, disaster assistance, food, health, housing and utilities, jobs and support, reentry, veterans issues, and more. Dial 2-1-1.

To apply for free legal help please visit

WWW.MVLSLAW.ORG/APPLY-FOR-SERVICES/

Or call intake between 9 a.m. and 12 p.m. on Monday through Thursday at 1(800) 510-0050 or (410) 547-6537
**CONSUMER RESOURCES**

**FEDERAL AGENCIES**

**CONSUMER**

**American Association of Retired Persons (AARP)**
Important information and fraud alerts for the elderly.

**Consumer Action**
Assistance on such topics as buying and leasing cars, online shopping, privacy protection, and avoiding scams/fraud.

**Consumer Reports**
Do your research before you buy! Find ratings and reviews on cars, appliances, electronics, and more.

**Board of Governors of the Federal Reserve System**
Important information about credit cards, home mortgages and car leasing; how to file a complaint against a bank.

**Federal Trade Commission**
Helpful consumer fact-sheets on topics including cars, home improvements, telemarketing, and more.

**National Consumer Law Center (NCLC)**
Advocacy for low-income consumers, includes information about credit insurance, preventing foreclosure, bankruptcy, eviction, and getting out of debt.

**National Consumers League (NCL)**
Consumer advocacy group; important information concerning personal finance, worker rights, technology, and fraud alerts.

**Identity Theft Resource Center**
Information for victims of identity theft and prevention tips/guides.

**E-Consumer**
Maintained by the Federal Trade Commission; file complaints about online transactions with foreign companies.

**National Association of Consumer Advocates (NACA)**
Find an attorney; national organization of attorneys who represent and have represented consumers victimized by fraudulent, abusive and predatory business practices.

**Consumer Financial Protection Bureau**
Provides information to consumer about fraud/scams; assistance with mortgage and foreclosure.

**Federal Reserve Consumer Help**
Information on current laws, credit reports, foreclosure, mortgages, frauds, and scams.

**HOPE NOW**
Information on foreclosure, counseling, loan modification, scam alerts, and unemployment resources.

To apply for free legal help please visit

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