

Government's Consumer Action Handbook tells how to pursue complaints

This free guide shows you where to turn and whom to contact if you have a problem with a product or service.

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September 13, 2009

Reporting from Washington - The statement "I'm from the government, and I'm here to help you" is considered one of the great lies of our time.

But if you've ever had a beef with a contractor, wanted to check the complaint record of the company offering you a cut-rate homeowner insurance policy, wondered how to escalate your problem with the local electric company or couldn't get the installer to come back to take a look at your new but balky furnace, Uncle Sam really is here to help.

Just off the presses, the 30th edition of the Consumer Action Handbook from the General Service Administration's Office of Citizen Services and Communication is chock-full of goodies for aggravated citizens who don't know how or where to complain.

The free guide, available at www.consumeraction.gov or by calling (888) 878-3256, has a section with tips on how to be a savvy consumer, another section with a list of public resources and contact information, and a third that contains an expanded list of information for corporate offices, consumer groups, trade groups and government agencies.

But the section that explains how to be an effective complainer is particularly valuable, because most of us get so worked up when we believe we have been wronged that we fail to communicate our position sensibly and effectively. Instead, we snort and stomp, cuss and threaten, and in the process we lose whatever leverage we may have had.

Even the savviest consumer has an issue from time to time with a product or service. But those who remain calm, maintain an even keel and pursue their grievances quietly but firmly are the ones who turn lemons into lemonade.

As the Consumer Action Handbook points out, the first step in resolving a problem is to contact the seller. Not only do you have a right to gripe, you have a responsibility. A problem can't be corrected if no one knows about it. Do it as soon as possible. Don't let that leaky connection go until more damage is done. And don't stew until the problem has become larger than it really is.

If your issue is settled on the first call, you're better off than most people. But if you are not satisfied, ask to speak to a supervisor or manager. And keep going up the ladder -- to national headquarters or the manufacturer, if necessary -- until you reach someone who will listen to your tale of woe.

If a home builder is a national outfit, for example, and the local office is apathetic to the fact that your bathroom tile is cracked, by all means, go to the next level.

If you are dealing with a manufacturing defect -- say, the ice maker in your fancy new refrigerator keeps freezing up -- realize that many companies have special customer service offices whose primary function is to solve such issues. The directory portion of the Consumer Action Handbook has listings for several hundred firms, or you can visit a company's website, where you can click on the "contact us" link.

Each time you make a contact, keep a record of the date and time, and write down the name and phone number of the person with whom you spoke. Also take notes, recording your recollection of whatever was discussed, the solutions discussed and the offers, if any, that were made. Similarly, keep copies of all e-mails.

Type up your notes so that they are legible, and follow up with the person to whom you spoke with a letter that reinforces your position and states what actions you expect the company to take. But be reasonable. The maker may be willing to send someone out to re-stretch the rugs in your living room, but it cannot be expected to replace the set of dishes that broke when you tripped over the hump left by the original installer.

"Your letter should be brief and to the point," the consumer handbook advises. "State exactly what you want done about the problem and how long you are willing to wait for a response. Don't write an angry,

sarcastic or threatening letter. The person reading your letter probably wasn't responsible for your problem, but could be very helpful in resolving it."

If, after you have given the company a reasonable amount of time to respond to your complaint, you are still not placated, consider filing a grievance against it.

Most people know they can file a complaint with their Better Business Bureau and the state or local consumer protection office. But as the consumer handbook points out, you also can take your problem to the state or federal agency that regulates that business.

Real estate brokers, for example, answer to state real estate commissions, and builders and remodeling contractors are often licensed by agencies that sometimes have systems in place to help consumers resolve their problems. Problem lenders can be reported too.

Politicians are another great resource, and so are local media outlets. Many state and local elected officials are able to help their constituents. Newspapers, radio stations and television stations are often interested in stories in which consumers are harmed, particularly if they are hoodwinked. Some still have action-line or hotline services.

Even national consumer groups may be able to help. If they can't assist on specific complaints, maybe they are interested in hearing about issues that could influence their educational efforts or might become the focus of one of their advocacy programs.

Still not satisfied? Try to find out whether the company in question belongs to an industry trade association. Many associations have dispute systems in place for helping consumers resolve problems with their members.

Maybe the company will submit to conciliation, mediation or arbitration, in which a neutral third party meets with both sides in an effort to figure out an acceptable solution. If so, the handbook advises that you obtain a copy of the rules beforehand so you will know whether the decision is binding or whether participation places any restrictions on your ability to take legal action.

Ah, there it is, the word "legal." When all else fails, take them to court. If the dispute is over a small amount of money -- the limit is \$7,500 in California -- Small Claims Court is a generally simple, inexpensive, informal and speedy method for ending your ordeal.

But for consumers who have bigger fish to fry, the handbook even has a section on how to choose an attorney.

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Distributed by United Feature Syndicate Inc.