



Government of the District of Columbia
Department of Insurance, Securities and Banking

Consumer Financial Resources Guide





Welcome to the DISB Consumer Financial Resources Guide!

This guide, provided by the D.C. Department of Insurance, Securities and Banking, is meant to provide you with information about financial services and insurance resources in the District of Columbia.

The department, known as DISB, is the financial services regulator for the District of Columbia. Our goal is to ensure that residents of the District have access to a wide choice of insurance, securities and banking products and services. We also want to make sure you are treated fairly by the companies and individuals that provide these services.

Your financial well-being is a priority for us. DISB encourages you to contact us if you have any questions about the information contained in this guide.

Sincerely,

The D.C. Department of Insurance, Securities and Banking

TABLE OF CONTENTS

Banking and Personal Finance	2
Opening a checking or savings account.....	2
Personal finance programs	2
Credit building.....	2
Housing	3
Foreclosure prevention.....	3
Buying a home	3
Home purchase programs	4
Housing counselors	4
Renter and tenant programs	4
Landlord requirements	5
Auto Insurance	5
Health Insurance	6
Health insurance plans.....	6
Health insurance rates	6
Continuation of health coverage.....	6
Public or government-sponsored health insurance programs.....	6
Home Insurance	7
Home insurance plans	7
Renters insurance	7
Flood insurance.....	7
Life Insurance	8
Annuities.....	8
Other Insurance	8
Title insurance	8
Long-term care and disability insurance.....	8
Workers' Compensation	8
Enforcement actions	9
Securities and Investing	9
Small Business Resources	10
Business insurance	10
Health insurance plans.....	10
Access to credit	10
Doing business with the government.....	11
Other small business resources	11
Saving and Investment Programs	12
File a complaint, report fraud and other issues	13
Federal Government Resources	14



Personal Finance Resources:

Where do I go to open a checking or savings account, get a loan or find out about other financial services?

DISB provides lists of banks and federal credit unions operating in D.C. on its website.

Web: disb.dc.gov/banksinDC or disb.dc.gov/federalcreditunionsinDC

Are there bank accounts available for low or no fees in D.C.?

Bank on DC provides access to financial services and products including no fee or low fee accounts to the unbanked and under-banked households in the D.C. area.

Organization: Bank on DC at the D.C. Dept. of Insurance, Securities and Banking
810 First Street, NE, Suite 701, Washington, DC 20002

Phone: 202-727-8000

Web: bankondc.org

Where do I go for free financial services for military, veterans and their families?

VALOR (Veterans Assistance for Learning, Opportunity, and Readiness) for Bank on DC provides free financial education classes, online tools and resources for active service members, veterans and their families.

Organization: Bank on DC at the D.C. Dept. of Insurance, Securities and Banking
810 First Street, NE, Suite 701, Washington, DC 20002

Web: bankondc.org/veterans

Where can I get a free personal financial assessment?

Life Cents is a free online personal financial wellness program designed to help you evaluate your finances and improve your financial health. The program promotes financial stability through financial education, access to local resources and other tools.

Web: bankondc.org/finhealth

Credit Building:

How can I get a free copy of my credit report?

Federal law entitles you to one free credit report annually from each of the three national credit reporting companies: Equifax, Experian and TransUnion. AnnualCreditReport.com is the only authorized source for the free credit report.

Phone: 877-322-8228

Web: AnnualCreditReport.com



Foreclosure Prevention Resources:

I am behind on my mortgage, where do I go for help?

D.C.'s Foreclosure Prevention Hotline can be reached 24/7 for foreclosure and housing-related resources.

Phone: 202-265-CALL (2255) or 855-449-CALL

Web: disb.dc.gov/foreclosurehotline

Are there any alternatives to foreclosure?

D.C.'s Foreclosure Mediation Program is where homeowners and lenders meet face-to-face to discuss alternatives to foreclosure.

Organization: D.C. Dept. of Insurance, Securities and Banking
810 First Street, NE, Suite 701, Washington, DC 20002

Phone: 202-442-7848

Email: DISB.mediation@dc.gov

Web: disb.dc.gov/foreclosuremediationprogram

Is there a program that will lower my monthly mortgage payments?

The federal Making Home Affordable program offers options for lowering monthly mortgage payments, transitioning out of your home without foreclosure and mortgages for the unemployed.

Phone: 888-995-HOPE (4673)

Web: makinghomeaffordable.gov

Buying a Home:

Where do I go to get a mortgage?

Most banks and federal credit unions in D.C. offer mortgage loans. DISB provides lists of banks and federal credit unions operating in D.C. on its website.

Web: disb.dc.gov/banksinDC or disb.dc.gov/federalcreditunionsinDC

How much mortgage can I afford?

The mortgage calculator provided by the D.C. Housing Finance Agency helps you estimate how much mortgage you can afford.

Web: dchfa.org/DCHFAHome/Homebuyers/tabid/57/Default.aspx

How do I find a licensed mortgage lender and broker?

Residents can access a database of mortgage lenders and brokers licensed by DISB for free through the public access portal of the Nationwide Mortgage Licensing System.

Web: nmlsconsumeraccess.org

Home Purchase Assistance Programs:

Are there any home purchase assistance programs?

D.C.'s Home Purchase Assistance Program, Employer Assisted Housing Program and Negotiated Employee Affordable Home Purchase Program provide financial assistance for low- and moderate-income households and District of Columbia Government employees for the purpose of first-time home purchase.

Organization: D.C. Dept. of Housing and Community Development
1800 Martin Luther King Avenue, SE, Washington, DC 20020
Phone: 202-442-7200
Web: dhcd.dc.gov

Are there any home down payment assistance programs?

The DC Open Doors program offers a number of mortgage products including down payment assistance loans, Federal Housing Administration loans and Fannie Mae conventional mortgage loan products.

Organization: D.C. Housing Finance Agency
815 Florida Avenue, NW, Washington, DC 20001
Phone: 202-777-1600
Web: dchfa.org/DCHFHome/Homebuyers/DownPaymentAssistance/tabid/276/Default.aspx

How do I find a housing or credit counselor?

The federal government sponsors housing counseling agencies throughout the country to provide free or low-cost advice on buying a home, renting, defaults, foreclosure avoidance, credit issues, reverse mortgages and other housing issues.

Organization: U.S. Dept. of Housing and Urban Development or HUD
451 Seventh Street, SW, Washington, DC 20410
Phone: 800-569-4287
Web: https://entp.hud.gov/idapp/html/hecm_agency_look.cfm

How do I find housing for rent or sale in D.C.?

DCHousingSearch.org is a free online housing locator provided by the D.C. Dept. of Housing and Community Development. It includes listings for rentals, properties for sale and Section 8 options.

Phone: 877-428-8844
Web: dchousingsearch.org

How do I find financial assistance for displaced tenants?

D.C.'s Office of the Tenant Advocate provides assistance with emergency housing and relocation expenses for tenants who are displaced by fires, floods or government closures. The office also helps with resolving tenant and landlord disputes.

Organization: D.C. Office of the Tenant Advocate
2000 14th Street, NW, Suite 300 North, Washington, DC 20009
Phone: 202-719-6560
Web: ota.dc.gov

I am thinking of bringing in a boarder or renter in my home or property. Are there any landlord requirements?

D.C. requires a basic business license including a certificate of occupancy from the D.C. Dept. of Consumer and Regulatory Affairs before offering a dwelling or rooming unit in a residential building. Applications must be submitted in person at DCRA's Permit Center located at 1100 Fourth Street, SW, Second Floor. Additional information on rental housing can be found on the D.C. Office of the Tenant Advocate's website: ota.dc.gov.

Organization: D.C. Dept. of Consumer and Regulatory Affairs

Phone: 202-442-4311

Email: dcra@dc.gov

Web: dcra.dc.gov

AUTO INSURANCE



How can I compare costs for auto insurance?

DISB provides sample profiles of auto insurance rates offered in D.C.

Web: disb.dc.gov/autoinsrates

Is there a program for pedestrians or passengers injured by an uninsured driver?

The District of Columbia Uninsured Motorist Fund is a fund for eligible pedestrians or passengers injured by an uninsured vehicle driver who has no identifiable source of recovery that provides benefits specified by District of Columbia law.

Organization: D.C. Dept. of Insurance, Securities and Banking

810 First Street, NE, Suite 701, Washington, DC 20002

Email: Insconsumerservices@dc.gov

Web: disb.dc.gov/DCuninsuredmotoristfund

Do I need to have vehicle insurance?

The District of Columbia Compulsory/No-Fault Motor Vehicle Insurance Act requires valid D.C. vehicle insurance for every person applying for registration or a reciprocity sticker in D.C. The insurance must be maintained as long as the vehicle is registered in D.C. Lapses in coverage are subject to fines. Do not cancel insurance until vehicle tags are surrendered to D.C.'s Department of Motor Vehicles.

Organization: D.C. Dept. of Motor Vehicles or DMV

Phone: 202-737-4404

Web: dmv.dc.gov/node/156202

I got in a car accident. What should I do next?

Getting into an accident can be stressful and chaotic; it's difficult to remember what to do immediately following a wreck. Many people are unsure about what information they need to share with and collect from the other driver. It would be helpful to the driver if you provide your name and insurance information. Divulging more than that, such as your address or driver's license number, could put you at risk for identity theft. DISB through the National Association of Insurance Commissioners provides WRECKCHECK, a free smartphone app to walk you through the process of collecting information when you are in a car accident. The app then emails the report directly to your insurance agent. The app is available on Apple and Android devices, as well as in PDF version.

Web: disb.dc.gov/fileautoclaim



I do not have employer-sponsored health insurance. Where can I go to buy it?

DC Health Link is the online marketplace created for D.C. residents, including lawfully present immigrants, families, small business owners and their employees to shop, compare and select health insurance that meets their health needs and budgets.

Phone: 855-532-5465

Web: dchealthlink.com

I have a question about a proposed change in my health insurance rate. Who can I ask about it?

You can provide feedback to DISB on proposed changes to health insurance rates and plans including those offered on DC Health Link. DISB can research your rate to determine if it complies with District of Columbia law.

Organization: D.C Dept. of Insurance, Securities and Banking
810 First Street, NE, Suite 701, Washington, DC 20002

Phone: 202-727-8000

Email: HealthRate.Comments@dc.gov

Web: disb.dc.gov/healthinsratereview

I lost my job and no longer have health insurance. Are there any programs to help me?

You can purchase individual health insurance through DC Health Link. Also, the Consolidated Omnibus Budget Reconciliation Act, known as COBRA, gives workers and their families who lose their health benefits the right to continue group health benefits provided by their group health plan for limited time under certain life experiences (e.g. voluntary or involuntary job loss, reduction in work hours, death, divorce and more.)

Organization: DC Health Link

Phone: 855-532-5465

Web: dchealthlink.com

Organization: U.S. Department of Labor
200 Constitution Avenue, NW, Washington, DC 20210

Phone: 866-4-USA-DOL (872-365)

Web: <http://www.dol.gov/dol/topic/health-plans/cobra.htm>

Public or Government-sponsored Health Insurance Programs:

Are there programs that provide free health insurance?

DC Healthy Families is a program of the D.C. Department of Health Care Finance that provides free health insurance for eligible D.C. residents and their children meeting certain income levels.

Organization: DC Healthy Families Enrollment Office (multiple locations)

Phone: 202-639-4041; 202-639-4041 TTY

Web: dhcf.dc.gov/service/dc-healthy-families

Also, the DC Healthcare Alliance offers a range of health care services for eligible D.C. residents who meet certain income levels.

Organization: Income Maintenance Administration Service Center

Phone: 202-727-5355

Web: dhcf.dc.gov/service/dc-healthcare-alliance

Is there assistance for medical services if I am disabled?

If you are disabled and need medical services, see if you qualify for DC Medicaid. It is a health-care program that can help pay for medical services for low-income and disabled people.

Organization: Income Maintenance Administration Service Center

Phone: 202-727-5355

Web: dhcf.dc.gov/service/medicaid

HOME INSURANCE



How can I compare costs for homeowner, condo and renters insurance?

DISB provides sample profiles of personal property insurance rates and a list of licensed insurance companies in D.C. on its website.

Web: disb.dc.gov/homeinsrates

Do I need renters insurance?

If you are a renter, your personal property is not covered under your landlord's insurance in the event of a fire, theft or other unexpected incident. Therefore, you may want to purchase renters insurance. You can view a list of licensed insurance companies in D.C. on DISB's website and compare renters insurance rates.

Organization: D.C. Dept. of Insurance, Securities and Banking

810 First Street, NE, Suite 701, Washington, DC 20002

Email: disb@dc.gov

Web: disb.dc.gov/renterinsurance

Do I need flood insurance and where do I buy it?

The National Flood Insurance Program offers flood insurance that can be purchased through property and casualty insurance agents. Flood insurance protects either your building or belongings in the case of flood. Standard homeowner insurance does not cover damages from floods. You can evaluate your need for flood insurance and review more information by visiting the links below.

Web: disb.dc.gov/floodinsurance or ddoe.dc.gov/service/flood-insurance-and-coverage

How do I create a home inventory?

DISB through the National Association of Insurance Commissioners provides a free smart-phone app to help residents create a complete inventory of their belongings for insurance purposes. Download the free myHOME Scr.APP.book app for iPhone or Android smart phones to get you started. The app guides you through capturing images, descriptions, bar codes and serial numbers and storing them electronically for safekeeping. The app even creates a back-up file for e-mail sharing. If you would rather do it by hand, you can download a home inventory spreadsheet at http://www.insureuonline.org/home_inventory_checklist.pdf.

LIFE INSURANCE RESOURCES



How do I check the licensing status of my life insurance agent?

Check out DISB's databases of licensed insurance agents and companies.

Web: disb.dc.gov/licensestatus

How do I know if an annuity is right for me?

An annuity is a contract in which an insurance company agrees to make a series of payments in return for a premium (or premiums) that you have paid. Many consumers buy annuities so that they will have a regular income after they retire. DISB provides a consumer guide on understanding annuities on its website.

Web: disb.dc.gov/annuitiesconsumerguide

OTHER INSURANCE RESOURCES



How do I compare title insurance rates?

Title insurance policies protect the home buyer against losses and legal fees that arise from unknown defects in the title to the property during the purchase of the property. DISB provides sample profiles of title insurance rates on its website.

Organization: D.C. Dept. of Insurance, Securities and Banking
810 First Street, NE, Suite 701, Washington, DC 20002

Email: disb@dc.gov

Web: disb.dc.gov/titleinsrates

How do I know if I need long-term care?

D.C.'s Long-Term Care Planning Guide explains how to determine if long-term care insurance is needed, what are the costs for long-term care, options available and more.

Organization: D.C. Aging & Disability Resource Center
500 K Street, NE, Washington, DC 20002

Phone: 202-724-5626

Web: dcoa.dc.gov/node/553362

I want to buy non-medical health insurance products (e.g. disability, long-term care, vision, dental, etc.) How do I find an insurer?

DISB provides a list of licensed insurance carriers that sell non-medical health insurance plans in D.C. on its website.

Web: disb.dc.gov/non-medicalhealthins

I was injured on the job. Where do I go for medical coverage?

The D.C. Department of Employment Services administers the local Workers' Compensation Program and processes claims and monitors the payment of benefits to injured private-sector D.C. employees. Disputes between claimants and employers (or their insurance carriers) are mediated and employers are monitored to ensure compliance with insurance coverage requirements.

Organization: D.C. Dept. of Employment Services
Labor Standards Bureau, Office of Workers' Compensation
4058 Minnesota Avenue, NE, 3rd Floor, Washington, DC 20019

Web: does.dc.gov/page/workers-compensation-does

How do I check the credibility of an insurer or insurance agent?

You can check the license status of an insurer or insurance agent on DISB's website. We also post any disciplinary actions taken against insurance companies and agents.

Web: disb.dc.gov/licensestatus or disb.dc.gov/insureactions

SECURITIES AND INVESTING



I have heard about a great investment opportunity. How can I check it out?

Investment offerings in the District are required to be registered with DISB and/or the Securities and Exchange Commission, also known as the SEC. You can check the status of an investment opportunity in D.C. by contacting DISB.

Organization: D.C. Dept. of Insurance, Securities and Banking
810 First Street, NE, Suite 701, Washington, DC 20002

Phone: 202-727-8000

Email: disb@dc.gov

Web: disb.dc.gov

How can I tell if a securities firm or a particular individual in a securities firm has a D.C. license?

DISB licenses securities professionals such as broker-dealers and investment advisers and the firms they work for. Broker-dealers and investment advisers include financial planners, investment traders and mutual fund and hedge fund managers. You can check if the person or firm has a license by contacting DISB.

Organization: D.C. Dept. of Insurance, Securities and Banking
810 First Street, NE, Suite 701, Washington, DC 20002

Phone: 202-727-8000

Email: disb@dc.gov

Web: disb.dc.gov

Can I find out if the securities firm or individual has been the subject of any complaints or disciplinary action?

Yes. You can get any disciplinary history that involves a particular firm or individual by contacting DISB.

Organization: D.C. Dept. of Insurance, Securities and Banking
810 First Street, NE, Suite 701, Washington, DC 20002

Phone: 202-727-8000

Email: disb@dc.gov

Web: disb.dc.gov

How do I find a lost financial asset?

Unclaimed property or any financial asset (e.g. paid-up life insurance policy, death benefit, certificate of deposit, stocks, savings and checking accounts, etc.) that are considered lost or abandoned by the owner are turned over to the unclaimed property unit of the D.C. Office of Finance and Treasury. Owners and legitimate heirs can claim funds at any time.

Organization: D.C. Office of Finance and Treasury's Unclaimed Property Unit
1350 Pennsylvania Avenue, NW, Suite 203, Washington, DC 20004

Phone: 202-442-8181

Email: dcunclaimed.property@dc.gov

Web: cfo.dc.gov/service/unclaimed-property

Are there tools to help with my investment planning?

The U.S. Securities and Exchange Commission provides calculators to help you with your investment accounts. Below is a list of some of the calculators that can be found at [investor.gov/tools/calculators](https://www.investor.gov/tools/calculators).

- Compound Interest Calculator: A calculator to estimate how your money can grow.
- 401(k) and IRA Required Minimum Distribution Calculator: A calculator to approximate your required minimum distribution based on your age and the value of your 401(k) and IRA accounts.

How do I calculate my retirement benefit?

The U.S. Social Security Administration Retirement Estimator is a calculator that gives you an estimate of your retirement benefit based on your actual Social Security earnings record.

Web: ssa.gov/estimator

SMALL BUSINESS RESOURCES



Insurance:

Is there a bundle of plans for business insurance?

A business owner's policy or "BOP" includes property insurance, business interruption and liability insurance, but not professional liability. Looking for more information on BOPs, commercial auto, home-based and other business insurance resources, check out the link listed below.

Organization: D.C. Dept. of Insurance, Securities and Banking
810 First Street, NE, Suite 701, Washington, DC 20002

Web: disb.dc.gov/smallbusinfo

Where do I buy health insurance for my small business?

DC Health Link is an online marketplace created for individuals, families and small business owners with less than 50 employees in D.C. to shop, compare and select health insurance that meets their health needs and budgets. If you have more than 50 employees, DISB provides a list of health insurance carriers in D.C. for your reference on its website.

Phone: 855-532-5465

Web: dchealthlink.com

Web: disb.dc.gov/healthinsproducts

Access to Capital:

Is there a program that provides collateral support to small businesses?

The D.C. Collateral Support Program provides collateral support for small business borrowers who might be qualified for loans, but are unable to meet the lender's collateral requirements. Qualified small businesses use the loans to buy equipment and inventory; for expansions or renovations; working capital; start-up costs; leasehold improvements; or refinancing.

Organization: D.C. Dept. of Insurance, Securities and Banking
810 First Street NE, Suite 701, Washington, DC 20002

Phone: 202-442-8584

Web: disb.dc.gov/dccollateralsupportprog

Is there a program that makes equity investments in small businesses?

The Certified Capital Company Program, known as “CAPCO,” makes equity and debt investments in small businesses in D.C. The two companies that make up the program are managed by professional venture capitalists and operate independently of the Government of the District of Columbia.

Web: disb.dc.gov/capcos

Is there a program that provides start-up capital for small businesses?

The D.C. Certified Business Enterprise Revolving Micro Loan Fund program provides start-up capital to small businesses that do not have enough capital to grow in their early stage of development. The maximum loan amount is \$25,000.

Organization: D.C. Dept. of Small and Local Business Development
441 Fourth Street, NW, Suite 850 North, Washington, DC 20001

Phone: 202-727-3900

Web: dslbd.dc.gov/service/cbe-microloans

How do I do business with the Government of the District of Columbia?

The Government of the District of Columbia offers a variety of programs to help businesses bid on and acquire contracts. The portal below provides access to business services, applications and resources.

Web: dmped.dc.gov/page/do-business-dc-government; dslbd.dc.gov/getcertified

Other Small Business Resources:

Where do I go for small business resources including how to create a business plan?

The D.C. Small Business Resource Center is a one-stop-shop for entrepreneurs and small businesses looking to start and grow their companies in D.C. Services include training, workshops and seminars, counseling, one-on-one technical assistance and computer software.

Locations: Small Business Resource Centers at:
D.C. Dept. of Small and Local Business Development
441 Fourth Street, NW, Washington, DC 20001

Phone: 202-727-3900

D.C. Department of Consumer and Regulatory Affairs
1100 Fourth Street, SW, Washington, DC 20024

Phone: 202-442-4400

Web: dcbiz.ecenterdirect.com/Welcome.action

How do I do business in Washington, D.C.?

The Washington, D.C. Economic Partnership or WDCEP produces an annual guide on how to start a business and develop business in D.C. The guide covers business areas from business registration and licensing to finances, insurance, taxes and incentives to labor laws and more. The guide is available in English and Spanish.

Organization: WDCEP, 1495 F Street, NW, Washington, DC 20004

Phone: 202-661-8670

Web: wdcep.org/tools-research/publications



How do I save money on federal and local taxes?

The DC Earned Income Tax Credit or EITC is a special tax break, based on the federal EITC, designed specifically for low- and moderate-income workers. People who qualify for the EITC will pay less in taxes or even get cash back.

Organization: D.C. Office of the Chief Financial Officer
1101 Fourth Street, SW, Suite 270 West, Washington, DC 20024

Phone: 202-727-4829

Web: otr.cfo.dc.gov/page/earned-income-tax-credit-dc

How do I save money for college?

The DC College Savings Plan is a tax-advantaged 529 college savings investment plan offered by the Government of the District of Columbia. The plan helps D.C. and non-D.C. families save for higher education expenses for a designated beneficiary.

Organization: D.C. Office of the Chief Financial Officer
1350 Pennsylvania Avenue, NW, Suite 203, Washington, DC 20004

Phone: 202-727-2476 or 800-584-6401

Web: cfo.dc.gov/service/dc-college-savings-plan

Is there a rebate program for my home?

The RiverSmart Homes program offers a series of rebates for trees, rain barrels, rain gardens and impervious surface removal. Any D.C. single family homeowner is eligible to apply for the rebates, and homeowners that have already participated in the RiverSmart Homes program can also take advantage of the rebates.

Organization: D.C. Dept. of the Environment or DDOE
1200 First Street, NE, Washington, DC 20002

Phone: 202-535-2600

Web: ddoe.dc.gov/service/riversmart-rebates

Is there an energy assistance program in D.C.?

DDOE can help you with your energy and utility bills. They have financial assistance, discounts and late bill forgiveness programs.

Organization: D.C. Dept. of the Environment
1200 First Street, NE, Washington, DC 20002

Phone: 202-535-2600

Web: ddoe.dc.gov/service/energy-assistance-and-weatherization



Where do I go to file an insurance, financial services or securities complaint?

Consumers can file a complaint with DISB about transactions and products and providers in the insurance, securities and banking sectors. Complaints may include coverage issues, claim disputes, premium problems, sales misrepresentations, policy cancellations, refunds or inappropriate conduct of financial service providers and salespersons. Our consumer services division handles complaints on the following:

- Home, auto, business, health, life, dental and other insurance issues
- Affinity group plans
- Investment accounts
- Securities offerings
- Broker-dealers and investment advisers
- Questionable investment practices
- Suitability of transactions
- Check cashers (including those in small grocery stores and liquor stores)
- Consumer credit service organizations
- Consumer sales finance companies
- Banks, money lenders and money transmitters
- Mortgage lenders, mortgage brokers and mortgage loan originators

Organization: D.C. Dept. of Insurance, Securities and Banking
810 First Street, NE, Suite 701, Washington, DC 20002

Phone: 202-727-8000

Email: disbcomplaints@dc.gov

Web: disb.dc.gov/file-complaint-or-report-fraud

After I submit the complaint to DISB, what can I expect to happen?

A DISB staff member will call or write you regarding the complaint.

Where do I report suspected abuse of seniors and incapacitated adults?

The Adult Protective Services Unit under the D.C. Department of Human Services investigates reports of alleged cases of abuse, neglect, and exploitation by third parties, and self-neglect of vulnerable adults 18 years of age or older. If its financial elder abuse, you can also file a complaint with DISB. See information above on how to file a complaint.

Organization: D.C. Dept. of Human Services, Family Services Administration,
Adult Protective Services
64 New York Avenue, NE, Washington, DC 20002

Report Hotline: 202-541-3950

Web: dhs.dc.gov/service/adult-protective-services

Where do I go to resolve problems with Medicaid, Medicare and other government-sponsored health plans?

D.C.'s Health Care Ombudsman provides help in understanding health care rights and responsibilities; resolving problems with health care coverage, access to health care; bills; and health plan appeals including Medicaid, Medicare, DC HealthCare Alliance, DC Healthy Families and prescription drug coverage.

Organization: D.C. Office of Health Care Ombudsman and Bill of Rights
One Judiciary Square, 441 Fourth Street, NW, 900S, Washington, DC 20001

Phone: 202-724-7491; 877-685-6391

Web: healthcareombudsman.dc.gov

FEDERAL GOVERNMENT RESOURCES



There are a number of federal government agencies that also address financial services issues listed below for your reference. You can always start by contacting DISB with your question and we can help you or refer you to the right resource.

Consumer Financial Protection Bureau (CFPB)

The CFPB writes rules and enforces federal consumer financial protection laws, takes consumer complaints, researches consumer behavior and monitors financial markets.

Location: 1700 G Street, NW, Washington, DC 20552

Phone: 202-435-7000

Web: consumerfinance.gov

Federal Deposit Insurance Corporation (FDIC)

The FDIC is the federal agency that maintains stability and public confidence in the nation's financial system by: insuring bank deposits (up to \$250,000), examining and supervising financial institutions for safety and soundness and consumer protection and managing receiverships.

Location: 550 17th Street, NW, Washington, DC 20429

Phone: 202-393-8400

Web: fdic.gov

Federal Reserve

The Federal Reserve is the central bank for the United States. Its mission is to provide the nation with a safer, more flexible, and more stable monetary and financial system. It administers such regulations as the Truth-in-Lending, Equal Credit Opportunity and Fair Credit Reporting Acts.

Location: 20th and Constitution Avenue, NW, Washington, DC 20551

Phone: 202-452-3000

Web: federalreserve.gov

Federal Trade Commission (FTC)

The FTC protects consumers by stopping unfair, deceptive or fraudulent practices in the marketplace. It handles complaints concerning most non-bank lenders, such as mortgage and finance companies and state credit unions.

Location: 600 Pennsylvania Avenue, NW, Washington, DC 20580

Phone: 202-326-2222

Web: ftc.gov

National Credit Union Administration (NCUA)

The NCUA is the federal agency that regulates national credit unions, insures credit union deposits (up to \$250,000) and handles credit union complaints. The agency has created a website: mycreditunion.gov where you can find consumer specific information about credit unions.

Location: 1775 Duke Street, Alexandria, VA 22314

Phone: 703-518-6300

Web: ncua.gov; mycreditunion.gov

Office of the Comptroller of the Currency (OCC)

The OCC charters, regulates and supervises national banks and also supervises the federal branches and agencies of foreign banks. The agency has created a website: Helpwithmybank.gov to assist consumers with banking issues.

Location: 250 E Street, SW, Washington, DC 20005

Phone: 202-874-5000

Web: occ.gov; Helpwithmybank.gov

U.S. Commodity Futures Trading Commission (CFTC)

The CFTC is the federal agency that regulates the trading of commodity futures and options contracts and takes action against firms suspected of illegal or fraudulent activities.

Location: Three Lafayette Centre, 1125 21st Street, NW, Washington, DC 20851

Phone: 202-418-5000

Web: cftc.gov

U.S. Department of Housing and Urban Development (HUD)

HUD is the federal government agency that oversees home mortgage lending practices. It also handles complaints in several categories including housing discrimination, bad landlords in federal housing, manufactured housing, land sales and deceptive contractors.

Location: 451 Seventh Street, SW, Washington, DC 20410

Phone: 202-708-1112

Web: hud.gov

U.S. Department of Justice (DOJ)

The DOJ is the federal agency charged with the enforcement of United States law both civil and criminal and responsible for investigating, and pursuing allegations of consumer fraud. The Consumer Protection Branch leads the DOJ's efforts to enforce consumer protection statutes throughout the United States.

Location: 950 Pennsylvania Avenue, NW, Washington, DC 20530-0001

Phone: 202-524-2000

Web: usdoj.gov

U.S. Securities and Exchange Commission (SEC)

The mission of the SEC is to protect investors, maintain fair, orderly, and efficient markets and facilitate capital formation. The SEC Office of Investor Education and Advocacy also provides a variety of services and tools to address consumer problems and questions.

Location: 100 F Street, NE, Washington, DC 20549

Phone: 202-942-8088

Web: sec.gov

U.S. Treasury Department

The Treasury Department is the executive agency responsible for promoting economic prosperity and ensuring the financial security of the United States. You can buy digital savings bonds and other Treasury securities, convert paper bonds and submit damaged currency to this agency. The Treasury's Office of Consumer Policy also works to ensure access to safe and affordable financial products and services and provides information that enables individuals to make sound financial decisions.

Location: 1500 Pennsylvania Avenue, NW, Washington, DC 20220

Phone: 202-622-6415

Web: treas.gov

U.S. Department of Veterans Affairs (VA)

The U.S. Department of Veterans Affairs, known as the VA, administers a variety of benefits and services that provide financial and other forms of assistance to service members, veterans their dependents and survivors. It also handles complaints about loans guaranteed by the VA.

Location: VA Consumer Affairs Service
810 Vermont Avenue, NW, Washington DC 20420
Phone: 800-827-1000
Web: va.gov

U.S. Small Business Administration (SBA)

The SBA offers assistance to small businesses for capital, contracting, disaster assistance, counseling and advocacy.

Location: SBA Washington, D.C. District Office
409 Third Street, SW, 2nd Floor, Washington, DC 20416
Phone: 202-205-8800
Web: sba.gov

Internet Crime Complaint Center (IC3)

The IC3 accepts online Internet crime complaints from victims or from a third party to the complainant. The center is a partnership between the Federal Bureau of Investigation and the National White Collar Crime Center to serve as a means to receive Internet-related criminal complaints.

Location: Federal Bureau of Investigation
935 Pennsylvania Avenue, NW, Washington, DC 20535
Phone: 202-324-3000
Web: ic3.gov

Social Security Administration

The administration manages Social Security, a social insurance benefit program covering retirement, disability and survivor's benefits. To be eligible for the benefits, workers must pay Social Security taxes.

Location: Postal Plaza Shopping Center, 1905-B Ninth Street, NE
Washington, DC 20018
Phone: 800-772-1213
Web: ssa.gov

Centers for Medicaid and Medicare

This federal government agency administers the federal Medicaid and Medicare programs. It also takes complaints on Medicaid, Medicare including Medicare Prescription Drug Coverage, HIPAA (Health Insurance Portability and Accountability Act) privacy complaints and more.

Location: Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244
Phone: 877-267-2323
Web: cms.gov

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