



## **SETH WILLIAMS' PLAN TO PROTECT CONSUMERS**

There is a clear and compelling link between financial stresses individuals face and crimes that are committed. If the City of Philadelphia is going to reduce crime – and not just increase arrests and convictions – it must do more to address the victimization of its residents by abusive business practices that can lead to crime, but ultimately weaken our community.

While many focus on the District Attorney's key role in protecting the physical safety of Philadelphia's residents and visitors, the office has an equally important role protecting city residents against abusive business practices through enforcement of the Pennsylvania's Unfair Trade Practices and Consumer Protection Law ("CPL"). This law is a powerful, flexible tool to proactively protect Philadelphia citizens. Unfortunately, under the current District Attorney, that power has seldom been used and predatory business practices have been virtually unchecked and the city is worse off because of it.

As District Attorney, Seth Williams will aggressively use Pennsylvania's Unfair Trade Practices and Consumer Protection Law to protect consumers that have been victimized by predatory business and, if appropriate, move to permanently shutter those businesses in Philadelphia. He believes that protecting consumers is not just part of his responsibility as District Attorney, but also part of his responsibility as a community leader.

As District Attorney, Seth will protect consumers by:

- Using consumer protection laws already on the books to target predatory business practices;
- Move to permanently shutter abusive businesses; and
- Build a stronger relationship between the community and the District Attorney's office.

As District Attorney, Seth will:

### **Use already existing laws to fight predatory business practices.**

Under current Pennsylvania law, the District Attorney has broad powers to fight predatory business practices and protect consumers. The Commonwealth's Pennsylvania's Unfair Trade Practices and Consumer Protection Law ("CPL").

Not only can the D.A. use this law to fight recognized abuses, but because the law's application is broad, a proactive District Attorney can provide fast, flexible relief against new abusive practices when they arise, without waiting for a legislative process to newly ban products or practices. And, because this is a civil statute, it requires a significantly lower burden of proof than standard fraud prosecutions.

As District Attorney, Seth will aggressively use the powers given his office under CPL to fight predatory business practices and protect consumers.

**Move to close abusive businesses.**

Under CPL, if the District Attorney identifies businesses that are unfairly taking advantage of residents, he can impose move to have civil penalties imposed and seek restitution. In addition to financial penalties and restitution, he can seek permanent injunctions, or cease and desist orders if they do not respond to other penalties. This is a tool that gives the District Attorney the same power of regulation as the Pennsylvania Attorney General.

As District Attorney, Seth will use this ultimate action sparingly, but unflinchingly, against businesses that refuse to stop preying on Philadelphia's residents and visitors.

**Working with the Community.**

A centerpiece of Seth's agenda is creating a new partnership between the Office of the District Attorney and the community. The same collaboration that can help reduce violent crime in neighborhoods can prevent financial victimization of our residents.

In order to save resources in times of scarce budgets, the District Attorney will work with community groups, state regulators such as the Department of Banking, the Mayor's Office of Consumer Affairs, lawyers from organizations such as Community Legal Services, and District Attorneys in other Pennsylvania counties. Together, they will use their resources to identify problem businesses as they develop, and will stop them before they can inflict significant damage on Philadelphia residents.

By using this law, Seth Williams understands that the District Attorney will not only be judged by conviction rates, but by the improvements that can and must be made in the every day lives of Philadelphians. No longer will such a powerful tool go unused.

*Seth Williams, the City's former Inspector General, has 10 years of experience as a top prosecutor and supervisor in Philadelphia's District Attorney's Office. For more information, please visit his campaign website at [www.votesethwilliams.com](http://www.votesethwilliams.com).*

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