SENIOR SCAM STOPPER **Market Right Control of the control of the

CONTRACTORS STATE LICENSE BOARD

Kyra Hall Outreach Coordinator



ABOUT US: Contractors State License Board



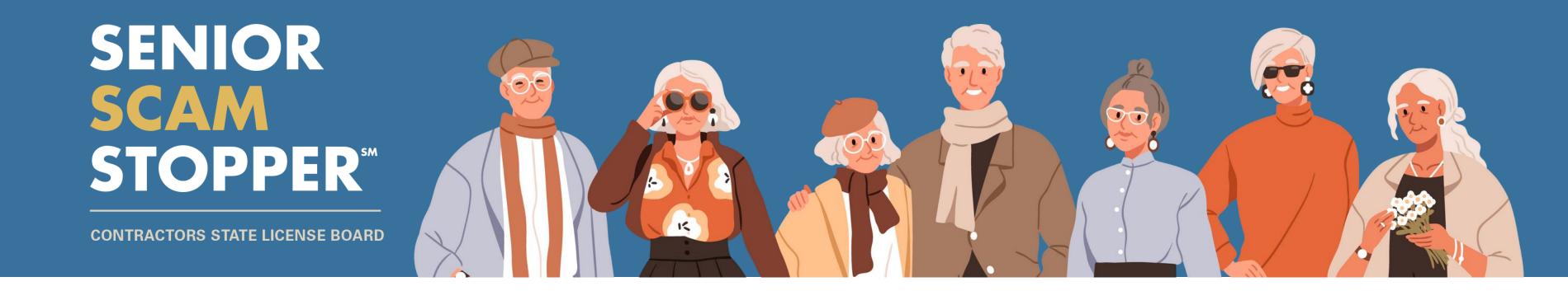


- License California Contractors
- Enforce Construction Laws
- Protect <u>YOU</u> from Home
 Improvement Scams



SENIOR SCAM STOPPER ***

HELPS 1,000s OF SENIORS
YEAR-ROUND



Topics Covered

- Why are Seniors Targeted in Scams
- Scam Tactics
- What to Know Before You Hire a Contractor

- What to Know About Construction
 Jobs
- How to File a Complaint and Check a License
- Resources for Seniors

WHAT SENIORS
SHOULD KNOW
BEFORE HIRING
A CONTRACTOR





SENIORS ARE TARGETED IN CONSTRUCTION SCAMS

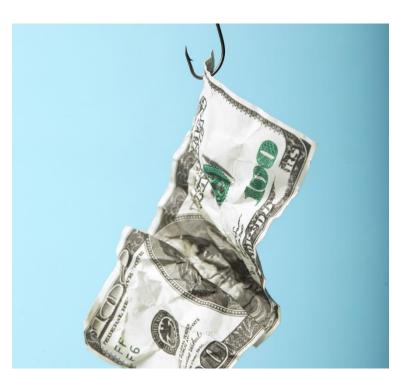


You're trusting and often alone which can make you vulnerable



People will try to manipulate you





Scammers are attracted to any amount of money they can obtain



Do not answer your door to strangers





Just say no, and keep saying no



Do not make cash payments



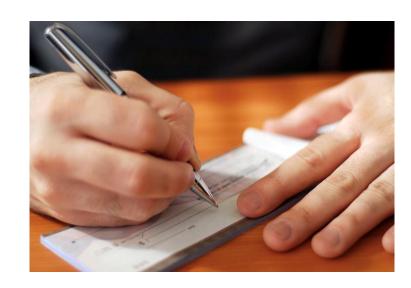
HOW TO AVOID COMMON CONSTRUCTION SCAMS



Projects priced at \$1,000 or more require a licensed contractor



Get the sales pitch in writing; verbal agreements are not binding



Down payments cannot exceed 10% or \$1,000 of the contract price - whichever is less!



BEFORE HIRING A CONTRACTOR

- Get at least three (3) bids
- Ask to see the pocket license and photo ID
- Ask for proof of insurance (liability and workers' comp)
- Get a detailed written contract
- Don't let payments get ahead of the work
- Don't pay for work that's not up to your standards





BEFORE HIRING A CONTRACTOR

- Down payments: **CANNOT** exceed 10% or \$1,000 of the total contract price, whichever is less!
- Keep all project documents: photos, emails, text messages, contract, and receipts
- All consumers have 4 years from the date of construction to file a complaint
- Ages 65+ have a five-day right to cancel a contract (California law)

ADUs: What to Know

- Is an ADU right for you?
- ADU stands for Accessory Dwelling Unit
- Do your research and compare your options before you speak to a contractor

- Research local regulations, zoning laws, and permit requirements
- Down payments CANNOT exceed 10% or \$1,000 of the total contract price, labor and materials included
- Additional payments should **ONLY** be for work completed or materials delivered

FROM SOLAR FRAUD WWW.CSLB.CA.GOV/SOLAR

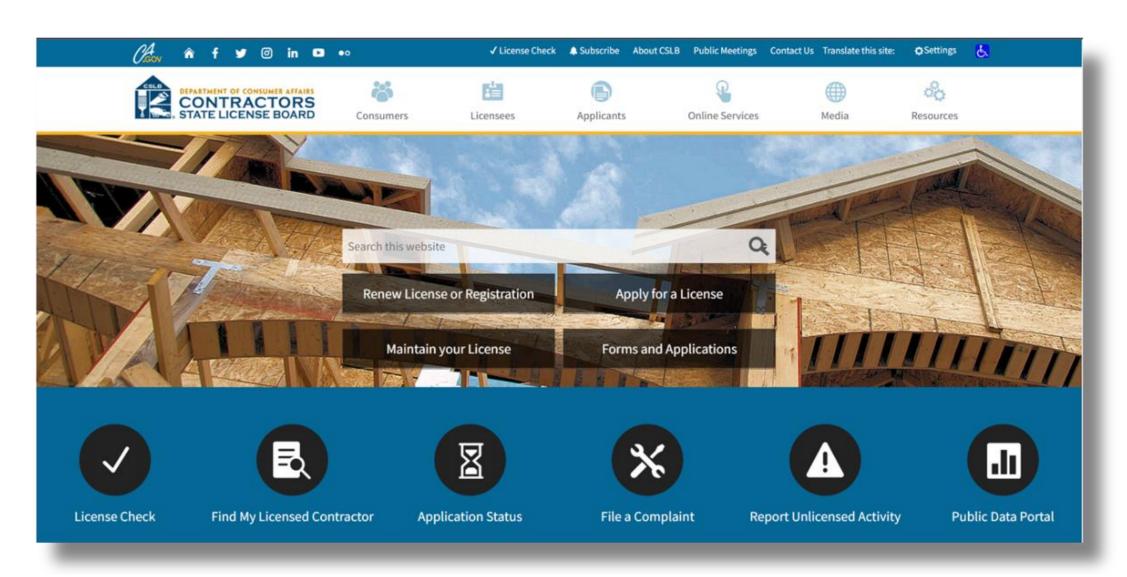


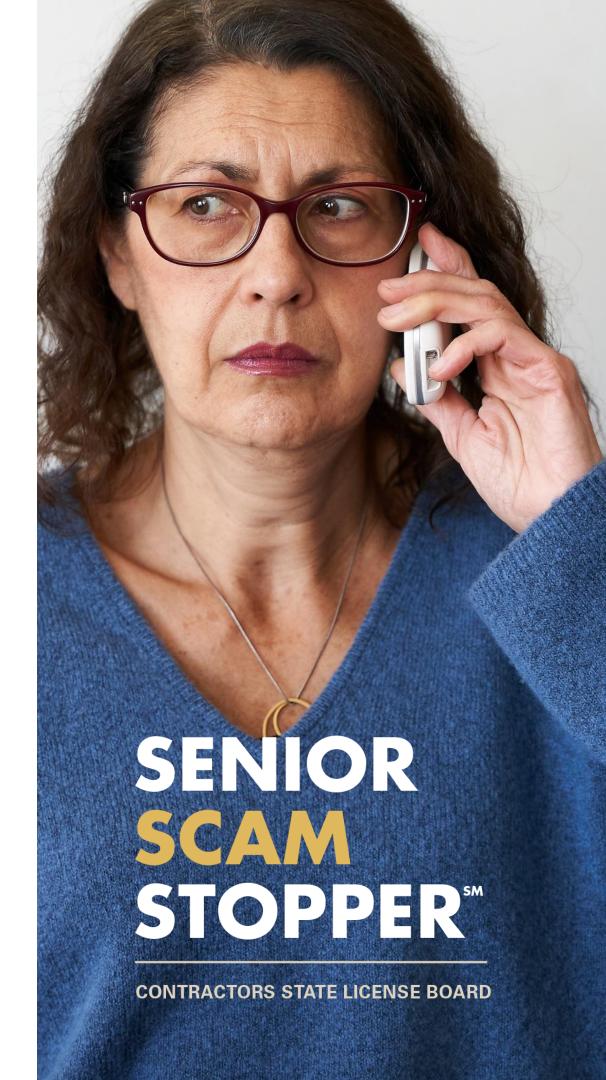
- Solar is <u>not free</u>
- Check the license first
- Review the contract closely and get everything in writing
- Make sure you understand the contract terms



IF YOU'VE BEEN SCAMMED

- Call CSLB: 1-800-321-CSLB (2752), or
- Visit www.cslb.ca.gov, "File a Complaint" on the homepage, or
- Email: cslbinfo@cslb.ca.gov

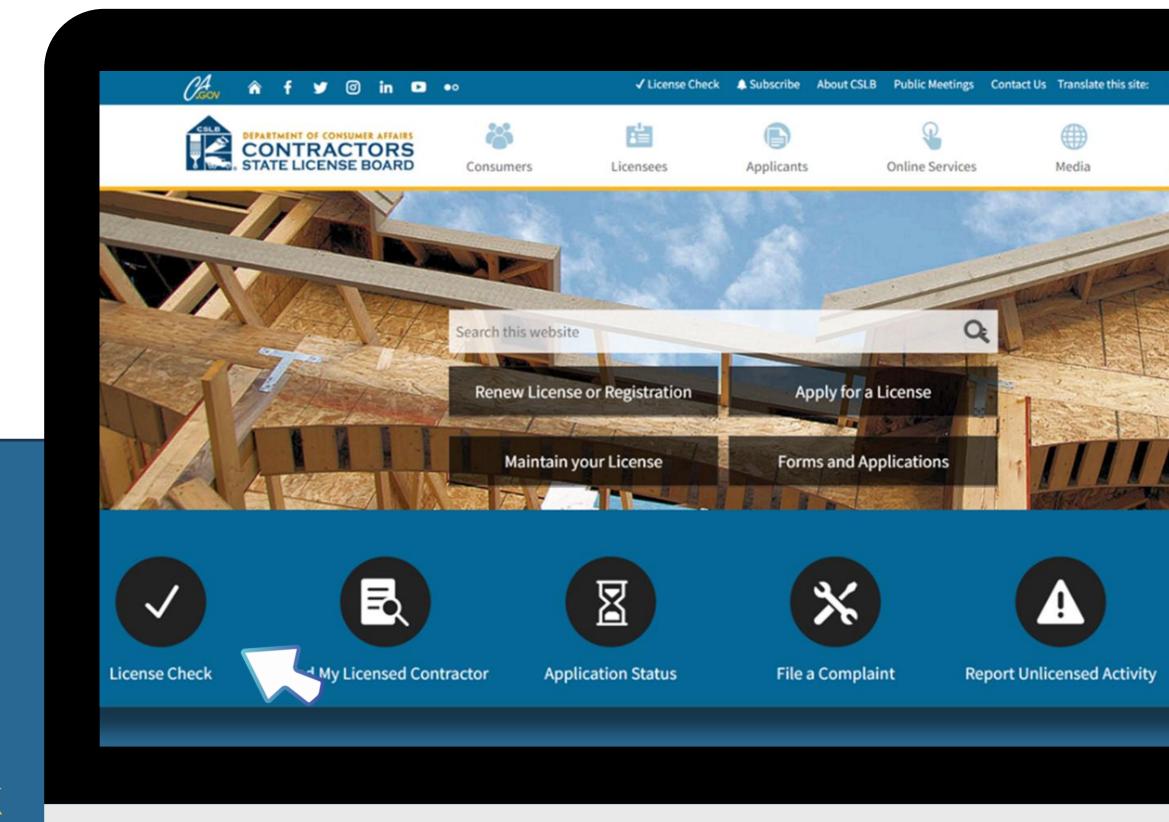




CHECK A LICENSE



WWW.CSLB.CA.GOV/LICENSECHECK



CHECK A LICENSE

Look up a license by using any one of the following:

- License Number
- Business Name
- Personnel Name
- Home Improvement Sales (HIS) Number
- HIS Name

complaint disclosure. Before hiring a contractor or signing a contract, CSLB recommends you read the History page.



Enter the contractor license number to check the status of their license.

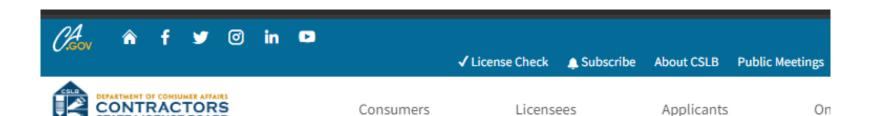


A California contractor license number doesn't contain alphabetic characters. Each contractor's plastic plastic places will show the respective license number. Begin entry of your license number at the left position a

CHECK A LICENSE

License Profiles Include:

- Business Contact
- License Status
- Classifications
- Bond Information
- Workers' Compensation
 Information



Business Information

Business Name Address Phone Number

/usiness i none iraniber/202/212 2550

Issue Date 11/13/2014
Expire Date 11/30/2016

License Status

This license is expired and not able to contract at this time.

Classifications

C46 - SOLAR

Bonding Information

Contractor's Bond

This license filed a Contractor's Bond with AMERICAN CONTRACTORS INDEMNITY COMPANY.

Bond Number: 100259779

Bond Amount: \$12,500

Effective Date: 10/09/2014

Cancellation Date: 11/08/2015

Bond of Qualifying Individual

The qualifying individual OSCAR MARTINEZ certified that he/she owns 10 percent or more of the voting stock/membership interest of this company; therefore, the Bond of Qualifying Individual is not required.

Effective Date: 11/13/2014

Workers' Compensation

This license is exempt from having workers compensation insurance; they certified that they have no employees at this



RESOURCES www.cslb.ca.gov/seniors







- Read all sections under Hire a Contractor on this website.
- ▶ Read the CSLB publication What You Should Know Before You Hire a Contractor or call CSLB toll-free at (800) 321-CSLB (2752) to have one mailed to you.
- Take your time before you make a decision about hiring a contractor.
- Get at least three bids and check references.
- Hire only licensed contractors. Anyone performing home improvement work valued at \$500 or more must be licensed by the Contractors State License Board.
- Get the contractor's license number and verify license status on-line or by calling (800) 321-CSLB (2752).

What You Should Know About the Contract



CONTACT US

Contractors State License Board

Call Center:

(800) 321-CSLB (2752)

General Email:

cslbinfo@cslb.ca.gov

Outreach Coordinator Email:

kyra.hall@cslb.ca.gov

Website:

www.cslb.ca.gov/seniors

THANK YOU FOR COMING!

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