# SENIOR SCAM STOPPER℠

CONTRACTORS STATE LICENSE BOARD

**Kyra Hall**
**Outreach Coordinator**



# ABOUT US:
# Contractors State License Board





- License California Contractors
- Enforce Construction Laws
- Protect **YOU** from Home Improvement Scams



# SENIOR SCAM STOPPER℠

## HELPS 1,000s OF SENIORS YEAR-ROUND

# SENIOR SCAM STOPPER℠

CONTRACTORS STATE LICENSE BOARD



## 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

SENIOR SCAM STOPPER℠

CONTRACTORS STATE LICENSE BOARD



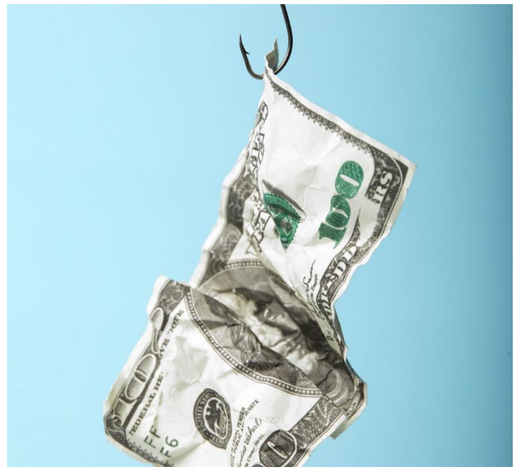
# SENIORS ARE TARGETED IN CONSTRUCTION SCAMS



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



People will try to manipulate you



Scammers are attracted to <u>any amount</u> of money they can obtain

SENIOR SCAM STOPPER℠

CONTRACTORS STATE LICENSE BOARD



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

SENIOR SCAM STOPPER℠

CONTRACTORS STATE LICENSE BOARD

# 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!

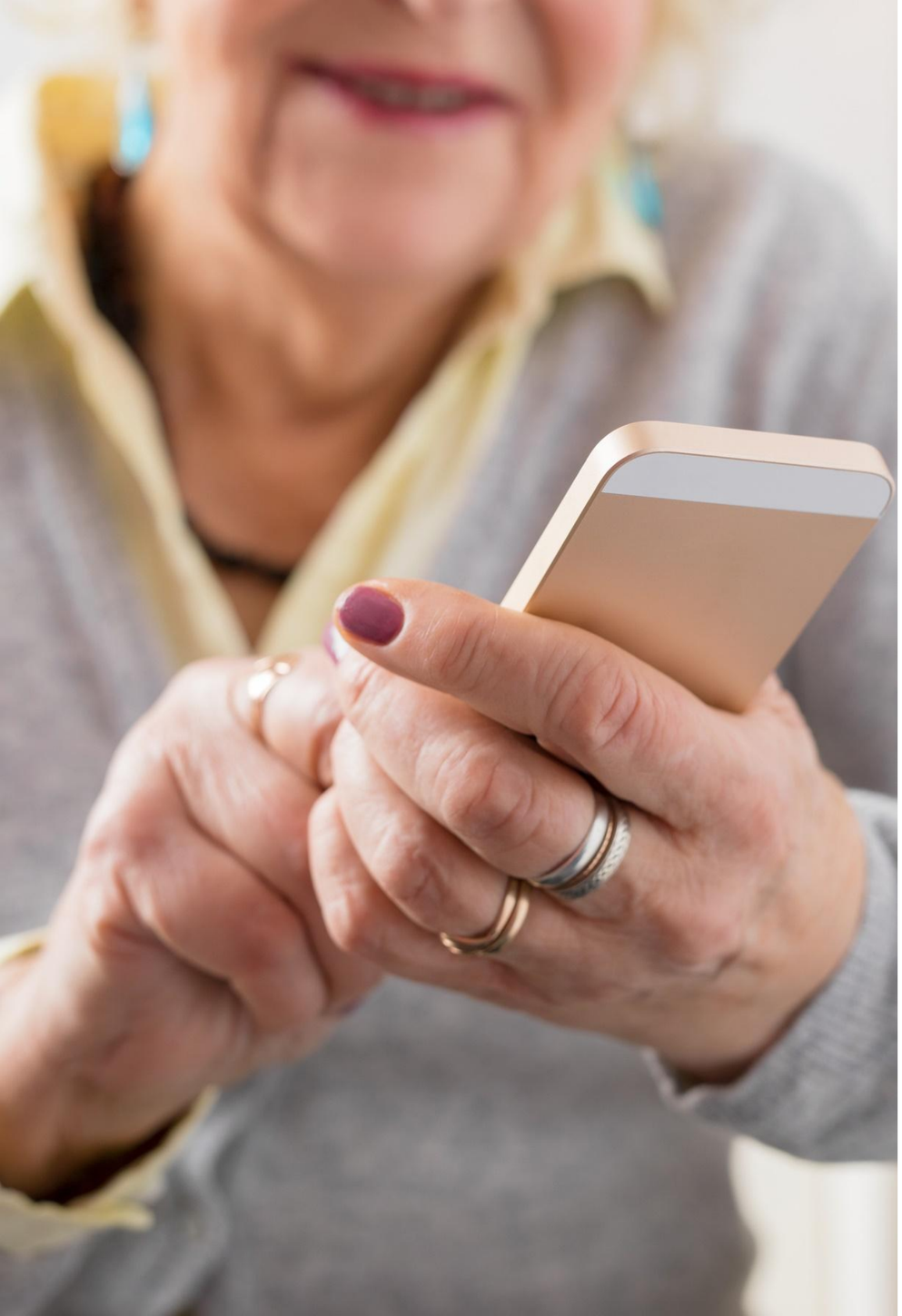
SENIOR SCAM STOPPER℠

CONTRACTORS STATE LICENSE BOARD

# 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

# PROTECT YOURSELF FROM SOLAR FRAUD

WWW.CSLB.CA.GOV/SOLAR

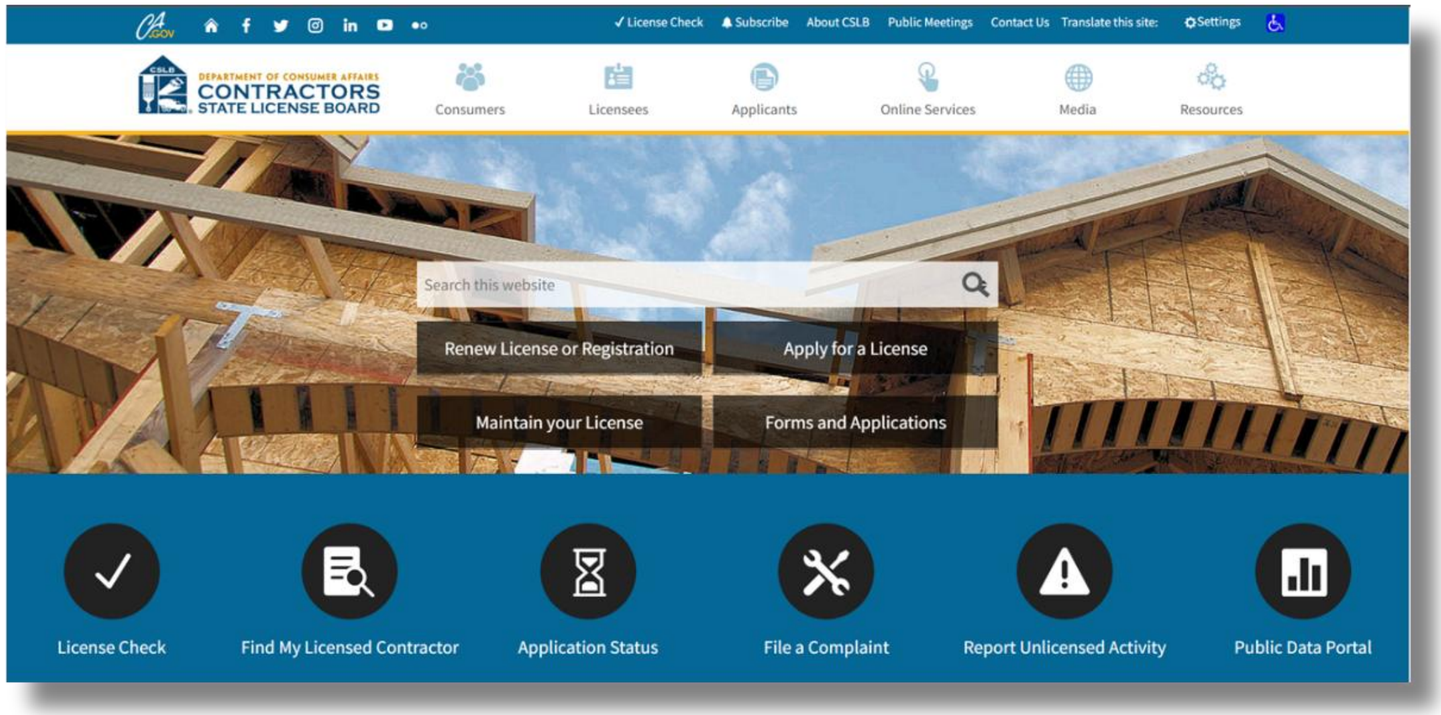
SCAN ME

- Solar is not free
- 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

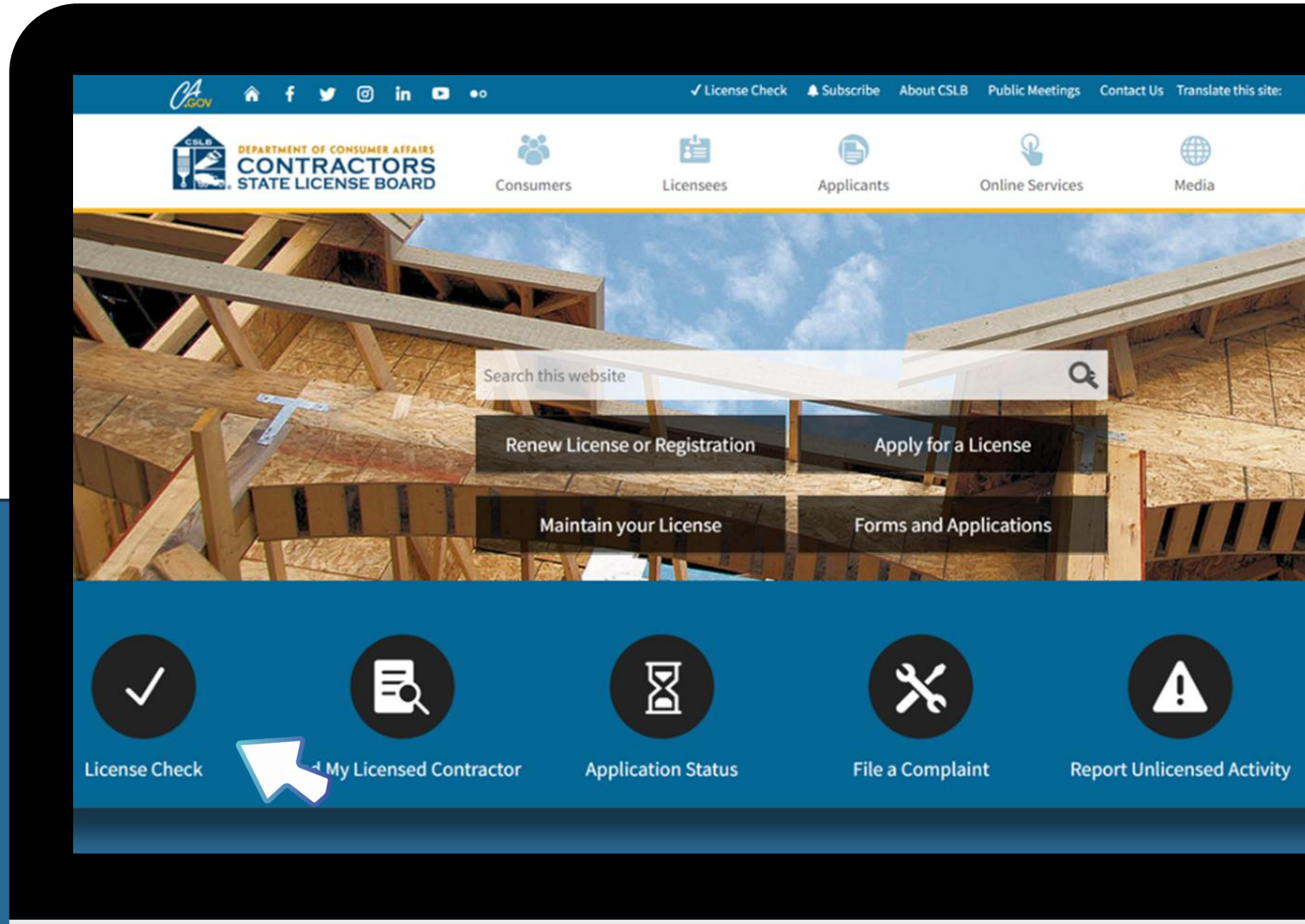
- Call CSLB: 1-800-321-CSLB (2752), or
- Visit www.cslb.ca.gov, "File a Complaint" on the homepage, or
- Email: cslbinfo@cslb.ca.gov






# CHECK A LICENSE

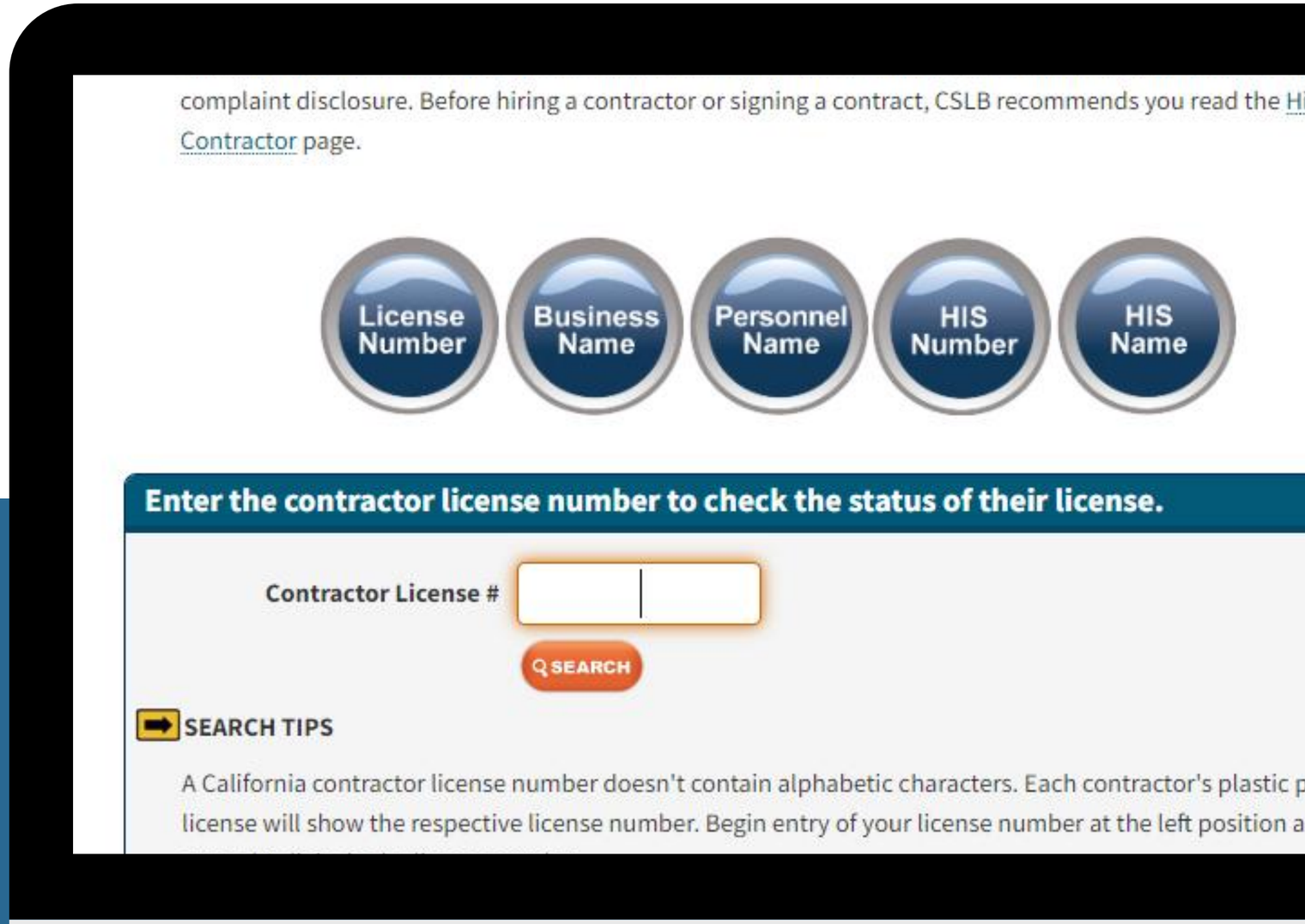
WWW.CSLB.CA.GOV/LICENSECHECK



# CHECK A LICENSE

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

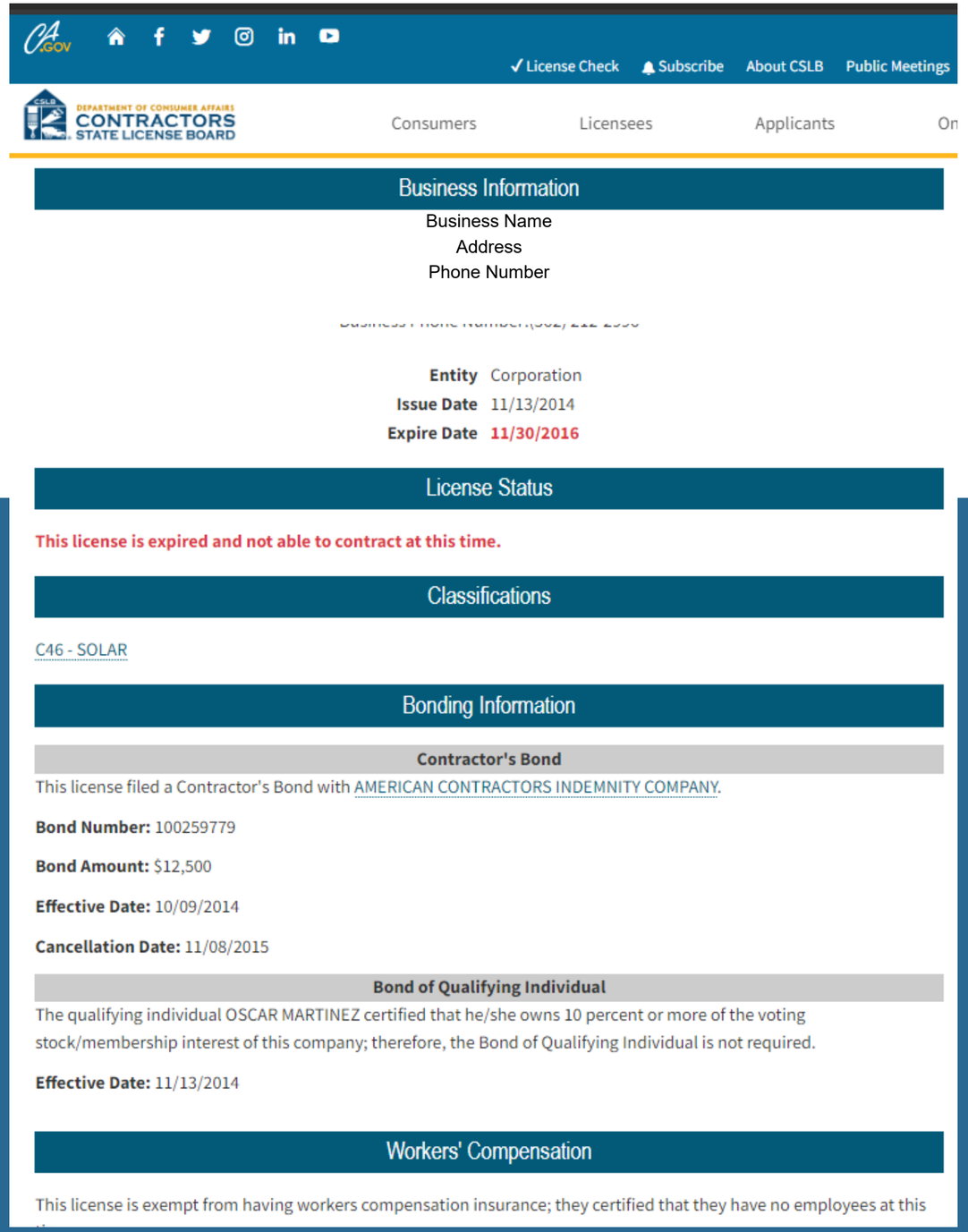
- License Number
- Business Name
- Personnel Name
- Home Improvement Sales (HIS) Number
- HIS Name



# CHECK A LICENSE

**License Profiles Include:**

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



✓ License Check  Subscribe  About CSLB  Public Meetings

DEPARTMENT OF CONSUMER AFFAIRS
CONTRACTORS STATE LICENSE BOARD

Consumers  Licensees  Applicants  On

## Business Information

Business Name
Address
Phone Number

**Entity** Corporation
**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

SCAN ME







- 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 Email:**

**outreach@cslb.ca.gov**

**Website:**

**www.cslb.ca.gov/seniors**

# THANK YOU FOR COMING!

SENIOR
SCAM
STOPPER℠