



Senior Bulletin

November 2018

Board assists seniors in need

The Contractors Board opens and investigates all complaints against licensed and unlicensed contractors it receives from the public. Cases that involve alleged crimes against senior citizens and/or threats to public's safety receive priority attention. The Board will include a recommendation to seek additional penalties for acts committed against seniors, as permitted under Nevada Revised Statute 193.167 when referring criminal cases to a district attorney for prosecution.

During the quarter, the Board investigated several cases involving senior citizens and life/safety matters. A sampling of these investigations is summarized below:

- Workmanship issues arose after a licensed contractor installed a wall furnace in an 83-year-old woman's home. The Board learned that Southwest Gas had determined the equipment was unsafe – a possible obstruction could result in carbon dioxide buildup in the home. The Board issued the contractor a Notice to Correct, but the contractor determined he would not be able to make the repairs necessary. The contractor reimbursed the homeowner in full, removed the faulty equipment, and patched the wall.
- A leak caused by an unlicensed contractor's installation of a hydrotherapy bathtub at a 73-year-old woman's home resulted in mold and mildew damage. The installer fully cooperated in the Board's investigation, paid fines for the unlicensed activity, refunded the homeowner's money, replaced defective fixtures and passed the examinations required for licensure in Nevada.
- An 80-year-old woman allegedly paid an unlicensed landscaper more than \$8,500 over five weeks for lawn care services. According to information the Board provided to prosecutors,

the woman felt obligated to continue paying the man because he treated her with kindness, while charging \$600 for small landscaping projects such as replanting shrubs. The case is pending prosecution.

- An unlicensed contractor demolished gas and plumbing lines at the beginning of a remodeling project, forcing a woman from her home for more than a month. As the project dragged on with little progress, the homeowner filed a complaint with the Board. Working swiftly to make her home livable, the Board instructed the woman to obtain bids from licensed contractors. Repairs were quickly made, and the Board sent its evidence to the district attorney's office, recommending it seek restitution and prosecution.

The Contractors Board reminds homeowners to always confirm a contractor's license number at www.nscb.nv.ov or by calling 702-486-1100 or 775-688-1141 before hiring anyone to work on your home. Be especially wary if the contractor:

- Insists on a verbal agreement
- Uses high-pressure sales tactics
- Asks for payment upfront or in cash only

Report all unlicensed contractor activities to the Board's Unlicensed Contractor Hotlines: (702) 486-1160 or (775) 850-7838.

Avoid social isolation: Get involved

NewsUSA - Social isolation is a little-thought-of, but growing, factor in the health and well-being of people 65 and older - and it may play a greater role than obesity as a public health hazard, according to research at Brigham Young University.

But what does "social isolation" really mean? It's how often we interact with others, and how much we enjoy those connections. In fact, social interaction is so important that it's actually a key factor in maintaining good health.

As we age, a support system is more important than ever - because often, basic life circumstances may have changed. For example, seniors may be on a fixed income, with less money to spend on eating out. Or may not see well enough to drive. Bottom line, it can become difficult to fulfill the basic human need to connect with others.

"Relationships really do matter when it comes to healthy aging, because there's a strong correlation between a satisfying social life and a senior's overall well-being," says Larry Weinstein M.D., Chief Medical Officer of Humana Behavioral Health. "If you're feeling isolated, the first step is to talk your doctor, and it's important to reach out to family and friends for encouragement and support. There also are lifestyle changes we can make to better nurture our emotional health, and by extension, our physical health."

Humana's Dr. Weinstein recommends five ways in which to become more active and engaged:

1. Socialize on Schedule

Nurture existing relationships by scheduling a weekly phone call, coffee date, or game night with friends or family.



2. Volunteer

If you love animals, consider volunteering at a local shelter. Or comforting babies at a hospital.

3. Stay Active

Local senior and community centers offer health and wellness activities, exercise classes, walking clubs, and social programs, often at little to no cost.

4. Learn Something New

Join a book club or take a class to learn a new skill. Local libraries are a wonderful community resource, often offering seminars free of charge.

5. Get a Pet

Pets are wonderful companions. Choose a pet that suits your needs. For example, an older, trained dog is easier to care for than a puppy. Or a cat or fish might be a good fit.

When it comes to maintaining good health, social interaction matters. If you - or a loved one - are struggling with social isolation, please contact your physician.

Take care when opting for solar

Homeowners living in the sunshine state of Nevada are often faced with advertisements, door-to-door solicitations, and frequent offers to take the leap and “go green” with residential solar panels or other renewable energy options.

While there are many benefits to doing so, it is important that homeowners take time and do the research necessary to make an informed decision before signing a contract.

For starters, it is always best to deal directly with the company performing the installation - not a sales representative from an outsourced company. Ask for the contractor's license number and verify the license on the Board's website: www.nscb.nv.gov. Ensure the information from the Board matches what you've been provided and that the “Status” of the license is “Active” on the Board's website.

This is a critical first step, as many scams begin with the knock on your door. Smooth talking salesman tell you all the answers you're hoping to hear while quickly rushing you through contract terms, installation agreements, and financial options.

Growing technology is making the contract and finance agreement process more convenient for the entrepreneur, while limiting the time for the homeowner to review and consider the terms. A quick review of information on a tablet, and consumers find themselves signing their electronic signature on documents and they may or may not be provided with complete copies.

Legitimate contractors want your business and are competing in the same market as those that are unscrupulous, but the good guys will often build a relationship with you. They'll understand and respect your wishes to review the contract and financing terms independently, allowing

you to reach out to them when you're ready and confident in the investment you're about to make. Only sign contracts that are under the installing contractor's letterhead, which will include their license number and monetary license limit.

Lastly, be wary if a salesperson claims you will have no out of cost expense, whether the result of financing terms, rebates, or tax incentives. This will never be the case and it is extremely vital that you take the time to ask questions and also research the incentives being described to you to ensure you will qualify and meet any requirements that may be necessary. Look at your power bill and estimate what your new monthly payments will be with the energy savings plus any expenses related to the payment of your solar system. This will help you see the long-term, big picture of the decision you're about to make and best evaluate the benefits it offers you.

When in doubt, reach out to the Contractors Board or Public Utilities Commission for further guidance and assistance! We're happy to help!

NSCB: (702) 486-1100; (775) 688-1141
PUC: (702) 486-2600; (775) 684-6100



Governor reappoints Board members

HENDERSON and RENO, Nev. – Governor Brian Sandoval has announced the reappointment of Nevada State Contractors Board members Kent Lay and Jose “Joe” Hernandez for additional three-year terms, through October 31, 2021. In his letter to the returning Board members, Sandoval thanked them for their “commitment to serve Nevada and your fellow citizens.”

“It is a true pleasure to have Mr. Hernandez and Mr. Lay remain as members of the Nevada State Contractors Board,” NSCB Executive Officer Margi Grein stated. “The expertise and background each member brings to the Board will continue to be a valuable asset in our quest to protect the public and give thoughtful consideration to those applying for licensure.”

Hernandez is principal and partner in Branch-Hernandez & Associates, Inc. Insurance Services. Originally appointed to the Board in 2013 as the Board’s public member, he has more than 40 years’ experience as a licensed property and casualty insurance broker and three decades in agency management.



HERNANDEZ



LAY

Lay was originally appointed to the Board in 2015. Currently the division president and qualified employee of Woodside Homes of Nevada, he has overseen construction of more than 10,000 homes and hundreds of commercial projects throughout the Southwest in his nearly 30 years in the industry.

The Contractors Board comprises seven members, including six licensed contractors and one representative of the public.

Measure Up...Use Licensed Contractors

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| Southern Nevada (702) 486-1100 | Northern Nevada (775) 688-1141 |
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www.nscb.nv.gov
Nevada State Contractors Board



Contact NSCB!

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