

## Beware of home repair scammers

*Look before you leap.*

*If a deal sounds too good to be true, it probably is.*

*There's no such thing as a free lunch.*

Clichés, for sure, but there is a lot of truth in these time-honored proverbs. They are especially apropos when it comes to senior citizens and home repair and improvement projects.

“Con artists often target older Nevadans, assuming they have disposable income and are more trusting and empathetic than other potential victims,” explains Nevada State Contractors Board Executive Officer Margi A. Grein.

She warns seniors to always insist on a detailed, written contract when hiring someone to work in, on, or around their home. Do not sign a contract you do not fully understand or agree with its provisions. Include construction milestones, with amounts or percentages of the total cost to be paid when each milestone is reached. Put all changes to the original agreement in writing; include additional costs and new deadlines.



Common scams targeting older homeowners include “today only” pitches from door-to-door salespeople. They often offer “discounts” available for a short time because they have leftover materials from a job just completed.

Another ploy favored by thieves include collecting large down payments for supplies, then disappearing before completing any work. Some criminals work in teams, gaining access to a person’s home. Once inside, one crook

engages the victim in conversation while the other asks to use the bathroom. Once out of sight, the fake contractor goes in search of cash and jewelry.

To protect yourself, Grein says residents should never allow someone who comes to the door unannounced to come inside. Resist pressure to have work performed immediately. Once you have assessed your repair and maintenance needs, obtain references from friends and solicit bids at least three bids from licensed Nevada contractors.

Anyone soliciting contracting business in Nevada should, by law, carry a “pocket card” that includes the company name, license number, trade classification and expiration date. It’s also a good idea to verify an individual has an active Nevada Business License with the Secretary of State’s office, especially when they’re performing work under \$1,000 that does not require a contractor’s license.

Verify a contractor’s license online: [www.nscb.nv.gov](http://www.nscb.nv.gov), or by calling our offices at 775-688-1141 or 702-486-1100.

# Recovery Fund awards over \$100K

The Nevada State Contractors Board's Residential Recovery Fund Subcommittee met on November 14 and awarded more than \$107,000 to homeowners damaged by licensed contractors. Ten of the 11 claimants received compensation for an average award of just more than \$10,000.

One claimant received the maximum award of \$35,000 after filing a claim with the Board against a contractor whose license was revoked for failure to establish financial responsibility and committing a fraudulent or deceitful act, among others. According to Board files, an equipment rental company placed a lien on the complainant's property after the contractor failed to pay for machinery.

Three homeowners received a total of \$40,370 (\$20,000, \$18,000 and \$2,370) after the Board found that no work was performed by the then-licensed contractor after taking payments for kitchen and condominium remodeling projects. That company had its residential and small commercial license revoked in 2016 for – among other findings – failure to prosecute a project with reasonable diligence and substandard workmanship and its plumbing and heating license taken away in 2018 after the Board substantiated similar allegations.

Two claimants who had entered into contracts with a renewable energy contractor received \$11,700 and \$6,250, respectively, for down payments on solar batteries that were never installed. The company, whose electrical contracting license was revoked in 2017, was found to have abandoned a construction project and failed to comply with the terms of a contract. Another homeowner was awarded more than \$18,000 at July's Recovery Fund hearing.

Since the beginning of the fiscal year on July 1, the Recovery Fund Committee has awarded nearly \$200,000.

“Owners of single-family residences should always use licensed Nevada contractors for home repair or improvement projects to afford themselves the opportunity to be eligible for financial recourse in the event their project doesn't go as planned,” said NSCB Executive Officer Margi Grein. “The State Legislature established the Residential Recovery Fund in 1999 to give homeowners additional protections, and it has since awarded more than \$11 million to financially harmed individuals.” The Recovery Fund is available to Nevada owners of single-family residences who conduct business with licensed contractors for the performance of any construction, remodeling, repair or improvement project. Owners must occupy the residence to qualify. An applicant's eligibility to receive funds is determined after an investigation is conducted by NSCB.

Nevada Revised Statutes 624.520 requires contractors performing residential work to provide homeowners information regarding the Residential Recovery Fund in the residential contract.

The Residential Recovery Fund was established in 1999 by the Nevada State Legislature to provide owners of single-family residences who have been damaged by a licensed contractor's failure to appropriately execute a contract an administrative avenue to seek financial recourse.

The fund awards up to \$35,000 per claim. Recovery Fund may apply within four years after the completion services or within two years upon obtaining a judgment from the court.

Since 2001, more than 1,300 claimants - some 80 percent of claims filed - have been awarded money from Residential Recovery Fund, total of nearly \$11 million.

# Protect vision with adequate lighting

**(NewsUSA)** - Lighting becomes more important as people age. According to the American Lighting Association, with each passing year, everyone requires more light to see properly.

Terry McGowan, director of engineering for the ALA, says, "Older eyes experience two important changes."

First, the amount of light required to sustain visual performance increases with age. Research shows that a 60-year-old needs twice as much light as a 30-year-old.

Second, with time, human eyes become more sensitive to glare. This can seem like a bit of a Catch-22, as more light can often result in increased glare. That's what makes the quality of light more important as you grow older.

With many baby boomers reaching their mid-60s, homeowners should consider user age as a factor in their home lighting design. It is easy to enhance the visual performance and enjoyment for baby boomers and older folks with a few simple lighting adjustments:

- Turn on one or two table lamps while watching TV to reduce the contrast between the bright screen and the surrounding darkness.
- Use a torchiere for uplighting as well as downward illumination for versatility. Look for a fixture with a separate task light attached or one with a glass bowl at the top to shine some light downward.
- Have a task light that can be directed or pivoted.

In addition to providing sufficient light, prop-



er lighting design is essential to human health.

"As people get older, it isn't just the amount of light, it is also the color of the light and when it is applied, that is key to regulating things such as circadian rhythm and REM sleep cycles," says McGowan.

Growing research indicates that light can impact human health in numerous ways, including susceptibility to Alzheimer's disease. The question is: What exactly can aging people do to help their eyes and health?

The answer, according to McGowan, is to enjoy bright days and dark nights. "If you're older and don't sleep very well, expose yourself to bright light, such as daylight, early in the morning ... a walk outside will do it ... and sleep in a dark room at night. That will do everything required to regulate your circadian rhythm," says McGowan.

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Nevada State Contractors Board



# Unlicensed person targets seniors

A member of the Nevada State Contractors Board's "10 Most Wanted" list of unlicensed contractors has been sentenced to at least 6 1/2 years in jail for crimes against northern Nevada residents, many of them seniors. Lucas Hunter Schopper learned his fate at a sentencing hearing in the Second Judicial Court in Reno on January 16. Judge David Hardy ordered Schopper to spend 79 to 198 months in custody and pay court costs, fees, penalties, investigative costs and restitution to his victims.

He pleaded guilty in October to three felony charges: forgery, theft and crimes against a person over the age of 60.

Three cases involved homeowners aged 75 and over. Each paid Schopper - who used a fake contractor's license number - 50 percent down payments totaling more than \$36,000. All three cancelled their contracts when the Contractors Board notified them that Schopper was unlicensed. One, who paid by



**LUCAS SCHOPPER**

credit card, was able to reverse the charge. Schopper refunded a second victim only \$4,000 of the more than \$14,000 paid.

Schopper, whose contractor's license was revoked by the Contractors Board in 2009, continued to perform remodeling, landscaping, and other home improvement projects that require a valid Nevada contractor's license. His criminal record began shortly after his license was taken away. He

pleaded guilty to similar charges in 2010, 2012 and 2015.

Additional charges are pending against Schopper, including one in which the alleged 60-year-old victim claims to have paid more than \$34,000 and received \$10,000 in materials and labor.

NSCB is urging anyone who feels they may have been scammed by Schopper to contact the NSCB Unlicensed Contractor Hotline: (775) 850-7838 as soon as possible.

The Board encourages anyone looking to have work performed on their home to always verify a contractor's license number on the Board's website or contact the Board directly at (775) 688-1141 before signing a contract. Homeowners who hire licensed contractors may be eligible for the Board's Residential Recovery Fund, which may award up to \$35,000 in financial recourse to damaged homeowners.

## Contact NSCB!

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