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What's New?

Greetings!

The *Senior Bulletin* will now be sent out on a quarterly basis. This will give the Board the opportunity to provide you with more in-depth information concerning senior scams, unlicensed contractors and programs to help build awareness amongst the senior population.

We hope you will continue to benefit from the information contained in these Bulletins.

If you prefer having the *Senior Bulletin* mailed to your home address, please send your full name and mailing address to: RBotros@nscb.state.nv.us.



As always, if you have any suggestions, comments or concerns regarding these Senior Bulletins, please contact the Public Information Office at: (702) 486-1165, or e-mail: RBotros@nscb.state.nv.us.



Dangers of Hiring Unlicensed Contractors

We all can understand that many people are struggling in these tough economic times. However, seniors need to be extra cautious when it comes to unli-

censed contractors, as unlicensed contractors will try to use an array of tactics to scam seniors. One tactic commonly used by unlicensed contractors is the "discount" tactic. These unlicensed

contractors will try to entice seniors to enter into an agreement by giving them a large discount on projects, such as 50 or 60 percent off the initial price, if they give them the money upfront.

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Dangers of Hiring Unlicensed Contractors

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What often happens is seniors will pay these unlicensed contractors upfront, and the unlicensed individuals will do little or no work at all. Oftentimes, their workmanship is shoddy, so seniors are left with a project that needs to be repaired or entirely redone.

Another tactic used by unlicensed contractors is the “life-safety or scare” tactic. For example, unlicensed individuals will inform seniors that, if they don’t fix their electrical wirings, their homes will burn down, when in actuality that really isn’t the case. They try to pressure seniors by instilling fear in their minds.

Seniors should be wary of unlicensed contractors, as they don’t carry workers’ compensation insurance.

If you hire an unlicensed contractor who gets injured on your property, you may be held liable for his or her injuries because he or she doesn’t carry workers’ compensation insurance.

Overall, seniors take a risk if they hire unlicensed contractors. Many unlicensed contractors are not qualified to perform work in trades that require licenses. Their work is often substandard and can pose serious safety issues to homeowners.

Always make sure the contractors whom you hire are licensed in order to avoid problems down-the-line.

To report an unlicensed contractor, please contact our hotline at (702) 486-1160 or (775) 850-7838.



Senior Awareness Program Launched

The Nevada State Contractors Board (NSCB) has long recognized the vulnerability of seniors to become scammed by unscrupulous individuals in the construction industry and is ready to increase its efforts to raise awareness on

ways they can protect themselves. With over 30 percent of Nevada’s population being comprised of individuals 50 years and older, there is an opportunity to reach roughly 822,000 people who are or are close to becoming part of Ne-

vada’s senior population through the Senior Awareness Programs.

In partnership with local and state government agency representatives, members of the Legislature and senior groups, NSCB

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Senior Awareness Program Launched

will be coordinating a statewide program in which local seminars will be held in each respective legislative district and will focus on a variety of senior scams in various industries. Topics may include scams experienced in construction, health, insurance and law enforcement fields. Tips, handouts and information on how to best protect yourselves from falling victim to fraudulent activities will be discussed.

The first seminar will be held on **Wednesday, May 2, 2012 at 9:30 a.m.** The seminar will take place at the

Martin Luther King Senior Center located at 2420 N. Martin Luther King Blvd., North Las Vegas, NV 89032.



The forum/seminar will include presentations from NSCB, Legislators, the Nevada Fight Fraud Task Force, Division of Insurance, Aging and Disability

Services Division, as well as the Secretary of State's Office.

Below is a tentative agenda for the **May 2nd** seminar:

- 9:30 a.m.** —Opening Remarks by NSCB
- 9:35 a.m.**—Remarks by Senator John Lee
- 9:40 a.m.**—Fight Fraud Task Force Overview
- 9:45 a.m.**—Nevada State Contractors Board
- 10:00 a.m.**—Division of Insurance
- 10:15 a.m.**—Aging and Disability Services Division
- 10:30 a.m.**—Secretary of State's Office
- 10:45 a.m.**—Q&A
- 11:00 a.m.**—Closing remarks (by Legislator or Agency Representative)

For further information about the Senior Awareness Program or upcoming seminars, please contact Jennifer Turner, Public Information Officer, at (702) 486-1139 or JTurner@nscb.state.nv.us.

Video of The Quarter



We would like to share some helpful, informational videos in upcoming issues.

These videos serve as good visuals, and they will help build awareness about

scams, unlicensed contractors, hiring contractors and filing complaints.

This quarter's video is titled, "*Knowing Your Rights As A Homeowner.*" This video provides homeowners with an

overview on hiring contractors. Please click on the following link to view this video: <http://tinyurl.com/6up9jmb>.

We hope you will find this video and other featured videos to be very beneficial.

Contact Us

RENO OFFICE

9670 Gateway Drive
Suite 100
Reno, NV 89521
(775) 688-1141 Phone
(775) 688-1271 Fax

LAS VEGAS OFFICE

2310 Corporate Circle
Suite 200
Henderson, NV, 89074
(775) 486-1100 Phone
(775) 486-1190 Fax

