Helpful Agencies in Your Time of Need

Contractor/Home Repair
Nevada State Contractors Board
(702) 486-1100 or (775) 688-1141
www.nscb.nv.gov

Medicare Fraud & Concerns
Senior Medicare Patrol
(702) 486-4323
www.nevadasmp.org

Reporting Elder Abuse
Aging and Disability Services Division
(702) 486-6930 or (888) 729-0571

Local Law Enforcement Office
911

Consumer Fraud & Scams
Nevada Consumer Affairs
(844) 594-7275 - Toll Free
business.nv.gov

Nevada Attorney General's Bureau of Consumer Protection Hotline
(702) 486-3132 or (775) 684-1108

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About the Board

The Nevada State Contractors Board (NSCB) governs contractor licensing for the State's construction industry. Contact us for information you need about a contractor's license and bond.

The Board also has important consumer information and complaint forms that can be downloaded or sent to you by calling one of the Board's offices.

Get information from NSCB before you:

- Hire a contractor.
- Sign a contract.
- Pay for work and repairs.

Visit our website to learn more about the Residential Recovery Fund.

www.nscb.nv.gov

Southern Nevada
2310 Corporate Circle
Suite 200
Henderson, NV 89074
Phone: 702-486-1100
Fax: 702-486-1190

Northern Nevada
5390 Kietzke Lane
Suite 102
Reno, NV 89511
Phone: 775-688-1141
Fax: 775-688-1271

If you believe the contractor you hired has performed substandard work, you may file a complaint with NSCB. Complaint forms can be downloaded from our website at: www.nscb.nv.gov or obtained at one of our offices.

A Senior's Guide to Identifying Scams & Seeking Assistance

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Measure up...use licensed contractors.

Why Are Seniors Targeted?

- Seniors often have viable and healthy financial resources at their disposal.
- Most seniors are trusting and value the interpersonal communication that comes from relationship building.
- Seniors are least likely to report if they've been abused or taken advantage of for fear of embarrassment, loss of independence, or retaliation from the abuser.

How to Protect Yourself

- Do not carry your social security card or Medicare card in your wallet.
- NEVER provide your personal or financial information to someone who calls you out of the blue - most state, federal or legitimate agencies will not request such information from you unless you call them directly.
- Use different passwords and log-in information for various accounts you use.
- Verify your credit reports, financial documents, health care records, and invoices regularly to ensure accuracy.

Common Red Flags with Contractors

Don't Become a Victim

Unfortunately, people don't always appear as they seem. Be cautious of these red flag warnings when interacting with a contractor:

- ***Door-to-Door Solicitations***
  Never let anyone into your home you don't know. A contractor may have "extra" materials, today only specials, or offer free estimates of your home. If it sounds too good to be true, it often is!
- ***Verbal Agreements***
  Detailed, written contracts are necessary for your protection. Do not accept a verbal contract or handshake agreement.
- ***High-Pressure Sales***
  Legitimate contractors value your time and respect your need to get multiple bids. If a contractor is demanding a decision on the spot, won't take no for an answer, or presents themselves in a threatening manner, walk away or call 911 if you are concerned for your safety.
- ***Demands for Cash* Payment Only**
  It is recommended to NEVER pay in cash. Period.
- ***Asking for Large Down Payments***
  The general rule of thumb is no more than 10% or $1,000, whichever is less. Be cautious of paying for labor and materials up front if no work has been performed.

Types of Scams

It seems there are people looking to take advantage of you in every facet of life these days. With technology growing, consumers have to be all the more diligent in researching and verifying information. Here are some of the most common scams to look out for:

- **Phone Scams** - Regardless of the topic, these calls usually result in demands for immediate payment, disclosure of personal or financial information (some of which may already be offered to you to validate the authenticity of the caller), and may include threats of arrest if you don't comply.
- **Family in Trouble Scam** - If someone calls you claiming to be a grandchild in trouble, BE CAUTIOUS! Don't give out any family member's name (is this *Johnny*?) and certainly don't wire any money to them. Despite the fear of getting them in trouble, call another family member to validate "Johnny" says he is where he is.
- **Health Care Scams** - Always order medical equipment & medicine through your health care provider and check your statements thoroughly to ensure accuracy with the charges.

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