

#### www.cslb.ca.gov/seniors

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# What Seniors Should Know About Construction Scams

# **About CSLB**

- Protects California consumers
- Licenses nearly 285,000 contractors in 44 different classifications



SENIORS ARE TARGETED IN CONSTRUCTION SCAMS







Seniors are trusting, which can make them vulnerable

Unlicensed contractors will try to manipulate seniors

Scammers attracted to seniors' life savings and pensions





Do not answer your door to strangers selling their services



# Just say no, and keep saying no



Do not make any cash payments

### HOW TO AVOID COMMON CONSTRUCTION SCAMS



**HOW TO AVOID** COMMON **CONSTRUCTION** SCAMS



Payment

ONTRACT

binding

Down payments can only be 10% or \$1,000 of the contract price - whichever is less!

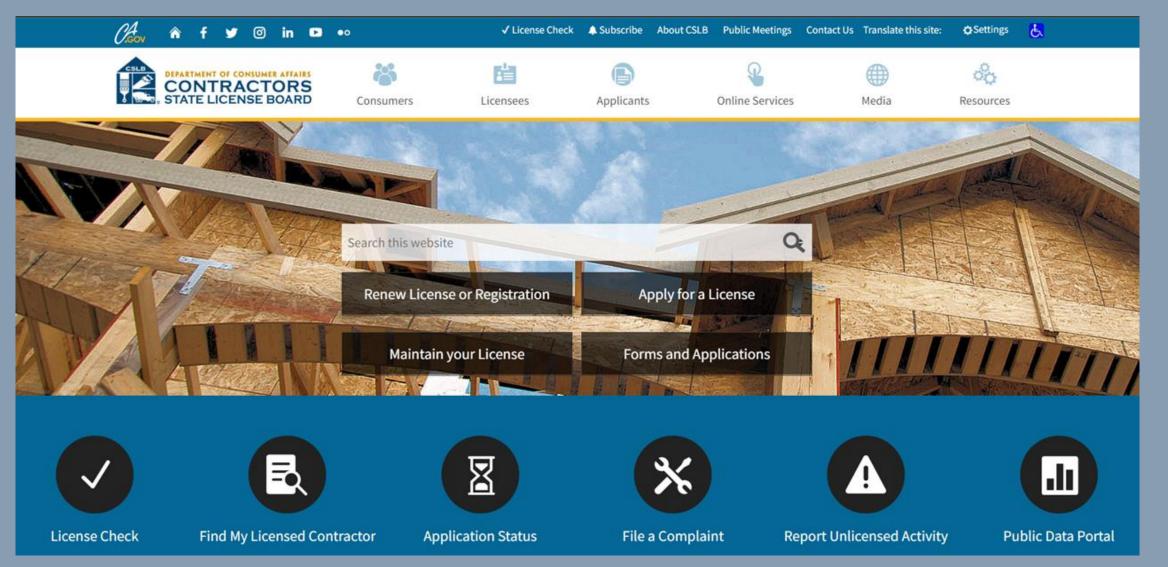
ALWAYS check the contractor license number to make sure it is current and in good standing at www.cslb.ca.gov or by calling 800-321-CSLB (2752)



#### Get everything in writing; verbal agreements are not

## 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





# TIPS FOR HIRING THE RIGHT

# Getatleast three bids TOR

- Ask to see the contractor's pocket license and current photo ID
- Ask for proof of their liability and workers compensation insurance
- Make sure to get a detailed written contract before you make a down payment, and before work begins
- Don't let payments get ahead of the work. Don't pay for work that has not been completed to your





SENIOR SCAM STOPPER

## TIPS FOR HIRING THE RIGHT CONTRACTOR (CONTINUED)

- Pay no more than 10% of the total contract price, or \$1,000 - whichever is less
- Keep all project documents, payments, photographs in a job file
- Seniors have 4 years from the date of construction to file a complaint

**SENIOR SCAM STOPPER** 

 Ages 65+ have a five-day right to cancel any contract (California law)



## **IS SOLAR RIGHT FOR YOU?**

- Length of time in home
- Roof direction
- Do the math with solar
- Look at monthly statements



## **SOLAR PROJECTS & REMINDERS** WWW.CSLB.CA.GOV/SOLARSM

- Solar is not free
- Beware of financing programs: PACE, HERO, CHEEF, OR REEL
- High interest rates
- Tied to property taxes



### **SOLAR PROJECTS & REMINDERS** WWW.CSLB.CA.GOV/SOLARSMART

#### PROTECT YOURSELF FROM SOLAR FRAUD

- Don't let payments get ahead of the work
- Get everything in writing
- Make sure you understand the contract terms





#### **ALWAYS CHECK A LICENSE & HIRE LICENSED CONTRACTORS FOR JOBS WORTH \$500 OR MORE FOR LABOR & MATERIALS**

#### VISIT WWW.CSLB.CA.GOV OR CALL 800-321-CSLB (2752) TO CHECK A LICENSE AND/OR FIND A LICENSED CONTRACTOR IN YOUR AREA





"The best ways seniors can protect themselves against construction fraud is to check a license on our website and always get at least three bids." - David R. Fogt, CSLB Registrar



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