



Senior Bulletin

May 2019

Spring invites unlicensed activity

Spring has sprung, and for many, so has the inclination to have some work done around the house, yard, and garage. Hiring licensed contractors to perform home maintenance and landscaping projects around your home is the best way to protect yourself in the event things don't go as planned. But beware. Unlicensed contractors and home repair con artists are lurking in the weeds ready to take advantage of you at any cost.

Unlicensed and unscrupulous people may tempt seniors and other homeowners with common schemes to get their money:

- Touting "today only" deals using excess material from a recently completed job in the neighborhood.
- Offering discounted services to customers who pay a large down payment in cash before any work is done.
- Resorting to high-pressure sales tactics, such as free inspections or aggressive door-to-door solicitation.

If you witness or are the victim of unlicensed activity, file a complaint with the Contractors Board. Your concerns will be

investigated and the Board will pursue criminal prosecution for the alleged crimes. As a public protection agency, the Board is concerned about your safety. Reporting crimes of unlicensed activity is encouraged and important because it provides an avenue for the Board to seek punishment for the predator, restitution for the victims, and hopefully prevent other members of the public from being harmed.

Homeowners may hire whomever they'd like, but choosing to hire an unlicensed contractor does come with substantial added risks and liabilities. These may include lack of options to receive financial recourse, as homeowners would likely have to pursue civil litigation for restitution; homeowner liability if the worker is injured on their property; and lack of insurance protections if substandard work by an unlicensed contractor caused significant damages.

This is why the Contractors Board reminds everyone – especially senior citizens – to hire only licensed contractors. Licensed contractors have passed criminal and financial

background checks, are required to carry workers' compensation insurance and have passed necessary trade and law exams demonstrating their competence and awareness of their responsibilities as contractors.

When hiring a contractor, insist he or she provide their contractor's license number, which is five significant digits: 98765 or 0098765, for example, and is not the same as a business license. Verify the license number and the contractor's "active" status on the Board's website, www.nscb.nv.gov, or by calling our office at 775-688-1141 or 702-486-1100.

By hiring licensed contractors, homeowners reserve the right to file a complaint with our office up to four years after the work is performed. This process may result in the Board ordering your licensed contractor to remedy any valid complaints. Owners of single-family residences may also be eligible for the Board's Residential Recovery Fund, which can afford owners up to \$35,000 in financial recourse for damages caused by licensed contractors.

Optimistic outlook improves wellness

(NewsUSA) - Having a "glass half full" approach to life has long been considered important for overall wellness. But evidence suggests that there may be truth in this folk wisdom.

Humana recently surveyed 2,000 people aged 60 and over, and found that 87 percent of seniors who identify themselves as "most optimistic" reported their health as good to excellent. This is compared to 44 percent for those who said they're "least optimistic."

Also, the most optimistic people reported nine fewer physically unhealthy and seven fewer mentally unhealthy days per month than their least optimistic counterparts.

Seniors who rated themselves as most optimistic also reported positively on other attributes linked to health, including sleep, confidence and overall happiness.

- 91 percent of the most optimistic respondents reported feeling confident in the past week, while only 52 percent of the least optimistic respondents did, a difference of 39 percentage points.

- 90 percent of the most optimistic respondents reported feeling happy in the past week, compared to 44 percent of the least optimistic respondents,

a difference of 46 percentage points.

- And only 31 percent of the most optimistic respondents reported getting a restless night's sleep in the past week, while 62 percent of the least optimistic respondents did, another difference of 31 percentage points.

Despite these impressive numbers, having an optimistic mindset is often easier said than done. The stresses of life, social stereotypes and one's natural temperament can all impede approaching aging with optimism. Dr. Yolangel Hernandez Suarez, Humana vice president and chief medical officer for care delivery, has the following advice for anyone struggling to stay on the sunny side of life:

1. Take ownership and recognize that your health is your own. To achieve your best health, you need to set personal goals - just for you.

2. Engage with your doctor or other health care professional and build a trusting relationship.

3. Find a higher purpose that makes you excited to get up in the morning. Humana's survey found that the majority of respondents (86 percent) who identify as optimists also rank a sense of purpose as an important attribute for aging.

4. Remain socially engaged, not isolated, and nurture close relationships. The importance of social engagement is recognized by the 71 percent of Humana survey respondents who identify as optimists and get together with friends or relatives either monthly or weekly. Further, 80 percent of optimists say maintaining an active social life is an important motivator to stay healthy.

5. Stay active and remember that physical activity is important. Find something that's right for you and that you like to do. Almost all of the most optimistic survey respondents (97 percent) say remaining physically active is a major motivator for retaining good health.

6. Practice gratitude and make it a habit to look for and appreciate everything you're thankful for in life.

"As a boomer myself, I know that the majority of the decisions about my own health take place outside of a doctor's office," said Dr. Hernandez Suarez. "With the knowledge that optimism may be linked to health and well-being, I'm focused on making positive health decisions through all aspects of my life. Our goal at Humana is to empower everyone to approach health in the same way."

Board joins state agencies to promote fraud prevention awareness

The Nevada State Contractors Board participated in the 4th Annual Fraud Prevention Fair hosted by the Nevada Department of Consumer Affairs. Events were held in both Reno and Las Vegas, and provided a forum for persons throughout the community to receive comprehensive fraud prevention and assistance-related resources from various state and local agencies within their communities.

At the Las Vegas event, the Board participated in a fraud prevention panel discussion to highlight the dangers of unlicensed contracting activities and the threat these individuals pose to the wellbeing and safety of the public.

In addition, the Board had an opportunity to discuss current scam or unscrupulous-related activities noticed with residential solar solicitations. Specifically, the Board highlighted the significance of signing contracts directly with the licensed contractor who will be performing the installation, understanding any finance terms before applying and/or finalizing the agreement, as interest rates may snowball leaving homeowners paying more than they were expecting to, and always verifying the license of any contractor looking to perform work on one's home.



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Southern Nevada
(702) 486-1100

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(775) 688-1141

www.nscb.nv.gov
Nevada State Contractors Board



NEW mobile application available now



The Contractors Board has released a new version of its mobile application that makes verifying contractors' license information easier.

The application offers various license search features, and is a valuable tool for reporting unlicensed contracting activities. Users are guided to provide detailed information, which is then submitted to the Board's Enforcement Department for further investigation.

Those who had previously downloaded the Board's original application will need to download the application on their phones again to retrieve the most current version.

To download the free application for Apple products, visit the iTunes site: <https://itunes.apple.com/il/app/nscb-mobile/id789876077?preserveScrollPosition=true#?platform=ipad>. Usage requires iOS 9.0 or later. The app is optimized for iPhone 5.

For the Android application, compatible with operating system 4.4 and higher, go to Google Play: <https://play.google.com/store/apps/details?id=com.imd.nscb>

Contact NSCB!

RENO

5390 Kietzke Lane
Suite 102
Reno, NV 89511
775-688-1141

HENDERSON

2310 Corporate Circle
Suite 200
Henderson, NV 89074
702-486-1100

www.nscb.nv.gov