

# **Senior Bulletin**

#### **AUGUST 2012**

## **Know The Facts**

Greetings!

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Recovery Fund	All of will be this is <i>Bullet</i>
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these questions e answered in sue of the Senior tin.

#### you visited B's Website y?

our website at:

news about scams or warnings to homeowners and read about information on protecting vourselves from unlicensed contractors, today!

If you are a senior representative, please make sure to send this bulletin out to your seniors/ members.

Interested in receiving a hard copy of the bulletin in the mail? Please send your full name and mailing address to: RBotros@nscb.state.n

v.us .nscb.nv.gov to or call: (702) 486-1165. if a contractor is If you know of any seniors ed, find the latest who would like to directly sign-up for this bulletin,

please have them click on the following link: "Sign Up for Our Senior Bulletins."

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



## **Inside The Residential Recovery Fund**

In 1999, the Legislature established the **Residential Recovery** Fund. This fund offers homeowners the opportunity to recover a specific sum of money if they have been damaged by licensed contractors.

#### Who Is Eligible?

To be eligible for the **Residential Recovery** Fund, homeowners must:

- $\Rightarrow$  Contract with a Nevada licensed contractor;
- $\Rightarrow$  Own and occupy a single family resi-

dence;

- $\Rightarrow$  File a complaint with the Board four (4) years after the project is complete; and
- $\Rightarrow$  Demonstrate loss or damage caused by a licensed contractor.

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## **Inside The Residential Recovery Fund**

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#### How Does One File a Claim?

To be considered for the Recovery Fund, homeowners must submit the following:

- $\Rightarrow$  Completed claim form;
- $\Rightarrow$  A copy of the contract, any change orders, credits, refunds or discounts:

Copies of the  $\Rightarrow$ front and back of any checks paid to the contractor; and

 $\Rightarrow$  Proof of any cash payments and signed receipts.

#### What Happens After Filing a Claim?

After a homeowner files a complaint,

NSCB will contact the homeowner and assign an investigator to the case. The following procedures will be taken:

- Once the claim is in- $\Rightarrow$ vestigated and validated, the Recovery Fund Committee will assign the next available hearing date:
- The homeowner will  $\Rightarrow$ be notified 30 days prior to the hearing;
- $\Rightarrow$  A public hearing will be held;
- Within 10 working  $\Rightarrow$ days after the Recovery Fund Hearing date, the homeowner will receive by mail a Decision and Order, which documents the amount of the reward; and
- $\Rightarrow$  Approximately 45 days after the date of the Decision and Order, the homeowner

may make arrangements to pick-up their award check.

It is important to note that single claims cannot exceed \$35,000. Claims filed against a single contractor cannot exceed \$400,000.

Under NRS 624.520 (1), all contractors are required to disclose information concerning the Residential Recovery Fund, upon the establishment of a residential contract.

## **Filing Complaints With The Board**

Have you ever had any problems with contractors but were- is complete to file a n't sure how to handle the situation? As a homeowner, you have the right to file a complaint against a licensed contractor, if you were not able to resolve the issue vourself.

Homeowners have four (4) years from the time the project complaint with the Board.

Once a formal complaint is filed. NSCB will contact the homeowner to schedule a jobsite visit. An investigator will be assigned to the case. During the jobsite visit, the investigator will meet with the homeowner and contractor to try and mediate the issue at hand.

It is at the discretion of the investigator to

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Residential **Recovery Fund** 

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## **Filing Complaints With The Board**



determine if the complaint is valid or invalid. If the investigator determines that the



mines that the complaint is valid, the investigator will

tor will issue a written "Notice To Correct" to the contractor. The contractor is given appropriate time to correct the substandard workmanship. When the contractor fixes the issues, the case will be closed. However, if the contractor doesn't correct the problem, the case goes to a formal "Disciplinary Hearing" before the Board. During

the hearing process the Board may suspend or revoke the license. The Board may also order the licensee to pay another licensed contractor to correct the condition. In some cases, the Board may even award money to the homeowner from the Residential Recovery Fund, if a decision and order is made.

With respect to filing complaints against unlicensed contractors, homeowners have two (2) years from the time the project is complete to file a complaint. NSCB investigators will try to locate the unlicensed contractor and issue a criminal citation. If the unlicensed contractor doesn't accept the citation, NSCB submits the case to the District Attorney and may request a warrant be placed for their arrest. The case then falls under the courts' jurisdiction, and they will decide if the unlicensed contractor will pay fines or restitution.



In May 2012, a senior seminar was held in North Las Vegas. Presentations were made by four state agencies, NSCB and Senator John Lee. Seminars were also held in Ely, Elko and Fallon in July 2012. Speakers included Assemblyman John Ellison, Senator Mike McGinness and representatives from state agencies and law enforcement. This program will be held in every legislative district throughout the state in the coming year, so stay tuned and help spread the word about this important effort!

The goals of the program are to:

- Increase awareness of scams targeting seniors and help educate them on the various types of elder abuse;
- Offer tips and information on how to recognize warning signs and ways to protect yourself; and
- Encourage seniors to report incidents of abuse by making resources available.

videos to be

beneficial.

# Video of The Quarter

**Contact Us** 

L his quarter's video was a

sting operation covered by *Inside Edition*. Click on <u>Inside Edition</u> to view this video. The sting operation warns homeowners about unlicensed contractors.

We hope you will find this video and other featured



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