

# Semior Bulletin

August 2016

## Be ready if disaster strikes

Southern Nevada is uniquely vulnerable to a variety of natural and man-made disasters. From wildfires, flash floods, high winds and earth-quakes to vandalism, human error and terrorism, severe property damage can occur at any moment and with no warning.

While disaster may be unavoidable, proper preparation and a viable action plan can help property owners avoid becoming victimized again when contracting for emergency home repairs.

The Nevada State Contractors Board warns that unscrupulous and unlicensed individuals take advantage of homeowners in the wake of catastrophe – when they are most vulnerable.

Major damage to your home creates an emotional situation and makes you a tempting target for scam artists or unqualified individuals looking to make a quick buck. It's understandable that you want to get your house fixed as quickly as possible, but it's important not to rush to judgment, be pressured into overpaying for renovations or agreeing to unnecessary repairs.

To best prepare for the aftermath of a disaster, begin your research now into at least three contractors in each trade you may need (HVAC, electrical, roofing, plumbing, etc.) Keep this list handy, and refer to it in the event of emergency.

Licensed contractors have demonstrated competence in their trades, legal knowledge and



financial wherewithal, and have undergone a background check among other requirements. By hiring licensed Nevada contractors, the full authority of the Board is at your service. We can investigate complaints, order corrections to substandard work, and in some cases even provide compensation through our Residential Recovery Fund if a project goes wrong.

The Recovery Fund offers financial recourse up to \$35,000 to Nevada homeowners whose single-family primary residence is damaged by a licensed contractor for the performance of any construction, remodeling, repair or improvement.

#### INSIDE THIS EDITION

Guarding against and recovering from falls	5
Unlicensed contractor charged with theft of \$100,000 from elderly woman	
Is it time to consider stopping driving?	
Homeowner victims receive compensation from Board's Recovery Fund	

Man charged in

## **Why Seniors Fall**



Slipping or tripping due to loss of traction.



Problems with balance due to muscle loss and reduced strength



Poor eyesight due to aging eyes and diminished vision



Dizziness or weakness as a side effect of medication



Slow reflexes making it difficult to move out of the way of a hazard or keep balance



Risk factors in the home like slippery or wet surfaces, poor lighting, cluttered pathway or improper footwear

#### A chronic unlicensed contractor and former member of the Nevada State Contractors Board's "10 Most Wanted" list awaiting a hearing in Henderson Municipal Court on felony theft

charges targeting an el-

derly Henderson woman.

Henderson police arrested Thomas Fico, 59, of Las Vegas in mid-April in connection with the exploitation of the 95-yearmilitary veteran. Prosecutors allege Fico scammed the woman out of nearly \$100,000.



THOMAS FICO

#### **Rehabilitation After a Fall**



Physical therapy to help regain strength, endurance and independence



Continued exercises recommended by the therapist to improve overall strength, flexibility, mobility and balance to help decrease the risk of subsequent falls



Education about how to prevent future falls



Assessment of the home or living environment

**Returning Home - Fall Prevention for the Future** 

According to investigators, Fico gained the woman's trust by performing a few unlicensed landscaping jobs over a six-month period. During the time he spent in her home, he helped himself to the victim's checkbook, writing several checks to himself and deposited them into his personal accounts. In addition to the check-writing, the landscaper also coerced her into becoming the executor of her will, police said.

Fico was arrested outside of his Las Vegas home and booked in the Henderson Detention Center, where he faces five felony charges of theft, exploitation of an older/vulnerable person and forgery.

The police investigation revealed there may be additional victims, which would not be surprising given Fico's history. Court records indicate his long history of theft, embezzlement and other scams related to his unlicensed landscaping operation dating to at least the year 2000.

A 2006 Contractors Board investigation led to Fico's conviction and sentencing to up to six years in prison for theft, diversion of funds and obtaining money under false pretenses.

#### Is It Time to Stop Driving?

No one wants to give up the freedom and convenience of driving. Mature Americans prefer private vehicles over all other forms of transportation. Drivers age 65 and older take more than 80 percent of trips in their own vehicles.

If you are unsure of your performance, discuss the issue with a trusted friend or family member. Your physician may refer you to a driver rehabilitation specialist or other health professional who can assess your ability to drive. AAA also offers **Roadwise Review**, an interactive computer program that helps you measure abilities critical to safe driving and suggests ways to help keep you driving safely longer.

The decision to stop driving is a difficult one, but most of us want to make a responsible choice to protect ourselves and others. In the past few months, have you:

- Suffered a stroke, heart attack or diminished eyesight?
- Experienced difficulty in negotiating sharp turns and intersections?
- Hesitated over right-of-way decisions or situations you once took for granted?
- Been surprised by the sudden presence of other vehicles or pedestrians?
- Received negative feedback from others?
- ▼ Become lost on familiar routes?
- ▼ Felt nervous or exhausted after driving?
- Been cited for traffic violations or found at fault in crashes?



Produced by
AAA Association Communication
1000 AAA Drive, Heathrow, FL 32746
Stock 2285 © AAA 2010 Printed in U.S.A.



The decision to stop driving is a difficult one, but most of us want to make a responsible choice to protect ourselves and others.

## Victims receive compensation

In May, the Nevada State Contractors Board awarded nearly \$160,000 to homeowners damaged by licensed contractors. Twelve homeowners came before the May 18 meeting of Residential Recovery Fund Subcommittee seeking financial recourse after licensed contractors they hired abandoned their construction projects or performed substandard work. The average claim awarded was approximately \$13,300.

Nearly \$100,000 of the awarded funds were granted to five homeowners whose projects were abandoned by Reno Sunrooms, Inc. In every case, Reno Sunrooms, Inc. failed to perform any work on the projects after receiving 40 to 100 percent of the contract funds in advance. The Board had revoked Reno Sunrooms' license

number 49308 at its February 2, 2016 meeting, paving the way for the damaged homeowners to file their claims for recompense from the Residential Recovery Fund.

"The Residential Recovery Fund is such a valuable resource for homeowners of single-family residences who hire licensed contractors," said NSCB Executive Officer Margi A. Grein. "It can be a difficult and stressful process to entrust your safety, home, and financial resources to a licensed contractor, but knowing the Board offers financial recourse in the event your licensed contractor does not fulfill their contractual obligations provides added protection you would otherwise be without."

The Residential Recovery

Fund was established by the Nevada Legislature in 1999. It offers protection to Nevada owners of single-family residences who conduct business with licensed contractors for the performance of any construction, remodeling, repair or improvement.

An owner must occupy the residence to qualify. An applicant's eligibility to receive funds is determined after an investigation is conducted by NSCB. Contractors are required by law to provide information to a homeowner regarding the Residential Recovery Fund upon establishment of a residential contract with the homeowner. To be considered for the Fund, a complaint must be filed with NSCB within four years after the completion of work.

## **Contact The Contractors Board!**

### **RENO**

9670 Gateway Drive Suite 100 Reno, NV 89521

775-688-1141

### **HENDERSON**

2310 Corporate Circle

Suite 200

Henderson, NV 89074

702-486-1100

Unlicensed Contractor Hotline 702-486-1160 or 775-850-7838