

Semior Bulletin

August 2013



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• Roofs and Gutters - Freshome Design and Architecture notes that gutters on older homes may come loose from the roof, directing water onto the underlying structure and causing leaks, warping and mold. Repair racked or missing tiles and shingles now, before the weather turns cold and moisture can seep into the roof.

Recovery Fund pays out \$275,000

The Nevada State Contractors Board's Residential Recovery Fund awarded homeowners nearly \$275,000 from January 1 to May 30, 2013.

More than \$200,000 - over 72 percent of the cumulative total - was awarded as a result of work contracted with a single contractor, Additions N More. The Board revoked Additions N More's licenses at a disciplinary hearing on April 17, citing the company for abandoning a construction project, failure to comply with the terms of a contract, and failure to establish financial responsibility among other charges.

The Residential Recovery Fund Subcommittee substantiated the claims of 18 homeowners against licensed Nevada contractors during the period, including 11 against Additions N More. Monetary awards ranged from \$350 to the statutory maximum of \$35,000.

The Recovery Fund was established by the Nevada State Legislature in 1999.

"It's always a good feeling when the Board can provide homeowners financial recourse when they are harmed financially by contractors performing home repair or renovation projects," said NSCB Executive Officer Margi A. Grein.

The fund is available to Nevada owner-occupants of single-family residences who conduct business with licensed contractors for the performance of any construction, remodeling, repair or improvement. Once a homeowner files a claim, the Board investigates the claimant's eligibility and the validity of the claim. To be considered for the Fund, the complaint must be filed with NSCB within four years of the work's completion.

For information and full eligibility requirements, call (702) 486-1100 or (775) 688-1141.



PROGRAM

For veterans making the transition into civilian employment and spouses of active-duty military personnel relocating with their service members to Nevada

- A dedicated, specially trained NSCB staff member to evaluate transferable military training and experience from all branches of the military that meet minimum contractor licensing requirements.
- Military experience and training will be considered along with college credit when the Board evaluates acceptable technical education levels for license applicants.
- Military spouses' current records of licensure will be evaluated to determine whether he/she is eligible for waiver of certain experience requirements for licensure.

To determine eligibility or for questions concerning NSCB's expedited service for veterans and military spouses, contact License Analyst Barbara Miller at 775-850-7814 or 702-486-1100, extension 7814, or e-mail her at bamiller@nscb.state.nv.us

AUTUMN, from p. 1

- Doors and Windows - Autumn winds have no trouble finding gaps in windows and doors, delivering nasty drafts and sapping energy efficiency. The Home Depot suggests replacing cracked window panes and filling gaps with weather stripping to make for cozy evenings and lower heating bills.
- Fireplaces and Wood **Stoves** – You probably know to have your chimney cleaned before the season starts, but many homeowners neglect to inspect their rain cap, chimney cap and the masonry around the chimney

cap. Build Direct says it's also a good idea to have the fireplace professionally serviced. A technician will check the firebox, flue, dampers and chimney shaft, inspect the fixtures on gas fireplaces and look for creosote buildup in wood-burning fireplaces.

• Water Heaters – First, consider replacing your water heater with an energy efficient one. The U.S. Department of Energy warns that if you don't, your gas bills could be exorbitant. The website also reminds seniors to drain your hot water tank to prevent rusting and replace the filters on your heating system and other vents.

Many of the necessary repairs will require outside assistance. If you decide to engage a repairman or service technician, the Board reminds you that certain activities require a contractor's license issued by the state. These include any electrical, plumbing, heating or air conditioning work; any



project with material and labor cost of more than \$1,000 (the law forbids breaking large projects into \$1,000 phases performed by unlicensed contractors); or for any project that requires a building permit.

It is important to always hire a licensed contractor who is in good standing with the Board, regardless of the size or scope of your project. Licensed contractors come with a package of homeowner protections you won't get with the cheaper, unlicensed contractor. You receive full investigative services of the Board in the event something doesn't go as planned during your project, and you may be eligible to file a claim with the Residential Recovery Fund to seek financial recourse up to \$35,000 if damages are incurred. Licensed contractors must also demonstrate their business and trade qualifications to the Board and carry workers' compensation insurance, reducing your liability if a worker is injured on the job.

Contact NSCB!

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Exercise works - even in tiny bursts

As little as 10 minutes of exercise a few times a day can help prevent many health problems as we get older. According to the Centers for Disease Control moderate exercise also strengthens muscles so senior citizens can continue with their day-to-day activities without becoming dependent on others.

"Not doing any physical activity can be bad for you, no matter your age or health condition," the CDC's website says. "Keep in mind, some physical activity is better than none at all. Your health benefits will also increase with the more physical activity that you do."

The site says 150 minutes of moderate intensity aerobic workouts – in as little as 10-minute increments – and a couple strength training exercises each week can keep seniors fit and healthy.

Any activity that gets you breathing harder and your heart beating faster counts as aerobic or "cardio" exercise, whether it's walking on a treadmill, dancing the tango or wrestling with your grandchildren. The key is to make sure the activity lasts for at least 10 minutes at a time and is intense enough to challenge your cardio-vascular system.

On a 10-point scale, where sitting is zero and working as hard as you can is 10, moderate-intensity aerobic activity is a 5



or 6, the CDC says. To achieve this level, you should be able to carry on a conversation, but not sing the words to your favorite song.

Twice-a-week strength exercises are the second part of maintaining a fit lifestyle. To be effective, muscle training should be continued to the point where it becomes difficult to do another repetition (one complete cycle, such as a pushup or a dumbbell curl) without help. A series of reps (say 10) is a set. A couple of sets, with a rest period in between can make for a moderately intense workout.

If you're not accustomed to exercise, it may not require a

lot of activity to reach moderate effort in weight training or aerobic activity. As your overall health, lung capacity and muscle strength improve it will require more effort to tax your body. Make sure not to overdo it at first.

If you go beyond 300 minutes a week of moderate-intensity activity, or 150 minutes a week of vigorous-intensity activity, you'll gain even more health benefits. Vigorous-intensity activity is a 7 or 8 on this scale. Your heart rate will increase quite a bit and you'll be breathing hard enough so that you won't be able to say more than a few words without stopping to catch your breath.