



# Senior Bulletin

February 2013

## Governor delivers home repair advice

The Nevada State Contractors Board, in partnership with Governor Brian Sandoval, has developed public service announcements to educate the public and seniors about unscrupulous contracting scams. Governor Sandoval narrates the 30-second PSAs – separate messages for northern Nevada and southern Nevada – encourage homeowners to contact the Board with any questions or assistance in their contracting activities.

Unlicensed and unscrupulous contracting activities throughout Nevada will continue to be a factor as homeowners engage in winterizing and spring maintenance projects amid a climate of continued challenging economic decisions. Emergency repairs, such as leaky roofs, faulty water heaters and broken heating systems will pose an immediate challenge for homeowners looking for a quick and cheap fix. NSCB hopes the PSA messages will serve as reminder to homeowners of the importance to verify a contractor is licensed by the Board to perform the work and to not simply hire based on the bottom-dollar price.

Media outlets throughout the state began running the messages in late December. The PSAs also serve as additional educational tools in coordination with NSCB’s recently launched Senior Awareness Program, which informs seniors of

common scams within the construction industry, highlights warning signs and offers advice on how seniors can protect themselves.

NSCB advises homeowners contemplating home repairs or maintenance to remember these tips to protect themselves from scams:

- Plumbing, electrical, heating, ventilation and air conditioning services require a licensed contractor in the State of Nevada. These services cannot be performed by a “handyman.”
- Homeowners who contract with unlicensed contractors are not eligible for the [Residential Recovery Fund](#).
- Never pay with cash, use checks and credit cards only.
- Be cautious of door-to-door solicitors, high-pressure sales tactics and demands for cash or large down payments.

The Board reminds homeowners to only hire licensed contractors. Check the contractor’s license number by utilizing NSCB’s Online Contractor Search at [www.nscb.nv.gov](http://www.nscb.nv.gov). To ensure against shoddy workmanship and overcharges, solicit bids from three licensed contractors. After choosing one, obtain three references and review their past work. When you’re ready to hire, insist on a written contract, but do not sign anything until you completely understand the terms. Keep records of all payments, do not pay with cash and do not make installment payments in advance of work performed, withholding final payment until you are satisfied with the job.

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# Home buying, repair assistance available

Several government programs and community service organizations have established programs to help Nevada's older homeowners and potential homeowners cope with rising costs and the hardships associated with the recent recession.

These programs can help seniors pay utility bills, repair and weatherize homes and make them more energy efficient, avoid foreclosure and provide loans and grants for mortgage down payments.

## STATEWIDE

### Residential Recovery Fund

702-486-1100 or 775-688-1141

The Nevada State Contractors Board distributes funds to Nevada homeowners who are harmed by the failure of a licensed contractor to properly perform qualified services.

Certain conditions apply.

### Habitat for Humanity

702-638-6477, 775-323-5511, 775-738-3430

Habitat's Neighborhood Revitalization Initiative brings together residents and community stakeholders to provide housing services, including rehabilitation of foreclosed and vacant houses, repairs for low-income homeowners and weatherization and energy-efficiency services.

### Nevada Hardest Hit Fund

1-855-428-HELP, 702-570-5662, 755-284-0302

The Nevada Affordable Housing Assistance Corporation administers funds from the U.S. Treasury intended to assist the state's homeowners who are in risk of default or foreclosure. Programs include mortgage assistance, principal reduction, principal curtailment and reinstatement of past due mortgages. As of Dec. 14, 2012, the fund has suspended new applications. The process will be reopened once the program can access the funds pledged by the federal government. Visit the website for updates.

### Nevada Rural Housing Authority

775-887-1795

Serving Nevada's 15 rural counties and the rural areas of Clark and Washoe counties, the Authority provides grants for down payments and helps secure mortgage loans for rural home buyers. It also offers rent assistance, weatherization and services to make homes more energy efficient.

### Rural Nevada Development Corporation

775-289-8519

Low-income homeowners may be eligible for assistance with repairs that address health, safety, energy conservation, weatherization and handicap accessibility needs. Low-income first-time homebuyers can apply for down payment assistance and the deferred loan program. The non-profit corporation also partners with developers to build multi-family housing projects in rural Nevada. The units provide affordable rental housing in areas where needed for low-income families.

## NORTHERN NEVADA

### Community Services Agency

775-786-6023

CSA offers affordable housing for seniors and families in northern Nevada. CSA operates the Weatherization Assistance Program and Energy Assistance Program in Washoe County to assist income-eligible persons reduce their utility bills by providing various energy conservation measures and helping them pay utility bills.

### Sparks Housing Rehabilitation Program

775-353-7895

The City of Sparks administers this U.S. Department of Housing and Urban Development loan and grant program for low-income residents. Owners who occupy their houses, condominiums,

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townhouses and mobile homes may be eligible for \$2,500 grants to mitigate health and safety issues arising as a result of an emergency. The program also makes available up to \$20,000 in no-interest deferred loans for larger repairs such as roofing, wiring, plumbing, doors, windows, walls, floors and insulation.

***SOUTHERN NEVADA*****HELP of Southern Nevada**

702-369-4357

Low-income households occupied by seniors, physically challenged people and children are eligible for HELP's weatherization program for installation of solar screens, weather stripping, insulation, window repair and evaluation of gas appliances, heaters and air conditioners and refrigerators.

**Henderson Neighborhood Services**

702-267-2323

The city has funds available for first-time homebuyer down payments, home maintenance, emergency repairs, landscape loans and weatherization.

**Las Vegas Urban League**

702-636-3949

Using Weatherization Assistance Program funds from the U.S. Department of Energy, the Urban League assists low-income North Las Vegas residents with reducing their utility bills and consumption.

**Rebuilding Together Southern Nevada**

702-259-4900

Rebuilding Together provides free home repairs and accessibility modifications for low-income homeowners. It works to preserve affordable home ownership by bringing volunteers and communities together to improve the residences of seniors, disabled Americans, veterans, active

duty service members, individuals and multigenerational families.

***FEDERAL PROGRAMS*****Dept. of Housing & Urban Development**

202-708-1112

The HUD office offers loan assistance for anyone seeking to repair and rehabilitate aging single family properties. The Section 203(k) program coordinates long-term fixed or adjustable rate loans that cover both the acquisition properties and their upgrades. Covered improvements include structural rehabilitation, modernization, mitigation of health and safety concerns, disability access, plumbing, roof or floor repair, aesthetics and energy efficiency. HUD's Federal Housing Administration also insures private loans for repair of single-family, multi-family and manufactured homes already owned.

**Federal Emergency Management Agency**

202-646-2500

FEMA provides funds following federally declared emergencies. Financial assistance for affected areas may be available to repair residential damage not covered by insurance or replace homes destroyed by weather or other disasters.

**Department of Agriculture**

1-800-670-6553

The USDA's Rural Repair and Rehabilitation Loan and Grant program gives very low-income homeowners the means to repair, improve or modernize their dwellings or to remove health and safety hazards. Rural grants, which do not require repayment, are available to dwelling owner/occupants 62 years of age or older.

**Department of Veterans Affairs**

1-800-827-1000

The VA's Housing Grants for Disabled Veterans helps service members and veterans with permanent and total service-connected disabilities build, purchase or adapt homes to accommodate their disabilities.

## Senior Awareness event



A number of senior residents participated in Senior Awareness events in Las Vegas, Carson City and Boulder City this quarter. The Nevada State Contractors Board presented information to help seniors avoid being ripped off by unlicensed contractors. The events generated significant news coverage, allowing the Board to disseminate its message beyond those in attendance. NSCB Public Information Officer, Jennifer Turner was interviewed by two news channels. Assemblyman Richard Carrillo (left) addressed the participants at the Las Vegas presentation, and representatives from Nevada's Aging and Disability Services Division and Senior Medicare Patrol presented information as well.

Aging and Disability Services provides elder protective services for persons 60 years and older who may experience abuse, neglect, exploitation, or isolation. To report suspected elderly abuse, call 702-486-6930 (Clark County) 1-888-729-6930 (statewide) or your local police department or sheriff's office.

The Senior Medicaid Patrol educates Nevadans on how to detect and report healthcare fraud in Medicare and Medicaid in order to protect these vital healthcare programs for the future. Call 1-888-838-7305.

## Publication outlines homeowners' rights

The Nevada State Contractors Board reminds homeowners to protect their rights and understand their responsibilities when hiring contractors for home-improvement projects.

NSCB has developed the [Homeowner's Bill of Rights](#) to ensure homeowners are ap-

prised of their options when it comes to hiring, contracting and paying contractors.

The brochure includes the homeowner's right to:

- Insist the contractor provide a single project price, including all labor and materials;
- Make payments as work progresses, and to withhold a final payment until all work is complete; and
- Check with NSCB to ensure the contractor possesses the proper license to perform the work.

# Contact NSCB!

### RENO

9670 Gateway Drive  
Suite 100  
Reno, NV 89521  
775-688-1141

### HENDERSON

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