

## Make your house a healthy home

The Nevada Division of Public and Behavioral Health reminds seniors that “many studies link health issues such as asthma, lead poisoning, and injury to hazards in the home. A hazard is a source of danger and can be anything that increases the risk of harm.

The division has published a [booklet](#) that can help seniors make their homes healthier places to live. The booklet outlines the Seven Healthy Homes Principles:

**Dryness** - Moisture in your home can lead to mold and mildew, and can support pests. Too much moisture can also damage the home itself.

**Cleanliness** - Many health hazards are related to clutter or filth, so it important to keep your home clean. Clutter can collect dirt, provide a



hiding spot for pests, and can cause trips or falls.

**Air** - A home should have clean, fresh air. Indoor air can become polluted if it is not properly circulated and filtered. Bring fresh air in and filter out pollutants.

**Pests** - Cockroaches, rodents, and other pests come into the home looking for food, water and shelter. Unfortunately, these pests bring diseases and hazards with them. Pests can be eliminated using safe techniques that will not cause harm to people or pets.

**Safety** - A home should be safe for residents of all ages. Injuries can occur from a variety of objects and sources, and contribute to drowning, suffocation and poisoning. Most of these injuries can be easily prevented with just a few simple steps.

**Contaminants** - Tobacco smoke, asthma triggers and chemicals present in common household products can be harmful to your health. Products such as household cleaners and pesticides must be properly stored to prevent poisoning and other injury.

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# Contracting for home repair & maintenance

Whether you are a tenant or homeowner, Nevada residents should be diligent contracting from home maintenance or repairs. The Nevada State Contractors Board recommends five easy steps you can take to better protect yourself.

## 1. Make Sure The Contractor is Licensed

Almost any repair or remodeling work requires a contractor's license. This includes having a toilet fixed, a drain unclogged, a water heater replaced, a new kitchen floor installed, or anything similar. It's easy to check license status. Call the NSCB at (702) 486-1100 for assistance. Or, visit the NSCB website [www.nvcontractorsboard.com](http://www.nvcontractorsboard.com) and enter the contractor's name.

## 2. Get A Written Estimate With Details

Never say "yes" to have work done unless you have received a written estimate with a description of critical work details. Make sure that the estimate has the contractor's name, address, and license number, and is signed and dated. Also, ask to include the proposed start and finish dates. After work starts, never agree to changes to the work unless you get a new written estimate.

## 3. Check The Contractor's History

Call the NSCB or visit its web site [www.nv-contractorsboard.com](http://www.nv-contractorsboard.com) to see if the contractor is in good standing, or has violated the law. If there has been some violation, ask the contractor for an explanation, get an additional estimate for the work, and talk to other people you trust before making a final decision on what to do.

## 4. Don't Pay Unless Substantially Satisfied

Carefully inspect the work when done, and don't pay unless you are substantially satisfied. The work should be what you requested. It should comply with good industry standards for quality and overall workmanship. Plus the con-

## *Check license status with mobile app*

A new mobile application developed by the Nevada State Contractors Board makes verifying license information easier. The application, compatible with iPhone, iPad, iPod Touch and Android, is available as a free download.

With the application, users can search by business name, principal name, or license number to ensure a contractor maintains an appropriate Nevada contractor's license. Users can find disciplinary actions the Board has taken against licensed contractors during a specified time period or by discipline type.

The mobile application can also be used to report unlicensed contracting activity.

To download the free application for Apple products, visit the Board's website: [www.nvcontractorsboard.com](http://www.nvcontractorsboard.com).

tractor should have left the area clean. If this was not done, you are probably justified to withhold payment, and seek legal advice, or go to the NSCB for assistance.

## 5. File A Consumer Complaint

If you are not substantially satisfied with the work, you have the right to file a consumer complaint. Call the NSCB for the form, or go on line here. After filing the complaint, an investigator will contact you. You may be able to force the contractor to repair defective work, to finish what he started, or pay you the amount you need to fix the problem.

## *Undercover operations sting lawbreakers*

NSCB and the California Contractors State License Board conducted their third concurrent undercover enforcement operation on April 30, citing 19 people for unlicensed contracting activity. Investigators from NSCB and CSLB posed as homeowners in Stateline, Nev. and South Lake Tahoe, Calif. For the “Border Blitz,” unlicensed contractors were lured to the sting locations to discuss performing landscaping, painting, drywall, plumbing, tile work, masonry and other construction trades that require contractors’ licenses.

Suspects who offered to perform jobs that require contractors’ licenses or who bid more than the legal limit for labor and materials received citations.

A registered sex offender was among those cited in Nevada. In all, Nevada investigators cited eight people for contracting without a license. Seven of the eight also were charged with illegal advertising.

A February sting at a Las Vegas home targeted unlicensed contractors advertising tiling, drywall, electrical, and other repair/installation services requiring a contractor’s license. Those who responded to the investigator’s invitation to bid the project were greeted with a citation for advertising without a license and/or contracting without a license.



***Investigators from the Nevada State Contractors Board and the California Contractors State License Board issue a citation for allegedly contracting without a license. The suspect was cited during the agencies’ joint sting operation, Border Blitz in the Lake Tahoe area.***

# Protect yourself from financial abuse

Elder financial abuse encompasses several scenarios. It may be perpetrated by a close relative or a perfect stranger. It may involve trickery, violence or threats, But elder financial abuse is a chronic problem, and only by understanding the signs and reporting suspicions can it be stamped out.

Older people are targeted because they are often lonely or isolated and may be vulnerable due to the loss of a longtime spouse. Con artists may believe the older person will be too embarrassed to report fraud or fear of losing their independence if their relatives find out they have been scammed.

Elders make attractive targets because they have worked all their lives to accumulate savings, may have few expenses and may have physical or health issues that require outside “helpers” who may take advantage. They may also have

developed predictable behavior patterns that abusers can use to their advantage. For instance, They may run errands to the bank and grocery store the day after their Social Security check arrives at the first of the month.

According to the National Committee for the Prevention of Elder Abuse, the problem takes several forms:

- Taking money or property
- Forging an older person's signature
- Getting an older person to sign a deed, will, or power of attorney through deception, coercion, or undue influence
- Using the older person's property or possessions without permission
- Promising lifelong care in exchange for money or property and not following through on the promise
- Using deception or dishonest

est acts or statements for financial gain

- Telemarketing scams using deception, scare tactics or exaggerated claims to get them to send money.

Much – perhaps most – elder abuse is committed by family members. This may be because the relative is supporting a drug or gambling habit or experiencing financial hardship. They may feel justified in stealing from their elderly relative because they stand to inherit, and are “merely taking what will be theirs,” or may feel entitled because they have provided care, housing or other assistance to the elderly person.

Non-relatives who commit elder financial abuse may pass themselves off as a new friend, advocate or care giver. Others may simply overcharge for services, or scare the victim into purchases they don't need.

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**Maintenance** - All homes, no matter how old or new, need to be maintained. Cracks, leaks and breaks can lead to various problems in your home. Taking care of minor repairs right away helps prevent large repairs later, saves time, effort and

money, and can help prevent health problems.

**Energy and Water** - A home should keep undesirable weather out and air conditioning/heating in. A home should also be equipped to conserve energy and water, which saves money and reduces human impact on the environment.

# Contact NSCB!

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