



Senior Scam Stopper



- Protects California consumers by licensing and regulating the state's construction industry.
- CSLB licenses more than 290,000 contractors in 44 different classifications.





How Do Unlicensed Contractors Target Seniors?

- Seniors are trusting which makes them vulnerable.
- Unlicensed contractors will try to manipulate seniors, establish connections with them and take advantage of them.





Biggest Scams

- Unlicensed contractors will ask for a large down payment.
- California law: down payment must be no more than 10 percent or \$1,000 whatever is less.





Common Scams

- Door-to-door sales and pressure tactics.
- Scare tactics.





Common Scams

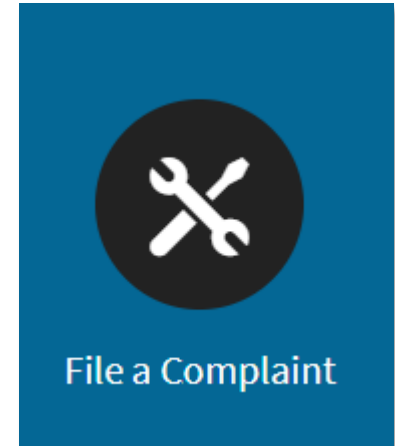
- Verbal agreements.
- Prices of materials changing during the job. Get everything in writing.
- Don't pay in cash. Pay with a check and save a copy of the check in a project file.





What Can I Do If I've Been Scammed?

- Call CSLB for complaint form 1-800-321-CSLB (2752)
- Website: cslb.ca.gov, click “File a Complaint”
- Seniors have 4 years from date of construction to file a complaint.
- Five-Day Right to Cancel a Contract– protects seniors from solicitors.





License Check



Find My Licensed Contractor



Application Status



File a Complaint



Why Use a Licensed Contractor?

- All licensed contractors have passed trade & law exams and have undergone thorough background checks.
- CSLB licensed contractors are required to hold \$15,000 contractor bonds and have Workers Compensation Insurance for all employees.
- Workers Compensation Insurance covers worker injuries while on the job which protects homeowners.





Why Use a Licensed Contractor?

- Greater consumer protection.
- More options for consumer: CSLB can help with negotiation, mediation and arbitration. These services are free to consumers.
- California law requires the use of licensed contractors for any home improvement job that costs \$500 or more.





Find My Licensed Contractor

- Ask friends or family if they have recommendations and check the license. You can find local contractors by using CSLB's Find My Licensed Contractor tool at www.cslb.ca.gov.
- You can also obtain the Find My Licensed Contractor information by calling CSLB's Call Center at 800-321-2752.



License Check



Find My Licensed Contractor



Application Status



File a Complaint

Enter the City or ZIP Code and select a license classification to begin your search

City:

OR

ZIP Code:

License Classification:

A - General Engineering Contractor



Q SEARCH

SEARCH TIPS

You can select only one license classification at a time.

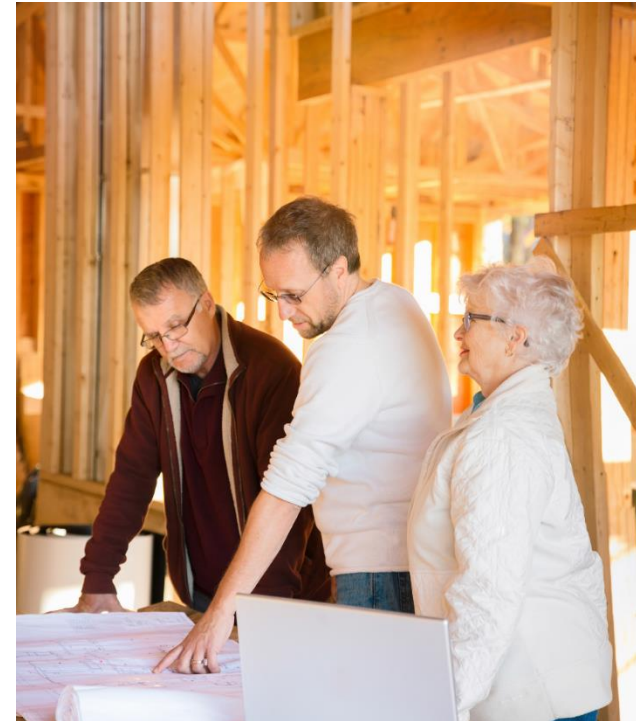


License Check



Protect Yourself

- Get at least three bids in writing.
- Ask for references and check them.





Check the Pocket License



 State of California
Department of
Consumer
Affairs

State of California
CONTRACTORS STATE LICENSE BOARD
ACTIVE LICENSE



License Number **123456** Entity **INDIV**

Business Name **JOHN DOE
CCONSTRUCTION**

Classification(s) **B, C-10, C-36**

Expiration Date **06/30/**



CSLB: 1-800-321-CSLB (2752)



Solar Problems

- CSLB has a Solar Task Force and Solar Smart page on cslb.ca.gov/consumers/solar_smart
- New Solar Complaint Form to improve response

The screenshot shows the CSLB website interface. At the top, there is a navigation bar with the CSLB logo and the text "DEPARTMENT OF CONSUMER AFFAIRS CONTRACTORS STATE LICENSE BOARD". To the right of the logo are three icons: "Consumers", "Licensees", and "Applicants". Below the navigation bar is a breadcrumb trail: "Home | Consumers | Solar Smart". The main content area features a dropdown menu for "Solar Smart" which is currently expanded to show a section titled "Want to Go Solar?". The text under this section reads: "When it comes to going green, especially utilizing solar energy, California leads the nation. Our solar industry is booming. It's never been easier or more affordable to go solar. If you're considering installing a residential solar energy system, there's important information you need to consider so you can be 'Solar Smart.'"



Solar Problems

- Is Solar Right for You?
 - a) Length of Time in Home
 - b) Roof Direction
- Do the Math with Solar
- Look at Monthly Statements





Solar Problems

- Solar is Not Free
- Beware of Financing Programs: PACE, HERO, CHEEF, or REEL
- High Interest Rates
- Tied to Property Taxes





Protect Yourself

- Make Sure You Have Control Over Payments
- Get Everything in Writing
- Financing Estimate & Disclosure Document
- Read the Contract Carefully





Protect Yourself

- Hire licensed contractors using the “Find My Licensed Contractor” tool on cslb.ca.gov.
- Check the License using the “Instant License Check” on cslb.ca.gov or by calling 1-800-321-CSLB (2752).



Find My Licensed Contractor



License Check



Remember!

- Down Payment must be no more than 10 percent or \$1,000 whatever is less.
- Don't let the payments get ahead of the work.





Call CSLB:
1-800-321-CSLB (2752)
email: info@cslb.ca.gov



Get Three Bids

- Ask about employees. If they have employees, they need workers' comp.
- Don't feel pressured to make a decision. Tell the contractor that you are getting at least three bids.
- Don't sign an estimate—it is not a contract.



Check the License

- Check the classification. If you need a plumber, make sure the contractor has a plumbing license.
- Check the workers' compensation coverage. If the contractor has employees, it is required.



Written Contract

- Only the contractor who holds the license, or a Home Improvement Salesperson (HIS) can negotiate and sign a contract.
- Be cautious about signing an electronic contract, it can be edited after you sign.
- You must be given a written copy of the contract signed by you and the contractor before work begins.



Written Contract

Important information that should be included:

- Down Payment - If the contractor wants a down payment before the work begins, it cannot be more than \$1,000 or 10 percent of the contract price, whichever is less.
- Never pay in cash.



Written Contract

- Progress payment schedule.
- Identification of subcontractors and material suppliers so you can ensure they have been paid.
- Start and completion dates.



Written Contract

- Change orders (in writing)--both homeowner and contractor sign them.
- Five-Day Right to Cancel – protects seniors from solicitors.
- (Extended this year with new law from three days to five days).



Building Permits

- A construction or building permit is usually required and is issued by the local building department.
- Contractor obtains the building permit. Verify this with the contractor.





Check the License

- CSLB's License Check at www.cslb.ca.gov.
- Search by License Number, Business Name, Contractor Name
- CSLB's Call Center at 800-321-2752.





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