

WELCOME

SENIOR SCAM  
STOPPER SEMINAR

WE'LL BE STARTING SOON!



ASSEMBLYMEMBER

**Alex Lee** 李天明

DISTRICT 25

# ASSEMBLYMEMBER ALEX LEE 25<sup>TH</sup> ASSEMBLY DISTRICT

**PHONE:** (408) 262-2501 | (916)-319-2025

**EMAIL:** ASSEMBLYMEMBER.LEE@ASSEMBLY.CA.GOV

**WEBSITE:** A25.ASMDC.ORG



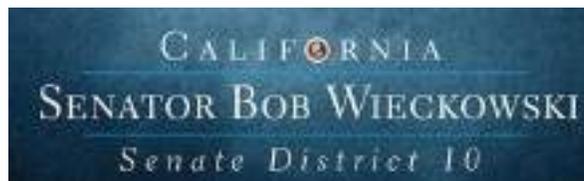
ASSEMBLYMEMBER  
**Alex Lee** 李天明  
DISTRICT 25

# SENATOR BOB WIECKOWSKI 10<sup>TH</sup> SENATE DISTRICT

**PHONE:** (510) 794-3900 | (916) 651-4410

**EMAIL:** [SENATOR.WIECKOWSKI@SENATE.CA.GOV](mailto:SENATOR.WIECKOWSKI@SENATE.CA.GOV)

**WEBSITE:** [SD10.SENATE.CA.GOV](http://SD10.SENATE.CA.GOV)



**GERALDINE MIDDLETON**  
**SPECIAL INVESTIGATOR**

**CONTRACTORS STATE  
LICENSE BOARD**



ASSEMBLY MEMBER

**Alex Lee** 李天明

DISTRICT 25



# Senior Scam Stopper



- Protects California consumers by licensing and regulating the state's construction industry.
- CSLB licenses more than 290,000 contractors in 45 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](http://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](http://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



 SEARCH

 **SEARCH TIPS**

You can select only one license classification at a time.

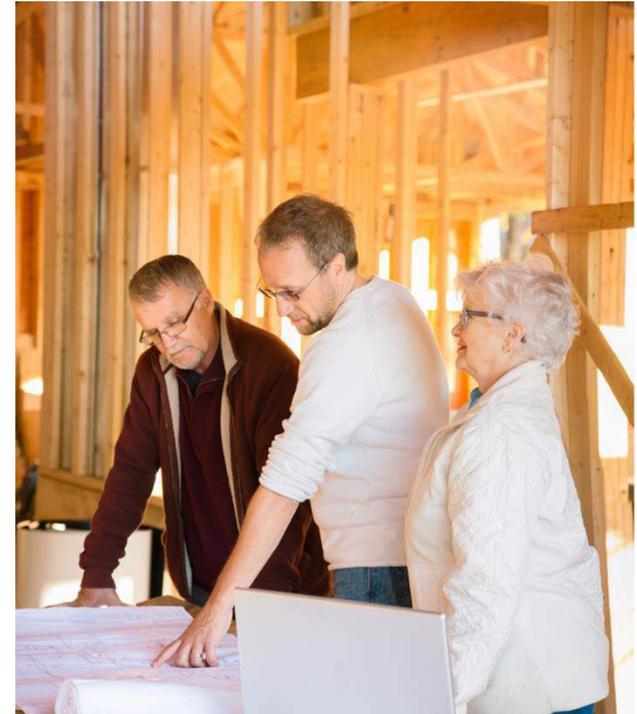


License Check



# Protect Yourself

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





# Check the Pocket License



 State of California  
**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/** 





# 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.



# Written Contract

- Only the contractor who license, or a Home Improvement Salesperson negotiate and sign a contract.
- Be cautious with 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

- Progress payment schedule.
- Identification of subcontractors and material suppliers so you can ensure they have been paid.
- Start and completion dates.
- Change orders (in writing)--both homeowner and contractor sign them.



# Solar Problems

- CSLB has a Solar Task Force and Solar Smart page on [cslb.ca.gov/consumers/solar\\_smart](http://cslb.ca.gov/consumers/solar_smart)
- New Solar Complaint Form to improve response

DEPARTMENT OF CONSUMER AFFAIRS  
**CONTRACTORS**  
STATE LICENSE BOARD

Consumers Licensees Applicants

Home | Consumers | Solar Smart

▼ Solar Smart

**Want to Go Solar?**

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 as you go "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](http://cslb.ca.gov).
- Check the License using the “Instant License Check” on [cslb.ca.gov](http://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.





# Check the License

- CSLB's License Check at [www.cslb.ca.gov](http://www.cslb.ca.gov).
- Search by License Number, Business Name, Contractor Name
- CSLB's Call Center at 800-321-2752.



**NICHOLE BOWLES**  
**SUPERVISING SPECIAL INVESTIGATOR**

**BUREAU OF HOUSEHOLD  
GOODS AND SERVICES**



ASSEMBLYMEMBER

**Alex Lee** 李天明

DISTRICT 25



# Senior Scam Stoppers

Bureau of Household Goods and Services



The Bureau is comprised of three programs:

- Electronic and Appliance Repair
- Home Furnishings and Thermal Insulation
- Household Movers

# The Bureau holds jurisdictional authority over the following industries:

- **Household Movers**
- **Furniture and Bedding Manufacturers**
- **Furniture and Bedding Importers**
- **Furniture and Bedding Wholesalers**
- **Furniture and Bedding Retailers**
- **Bedding Sanitizers**
- **Custom Upholsterers**
- **Thermal Insulation Manufacturers**
- **Supply Dealers**
- **Electronic Service Dealers**
- **Appliance Service Dealers**
- **Service Contract Sellers**
- **Service Contract Administrators**

BHGS: (916) 999-2041 | [HomeProducts@dca.ca.gov](mailto:HomeProducts@dca.ca.gov)



# BIGGEST SCAMS – HOUSEHOLD MOVERS

## Unpermitted Household Movers

California Law: Household moving companies must be licensed by the Bureau to transport household goods over California roadways.



BHGS: (916) 999-2041 | Email: [hbm.enf@dca.ca.gov](mailto:hbm.enf@dca.ca.gov)



# BIGGEST SCAMS – HOUSEHOLD MOVERS

- Misleading website advertisements.
- License numbers listed on website advertisements can be canceled, suspended, revoked, or fraudulent.
- Moving trucks that show up on moving day are unmarked.
- Movers ask for cash payments or large deposits.
- The mover offers an estimate without visually inspecting the goods to be moved.
- Contracts and other moving documents are blank or missing information.



BHGS: (916) 999-2041 | Email: [hbm.enf@dca.ca.gov](mailto:hbm.enf@dca.ca.gov)

# PROTECTING YOUR MOVE

- Verify the mover's California permit status on our website: [www.bhgs.dca.ca.gov](http://www.bhgs.dca.ca.gov)
- Contact the Bureau at (916) 999-2041 to check the status of the mover's California permit.
- If you're moving to a different state, visit the Federal Motor Carrier Safety Administration's website to get free resources and tools to help you protect yourself from moving fraud.  
[www.fmcsa.dot.gov/protect-your-move](http://www.fmcsa.dot.gov/protect-your-move)



BHGS: (916) 999-2041 | Email: [hbm.enf@dca.ca.gov](mailto:hbm.enf@dca.ca.gov)

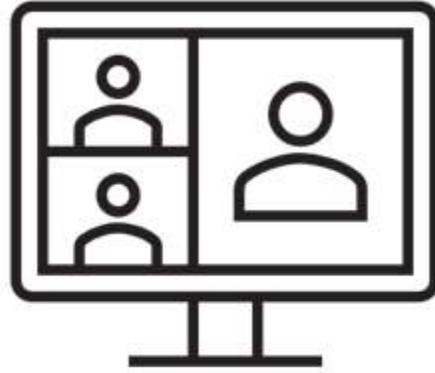
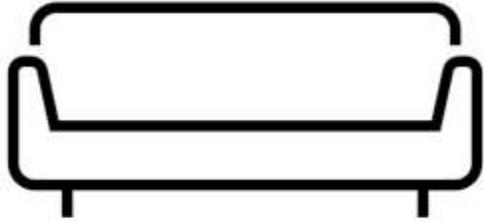


# BIGGEST SCAMS – ELECTRONIC AND APPLIANCE REPAIR

- California State law requires that a written estimate of the cost be given to the consumer prior to the repair and the estimate must include the total price.
- The service dealer can charge for additional parts or labor if they indicate what the total repair charge will be, and they get your approval.
- A service dealer is required to return all parts, unless the parts are unsafe or toxic, parts that are rebuilt on an exchange basis, or if you give the dealer a waiver on returning the parts to you.



BHGS: (916) 999-2041 | Email: [hbm.enf@dca.ca.gov](mailto:hbm.enf@dca.ca.gov)



## Electronic and Appliance Repair & Home Furnishings and Thermal Insulation

For more information regarding the Electronic and Appliance Repair program and/or the Home Furnishings and Thermal Insulation program please visit our website [www.bhgs.dca.ca.gov](http://www.bhgs.dca.ca.gov) or contact us by phone or email.

- Main Phone: (916) 999-2041
- Email: [HomeProducts@dca.ca.gov](mailto:HomeProducts@dca.ca.gov)

# Filing a Complaint

## Online

Consumers can file a complaint via online under the Consumer tab for our three programs.

[www.bhgs.dca.ca.gov](http://www.bhgs.dca.ca.gov)

## Mail/Email

The printed forms can also be submitted via mail or email at our addresses below:

Bureau of Household Goods and Services

4244 South Market Court, Ste. D  
Sacramento, CA 95834

HHM - [hbm.enf@dca.ca.gov](mailto:hbm.enf@dca.ca.gov)

EAR/HFTI - [ear.enf@dca.ca.gov](mailto:ear.enf@dca.ca.gov)

## Phone

Consumers can call the Bureau's main line and request to file a complaint via phone.

(916) 999-2041

Option 4 for HHM  
Option 5 for EAR or HFTI

BHGS: (916) 999-2041 | Email: [HomeProducts@dca.ca.gov](mailto:HomeProducts@dca.ca.gov)



# Contacts for Legislative and Policy Matters

## **Bureau Chief**

Justin Paddock

(916) 217-1696

[justin.paddock@dca.ca.gov](mailto:justin.paddock@dca.ca.gov)

## **Policy Manager**

Diana Godines

(916) 999 - 2068

[diana.godines@dca.ca.gov](mailto:diana.godines@dca.ca.gov)

## **Policy Manager**

Yeaphana La Marr

(916) 999 - 2090

[yeaphana.lamarr@dca.ca.gov](mailto:yeaphana.lamarr@dca.ca.gov)

# Contacts for Enforcement Matters

## **Bureau Chief**

Justin Paddock

(916) 217-1696

[justin.paddock@dca.ca.gov](mailto:justin.paddock@dca.ca.gov)

## **Supervising Special Investigator**

Alda Aguirre

(714) 625 - 2570

[alda.aguirre@dca.ca.gov](mailto:alda.aguirre@dca.ca.gov)

## **Supervising Special Investigator**

Nichole Bowles

(916) 639 - 2975

[nichole.bowles@dca.ca.gov](mailto:nichole.bowles@dca.ca.gov)

# Thank you



Nichole Bowles  
Supervising Special  
Investigator



nichole.bowles@dca.ca.gov



[www.bhgs.dca.ca.gov](http://www.bhgs.dca.ca.gov)

**FERNANDO PONCE**  
**TARGETED OUTREACH SPECIALIST**

**DEPARTMENT OF FINANCIAL  
PROTECTION & INNOVATION**



ASSEMBLYMEMBER  
**Alex Lee** 李天明  
DISTRICT 25

**DFPI** DEPARTMENT OF  
FINANCIAL PROTECTION  
& INNOVATION

# Protect Yourself from Fraud

Presented by  
**Fernando Ponce**  
Targeted Outreach Specialists



# Department of Financial Protection & Innovation



## Who Are We? How Can We Help?

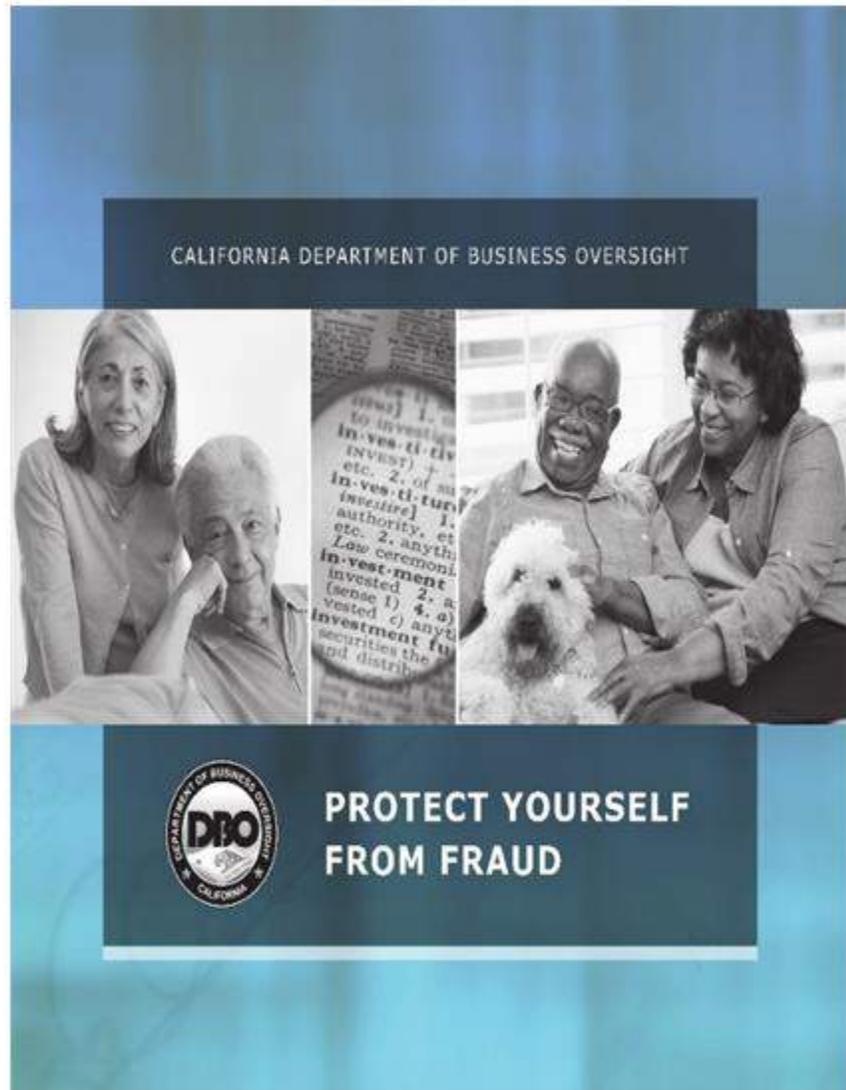
- California's licensing and regulatory agency with oversight of state-financial institutions, products, and professionals.
- We conduct audits to ensure state and federal compliance, review consumer complaints, and pursue legal actions against those operating illegally, or are using unlawful, deceptive, or abusive practices.
- Provide consumer awareness presentations throughout California to help protect consumers from falling prey to frauds and scams.

• <https://dfpi.ca.gov/licenses-and-regulated-industries>

# How is DFPI getting information out to consumers?

## ➤ DFPI Promotes Consumer Awareness:

- ❖ DFPI provides FREE presentations on various topics.
- ❖ Educational publications available for distribution.



# Common and Pandemic-Inspired Financial Frauds & Scams

- Affinity Fraud
- Charity / Disasters
- Commodities Fraud
- Credit / Debit Card Scams
- Debt Collectors \*
- Home Improvement (PACE/HERO)
- Illegal Internet Payday Lending
- Investment Fraud
- Money Transmitter Fraud
- Mortgage Modification & Foreclosure
- Romance/Sweetheart Swindle\*  
(cryptocurrency/robin hood)

## What's Trending:

- Grandparent/relative
- Social Security
- Credit Card
- Financial Relief Opportunities
- Utility Company
- Tech Support



# CYBER SAFETY



Bogus Copycat Sites



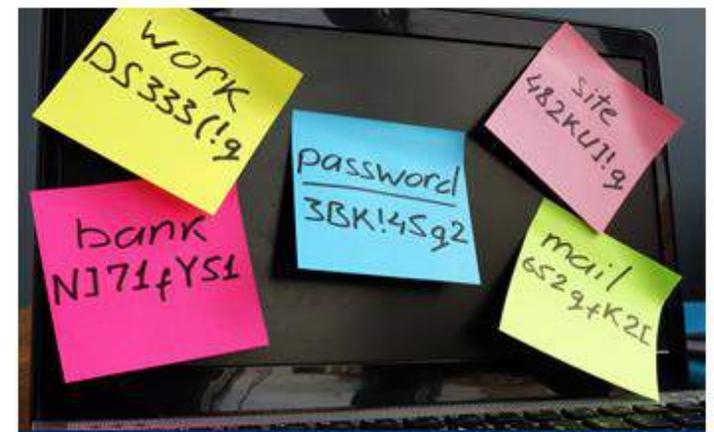
Secure Network



2-Step Verification



Limit Personal Information



Passwords

# Safeguarding Your Personal and Financial Information

- Telephone
- Online Services
- Internet, Email or Text Messages
- Investment Opportunities
- Mail (shred unwanted mail)
- Credit vs. Debit Transactions
- Monitoring & Freezing Your Credit
- Check Writers

If you are a victim of identity theft:  
file a complaint with the Federal Trade  
Commission (FTC) at: [reportfraud.ftc.gov](https://reportfraud.ftc.gov)



# How can the DFPI help you?

- Learn about us: <https://dfpi.ca.gov>
- To file a complaint: <https://dfpi.ca.gov/file-a-complaint>
- Contact the DFPI Consumer Services Office: 866-275-2677
- Email us: [askdfpi@dfpi.ca.gov](mailto:askdfpi@dfpi.ca.gov)
- Interested in a publication or presentation? Email us at: [outreach@dfpi.ca.gov](mailto:outreach@dfpi.ca.gov)

# Subscribe to Stay in Touch!

Get our monthly newsletter, event updates, consumer alerts, important notices, and more!



Follow us on Social Media  
[www.dfpi.ca.gov/#social](http://www.dfpi.ca.gov/#social)



Subscribe to our Communications!  
[www.dfpi.ca.gov/subscribe](http://www.dfpi.ca.gov/subscribe)

**PETER MEZA**  
**ASSOCIATE INSURANCE COMPLIANCE OFFICER**

**CALIFORNIA DEPARTMENT  
OF INSURANCE**



ASSEMBLY MEMBER  
**Alex Lee** 李天明  
DISTRICT 25

# California Department of Insurance



*Peter Meza*  
*Associate Insurance Compliance Officer*



# California Department of Insurance (CDI)

- **State Agency**
- **Regulate all lines of insurance**
- **Regulate Insurance Companies, Agents, & Brokers**
- **Protect consumers from fraud and abuse**



## **Actions Taken by CDI**



### **Community Relations and Outreach**

*275 Events*

*166,000 Consumers*

### **Rate Regulations & Legal Branches**

*\$3 Billion Returned*

### **Consumer Services Team**

*40,000 Consumers*

*\$134 Million Recovered*



# What Seniors Need to Know

- Seniors are the largest population targeted for scams
- Why are seniors big targets?





# COVID-19 Scam

- Scammers are selling fake and unauthorized at-home COVID-19 test kits in exchange for your personal or medical information.
- They can fraudulently bill federal health care programs or commit medical identity theft.
- Report COVID-19 fraud to [OIG.HHA.gov](https://oig.hha.gov) or call 800-447-8477.





# Most Common Insurance Fraud Against Seniors

## ANNUITIES

- What is it?
- Is it RIGHT for you?
- Pros
- Cons





# Common Insurance Scams

- Premium Theft
- Auto Staged accidents





# Insurance Scam Warning Signs

- The agent
  - Offers “free” seminars
  - Offers “free” meals
  - Offers to create or update a living trust
  - Gives you wrong information about your current investments
- Senior Insurance Bill of Rights (SIBOR)





# Avoid Becoming a Victim

- Check the status of insurance agent/insurance company
- Answer all questions thoroughly and truthfully
- Get everything in writing and compare policies
- ASK QUESTIONS
- Never feel pressured or intimidated
- Don't sign anything you do not understand



# Protect Yourself from Fraud

- Don't engage!
- Don't be polite!
- Be stingy with your personal information
- Change your passwords
- Hang up the phone!
- Report Fraud





# Insurance Fraud Resources & Contacts

- **Department of Insurance**
  - 800-927-4357 [www.insurance.ca.gov](http://www.insurance.ca.gov)
- **Senior Medicare Patrol**
  - 855-613-7080
- **AARP Fraud Watch Network Hotline**
  - 877-908-3360
- **Coalition Against Insurance Fraud**
  - [www.InsuranceFraud.org](http://www.InsuranceFraud.org)



# Senior Resources from CDI

- **Senior Gateway** – [www.seniors.insurance.ca.gov](http://www.seniors.insurance.ca.gov)
- One-Stop Website – hosted by CDI



- **Senior Information Guides**





## Contact Info for Consumers

- **Department of Insurance**
- **Consumer Hotline 800-927-4357**
- **Website: [www.insurance.ca.gov](http://www.insurance.ca.gov)**



# Thank you for your time!



[www.insurance.ca.gov](http://www.insurance.ca.gov)

800-927-4357

# QUESTIONS & ANSWERS?



ASSEMBLYMEMBER  
**Alex Lee** 李天明  
DISTRICT 25

# ASSEMBLYMEMBER ALEX LEE 25<sup>TH</sup> ASSEMBLY DISTRICT

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ASSEMBLYMEMBER  
**Alex Lee** 李天明  
DISTRICT 25

# Thank you for joining us!

For more information, please contact us at

## Assemblymember Alex Lee

Email: [Assemblymember.Lee@asm.ca.gov](mailto:Assemblymember.Lee@asm.ca.gov)

Phone: (408) 262-2501 | (916) 319-2025

Website: [a25.asmdc.org](http://a25.asmdc.org)

## Senator Bob Wieckowski

Email: [Senator.Wieckowski@senate.ca.gov](mailto:Senator.Wieckowski@senate.ca.gov)

Phone: (510) 794-3900 | (916) 651-4410

Website: [sd10.senate.ca.gov](http://sd10.senate.ca.gov)

