



Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection

William M. Rubenstein, Commissioner

Dannel P. Malloy, Governor

www.ct.gov/dcp

Vol. 2, No. 11 April 2013

In This Issue

- 1 A Sweet Solution to a Sour Problem
- 2 Seeking Skilled Labor: Hiring the Right Tradesperson for the Job
- 3 Avoid Tax Season Predators!
- 3 True or False?
- 4 Save the Dates

Suggested Links

www.ct.gov/dcp

Our website offers the latest and most comprehensive information that we have on dozens of consumer-related topics!

www.smartconsumer.ct.gov

Basic information to protect yourself and avoid scams!

<https://www.elicense.ct.gov>

To verify a license, permit or registration, or to run a roster of licensees. Also, the place for online renewal!

Contact Us

www.ct.gov/dcp

dcp.communications@ct.gov

[Find us on facebook](#)

Unsubscribe

To unsubscribe to Consumer Watch, [control-click here](#) and press "send"

Connecticut's Lemon Law: A Sweet Solution to a Sour Problem

After sorting through issues like financing, miles per gallon, and optional features, one of the most satisfying aspects of buying a new car is having safe, reliable, trouble-free transportation, right?



Unfortunately for some car owners, their new vehicles don't measure up to this most basic requirement. For these owners, Connecticut provides a minimal-cost, user-friendly forum where the vehicle owner and the manufacturer present their positions to an independent arbitrator, who renders a binding decision based upon the evidence presented. It's a boon for consumers, who may be rewarded with a refund of the purchase price or a replacement vehicle, if their new vehicle is determined to be a lemon.

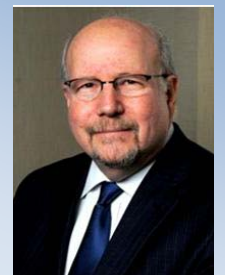
"More than 3,000 consumers have taken advantage of this program over the years, and for many, it's made the difference between having a vehicle that lives up to their expectations, or being stuck with an unreliable headache on wheels," Commissioner William M. Rubenstein said. "There's no reason for any new car owner to be stuck with a lemon in the state of Connecticut."

Applicants pay only a \$50 filing fee, which the Department returns if it turns out that the vehicle doesn't qualify for the arbitration program, Rubenstein said.

More, page 4

From Commissioner Rubenstein

Spring is here at least on the calendar, so many of us will be getting plans in place for repairs and improvements around the house. Projects that require electrical, plumbing and other types of skilled labor can leave one asking, exactly **what type** of plumber (or electrician or HVAC contractor) do I need for this job? We offer an easy solution plus some guidelines on page 2. Of course, April is also income tax month, and there are scores of scammers out there looking to take money from people hoping to save on their taxes, to reduce their tax debt, or to just stay out of trouble with the IRS! Be sure to review the article so you're on guard against tax season schemes. Our lead article this month lays out the nuts and bolts of Connecticut's own "new automobile warranty act program," or Lemon Law program, as it's popularly known. It's thirty-one years old and still saving millions of dollars each year for consumers unlucky enough to land a new car with ongoing repair problems. No new car buyer in Connecticut ever needs to be saddled with a lemon! Learn how the program can work for you or someone you know. Finally, see our "Save the Dates" announcement on page 4 for events you might want to know about!



William M. Rubenstein

Seeking Skilled Labor: Hiring the Right Tradesperson for the Job

At the start of the television program, a middle-income couple surveys their ho-hum pressure-treated deck, furnished with a glass-topped table, vinyl chairs and umbrella. Less than an hour later, they are entertaining friends on their landscaped etched-stone patio, complete with Jacuzzi, mood music, built in grill, wet bar, solar pavers and accent lighting. Often overlooked in these magical makeover shows is the job of finding contractors with the skills and credentials to make the dream project a reality.



“Whether someone is hiring a contractor for basic repairs or top-of-the-line improvements, it’s important to match the worker to the job,”

Commissioner Rubenstein said. “For safety’s sake as well as financial considerations, you want to hire someone proficient in that type of work.”

What type of contractor should you hire for a specific job?

To find out what type of contractor you need, contact your local building official, who is going to be knowledgeable about the specific type of licenses required for the jobs you want done. Be sure to ask about any required building permit, and pick up the permit application.

The Department’s website offers some detail on the [different license types](#) and the scope of work for each license. The e-Licensing website includes a database of contractors. Occupational licenses are issued to individuals, not corporations, LLCs or partnerships. You can [run a roster](#) of contractors near you who hold the specific license type you need. Before hiring anyone, call the Department at 1-800-842-2649 to find out if the contractor you might hire has any complaints on file.

Connecticut has nearly 44,000 occupational licensees in 125 occupational categories. Professional licensing boards oversee the education, training, and licensing requirements for each occupation. The Department administers the following occupational boards: Electrical Work; Plumbing and Piping; Heating, Piping, Cooling and Sheet Metal; Elevator Installation, Repair and Maintenance; Fire Protection Sprinkler System Work; and Automotive and Flat Glass Work. Each occupation includes various skill levels and specialty areas.

What’s the difference between a contractor, a journeyman, and an apprentice?

Only a licensed contractor can legally enter into an agreement with you. He or she can either do the work personally, or assign it to a licensed journeyman on his staff. The journeyman is an employee of the contractor and may do the scope of work the license allows without direct supervision. A contractor may also have apprentices, who work with the contractor or the journeymen. Apprentices must be supervised and within sight of the contractor or journeyman.

What happens to unlicensed workers, or persons who work outside the scope of their license?

The Department of Consumer Protection is responsible under Connecticut General Statutes [Chapter 393](#) for enforcing occupational trade laws, and for apprehending individuals that choose to engage in occupational work without the appropriate training, experience and license. These persons pose a serious risk to public safety. Occupational enforcement is the deterrent to substandard and unsafe job sites and work outcomes.

Avoid Tax Season Predators!

Tax season is becoming a prime time for predatory, often fraudulent tax-related offers, so make sure you and your loved ones know to be wary. The National Consumers League has just posted some of the worst offenders on its website, www.fraud.org. Here are just a few examples:

Tax relief scams

Anyone who owes back-taxes dreads the financial hit they are facing when they have to write that big check to the Internal Revenue Service. Scammers prey on this emotion, claiming that for an (often sizable) upfront fee, they can eliminate or greatly reduce the financial pain.

The scams work this way: A taxpayer hears a company advertising on the radio, claiming that they work with tax attorneys who will settle customers' tax debts. The taxpayer then sends the company his personal information and tax returns from previous years, along with a hefty check. One week later, the company contacts him, saying they "can't help" in this case. When the taxpayer asks for a refund of the fee he paid via credit card, the company hangs up and becomes impossible to track.

Rather than pay big up-front fees to shady tax-relief firms, if you are having trouble paying taxes you can get free help. The IRS's [Taxpayer Advocate Service](#) is an independent office within the IRS that provides help to consumers having trouble paying their federal taxes. Consumers experiencing difficulties paying state taxes should read answers in the [Frequently Asked Questions](#) section of the Department of Revenue Services [website](#).

Tax preparer fraud

While most tax-preparation firms and personal accountants provide a valuable and completely legitimate service, there are many instances across the country where fly-by-night tax-preparation outfits come to town, hang out a sign, and disappear after charging outrageous fees for tax-preparation services.

Use someone you know and trust. If you don't have someone in mind, find a company that has been operating in Connecticut for many years. Stay away from any tax preparation firms that promise they can obtain larger refunds than others, who base their fee on a percentage of the amount of the refund, who ask consumers to sign a blank tax form, who refuse to provide a preparer tax identification number, or who provide you with copies of your tax returns. Consumers with adjusted gross incomes of \$57,000 or less can take advantage of the IRS's [FreeFile](#) service, which provides access to free tax preparation and filing services.



Misdirected refunds

One tax company's ads promised potential customers that their tax refunds would be directly deposited into the customers' bank account within 8-11 days for only \$99! After providing their bank routing numbers when filling out the paperwork, customers eventually learned that the company had rerouted the tax refunds into the company's account – leaving the customers without a refund and helpless to correct it.

Phishing schemes

Victims receive a phone call from an "IRS employee" offering a tax refund if the consumer provides their checking account number so the refund can be deposited. Or, the victim gets an email claiming to be from the IRS – often with a realistic-looking sender address – stating that the consumer is due a refund, and to expedite the refund, the consumer should click on a link in the email and enter their personal financial information.

Fake stimulus money

Con artists contact their victims claiming to be government representatives calling to initiate payment transfer of impending government tax "rebates," or stimulus plans. Victims are urged to provide bank or credit card account numbers to receive these rebates. The scammers then sensitive drain victims' accounts. Never provide information via phone or email to anyone claiming to be from the IRS – the agency does not contact consumers this way. If you ever have any doubt whether a contact from the IRS is authentic, call the IRS customer service toll-free number (1-800-829-1040) to confirm it.

True or False?

Scam calls are random events, and if I fell for a scam once, the chances of my getting scammed a second time are low. **True or False?**

Answer, page 4

The Connecticut Lemon Law (from page 1)

To qualify for this program, the vehicle must meet the following requirements:

1. The consumer must have bought or leased the vehicle in Connecticut, and it must have a passenger, combination or motorcycle registration;
2. The vehicle's defect must be covered by the manufacturer's written warranty;
3. The same defect must occur four times within the first 24,000 miles or two years, —whichever first occurs — **or** the vehicle must be out of service for repairs more than 30 days during the 24,000 miles/two year time period; and,
4. The manufacturer must have been given a "reasonable opportunity" to repair the defect (This requirement is met if the vehicle has been in for repair four times, or twice in the first twelve months, for a defect that poses a serious risk of death or bodily injury; however, in some situations, based upon the facts, one repair attempt could be sufficient.)

Even a person living in another state is protected by Connecticut's Lemon Law if the above criteria are met.

"If you think that your new vehicle might qualify for the Lemon Law program, start keeping records and notes early on," the commissioner advises. "It's very important that you document the defects that occur during the first two years or 24,000 miles that you own the vehicle — whichever comes **first**."

Make an appointment and bring your vehicle to the dealer as soon as you notice a defect covered by the manufacturer's warranty. Don't put it off or just stop by the shop and complain verbally — get written work orders with your specific problems marked down.

Confirm that the technician understands your vehicle's problem and keep a written repair history of all your repair visits. The law says that four repair visits for the same defect is enough opportunity for a vehicle problem to be solved, if it were possible.

If your vehicle qualifies for arbitration through the Lemon Law, you may represent yourself; you do not need an attorney. If you do hire an attorney, you may seek reimbursement for those costs and others, such as modifications or equipment installed after purchase.

Once the hearing has concluded, the arbitrator will render a decision within 10 days. The manufacturer must comply with either a refund or replacement vehicle within 30 days after receipt of the decision.

For more details or for help in applying, visit the Department of Consumer Protection website at www.ct.gov/dcp; select "Lemon Law" from the list in the center of the page. You may also contact the program at 1-800-538-CARS (2277) or email: dcp.lemonlaw@ct.gov.

Hiring the right worker (from page 2)

Anyone who does work for which they are not licensed can be charged with a Class B misdemeanor or a civil penalty of up to \$1,000 for the first offence, \$1,500 for the second offence, and \$3,000 for the third. The same is true for anyone who works outside the scope of his license — for example, doing work that only a contractor of a higher grade is licensed to perform.

A violation of the occupational law is also a violation of the Connecticut Unfair Trade Practices Act.

Who can I contact if I have a problem with an occupational tradesperson?

If you are dissatisfied with an occupational trades-person, speak first to the contractor with whom you have signed the contract. If you are not satisfied with the outcome, you may contact the Trade Practices Occupational Enforcement Unit at dcp.tradepractices@ct.gov. Each year, the unit handles an average of 340 complaints about violations of Connecticut's occupational laws. Complaints often involve unlicensed workers doing licensable work, working beyond the scope that is allowable under their license, and apprentices working without supervision, or without being registered. Connecticut's licensing laws ensure that trades' people have the education and competency necessary to engage in a licensed trade.



Monday, April 22, Public Hearing on Regulations concerning the palliative use of marijuana, 10:00 a.m. at Department of Consumer Protection, Room 126, State Office Building, 165 Capitol Avenue, Hartford

Tuesday, April 30, Navigating Small Claims Court – University of Connecticut School of Law's Hartford Campus in the Reading Room in William F. Starr Hall (second floor) at 6 p.m. More info [here](#).

True or False? Answer

The answer is False. Once a scammer realizes they have found someone who may be vulnerable to being victimized, they are going to continue to try victimizing that person, using one ploy after another until the person refuses to cooperate anymore. The best strategy for avoiding future scams is to take a hard line against **any** phishing, email, direct mail or telemarketing attempts — by ignoring them, walking away, or hanging up. Make this a household practice and policy! If a loved one has already fallen victim to a scam, help them pay close attention and stay away from any unsolicited offers that may continue to come their way.