



# Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection

Jonathan A. Harris, Commissioner

Dannel P. Malloy, Governor

[www.ct.gov/dcp](http://www.ct.gov/dcp)

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## Suggested Links

[www.ct.gov/dcp](http://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](http://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](http://www.ct.gov/dcp)

[dcp.communications@ct.gov](mailto:dcp.communications@ct.gov)

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## Not My Kid? Underage Drinking Highlighted During Alcohol Awareness Month

Springtime brings increased activity on the home front. Warmer weather and longer days have us scheduling outdoor plans, while students look forward to being out of school and away from scheduled activities. Prom season and school sporting events keep many teens active this time of year, and possibly away from home more often.

This is a good time of year to start or revisit conversations with youth against underage drinking. With added freedom, young people will have opportunities for drinking alcohol. Parents can and should arm their teens with a full understanding of the real-life consequences they risk whenever they drink.

During April, Alcohol Awareness Month, the Department is running messages on radio and television to encourage parents to have these important conversations with their teens. For many, adopting a "not my kid" stance about the actions of their teens results in a devastating face-off with reality.

As the State's licensing and regulating authority for liquor, our division of Liquor Control is active in the battle to prevent youth access to alcohol. Throughout the year we collaborate with state and local police officers to conduct joint actions that enforce underage drinking laws. These include alcohol compliance operations that use volunteer minors trained by the Governor's Prevention Partnership. In 2014 we conducted 324 local liquor compliance checks in more than 20 communities. Of that total, 60 Connecticut retailers failed by selling to a minor. More importantly however, 264 retailers passed by NOT selling to a minor.

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## Commissioner's Comments



Jonathan A. Harris  
Commissioner

*Can anything be more welcome than the return of spring to New England? With the warmer weather, our attention turns to spring and summer celebrations, sprucing up or repairing our homes, and even buying or selling real estate. This month's issue addresses these issues -- and more. If you have children, friends or grandchildren in their teenage years, make sure to talk with them about the possible consequences of alcohol. Too many families face needless suffering and loss each year as a result of impulsive actions or poor choices. Your messages DO matter, and prom season is the perfect time to start the discussion. Solar energy options are gaining interest among homeowners, but you need to be well-informed **before** making this important purchase or lease. For your convenience, we're including in this month's issue a home improvement checklist that you can use to make sure you've got all your bases covered. If buying a home is on your agenda this year, take advantage of the expert advice being offered at our workshop on May 27th. Lastly, I'm pleased to report that the Department's efforts to improve our efficiency through LEAN process improvement will be part of a state showcase this month.*

## Don't Get Burned on a Bad Solar Energy Deal

Consumer Protection Commissioner Jonathan A. Harris, Attorney General George Jepsen, and Connecticut Green Bank President Bryan Garcia are urging consumers to do their homework when considering whether to purchase or lease solar photo voltaic panels, also known as solar PV or solar power.

Since 2012, more than 10,000 Connecticut households have added solar PV, with nearly half of these doing so in 2014. The average residential solar power system in Connecticut costs \$32,000, and the average state and federal tax incentives are about \$11,500. The Connecticut Green Bank manages a program that helps residents reduce the cost of purchasing solar PV systems.

Competition among solar contractors is intense, and in other states this has led some companies to engage in unethical behavior to sell more systems. If you are considering solar power for your house, you should proceed deliberately and cautiously, and bear in mind the following:

- Get multiple itemized quotes. Getting estimates from multiple contractors allows you to compare component and installation costs for the system size that is appropriate for your house. Make sure that the contractors that you consider are registered or licensed with the Department of Consumer Protection at <https://www.elicense.ct.gov/>. Check for complaints at 1-800-842-2649, ask your selected contractor for references and give them a call. Choose a contractor who is trustworthy, well-respected and knowledgeable on all aspects of solar energy. Companies must be home improvement contractors to offer consumers installation contracts, and the contract must contain terms and conditions and include a three day right of cancellation. Make sure a building permit is obtained for the installation; municipal building officials can provide installation advice to consumers.
- Beware of high pressure sales tactics. Contractors should give you time to research and evaluate the costs and benefits of maintaining a system. A salesperson claiming "I can only make this offer today" is probably trying to rush you into making a decision that may be unwise. Make sure that any claims of time-limited state and federal incentives are backed up with facts.
- Expect realistic savings. Solar PV contractors will often project the energy output of your solar power system to demonstrate the electricity cost savings that you will see over time. Such projections require estimations of future electricity costs that would be avoided. Beware of claims that future electricity costs will increase unreasonably or dramatically in future years, as such claims will over-state the value of a solar PV system. From 2002 to 2015, Connecticut residential utility customers saw an average annual electricity cost increase of 3 percent.
- Visit the Department of Consumer Protection [web pages on home improvement](#) for guidance on how to choose and work with contractors installing solar PV. **More solar PV tips are on the DCP website!**

## Department Adopts LEAN Process Improvement

Employees of the Department of Consumer Protection are joining other agency representatives in demonstrating how we are using process improvement to make a lasting impact on the customer experience for our constituents, industry partners and municipalities.



At the upcoming LeanCT Showcase on April 29th, we will highlight our initiatives to streamline casino licensing and to use technology to enhance pharmacy inspections.

Connecticut's statewide process improvement program is designed to create a sustainable, customer-focused, and more efficient future for Connecticut. LeanCT operates within the Office of Policy and Management to manage and coordinate process improvement across state agencies.

### "Tips for Homebuyers – Working with Agents and Lenders"

*Free Evening Workshop*

Thinking about buying a home? Spend a couple of hours with Connecticut experts! On May 27th, 2015 from 6:00 to 8:00 PM, join us at this free evening program co-sponsored by the Department of Consumer Protection and the Connecticut Housing Finance Authority (CHFA). Find out:

- what to know before searching
- what to be wary of
- how to work effectively with your real estate agent
- what you'll need to apply for a loan
- what financing options may be available

Berlin-Peck Memorial Library  
234 Kensington Road, Berlin  
[Register here](#)

## SAFETY: A Key Detail in Prom Planning



Spring and summer bring many opportunities for formal occasions, all requiring great attention to detail. The most important details, however, are those that ensure that everyone has a great time and that no one gets injured or scammed. It's especially important that parents of teens going off to the prom or other formal event set down firm rules and expectations. Here is the Department's advice for parents to help their teens plan for and enjoy a great formal night out.

Many prom-goers now rent limousine service to get them to and from the event. Before renting a limousine, consider the size and type of vehicle you want, how many it can seat, and how many hours you need. Visit websites of local limousine and livery companies to view their vehicles and packages. Prices may or may not be posted online, but always call to confirm the online prices and vehicle availability. Check with friends and family for names of reliable companies they have used recently.

Make sure the company is licensed in Connecticut and fully insured. Ask for the company's Connecticut permit number and then check with the Department of Transportation at (860) 594-2868 to verify that the company is in good standing. If your limousine ride will take you out of state, the operator needs an interstate permit in addition to the Connecticut permit. Before booking, ask the company for references and call them. Put all terms of your agreement in the contract in writing. Specify the year and make of the vehicle you are getting, its condition, and any complimentary amenities. Popular "party buses" book early. A few days before the event, contact the company to confirm the specific vehicle, any special requests, the pickup time, location and end time. Note that some special requests may incur additional charges; all should be clearly written out in the contract. If possible, use a credit card for your deposit and payment. Paying by credit card may afford you some protection if unexpected problems arise.

"When teens share a limousine, parents often gather at one house for photos. This is a great time to reinforce the rules about not drinking with all the kids," said Consumer Protection Commissioner Jonathan A. Harris. "You might even designate a parent to speak with the limousine driver individually, to emphasize your rules for the evening."

If teens are driving themselves, be sure to reinforce the no drinking and driving rule. Teens face lengthy license suspensions and other penalties if found operating under the influence. If an after-prom party is held at your home, don't serve teens drinks or allow underage guests to drink alcohol anywhere on your property. Connecticut laws against serving minors extend to private property as well.

"As a parent, I know how frustrating it can get talking to your kids about the negative consequences of drinking. But, we all need to consistently let our children know that if they use alcohol, they can set themselves back and face severe consequences, including injury and death. If we give this tough love on a regular basis, it will sink in," Harris said.

The Department is continuing its ongoing collaboration with local police departments and to identify and take enforcement action against businesses that sell alcoholic liquor to minors.

"We will continue to actively enforce liquor control laws in local communities in the upcoming weeks and months," Commissioner Harris said. "Retailers must help assure that this year's party, prom and wedding season is safe and fun for everyone."

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### Underage Drinking, *continued from page 1*

We are also part of a coalition comprised of representatives from Mothers Against Drunk Driving, the state Departments of Motor Vehicles, Mental Health and Addiction Services, Public Health, Transportation, Office of Policy and Management, State and local police, the Governor's Prevention Partnership and area hospitals to raise awareness of the teen drinking issue.

The potential consequences to youth can have immediate and lasting ramifications. In addition to legal consequences, scholarships and financial aid awards are jeopardized; job opportunities, community and academic awards, and participation on sports teams may also be affected.

Parents should ensure that any venue or party where their youth will be has safeguards to prevent underage drinking -- such as responsible adult supervision. Driving youth to concerts and evening sporting events, rather than allowing them to catch a ride with other teens, is a deterrent to drinking, as is contacting the parents of a teen hosting a party before allowing your teen to attend.

Connecticut's Social Host law states that an individual in control of private property cannot allow a minor to possess alcohol or fail to try to make reasonable effort to halt such possession. While the first offense results in an infraction, subsequent offenses lead to fines up to \$500 and/or imprisonment of up to one year. This law also states that any minor who possesses any alcoholic liquor on public or private property faces an infraction for the first offense and may be fined from \$200 to \$500 for any subsequent offense.

It is NOT only someone else's child who is drinking and on the road to trouble. It very easily can be your family member or friend. Parents, grandparents, aunts, uncles -- and other caring adults -- are urged to begin, and continue these discussions with the young people in your life.

For more information on speaking with your teens, visit [www.SetTheRulesCT.org](http://www.SetTheRulesCT.org)

# Your Home Improvement Checklist

## Your Guide to Getting the Best Results!

- ✓ Decide exactly what you want done, and establish your budget for the job.
- ✓ Speak to friends and family for names of contractors they would recommend based on their experience. Make sure the work done is similar to the work you want done.
- ✓ If needed, search out other contractors. The Better Business Bureau and your town building official may be good sources of free information.
- ✓ Verify that each contractor on your list of possible choices is actively registered with the Department of Consumer Protection as a home improvement contractor at <https://www.elicense.ct.gov/>. Verify online or call 860-713-6110 or toll-free at 1-800-842-2649.
- ✓ Check litigation history online by visiting the Connecticut Judicial website and doing case look-ups under Civil, Criminal and Small Claims court records. Select “party name search” from the left menu and type in the contractor’s last and first name in the boxes provided.
- ✓ Meet with at least three registered contractors with a trouble-free work history. Show them the area where work is needed, and describe the job.
- ✓ Ask to drive by or view photos of some of their current and recently finished jobs. Ask for phone numbers of recent clients as references and contact them.
- ✓ Ask to see their Home Improvement Connecticut registration card and check the valid dates.
- ✓ Ask about their current workloads. Can they start and finish on time?
- ✓ Ask for a written estimate or bid that you can compare. Get three written bids.
- ✓ When considering bids, in addition to price, ask yourself: Which of them took the time to really listen? Which took notes and seemed interested in the work? Which candidates do you feel most comfortable with?
- ✓ Contact your chosen contractor and ask for a current copy of his or her worker’s compensation and liability insurance policies. Contractors should carry their own liability insurance and produce an insurance certificate as proof.
- ✓ Verify that the policies are active. Call the insurance agency on the certificate to confirm coverage.
- ✓ Agree to a payment schedule that corresponds to the progress of the work. **Don’t** pay a lot up front!
- ✓ Confirm with your contractor and specify in the contract whether the contractor **or you** will obtain the building permits from your town, if needed. Ultimately, they are the homeowner’s responsibility.
- ✓ Execute and sign a detailed written contract. Your name and the contractor’s name and street address should be on the contract, as well as the Contractor’s registration number. Check that all terms and conditions, materials, start date, end date, contract date, costs, and payment dates, are written in.
- ✓ Sign, date and keep a copy of the complete contract. (You have three days to cancel the home improvement contract after you sign it. The 3-day cancellation notice should be part of your written contract.)
- ✓ Call the Department of Consumer Protection at (860) 713-6110, by e-mail at [dcp.frauds@ct.gov](mailto:dcp.frauds@ct.gov) or visit our website at [www.ct.gov/dcp](http://www.ct.gov/dcp) if you have questions or concerns.