

# CONNECTICUT CONSUMER PROTECTION MONTHLY NEWSLETTER

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#### **SCAM ALERT**

What it is: Military Rental Scams

#### How it works:

Scammers pose as licensed real estate agents renting out properties near a military base. They offer fake military discounts and incentives to trick service members into sending money and deposits upfront before you even have an opportunity to tour the property.

#### How to protect yourself:

Always ask for and verify a real estate agent's license number on elicense.ct.gov. Never allow someone to pressure you to send a deposit before you have a chance to visit the property. Only opt to pay by credit card or check, never by debit, cash, or gift card.

# Consumer protection updates from the legislative session!

The 2025 legislative session concluded in June, bringing some changes to consumer protection laws. Here are some highlights that could affect you.

### **New Home Construction Guaranty Fund Increase**

The New Home Construction Guaranty Fund increased from \$30,000 to \$50,000.

If you hire a registered contractor to build your home and something goes wrong, you may be eligible for reimbursement of up to \$50,000 from the New Home Construction Guaranty Fund if all criteria are met.

Consumers must apply within two years of the arbitration decision or court judgement. The contractor must have been registered as a New Home Construction Contractor two years before signing the contract.

Whether you are building a new home or starting a home improvement project, consumers should:

- Verify the contractor's credentials through <u>eLicense.ct.gov</u>.
- Read through reviews and check the company's rating on the Better Business Bureau.
- Have a written contract that outlines the project timeline, payment method/schedule, cost breakdown, and the consumer's three-day right-to-cancel.
- Confirm which party will obtain the building permit from town officials.

As always, do your research and get multiple quotes before signing a contract.

#### **New Rules for Reverse ATMs**

In Connecticut, all retailers are required to accept cash payments for goods and services. But nationwide, some venues and businesses have implemented 'cashless' policies and are



#### **SPEAKING REQUESTS**

Want DCP to speak to your organization, or table at your event? Contact Catherine Blinder at <u>Catherine.Blinder@ct.gov</u> to submit a request.

#### Contact Us

## Connecticut Department of Consumer Protection

450 Columbus Boulevard, Suite 901 Hartford, CT 06103-1840 **Main Line:** (860) 713-6100 (8:30 a.m. - 4:30 p.m.)

## Consumer Complaint Center

(860) 713-6300

Toll Free: (800) 842-2649

8:30am-4:30pm

Email:

DCP.complaints@ct.gov

VISIT US ONLINE

CT.GOV/DCP

providing Reverse ATMs — a device that accepts cash and provides a prepaid card — for customers who only have cash.

Retailers cannot refuse cash payments, post signs stating that cash is not accepted, or charge more to a customer paying in cash. Refusal to do so can be considered an unfair or deceptive trade practice under the <u>Connecticut Unfair Trade Practices Act</u> (CUPTA).

If a business does not accept cash, they must provide a Reverse ATM. Starting this month, the device cannot require a fee to add additional cash or check the card's balance. It cannot require a deposit of more than \$1 or have an expiration date. Users are not required to enter an email address or phone number to obtain a card. (PA 25-111)

Businesses that are allowed to be cashless are parking lots/garages, membership-only wholesale clubs, or goods that require security, such as a car rental.

To learn more about the New Home Construction Guaranty Fund or Connecticut Unfair Trade Practices Act (CUPTA) visit our website: <a href="mailto:ct.gov/dcp">ct.gov/dcp</a>

## What should I do if my pharmacy is closing?

Look for a new pharmacy as soon as possible. You can use our online tool to locate pharmacies in your area. Visit <u>ct.gov/DCP</u> and search "Find a Pharmacy."

- When choosing a pharmacy think about your insurance, pharmacy hours, location, size, staff, preferred language, and other services that may be important to you such as delivery or drive thru options.
- Online pharmacies are also an option. If you choose to use an online pharmacy, read more about <u>buying</u> medicine safely from an online pharmacy.
- Start transferring your prescriptions from your old pharmacy to your new pharmacy right away.
- Ask the closing pharmacy for a printout of your prescription history.

If your pharmacy closes and you do not transfer your prescriptions, your prescriptions and records will be automatically transferred to another pharmacy. Check with your pharmacy to see where your records will be transferred.

Have a tip we missed? A topic you want more information about? Send us an email at

DCP.Communications@ct.gov.