



CONNECTICUT CONSUMER PROTECTION MONTHLY NEWSLETTER

Volume 2 / Issue 5 / May 2025

SCAM ALERT

What it is: Job and Employment Scams

How it works: Scammers send texts, emails, or WhatsApp messages offering fake remote jobs with high pay. They ask for information like social security numbers and bank information, and claim it is information they need to pay you or hold your spot for the job. They may even ask you to pay them up front to hold the job for you.

How to protect yourself:

If an opportunity sounds too good to be true, it probably is. Be cautious of unsolicited job offers, especially if there is no formal interview or offer letter. Research the company and contact their hiring team directly. Never share your personal or financial info without verifying the job opportunity.

Are you planning improvement projects or renovations for your home this spring?

Spring kicks off home improvement season as homeowners start new projects. Unfortunately, that means it's also the season for home improvement scams.

In 2024, DCP received 265 complaints related to unregistered contractors and 60 complaints regarding deposits for home improvement work that was never completed.

Home improvement projects are expensive and often lengthy, but not a process that should be rushed.

Before you hire a home improvement contractor, you should:

- **Ask for recommendations:** Talk with family, friends, or neighbors that completed similar projects. Ask about the price, quality, and dependability of the contractor's work.
- **Verify the credentials:** Once you have a list of names, verify that they have an active registration with DCP by visiting [ct.gov/DCP](https://www.ct.gov/DCP). A Home Improvement Contractor registration is required for all projects that cost more than \$200. Consumers should ask their contractor for proof of general liability insurance coverage of at least \$20,000.
- **Check all the options:** Meet with different contractors and get at least three quotes. Ask about the price, expected timeline, and their current workload. Do they have identification that matches their credentials? Did the contractor provide referrals of recent clients?

Deposits

Deposits should always be paid in a traceable method, preferably a credit card. If a legitimate contractor does not accept credit cards, the next best way to pay for home improvement work is with a check made payable to the name that appears on the registration.

Divide the payment into three parts: the deposit upfront, halfway through, and after completion. Payments should **never be paid** in cash, gift cards, peer-to-peer apps or through wire transfer.



SPEAKING REQUESTS

Want DCP to speak to your organization, or table at your event? Contact Catherine Blinder at Catherine.Blinder@ct.gov 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

Contracts

Home improvement projects are required to have a written contract before the project starts. Homeowners can use “CATER” as a checklist for what to include:

- **Credential:** Contract lists the Contractor Registration (HIC) number. Verify the number by visiting elicense.ct.gov.
- **Abstract:** Summarizes the project description, property changes, and necessary materials. If there are any changes to the contract, they must also appear in writing.
- **Timeline:** States the project timeline, including the date the contract was signed, the project’s start date, completion date, and when the homeowner can cancel the contract.
- **Expense:** Describes cost, payment method, and payment schedule as it aligns with the project’s progress.
- **Right to Cancel:** Includes a Notice of the Customer’s Right to Cancel within three business days of signing the contract. A customer can cancel any time up to midnight on the 3rd business day. In Connecticut, Saturday is considered a legal business day.

It is best to include who is responsible for obtaining the building permit. Permits are an additional form of consumer protection, ensuring projects will be completed in accordance with the latest building codes. For additional resources, visit: ct.gov/dcp

Cooking outside this Memorial Day Weekend?

Follow these tips to make sure you’re grilling safe this summer.

1. Clean your grill thoroughly.
2. Safely defrost any frozen items by following the instructions on the package.
3. Avoid cross contamination during marinating and preparation.
4. Check internal food temperatures using a meat thermometer and reference guide for the appropriate temperature for the protein you are cooking.
5. Consume or refrigerate food within two hours.
6. Store leftovers properly, using clean storage containers.
7. Use a thermometer in your cooler to make sure you’re keeping food at the appropriate temperature.

Have a tip we missed? A topic you want more information about? Send us an email at DCP.Communications@ct.gov.