

CONNECTICUT CONSUMER PROTECTION MONTHLY NEWSLETTER

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SCAM ALERT

What it is: Home Title Fraud

How it works: Scammers use stolen personal information to forge documents and illegally transfer the title of your home into their name.
Once they've assumed ownership on paper, they may attempt to take out loans against your property, sell it, or rent it without your knowledge.

How to protect yourself:

Monitor your property records regularly by checking with your local land records office. Be cautious of unexpected messages about your home title and never share personal information with a stranger. Ignore unsolicited offers related to title protection or deed transfers.

Keep Your Chimneys Free of Soot and Scams

Chimneys of all furnace types should be cleaned and inspected annually to prevent the buildup of a highly flammable debris called creosote. However, we know that when services are in high demand, fraudsters look to take advantage of consumers.

Complaint Trends

Since last fall, DCP received 48 complaints related to chimney services. Common complaints reported poor workmanship, including incorrect installation of a chimney liner.

Others reported they were approached by door-to-door solicitors notifying them about an urgent structural or masonry problem. They were offered a low estimate to fix the problem and were later charged three to four times the original amount.

Some acknowledged that workers arrived in white vehicles with New York license plates.

Chimney Sweeps

A chimney sweep is a professional that cleans and inspects a chimney's interior. In Connecticut, chimney sweeps do not require registration through DCP.

Chimney companies may choose to participate in educational organizations such as <u>Chimney Safety Institute of America (CSIA)</u> and the <u>National Chimney Sweep Guild (NCSG)</u>. Consumers can visit both websites to find certified companies in their community.

Chimney sweeps are authorized to thoroughly clean your chimney and may identify any defects. It is illegal for sweeps to perform repairs or installations.

Chimney Repairs

A chimney repair company can install or restore a chimney cap, complete a liner or mortar replacement. Individuals conducting repairs **must hold** an active Home Improvement Contractor (HIC) registration.

Contractors must carry their state-issued registration certificate with them. Consumers should ask a contractor for their identification and certification before work is performed.



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

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Signs of a Home Improvement Scam

- No one offers you a contract.
- In Connecticut, home improvement projects are required to have a written contract. Homeowners have a three-day right to cancel, including Saturday.
- o Offered a deal that sounds too good to be true.
- Requests payment through untraceable methods (cash, peer-to-peer apps, or wire transfer)
- Unsolicited offers offering services, either at your door or a phone call from an 800 number.
- Business arrives in vehicles with out-of-state license plates.

To verify a state-issued registration, license, or permit, visit: <u>eLicense.ct.gov.</u> Detailed instructions on how to verify credentials can be found at ct.gov/DCP.

New Law Effective October 1: Car Dealer "Junk Fees" (PA 25-111)

On the advertised price of a motor vehicle, car dealers must include:

- Federal tax
- Delivery costs
- Dealer preparation fees
- Any fees for add-ons
- Other charges

Dealers must state the conveyance fee and disclose if additional fees, state tax, etc. will be added.

Any fee, charge or cost for add-on consumer good or service must be labeled as "Additional Fees, Charges, and Costs"

This law helps:

- Enhance transparency for consumers
- o Eliminate sneaky "junk" or hidden fees

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

DCP.Communications@ct.gov.