The Portland Ohserver

Protect Yourself Against Electrical Scams

If your home needs electrical work, be smart and cautious. There in writing," advises Geoff Gotham, are a small number of companies in the Portland area who are engaging in illegal practices, often overcharging consumers by huge amounts. The Oregon-Columbia Chapter of the National Electrical Contractors Association (NECA) recently assisted the Oregon Attorney General's office with their investigation of these scams in the electrical industry. NECA provided information which the organization had been compiling on the unscrupulous practices to the Attorney General's office, served as consultants during the investigation, and provided a standard of conduct against which the attorney General's office was able to measure the contractors they were investigating.

To protect yourself from such illegal and unethical practices, here are some tips from the Oregon-Columbia Chapter of NECA and the International Brotherhood of Electrical Workers (IBEW) Local 48P:

1. Always get at least two comprehensive bids on the work you need

done. "And be sure to get your quotes large telephone director ad with many Vice President of NECA-member Rose City Electric. "Then, when you're ready to actually have the work done, a contract which clearly bet." In addition, there is no need to pay a fee for any estimate. "Very, telephone numbers they list in an ad," very few professional contractors would ask a fee for an estimate," comments Vicky Bacon, Vice President of Marketing for Christenson Electric. "All the contractors I know of Provide free estimates."

cal contractor from a telephone di- of Red's Electric and Past President rectory ad, check to see the Oregon of the Oregon Remodeler's Associa-Construction Contractor's Board tion. (CCB) number is in the ad. Legally, it should be. Then you can check with Bureau for a report on the contractor the Oregon State Board of Contrac- you're considering. For your convetors to make sure the contractor is nience, the BBB system is now autolicensed to do business in Oregon. If mated. All you have to do to get a the number is not listed in the ad, ask report is to enter the telephone numfor it. you can also check the ad, or ber of the business you wish to inask, to make sure the contractor is quire about. licensed, bonded, and insured.

phone numbers listed. Listing multiple numbers does not necessarily mean that contractor actually has a location in your area. The number may all be directed to one central spells out everything is your best number. "You really can't jude the size of a company by the quantity of says Timothy Gauthier, Executive Manager of NECA. "As a matter of fact, the largest contractor in the city only has one number." "You may also want to be cautious if the company doesn't list a street address," 2. If you're calling an electriadds Jim Ferris, of NECA-member

4. Contact the Better Business

5. Find out if the contractor is

is where your refund is coming from.

The funds may have accumulated

doing the time the mortgage insur-

ance was in effect. Now that his mort-

gage is paid off or sold, you should

have a refund coming to you from

your mind that you do have money

I want you to have it well fixed in

zation such as NECA and IBEW. That information may be listed in their ad, or you can ask for it on the phone. Not only do these types of organizations hold their members to high standards of ethical conduct and expertise, but a company's membership in these organizations provides you with another place to check credentials.

6. Call the Oregon-Columbia chapter of NECA for a listing of member contractors in your area. NECA will gladly provide you with the names of professional member contractors in your area who do the type of work you need. You may contact NECA at (503) 233-5787.

7. You may also wish to get references from the electrical contractor you're considering. Usually references are selected that are similar to the one a particular customer needs done.

8. You should never feel threatened or uncomfortable for any reason. If you do, call someone else. Professional contractors, especially contractors who do a lot of residen-

owed to you by the Federal Govern-

ment. There are perhaps some excep-

tion to this general rule, but they will

take care of themselves when they

arise. So, if you want your refund you

must start the process by filing your

papers along with your request to

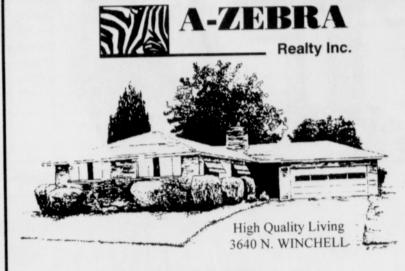
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M.I.P. Premium Insurance Refund.

tial work, are very sensitive to the fact that they are working in someone's home. The want you to have a positive experience and will work to accommodate your needs.

9. Be wary of false discounts. And be especially wary of discounts offered to senior citizens. Remember... your best bet is to get two or more comprehensive bids for the specific work you need done. When you do, you may find that the so-called discount was no discount at all.

10. Don't let yourself be rushed. Sometimes unscrupulous companies pressure consumers to agree to the work immediately because "we might not be available later." The best advice? Take your time. There are enough professional local contractors and electricians in the area to do your job on your schedule.



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3. Be cautious when you see a a member of a self-policing organi-**Refund Awaits Home Owners** Insurance

If you have ever bought a home or owned real property, the United States Government is holding money on a nationwide data file for unpaid claims that may belong to you, or one of your family memebers.

It doesn't matter if you purchased this property several years back, even back to 1940, you can still file a claim for your refund. This

does not only apply to people who might have bought their house or property through the H.U.D. program, it covers any and all persons that might have purchased real property and had it finance with a bank, mortgage company etc.

If you paid off or have sold your mortgage, you probably did not know that you are entitled to several hundreds of dollars from the Federal Government. This is your money. All you have to do to collect it is to write a letter to H.U.D. and ask for your refund. Of course you will have to include the following information in your letter: 1) your F.H.A. Mortgage Case Numbers, 2) the address of the property and 3) the state in which

the property is located. You can find the case number on your mortgage papers. You must submit your request to the Department of Housing and Urban Development, Distribution Share Branch, P. O. Box 23699,

Omari

Kenyatta,

Washington, D.C., 20026-3699, Attention: F.O.I.A. Within 60 days of receipt of your letter by this department,

ceive a U.S. Treasury check from H.U.D. in the mail in your name or your parents name if they are deceased. This is how easy it is for you to collect the funds that are owed to

You are probably wondering obtain a loan for your mortgage. This

you should re-

this premium.

why is this money owed to me? The reason you are entitled to this money is that if you will recall when you purchased your home or property, you were required by law to purchase an F.H.A. Insurance Premium for this mortgage. The first one is M.M.I. which means Mutual Mortgage Insurance. The second kind is M.I.P. Mortgager Insurance. You had to have one of these premiums in order to



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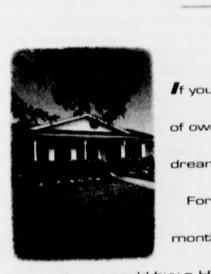
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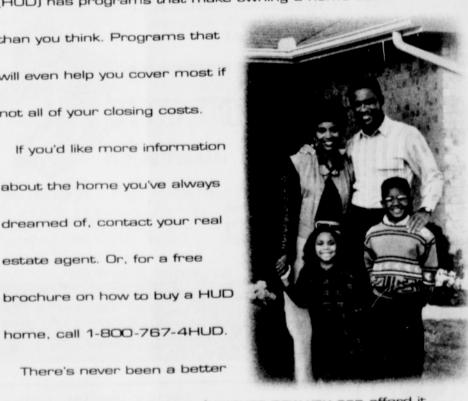
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