

# HOUSING The Portland Observer

## Protect Yourself Against Electrical Scams

If your home needs electrical work, be smart and cautious. There 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 in writing," advises Geoff Gotham, Vice President of NECA-member Rose City Electric. "Then, when you're ready to actually have the work done, a contract which clearly spells out everything is your best bet." In addition, there is no need to pay a fee for any estimate. "Very, 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."

2. If you're calling an electrical contractor from a telephone directory ad, check to see the Oregon Construction Contractor's Board (CCB) number is in the ad. Legally, it should be. Then you can check with the Oregon State Board of Contractors to make sure the contractor is licensed to do business in Oregon. If the number is not listed in the ad, ask for it. you can also check the ad, or ask, to make sure the contractor is licensed, bonded, and insured.

3. Be cautious when you see a

large telephone director ad with many 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 number. "You really can't judge the size of a company by the quantity of telephone numbers they list in an ad," 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," adds Jim Ferris, of NECA-member of Red's Electric and Past President of the Oregon Remodeler's Association.

4. Contact the Better Business Bureau for a report on the contractor you're considering. For your convenience, the BBB system is now automated. All you have to do to get a report is to enter the telephone number of the business you wish to inquire about.

5. Find out if the contractor is a member of a self-policing organi-

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-

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.

## Insurance Refund Awaits Home Owners

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 members.

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,

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

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

is where your refund is coming from. The funds may have accumulated doing the time the mortgage insurance was in effect. Now that his mortgage is paid off or sold, you should have a refund coming to you from this premium.

I want you to have it well fixed in your mind that you do have money

owed to you by the Federal Government. There are perhaps some exception 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 H.U.D. for your M.M.I. and your M.I.P. Premium Insurance Refund.



By Omari Kenyatta, J.D.



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