



**FOX 8 Defenders and NCJW**  
504-485-6397 877-670-6397

### **CONTRACTOR PROBLEMS**

#### ***GET EVERYTHING IN WRITING***

- Hire **ONLY** Louisiana State licensed/registered contractors. Verify with the State Board of Contractor's Licensing at 866-310-7879.
- Hire **ONLY** insured and bonded contractors: verify with the insurance agency that the contractor's policy is current and paid and confirm amount of coverage.
- Get at least 3 bids on the work to be performed.
- Obtain and verify references.
- Contact the Better Business Bureau [BBB] at 504-581-6222 for a contractor performance rating, as well as the Attorney General's office at 800-351-4889.
- Get a written contract and read it carefully. After approval, all parties must sign it. Your contract needs to include:
  1. List of job goals, repairs, payment schedule, work schedule, completion date and provisions for change orders.
  2. Plans/Specifications: written details about the project and be specific.
  3. Documents detailing legal rights, lien rights, etc.
- A good contractor will be willing to guarantee his work. Accept no verbal agreements.
- Louisiana State Licensing Board for Contractors suggests making **ONLY** a 10 % down payment.
- Never agree to apply for your own permits and **NEVER** go without a permit.
- Accompany contractor to select and purchase materials for the project.
- Follow the payment schedule and do not make a payment unless all work is up to date and of good quality.
- **NEVER** make the final payment until the project is complete and you are satisfied with the results.
- **ALWAYS** pay by check or money order and keep a receipt. Verify that all subcontractors are paid to prevent a lien.
- Keep a file of all papers relating to your construction project in a safe place.

### **TENANT/LANDLORD RIGHTS**

Complete *Movin' In, Movin' Out* brochure available from Louisiana Attorney General's office at 800-351-4889 or the FOX8 DEFENDERS AND NCJW office at 485-NEWS (6397).

### **PRIOR TO RENTAL**

- Have a lease and check its terms carefully: dates, rental amount, security deposit, cancellation clause.
- Be sure no major repairs are needed prior to rental (a/c, heater, stove, refrigerator).
- Do not rely on the Landlord's verbal promises...get it in writing especially as regards return of your deposit!
- Inspect the exact unit you will be renting.
- Get a receipt for your deposit.
- To report possible discrimination, call the Fair Housing Hotline at 800-273-5718.

1025 South Jefferson Davis Parkway, New Orleans, LA 70125  
Phone (504) 486-6161 Sales Fax (504) 483-1219 News Fax (504) 483-1543

### AFTER MOVING IN

- If repairs are needed write a letter to the landlord identifying the problem: give the landlord a reasonable time to remedy the situation. If no response, you MAY correct the situation and deduct the cost of repairs from your rent, but you MUST have complete documentation of your efforts/actions.
- DO NOT refuse to pay the rent. Refusal to pay rent is cause for eviction.

### AUTOMOBILE PURCHASES

- Decide what you can afford, want and really need. Never purchase on impulse.
- **Do not** go alone. **Do not** get pressured to buy because “you may lose the deal if you leave.”
- Get a firm quote in writing from the dealer.
- Keep all negotiations separate. Discuss financing, service contracts, trade-ins and other extras after you have settled on a price but before you sign any documents.
- Know the value of your trade-in. Go to <http://www.nada.com/> used car prices.
- Read and understand all the terms of the contract. Keep a copy for your records.
- DO NOT TAKE the car home until you have verified with the finance company or bank that your credit is approved.
- Get in writing whether your deposit is refundable. If not, DO NOT give a deposit.
- Inspect the car carefully before you drive away from the dealership verifying that the car is exactly as you ordered it.
- The Louisiana Lemon Law applies ONLY to new car purchases.
- There is no 24-hour or 3-Day Cooling-Off rule for automobile purchases.
- Read and adhere to maintenance schedules in Owner’s Manual.

### USED CAR PURCHASE RULES

- Select your dealer CAREFULLY. Call the BBB at 504-581-6222 for performance rating.
- Decide what you can afford, want and really need. Never purchase on impulse.
- Go to <http://www.nada.com/> and check on the trade-in value of the car you want and negotiate from there.
- If your purchase contract specifies, “AS IS” you are purchasing the car exactly as you see it WITHOUT guarantees. Read the fine print.
- **Get in writing** that your deposit is refundable. If not, DO NOT give a deposit.
- Have a trusted mechanic thoroughly inspect the car.
- Read and understand all the terms of the contract. Keep a copy for your records.
- DO NOT TAKE the car home until you have verified with the finance company or bank that your credit is approved.
- Buy an extended warranty over the Internet, but do your homework prior to purchase.
- The Louisiana Lemon Law DOES NOT apply to used car purchases.
- There is no 24-hour or 3-Day Cooling-Off rule for automobile purchases.

### AVOIDING PITFALLS WITH AUTO REPAIRS

- Check with family, friends, co-workers and neighbors for repair shops that they patronize.
- NEVER leave a car for repairs without receiving a copy of a repair order stating specific repairs you authorize and the estimated cost.
- Write on the repair ticket that you want the old parts, except oil filters.
- If you have a major repair, get a second opinion.
- Ensure that the shop warranties their repairs, and get it in writing.
- Never pay a deposit for repairs.



### **HIRING A MOVER**

- Hire **ONLY** Louisiana State licensed movers. Verify with the Louisiana Public Service Commission at 800-228-9638
- Hire **ONLY** insured movers: verify with the insurance agency that the mover's policy is current and paid.
- Check in the Yellow Pages for ICC # and DOT#. Check with the BBB at 581-6222 for a performance rating.
- Read and understand all the terms of the contract. Keep a copy for your records.
- If paying in cash, be certain to get a receipt.
- Keep a complete list of the inventory you are moving. Take pictures of your belongings before you pack.
- Do not hesitate to contact the police if the mover demands extra monies at your moving destination.

### **BUYERS BEWARE**

**IF IT SOUNDS TOO GOOD TO BE TRUE, IT PROBABLY IS!**

### **SCAMS and FRAUDS**

- **NEVER, NEVER** give personal information such as Social Security number, bank account numbers or mother's maiden name on the phone or the Internet.
- Do not cash unsolicited checks from unknown sources!
- Contact the BBB for verification of authenticity at 504-581-6222

### **FORECLOSURE HELP**

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|---|--------------|
| • Homeownership Preservation Foundation     | 888-995-4673 |
| • National Community Reinvestment Coalition | 202-464-2730 |
| • Money Management International            | 866-530-9565 |
| • NOLAC                                     | 504-529-1000 |

### **HOW TO COMPLAIN EFFECTIVELY**

- Describe purchase giving name and model number of product, date and place of purchase.
- Clearly and briefly state the exact problem you are having.
- **DO NOT** become abusive by yelling or using obscenities.
- Give history of trouble.
- Ask for a specific action to satisfy you.
- Be able to provide copies of documents or details of previous attempts to resolve matter.
- Allow a reasonable time for a response.
- Be sure to give your daytime contact information such as email, cell and phone numbers.
- If you are not satisfied, ask to speak with a manager or supervisor.

### **NEED SOCIAL SERVICES? Call 211**

COPE-Line is a United Way Agency to help. It's FREE and CONFIDENTIAL