

Home Improvement Contractor Registration Program Moves

Effective July 1, 2009, the Home Improvement Contractor Program—including registration of and complaints against home improvement contractors—was transferred from the Department of Public Safety's Board of Building Regulations and Standards to the Office of Consumer Affairs and Business Regulation. Contractors performing improvements or renovations on detached one and two family homes should be registered as a Home Improvement Contractor ("HIC"). Working with a registered HIC will provide protections for consumers in the event of a dispute between a homeowner and an HIC.

To check a contractor's registration or complaint history, or to file a complaint against a contractor, contact: The Office of Consumer Affairs and Business Regulation/Home Improvement Contracting (617) 973-8700

You may also wish to contact:
Office of the Attorney General
(617) 727-8400

Better Business Bureau (BBB)
• BBB of Central New England (508) 755-2548
• BBB of Eastern MA, ME, RI & VT (508) 652-4800

While an HIC registrant is not required to pass an examination, a Construction Supervisor's License (CSL) is required for any work that involves a building's structural elements and this contractor must have passed an examination which demonstrates knowledge of the building code. For information about a Construction Supervisor License (CSL), including questions and complaints, contact:

Board of Building Regulations and Standards (BBRS)
(617) 727-3200 TTY: (617) 727-4266

Watch Undersecretary Anthony Discuss Consumer Issues at The Boston Channel

The Office of Consumer Affairs and Business Regulation has started a new relationship with WCVB (Channel 5) and its website, thebostonchannel.com, offering monthly web interviews with consumer reporter and anchor Susan Wornick full of tips and information on important consumer issues.

In July, Wornick and Undersecretary Anthony discussed overcharging at the register, what makes something "green," and mortgage scams. Every month, Wornick and Anthony sit down and talk about consumer subjects that have an impact on households throughout the state. To watch the videos, visit www.thebostonchannel.com/consumer/index.html.

News From the Undersecretary

For most college students, going to school is the first time away from home. It's a change that includes a number of new freedoms and points for decision-making, including how to properly use and manage credit.

More and more, college students are using credit cards. According to Sallie Mae, 84 percent of undergraduates in 2008 had at least one credit card, up from 76 percent in 2004. The average undergraduate carries an average balance of \$3,173, and the average senior graduated with \$4,100 in debt.



*Undersecretary
Barbara Anthony*

With those numbers in mind, this fall, the Office of Consumer Affairs and Business Regulation is launching Project Credit Smarts, a program that will help educate college students on credit-related issues. We will be partnering with several Massachusetts colleges, and both federal and state financial services entities.

The goal of Project Credit Smarts is to educate incoming college students about the best ways to manage credit, and also to warn them of the potential problems that comes along with mismanaging debt. Many college students don't fully understand the implications of not paying off a credit card each month, and don't grasp the cost of paying interest on their purchases. They also need to be made aware that short-term credit problems can create long-term issues when it comes to getting a job, renting an apartment, or buying a car.

We want to give students the ability to be able to assess rules and fees on a credit card offer, and be able to know if it's the right fit for them. We want college students to know that credit can be a double-edged sword – good for necessities, but trouble if not used wisely. We're looking forward to visiting public and private colleges and universities, bringing Project Credit Smarts right to Massachusetts campuses this fall.

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Looking for a New Cell Phone? Recycle Your Old One!



THE
RECYCLE
BIN

Are you yearning for a BlackBerry? Been dazzled by a new iPhone? Before changing your old cell phone for something snazzier, consider what happens to your old phone. Will this outdated cell end up on your desk as a paperweight, in a drawer with your growing collection of obsolete phones, or will it end up in the local landfill? Why not recycle it instead?

Cell phones and their accessories can be easily recycled. Most service providers, cell phone retailers and manufacturers offer recycling programs where you can drop off, or mail in your used cell phones, regardless of the age or model, or you can donate it to a charity by clicking on one of these links: [CollectiveGood](#), [Greenphone.com](#) or [Call2Recycle.com](#).

In almost all cases the recycling service is free.

Which wireless devices can be reused or recycled? Most wireless devices and their accessories have material that can either be reused or recycled. They include wireless phone handsets, personal digital assistants (PDAs), blackberries, and accessories such as spare batteries, phone chargers, cables, headsets, ear-pieces, cases, clips and cradles.

The ability to reuse the equipment depends on how old the equipment is and the demand for specific models. If the material is not reusable it will be recycled for material recovery.

Remember to reuse, reduce and recycle!

Foreclosure Prevention Workshops in Worcester & Springfield Draw Nearly 525 Homeowners

Nearly 525 homeowners attended foreclosure prevention workshops in Worcester and Springfield last week, taking advantage of the opportunity to meet one-on-one with their lenders as they try to avoid possibly losing their homes.

The foreclosure prevention workshops are part of a comprehensive effort by the Patrick-Murray Administration to battle the foreclosure crisis and were co-sponsored by city officials in Worcester and Springfield and housing counseling agencies from each city. Attendance at last week's workshops is a sign that the foreclosure crisis has not ended in Massachusetts.

The Worcester workshop, held Wednesday, July 22, at Worcester Technical High School, drew 289 homeowners. The Springfield workshop, held on Thursday, July 23, at Chestnut Middle School, drew 235 homeowners. Along with meeting with lenders, homeowners at both workshops were able to attend seminars to learn about housing and credit issues.

For more information about the Patrick Administration's foreclosure prevention efforts, visit www.mass.gov/foreclosure. Worcester-area homeowners concerned about possible foreclosure should call NeighborWorks HomeOwnership Center of Worcester at (508) 791-2170 and Springfield-area homeowners should call HAP, Inc. at (413) 233-1622.

Foreclosure Workshops In Action



Left Photo: Office of Consumer Affairs and Business Regulation Undersecretary Barbara Anthony discusses what to expect at the Foreclosure Prevention Workshop in Worcester on July 22. **Right Photo:** Homeowners meet one-on-one with their lenders to discuss potential solutions to their foreclosure problems.