



## Alliance for Consumer Protection, Beaver County

*"THE KEY" Member, Beaver County Chamber of Commerce  
Mediation and Solution*

1st Quarter 2015

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### PROTECT YOURSELF WHEN PURCHASING A USED CAR

by Sidney Elkin, Founder

Purchasing a used car may present a real challenge for many consumers. Choosing where to buy a used vehicle becomes the first important decision. Buying from an established automobile agency which sells new and used vehicles is the safest. Here you can request repair and maintenance records.

Purchasing from a used car lot or a lot which also finances the purchase often exposes buyers to shady sales practices. At these locations buyers should be aware of the agreed selling price so that sellers cannot hike that price in the written contract. Beware of unwanted add ons such as insurance and warranty policies which are not requested.

Buying from private sellers or from Craig's list can be a serious mistake for all cars sold by private individuals are sold **"AS IS," WITH ALL FAULTS, NO WARRANTY**. There are some important Federal and State protections which help diminish the possibility of buying a defective vehicle.

The Federal Trade Commission (FTC) requires used car dealers to post a Buyers Guide in or on the vehicle. This Guide tells you if the car is sold "AS IS" or with a warranty. It should state what percentage of a warranty repair is covered. If the Guide states there is a warranty but the sales contract which you sign states no warranty, the dealer must honor the warranty stated in the Guide.

Pennsylvania law requires every vehicle offered for sale must be road worthy and must pass Pennsylvania inspection. It is illegal in Pennsylvania for a dealer to sell a car without informing you of any of the following problems:

**--- Cracked or twisted frame; ---Cracked engine block or head; ---Bad transmission; ---Bad differential; ---Flood Damage. These requirements apply to AS IS dealer sales. It is important to have the newly purchased car inspected immediately in order to discover defects in a timely manner.** If the vehicle cannot pass inspection the dealer must correct the defect. Discovering the defects at a later date makes it more difficult to show car was sold with any of above defects.

If a dealer gives you a warranty or makes promises about the vehicle condition, get them in writing. Have the auto or truck inspected right away so that the dealer cannot blame the problem on you. *If you have complaints about a vehicle purchase contact ACP for help in resolving the problem.*



## **GUIDELINES FOR LANDLORD-TENANT ISSUES** By Sidney Elkin, Founder

### **INSPECTING THE UNIT:**

In renting an apartment or house, consumers should become aware of the established rules for making a rental agreement. While selecting a dwelling but before signing a lease, renters should closely inspect the unit to make sure:

1. Kitchen appliances are in working order.
2. Water pressure is strong and there are no plumbing leaks.
3. All electric outlets and wiring are working.
4. Walls and ceilings are painted and have no deep cracks.
5. Floors, railings, windows, doors and bathrooms are in good repair.
6. Heating system is in working order.

### **MAKING A WRITTEN LEASE:**

A written lease should include the length of the lease; names of the occupants; the name of the Landlord, the monthly rent; which utilities are included in the rent; when, where and to whom the rent should be paid; amount of security deposit; which repairs are the responsibility of the Landlord and tenant; the amount of security deposit. Landlord's promise to remedy deficiencies should be written with a date for repair.

### **SECURITY DEPOSIT:**

Landlords can require a two-months security deposit for the first year with a one-month deposit for the second year. During the third year of a lease, the Landlord is liable for interest on any security of one hundred dollars or more at the end of the leasehold, minus any damages.

Tenant must give proper **WRITTEN** notice, 30-60 days, depending upon the lease, if he plans to move. To protect security deposit, tenant must also provide the Landlord with a forwarding address in **WRITING and return the keys**.

Landlord must return the security deposit within 30 days minus any tenant-caused damages. A list of damages and the cost of repair must be presented by the Landlord. Security deposits may not be used for the last month's rent.

### **DAMAGE ISSUES:**

Because controversies often arise at the end of a leasehold over tenant damages versus normal wear and tear, it is vital that tenants take pictures when they move in and when they vacate. A final walk through with the landlord will prevent inflated damage demands. Remember all appliances must be left clean as well as the rest of the premises. A walk through may provide an opportunity to remedy some cleaning or repair demands. The Landlord cannot keep any of the security if he fails to act within 30 days.

Following these procedures will lessen the possibility of controversies regarding return of the security deposit. If you have a Landlord-tenant problem, contact ACP.

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## **Professional Outfitters Shoe Drive to Support those in Need,**

### **Microenterprise and the Environment**

Professional Outfitters and Variety Shoppe, a program of the Franklin Center of Beaver County, will launch a shoe drive to raise funds to sustain their mission of providing clothing and other basic items to individuals in transition while supporting microenterprise in developing nations and helping the environment. The shoe collection campaign will run from April 1, 2015 through June 29, 2015.

In the US alone, approximately 630 million pairs of shoes are thrown away every year. The materials used to manufacture a pair of shoes are created from chemical compounds, the kind that will create health hazards if left to disintegrate openly or in landfills. By donating worn shoes to Professional Outfitters, what would have gone into landfills will be given a second chance to make a difference. All donated shoes will be redistributed through microenterprise partners and used in developing nations for impoverished people to start, maintain and grow an enterprise to feed, clothe and house their families. Recycled shoes can also be used in those countries to create roofs for houses.

"We are very excited to be conducting this shoe drive in Beaver County" notes Valerie McElvy, Program Manager. "This campaign will raise funds that directly benefit our Professional Outfitters & Variety Shoppes and will be used for expanding the reach of the services provided by the Franklin Center. Those services include provision of clothing and tangible goods to individuals and families in need, interview/job clothing for job seekers, and pre-requisite job training such as business etiquette and interviewing techniques.

The additional advantages of diverting shoes from the waste stream and creating commerce and sustaining peoples' lives make this a win-win for everyone," said McElvy. "Our goal is to collect 5000 shoes and the only way we can do that is if people step up and help, so I am calling on everyone in the Beaver County community to gather up their unwanted and worn shoes and bring them to one of our collection centers."

Shoe donations can be made at collection boxes at the following locations:

- Franklin Center of Beaver County, Inc. 524 Franklin Avenue, Aliquippa, PA 15001,  
Monday – Friday 9:00 A.M. – 3:00 P.M., call 724-378-7547
- Professional Outfitters and Variety Shoppe, 1035 Third Avenue, New Brighton, PA  
15066 (call 724 846-2000 for best time to drop off donations)

If you would like to participate in the shoe drive or host a collection box you may contact Valerie McElvy by phone at 724-378-7547 or by email [vmcelvy@franklincenter.org](mailto:vmcelvy@franklincenter.org).





## OR A STAY-CATION??

Everyone needs a break from our routine and schedules, time to relax and unwind. So what should you do?? Where should you go??

First, consider the cost of going away. How much does your budget allow you to spend without putting strain on your bank account. If you were wise, you would have been saving all year to pay for this time off and vacation. But in case, you were not prepared for the expenses, here are some suggestions.

**Take a day trip** – Find a place within driving distance to enjoy a day to explore and have some fun. State parks and trails are beautiful in the summer.

**Amusement parks** – Look for discount coupons online or in the papers. This can help reduce the cost for a family to have a fun filled day. Most parks allow you to bring coolers with your own food. Check in advance. Pack your drinks and snacks and save tons of money by not paying \$4 for a bottle of water.

**Local fairs and events** – Check your community for free events. In Beaver County, you can check out [www.visitbeavercounty.com](http://www.visitbeavercounty.com) for all our wonderful Beaver County has to offer. Not from our area, check online or at your county building for information on events. Enjoy your spring and summer!!!

## CALLING ALL VOLUNTEERS



ACP is looking for a few volunteers to assist in our Fallston office. The work is light but rewarding. General office skills are helpful. You would be answering phones and using the computer ( we will train you) to help consumers resolve their complaints or find answers to their questions. Just 1 day a week for a few hours, is all that is needed.

If you are interested in discussing volunteering with ACP, please contact Randi Livengood at 724-770-2078 or email [info@acp-beaver.org](mailto:info@acp-beaver.org).

Spring

## **It is almost SPRING....**



Let's be honest, it has been a long winter. Now that the snow is melting, it is time to check the house and yard for the damage that may have been done by the snow, ice and cold temperatures.

Where should you start?

**Take a walk around your house, inside and out** – make notes of any discoloration in the walls and ceiling (possible leaks); look for raised shingles or gutters pulled away from the house; check your lawn for large holes or moldy areas.

**Contact contractors for estimates** – We recommend you get at least 3 estimates IN WRITING for any possible repairs or work you may be considering. This will ensure that you can find the best price and verify the costs.

**Once you have decided on a contractor** - Verify their PA Contractor's License and proof of insurance. All contractors in the state of Pennsylvania are required to have both of these to do any work over \$500.00. If a contractor cannot provide you with documents, DO NOT SIGN A CONTRACT WITH THEM OR GIVE THEM ANY MONEY. Please also contact our office at 724-770-2078 to report the contractor.

**So now you have a contract** – ACP recommends giving no more than 20% down for the contractor to begin work. You can negotiate when the rest of the payments are to be made. ACP also recommends that you hold the last 20% of payment until 30 days after the work is completed. This will allow you so time to look over the repairs/ work that were done and give the contractor incentive to correct anything that you have an issue with.

Please feel free to call our office at 724-770-2078 to discuss how to hire a contractor and protect yourself with any of our consumer consultants.

## **Can Compost Start Community Conversation about your Yard?**

### **What is Compost?**

Compost is a natural enrichment that can be added to your soil. It can be used on gardens, lawns, potted flowers, and household plants. Compost is a mixture of decomposed leaves, grass clippings, wood chips, and tree cuttings. The accelerated version of the natural decay process is also known as compost.



### **Why should I Use Compost?**

Using compost is a responsible way to reduce yard waste that is commonly landfilled. Yard waste is a recyclable material when reused can be a valuable soil additive to your flowers and vegetables.

### **3 Key Factors when Considering the Use of Compost**

Less Water Usage

Healthy, fertile soil has a better ability to retain moisture.

Increased Soil Nutrients

The organic elements found in compost naturally include nitrogen, phosphorous, potassium, manganese, copper, and zinc.

Improved Soil Texture

Young roots have a difficult time with hard, clay-like soil. Sandy soil does not provide the support needed for strong root systems. Adding compost can provide the needed soil texture for plants/flowers to flourish.

Beaver County Department of Waste Management makes compost to sell to the residents of Beaver County and the surrounding area. Compost is available to be bought at the Recycling Center located in Brady's Run Park directly behind the Beaver County Ice Arena. The Recycling Center is open on Tuesdays and Thursdays from 9am to 4pm as well as the first and third Saturday of each month from 9am to 1pm.

The compost is \$13.00 per cubic yard, smaller or larger amounts are available. Please call 724-770-2066.





### **Cars Need Spring Care**

Cars had it rough this winter too. We make sure our cars are ready for winter but we need to check them over to be sure they survived the hard days.

**Check your tires** – Is the tread worn down from the salt and spinning on ice?? If so, check around for the best prices to replace them.

**How is your battery?** - If you are one of the lucky people, your car started all winter. But after the long warm ups, it may need to be charged or replaced. Most auto centers will check you battery life for free. Take advantage of it.

**Are you fluids full?** - I always go to a full service oil change station so they check and top off all my fluids with my oil change. You may choose to do it yourself though. If so check your fluids once the weather is nice enough, make a list and then buy what you need.

**Windshield wipers** – YES. it is time to replace the wipers. If your wipers are smudging the windshield or missing spots completely, they may have been warped through the cold weather.

**Wash your car** – Even a simple spray down with water will help reduce the damage to the paint on your car. The salt and dirt that has built up over the winter eats away at the paint and could cause rust.



### **When you don't know where your money has gone each month....**

First, TAKE A DEEP BREATH... Yes, it may seem overwhelming. Yes, it feels like you will never get caught up. Yes, It can be fixed.

Please know you are not the only person who has ever had the feeling of doom when the bills need to be paid. There are a few basic, simple things you need to do to gain control over your budget.

FIRST, you need WRITE OUT YOUR BUDGET... YES, write it out. Doing the calculations in your head does not give you an accurate view of your budget.

SECOND, review your budget. What expenses are too high. Cell phone? TV service? Car Insurance? Car payment? Analyze where you can save.

THIRD, MAKE CHANGES... set a plan on what you can do to save a little here and there. Groceries, utilities, insurance, miscellaneous. No one likes to cut back on what they have grown used to having but it may only be a temporary thing.

It does not happen overnight, that is why you need to have a plan. If you would like some help and guidance, please call our office at 724-770-2078 to schedule an appointment.

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# **Intern/ Volunteer Opportunity with Alliance for Consumer Protection of Beaver County**

We are a non-profit organization that:

- Provides consumer information and education
- Mediates, negotiates and facilitates resolution of consumer/ business complaints
- Helps resolve credit report problems
- Offers consumer credit counseling and establishes family budgets
- Attempts to protect the public from misrepresentation and scams

If you are looking for a chance to assist consumers, consider the Alliance for Consumer Protection.

As little as 1 day a week for 3-4 hours is all it takes to make a difference.



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BEAVER COUNTY  
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