

HGRBS Homeowner's Guide Series No.9

Concerning Senior Homeowners And Home Fraud Prevention

This is the ninth installment for the new ongoing HGRBS nonprofit series offering resident-friendly information for home defense. This is particularly so for our increased protection against corrupt building tradespersons working in the home remodeling, repair, and improvement industry.

***Overview**

This ninth installment features the homeowner's guide: "Why Seniors Are Most Vulnerable To Bad Contractors." The underlying purpose of the very special tips it offers is to support awareness of documented evidence that owners of private dwellings who are seniors are at highest risk for victimization.

"Why Seniors Are Most Vulnerable" opens in this fashion:

"Foremost, it is not the intent of this home guide to portray senior private home heads as helpless, incapable of making prudent decisions, or naive by virtue of age. Seniors who live independently in their own homes are among the most victimized *groups* of private home decision makers. These include:

1. First-time private home heads.
2. Single parents, especially moms.
3. Single women.
4. Those who are disabled, irrespective of nature of disability.
5. Widows/Widowers. " End of excerpt.

However, it can be useful understanding that of each category, there are also seniors. Some are just getting around to owning private homes, many "are" single parents, women, disabled, widows and/or widowers. Nevertheless, as we have observed above, it is homeowners in the listed five categories, across age groups, who are believably among the most easily betrayed by hazardous contractors. But of all generations, seniors are apparently the most often defrauded.

*Focus

Home improvement fraud is not something which will go away. Seniors comprise the largest group of homeowners in America. Most individuals who own private dwellings are seniors (ref. “Why Seniors Are Most Vulnerable To Bad Contractors,” cross reference using search engine, or via link provided in Reference Box at bottom of this guide].

*Recent Report (6/9/2021, Florida Department of Law Enforcement)

In order to emphasize the impact of seniors having their guard down against unscrupulous tradespersons working as contractors, we are going to briefly consider a recent report released by the Florida Department of Law Enforcement (FDLE). But let us be minded that similar things occur in home fraud in EVERY state in America.

A senior reportedly hired a contractor for a bathroom remodel. While the work was in progress the resident apparently decided, since there were other things which she also wanted to get done, to delegate these to him, also. She became too comfortable with him around to the point of having him move in. Perhaps she felt since there was now so much work to do – and he would be there practically every day – why not? Here is a plausible reason: she did not know whom or what he “really” was. Circumstances suggest she hired him blindly.

It appears, as far as this account is concerned, the victim was alone and lonely – as many seniors without immediate partners to turn to become. There were think about him which were reminiscent of her husband. Yes – she is a widow. Perhaps this factored strongly in her initiate decision to hire. Nutshell: Contractor takes advantage of her loneliness and need for companionship under the guise of being “the man she’s been waiting to appear.” But this “knight in shining armor” inevitable turns out being “the enemy within.” Or as the Florida State Attorney General, Ashley Moody puts it:

“The facts of this case are sickening—the defendant targeted a senior, moved into her home, and stole more than \$120,000.”

*Conclusion

Whether widow or widower, alone and lonely or not, seniors are regarded by the men and women in the building trades in either one of two ways: respect or disrespect. In different words: honor or dishonor. Although there are many in this field who will perform well out of a deep sense of pure dignity, there are others who will not. Both types have strong motives for attaining income, but one, by working well to earn it, the other, by doing his/her best to steal it. This is even more reason senior homeowners may want to be certain to thoroughly check each one out before arriving at a hiring decision. The homeowner’s guide: “Why Seniors Are Most Vulnerable To Bad Contractors” can be an invaluable resource in this vein.

*HGRBS is always glad to hear from you. If you have benefited in some way from this article, please use the “Comment” link below. Response time varies.

Edited with special assistance from D. Madden

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*HGRBS, is a national volunteer nonprofit which is an exclusive consumer information service. There is an emphasis on supporting self-empowerment among U.S. private home decision makers. Special focus is on sharing related information enabling residents to make safest and wisest decisions in resident-contractor relations.

[RESOURCE BOX]

* “Why Seniors Are Most Vulnerable To Bad Contractors” (Free download):

<https://www.hgrbs-flagship.com/why-seniors-are-most-vulnerable-to-bad-contractors.php>

*Comment

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