

Re-Issue – 2021

How U.S. Homeowners Can Avoid Home Fraud

*References Appear At End Of This Guide

Preview

How much does our home *really* mean to us? Is it just where we live - or is it so much more! Yes. Although we live there, if that was all it is worth - home would be just another place to *crash*. Irrespective of the fact that if we were asked to mention a single word to define the totality of what home is to us, we would produce it. Yet in so doing, it would be far too inadequate. The reason is that there are so many words left unspoken since what our home truly means is far beyond what words can vividly define. However, there is a universal truism: *Home is what we make it*.

In this guide, we are keeping within that theme. It is a tricky one since the quality of our home lives is interrelated with the quality of decisions we make, respectively. This *quality* bears heavily on our priorities for the home and land it is built on. Subsequently, when considering mention of *home* in any of these guides, let us bear in mind that this speaks not only to the primary physical structure in which we live but to all surrounding land under our authority.

Authority - Key Concept Staying Focused

Further, we do well not to concede our authority to anyone who expects to work there. But this is easily done when we lose central focus on who we are in relation to our service expectations. When we consider contractor support towards fulfilling our home maintenance and improvement needs, by no means would anything short of that be acceptable. Therefore building tradespersonnel (such as contractors) are guests. Their status in that regard is evidently determined by if whether they will be an asset to our home objectives – or detriment. If the latter, we instinctively avoid them. In such case, they are unwelcome guests. All protocol to that effect, intact.

How Do We Know *Who's Who*?

But how do we know if whether or not tradespersonnel who want to work on our property should be asked to leave? What documentation have we uncovered to justify that decision? It is ironic that in spite of this inherent leverage we have as household head, we often do not use it to first attain such documentation. Consequently, we do not know much more about these individuals than what we choose to believe. This unwarranted belief could be inspired by a *hunch* or by the fact that it is a *family business*.

Historically, most reported victims of home fraud became such because we premised our hiring decision on nothing more than a *feeling*. Also, there are quite a few cases about habitually predacious *family* businesses in the building trades. Doubtless to say, it is highly unthinkable that if residents were privy to documentation relative to these malicious individuals, we would steer clear - and insist they do likewise!

Briefly, in order for us to truly know *who's who* in this regard, we may want to first own documentation. Unfortunately, we cannot normally do this by happenstance. It requires conscientious effort. *Home defense* begins with *self-defense*. We cannot expect to defend ourselves well when we lack initiative to learn more in this regard. The more we are *ready, willing, and able* to learn, the greater our potential for being *ready, willing, and able* to defend ourselves. It is absolutely ludicrous for us to stand idly by while there are unsavory individuals daily on the prowl targeting us for victimization. Reality check.

In the spirit of our fervor to be well prepared, here are 2 key conditions. Although there are more, these are sufficient.

2 Key Conditions Toward Preparedness

1. Avoid denial i.e. delusion of self-sufficiency validating contractors without carefully acquired public documentation.
2. Conscientious investment of more time and attention to learning more.

Avoid Denial

The leading reason so many private home heads become easy victims is that we base our hiring of building tradespersonnel on the false notion of *knowing people*. This can be further extended to the belief: Since we *know people*, we have a way distinguishing between who is being honest and who is not. Granted that there are situations where we can actually make that distinction. This is especially so with those we are familiar with and others who struggle with *keeping a straight face*.

In addition, we can tell when others are being untruthful when we have control of the *real* facts. However, there is the risk of exaggerating our competence in this area. For example, through relying solely on our *intuition* to identify lies, contractors who are habitual liars have no challenge creating false impressions. They are very practiced.

An Illustration

To illustrate, there is one ambitious contractor who kicked off 2020 with a *bang*. Yet unlike what we may suppose - this one was from a jail cell. Reportedly, for 3 years this person was on the prowl scandalizing one resident after another. But the story indicates during this period, he was arrested at least once. It appears that he had a day in court and was released in his own custody. A stiff warning from the judge: Stay away from contracting. Evidently, he did not listen.

The report goes on to state that, instead of heeding the judge's warning, he resumed preying on other private home heads. Eventually he was re-arrested, jailed, but there is no indication if whether or not he remained there for his sentencing January 3, 2020.

This person's pattern was to advertise his availability for various home repair and improvement projects. So convincing was he that he was able to wheedle thousands of dollars in advance payments. Reportedly, he required residents to advance him the greater portion of whatever the bid was before he would start. However, he never finished. Instead, after receiving the money, he would do a little work or send subcontractors who likewise did hardly anything. Each time, projects were completely abandoned.

Highlight Of One Of The Victims

We may want to especially note one, of the several fraud victims, who reportedly advanced him \$11,000. She wanted to have her home refurbished for re-sale. There were a slew of chores. Among these - roof repair. Subsequently, he reportedly sent subcontractors to remove quite a few shingles under pretense of soon restoring the roof with fresh ones. But once they were gone, that was it. The shingles were not replaced. According to this resident, her roof remained unprotected for several months. As a result, more damage occurred from foul weather and anything which would otherwise not be able seep through apparent gaps left in the sheathing.

Hired On Basis Of Feelings

He was hired on a *feeling*. The resident who was bilked for the \$11,000 was very glib about why she hired him. He pleaded with her for the work, painting for her a vivid mural of how difficult a time he was having paying bills. The details are not included in the report.

Yet it can suffice to say that it was enough for her to be *sympathetic*. She mentioned that he was such a young man [30-something], and that she was just *crushed* by the awful time he was having. The irony is that it is highly plausible that his circumstances were real. He had children to support. He really needed the money. Very likely he flipped out his phone to show them off. Unfortunately, whatever truths he spoke, they were only used to cloak his true intent. By the way - he was also a good-looking man with the persona of an *angel*. Mild mannered - on the surface.

Bluntly, his presence gave no indication of being capable of monstrosities he inevitably committed. He relied on the gullibility of residents to believe him. In that way, they would not possibly know that he was an imposter. He reportedly lacked the experience and credibility for the sort of contractor he pretended to be.

There are multiple lessons we can glean the more we review this story. Yet for our purposes, the greatest *take-away* is that each of his victims could have avoided these had they relied more on adequate *documentation, FIRST*. Instead, it was not important enough. Certainly, it becomes difficult to impossible to avoid home fraud when *we* neglect this crucial protocol.

Conscientious Investment Of More Time

When we are on social media, for example, one thing we may want to be deftly aware of is that the number of views of a post *usually* represents the number of people interested in it. This interest represents the time we *invest* towards it. Viewers who were interested enough paused to see what it is all about. It may be a video, a still photo, or in text. In whatever form this occurs, it is digitally registered for all time. The older, the more views.

If we were to narrow our focus to number of views for each post concerning home fraud, we would find that by comparison to views of most popular posts in others categories - they are extremely low. Further, if we were to expand our attention to multiple single posts on home fraud, we will find that most are *also* hardly ever viewed. This can be otherwise interpreted as scarcely anyone *investing time* to view them.

When we go even farther to consider the number of private home heads there are in the U.S. who use online social media, we have cause to consider why views on home fraud are so sparse. Avoidance. Common sense: When a post on social media is not viewed - it is avoided. The more it is avoided, the less it is viewed.

As it concerns posts on home fraud: The more homeowners avoid them, the less they are viewed by the same. In other words, the less time we invest *purposefully* learning what we can from them to prevent our being similarly swindled. No doubt this latter scenario challenges us toward more *conscientious investment* of time.

An Often Overlooked Resource Avoiding Fraud

The *snubbing* of related posts on social media by those of us who see them is indicative of our rating these as *nonessential*. Rarely do we view anything which by our estimation is *irrelevant*. It is ironic that no one wants to be a victim of home improvement improprieties, but hardly anyone who has a home makes a point of regularly investing time to shore up against them. Generally, we invest little to no time reading or viewing posts with the purpose of learning *how* and *why* other private home heads were bamboozled. In a way we cannot blame ourselves for being naive to how useful a tool these posts can be. We are not usually inspired in this way. Quite frankly, because of the enormous absence of posts in alignment with our giving proactive attention to items on home fraud, it does not come to mind.

But media of any genre i.e., written, video, etc on domestic injustices within our context *always* contain elements which can help guide the decision making process. As we glean from these what is relevant to the *special nature* of our home project, we can synonymously get ideas for preventing ourselves from being likewise defrauded. However, this does not mean just because something is about activity of dishonest contractors that we should *never fail* to check it out. Nonsense. For example, there is no reasonable need to have concerns for home fraud in *painting* when we our upcoming project is for *landscaping*.

Narrowing It Down To Relevancy

**Home Projects*

There are innumerable examples which can be given about how posts of others being scammed can be used to prevent our experiencing similar tragedy. A most profound element each has in common is that of *relevancy* to practically all facets of home maintenance and improvement. We may want to have more interest in those most relative to our personal property concerns. Conveyed differently, be it plumbing, crown molding, sewage lines, roofing, cabinetry, etc, there are multiple posts for each which is related to home fraud.

**Contractors*

Another noteworthy fact is that for each home project, there are *thousands* of building tradespersonnel. Although both are tightly interrelated, we would literally go insane attempting to fathom all at once. By no means is that attempted in this guide. However, a more reasonable approach is for us to cultivate special interest in only those home professionals who are most related the nearest home project we are planning. As this concerns contractors, we can narrow down the enormous field to *best* and *worst*.

Which type are among the best? Which - the worst? But in our analysis of posts we may want to fine-tune our focus to *how* related residents were defrauded and *overall approach* of contractors responsible. This helps in *learning more* about what to avoid - or being reminded.

Pricelessness Of Related Posts On Internet

Among the most dependable means we can use for assisting in our decision making is the internet. We can search specific to the nature of projects we have in mind. If it is plumbing - a formula we can use in our browser: *Plumber - Home Improvement Fraud - You Tube*. We can use this with any other special project concern we have. We land *exactly* where we intend to be.

*We may want to always tag *You Tube* at the end, otherwise we will be directed to cumbersome news articles and needless information [paid posts] which have nothing to do with our search. Time-waste.

Searching Only Related Home Fraud Posts

There is no doubt that when we intentionally seek out posts of home fraud related to any and all projects where we require contractor assistance, we will be amazed by the level of decision-making advantages we gain. If we develop a passion for reviewing especially You Tube videos on the subject of choice, there is no reasonable limit to all we can learn to avoid in home improvement fraud. But of course this is a personal decision.

A Recommendation

There is one You Tube video we can consider at this time. It can be useful for striking home exactly what is meant by *enhancing* our decision making abilities in resident-contractor relations.

A while back, there was a You Tube video of a once favorite HDTV series *Catch A Contractor*. Although re-runs of the show were mentioned in a previous HGRBS guide, this one really emphasizes how important pursuit of documentation, FIRST, can be. It inspires other private home heads towards really being aware of a very dangerous tendency: Relying primarily on our feelings or having personal experiences in common as the deciding factor. In this case - military background. In this particular episode, the contractor knew the homeowner from the military. They served together overseas. They were immediate war buddies. The major reason the homeowner gave him thousands of dollars up front is that he apparently felt the protective bond they had in the Marine Corps was still in effect.

Somehow, things did not work out for the homeowner as anticipated. The man he once would die for as a fellow soldier, hardly did anything significant but create a shoddy mess. Bottom line, he lacked the professional skill and credibility of a legitimate contractor. Further, it appears he gradually withdrew from the project calling it *complete*. There is no indication he returned any of the money he was paid upfront in lump sum: \$15,000. One would think, especially if both were close in the military, that the errant veteran would have devoted extra time and attention towards doing the best job possible. Yet as it turned out - *that* did not happen.

Summary

We can note especially that the bond these men shared is not so easily broken. It was because of this inseparable relationship that the homeowner made the deal. Hardly likely they will ever be enemies.- only now, the vet who owned the home will never again trust the conniving one with anything having to do with *home projects!*

We can enter also the fact that had the betrayed veteran *known* the other was incompetent in these matters, irrespective of that common relationship, he will have opted against giving him the project. No doubt the video has had tremendous impact on veteran's who are likewise private home heads. How many of these who reviewed this video do we think will now hire a contractor purely on the basis of that person being a veteran? Most are going to require something *substantially more relevant* - FIRST.

Finally, the video can also be taken, by any resident, as a very significant lesson for declining to make deals in resident-contractor relations premised solely on how favorable another makes us feel. Further, we may interpret this as a warning for always FIRST exercising a reasonable degree of related protocol. This is best done through reliable references and sources of public information relative to those who offer their services to assist with our home projects. This is key to avoiding home improvement fraud.

HOME IS THE BEST WONDER OF THE WORLD!

**Edited with special assistance from D. Madden*

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Homeowner's Guide USA - How U.S. Homeowners Can Avoid Home Fraud

HELPFUL REFERENCES

Ex-Marine Scandalized By Another

<https://youtu.be/w-WkXmFpOfY?list=PLVfT7tkl1G4JPz3qj2dBnyy1LSJGw6LGo>

Contractor Sentenced In January 2020 for Home Fraud

<https://vtdigger.org/2020/01/03/home-improvement-fraudster-called-conman-and-brazen-heading-to-prison/>

Husband and Wife Indicted January 2020 for 3-Year Home Fraud Spree, Netting \$300,000 [cumulatively]

<https://kfor.com/news/attorney-general-files-home-repair-fraud-charges-on-husband-and-wife-duo/>

Mother and Son Duo Arrested For Home Fraud Of Multiple Senior Residents

https://www.azfamily.com/archives/mother-son-duo-arrested-for-targeting-elderly-in-home-improvement/article_cb0ea6ca-635f-547f-b6e3-7a20970dd603.html

***Browse Formula For General Review For Safer Decision-Making YT**

"Contractors - Home Improvement Fraud - You Tube "- or

https://www.google.com/search?client=opera&biw=1280&bih=883&ei=g1I9XuqXOIDL0PEP-7KmmAI&q=Contractors+-+Home+Improvement+Fraud+-+You+Tube&oq=Contractors+-+Home+Improvement+Fraud+-+You+Tube&gs_l=psy-ab.3..33i160j33i299.6173167.6200127..6200523...5.0..0.117

How Many US Viewers Does You Tube Have? - 201M

<https://www.statista.com/statistics/469152/number-youtube-viewers-united-states/>

U.S. Population Of Private Home Heads – 214 Million [64.8% of 330M = 214M]

<https://www.statista.com/statistics/184902/homeownership-rate-in-the-us-since-2003/>

Note: Although there approximaely