

**Homeowner's Guide USA**  
**Is Home Fraud Prevention Also**  
**A 'Neighborhood Watch' Priority?**

**IS HOME FRAUD ALSO**  
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\*References Appear At End Of This Guide

**Preview**

In this guide, we will first consider the enormity of home fraud in our country as evidenced by the *Consumer Federation of America [CFA]*. We are doing this because there is an apparent absence of a united front among communities where private homes predominate. Neighbors are not as organized as we can be for looking after each other in these matters. What happens in our neighborhood is *our* business. If one neighbor is defrauded – another is targeted – we may be it.

There are many variations of this old adage but the meaning remains:

*“The best way to solve a problem is to prevent it from becoming one.”*

The underlying meaning is for us to know enough about whatever it is which can be problematic in order to avoid it. For some, the mention of *Neighborhood Watch* in relation to home fraud can be a bit challenging to digest without first knowing why. Subsequently, in order for us to understand the reason for asking if matters of home fraud are also prioritized into *Neighborhood Watch*, we may want to first have a fairly good grasp of its massive scale in our country. This is far from simply vain indulgence. Home fraud impacts more than the *state of our property* – it affects the *quality of our lives*.

**Home Fraud Dominates Top 10 Consumer Complaints**

Did we know that of the *Top 10 Consumer Complaints* in the United States, *most* are frequently related to incidences of *home improvement fraud*? This is especially evidenced on an annual basis via the *Consumer Federation of America [CFA]*.

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Each year the CFA releases its report for year previous – normally in July – and each time, we can visibly pinpoint 7, 8, or 9 of that list of 10 which are elemental to improprieties committed against private home decision makers.

This indicates that home fraud is much larger than most significant consumer complaints in our country. It outdistances homelessness, hunger, and other prominent concerns in the U.S.

These are 7 of the Top 10 Consumer Complaints (some lines are abbreviated):

1. **Home Improvement/Construction:** Shoddy work, failure to start or complete the job.
2. **Retail Sales [contracting is retail]:** False advertising and other deceptive practices.
3. **Services:** Misrepresentations, shoddy work, failure to have required licenses, failure to perform.
4. **Credit/Debt** [this also applies to shoddy contractor practices]: Billing and fee disputes, illegal or abusive debt collection tactics; **Communications:** Misleading offers, installation issues, service problems, billing disputes.
5. **Internet Sales** [especially through online contractor referral agencies]: Misrepresentations or other deceptive practices, failure to deliver.
6. **Home Solicitations:** Misrepresentations, abusive sales practices, and failure to deliver in door to-door.
7. **Household Goods** [also applies to contractors like malicious appliance techs and others dispatched dishonestly by home stores] : Misrepresentations, failure to deliver, faulty repairs in connection with furniture or appliances; **Fraud:** fake check scams, imposters and other common frauds.

These have been abbreviated in this guide to focus more on shady practices of building tradespersonnel and some agencies which dispatch them to our home. Each is true encompassing injustices against private home heads by unscrupulous companies and individuals in various vocations of contracting. Some manage to prowl entire neighborhoods swindling one neighbor after another because there is apparently no unified strategy among residents.

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**Neighborhood Predator**

There is a recent case in which a wayward building tradesmen (of which home contractors are) was arrested and charged with multiple felonies related to defrauding a number of private home heads. In all, he has been charged with 15 related felonies beginning in the summer of 2019. So far.

This is an extremely intriguing case in that no sooner than he was arrested and made the news [February 2020], authorities report receiving *30 more calls* about his shenanigans against unsuspecting residents.

We may draw attention to the fact that all the victims resided proximal to each other. Although the report mentions this mischievous contractor invading 2 counties, it is important to note that neighboring county lines are often on the *same* land mass. This makes each an immediate neighbor to the other. Subsequently, although technically each county (or 'parish' as these are called in *Louisiana*) are *separate*, residential concerns of neighbors are *equal*. Sadly, this often includes being targeted and victimized by *same* detrimental contractors. That realization, alone, establishes common ground between us – especially as close neighbors.

**It Gets Worse**

In due course, this *neighborhood predator* was able to cajole multiple residents into home maintenance and improvement deals without detection. Reportedly, this man was so deftly evil in this area that he preyed on a 76-year-old resident with *cancer*.

We may pause a bit to consider the fact that when a person has cancer, particularly under these residential circumstances, it is not likely the individual will be coy mentioning it. We can rightly infer that information was shared with the contractor. It was perhaps another way of urging: *Please do the right thing – under the circumstances*. Yet many times conniving individuals are insensitive to health issues we may have. They appear only concerned with how well they can formulate the perfect plan to covertly rob homeowners.

Need it be mentioned that in other realms of life he was a notable *community volunteer*, *church elder*, and a *devout attendee at municipal county meetings*? Also, among the mayor's favorite guests at the occasional *community breakfast* hosted by that office? He was *well respected* and *well-liked* – by those who were not privy to his underhanded criminal activity.

An individual so predisposed as a sly neighborhood vulture has high propensity towards also preying on his own. In this event, select members of the church in which he held esteemed position.

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**A Neighborhood Concern**

As we seriously ruminates indiscriminate behavior of unscrupulous people in the building trades, we find that *no home is an island*. Each home is part of a neighborhood. Each neighborhood geographically differs from *another* by name and certain distinctive features. But when it comes to incidents of home fraud – the geography is pretty much identical. The neighborhoods in which we and others live *become as one* – each being complimentary to the other. Put simply, regardless of our notable distinctions, we share an *identical threat* from undesirable individuals in the building trades. They crossover from one neighborhood to whichever adjacent to it.

Locally, with consideration to the subject matter, we find that there are basically 2 types of geographic neighborhoods:

1. Immediate community.
2. Neighboring community.

When we do not watch out for each other against bad contractors, we are all the more likely to be victims. Part of that entails sharing information with each other about our experiences in relation to 3 types: reliable, unreliable, and *unknown*.

In communities where there are functional vestiges of *Neighborhood Watch* groups, is *home fraud prevention also a priority*? Has it ever been? After all, undesirable individuals in the building trades are also *dangers to the community*.

At this juncture, we can take a closer look at why the *National Neighborhood Watch* [*NWN*] organization was founded.

**National Neighborhood Watch**

Here is the official description:

“A neighborhood watch program is a group of people living in the same area who want to make their neighborhood safer by working together and in conjunction with local law enforcement to reduce crime and improve their quality of life.”

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Basically, it was founded in 1972 as a self-help means for community members to work closely with police to curb crime in the neighborhood. Back then most of the crime referenced pertained to burglars, robbers, drug dealers, and related malcontents.

It was believed that if citizens did not play an active role in being alert to suspicious persons and known offenders – and reporting it to police for investigating, that conditions in our communities would worsen. They would become more dangerous for our families.

Since 1972, however, with the advent of 9/11 and heightened concerns for terrorist activity, *Neighborhood Watch* evolved to work in conjunction with *Homeland Security*. Later, to also function in various capacities for *disaster relief*. These are each noble and much needed causes for community organizations under the title *Neighborhood Watch*.

Most certainly, many among *Neighborhood Watch* members are also private home heads. Naturally, we have personal concerns about hiring contractor support for our homes. But we can easily be deterred from preparing against it because of the abundance of activity just attending to *Neighborhood Watch* affairs – as they have become.

Essentially, of all the good accomplished via *Neighborhood Watch* involvement, there is far too much going on, operationally, for there to be effective in depth focus on *home fraud prevention*. Therefore, in answer to the question: *Is Home Fraud Prevention Also A 'Neighborhood Watch' Priority: DOUBTFUL.*

But, on a *personal* basis, what is there to prevent us from making it *OURS*?

## **HOME IS THE BEST WONDER OF THE WORLD!**

*\*Edited with special assistance from D. Madden*

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## Helpful References

Special Free Guide Worth Downloading: *Who Is This Contractor?* [This guide is very detailed about avoidance of hiring contractor support [even if we 'like' the person] without first knowing the scope of his/her reputation in home improvement]

<https://www.hgrbs-flagship.com/resident-strategic-studies.php>

What Is Neighborhood Watch?

<https://www.nnw.org/what-neighborhood-watch>

All About National Neighborhood Watch

[https://en.wikipedia.org/wiki/National\\_Neighborhood\\_Watch\\_Program](https://en.wikipedia.org/wiki/National_Neighborhood_Watch_Program)

Top 10 Consumer Complaints as per Consumer Federation Of America [2018 report released June 2019] – Note: July 2020 CFA is for 2019. No significant change]

[https://consumerfed.org/press\\_release/nations-top-consumer-complaints-2/](https://consumerfed.org/press_release/nations-top-consumer-complaints-2/)

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