

**Homeowner's Guide USA**  
**Roving Phantoms**  
**In the Aftermath of Disaster - Part 1**

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**\*References appear at end of guide**

**Preview**

It is plausible that many of us will concur that, of all the places we go, there is certainly no place as dear to our hearts as home. Doubtlessly, the old adage: “*There’s no place like home,*” rings true in our day to day lives. We do as much as we possibly can to make it as cozy as we possibly can.

The notable English writer, Samuel Johnson (1700’s) once said:

*“Being happy at home is the end of all ambition.”*

Although this is always open to interpretation as each of us choose, the common thread is the contentment we feel being nestled in the comforts of our abode. Yet, there is also the underlying consideration for doing everything we possibly can to maintain and make our home better. This is a primary reason, as it may be affordable, we DIY where we can, and search for outside support, when we believe it is the most reasonable option. That is when the challenge for sustaining and improving upon the sanctity of our dwelling hangs in the balance.

What will most likely determine the *quality* of assistance we get is the *quality* of our approach to making this decision. In this, there is no in between. Our process for selecting those to help address our home needs will be terrible or intelligible i.e., impulsive or based on first checking out thoroughly. This is especially critical when the solace of our home has been ransacked or destroyed in the wake of widespread disaster.

**\*Phantom:** denoting a financial arrangement or transaction that has been invented for fraudulent purposes but that does not really exist. - Oxford Languages Dictionary.

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## **Aftermath of Disaster**

Whether we live in a disaster-prone area or one where it shows its hideous face as we are asleep at night, one thing for sure: the situation is out of hand. There is no way we can humanly alter what was destined to occur – and is now upon us.

In retrospect, we can consider the gale force winds and rains of the most costly Hurricane (\$14.1B) of the *first three of the 2020* season: Laura, October 27. Areas most affected were southwestern Louisiana and southeastern Texas.

Laura began to gradually degrade, losing its destructive force two days later (29). By that time it had officially claimed 42 lives in the U.S and cumulative property damage upwards to \$14.1B. It is estimated that at least 8,000 homes were destroyed. Yet for each dwelling wiped out, there were nearly 1,000,000 between Louisiana and Texas which were in various states of disrepair: missing or badly damaged roofs, water damage, no clean running water or electricity, many homeless because their homes were/are uninhabitable, blown out windows, massive debris throughout , etc.... For our purposes, we can regard this as the “first wave” of the aftermath of disaster.

## **Second Wave**

The next will either appear in the form of another storm or in that of malicious building tradesmen/women. These are also referred to as various vocations of contractors, from homebuilders to restoration personnel who pretend to be honest professionals. Often wherever there is pandemonium created from mass destruction, whether by human or natural causes, we will find them milling about soliciting for work. Although this nature of disreputable contractor also prey on commercial establishments, our leading emphasis is on the home setting. We may as well keep on track. Our focus is on trades people working in the private home sector. Of particular concern, those who are predatory.

## **Writing On The Wall**

Often, especially during and immediately after major disaster affecting large numbers of residents, government both nationally and statewide, broadcast warnings against hiring bad people.

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It is not that we are unaware of the danger, but we can easily become overwhelmed by the devastation of our homes. In this state of emotion, our concern for the process of getting our home back into habitable condition, as soon as possible, potentially clouds our better judgment.

But it is ironic in that those who are targeting us as we come to terms with the need to recover – are pretty clear about how to use our despair to defraud us.

Regularly, the *Federal Emergency Management Agency* (FEMA) releases lots of useful information for residents to take seriously. No doubt, those who have time to listen intently to the great advice offered against aftermath home fraud, can at least have a more promising edge. Granted, our government often “writes” many warnings *on the wall* for us to remember - and heed. There is just so much information that it is hardly likely we will recollect everything. But here is something we can commit ourselves towards never forgetting:

*“Federal and state workers **never** ask for or **accept** money and always carry **identification badges**. There is **no fee** required to apply for or to get federal disaster assistance.” - FEMA*

### **Unfailing Culture of “Disaster Contractors”**

These are often mis-named “stormchasers.” But this is *not what they are* – only a scandalous *facet* of what they do. Storms, as we are well aware, have no dominion over catastrophe since there is also the pillage left by mudslides, wildfires, earthquakes, massive volcanic eruptions, monsoons, and such. Wherever there is mass destruction in America, they will be there. The misnomer *storm-chaser* is far too glamorous a name for bandits – which is what they are. They are not engaged in dignified scientific study/spectating as are legitimate storm-chasers. Instead, these kind of individuals roam from one calamity to another to deceive and callously rob distressed homeowners.

Wherever these grave hardships are in our country, they are there. For some, they have already defrauded quite a number of residents before moving on. We do not know where they came from previous to soliciting work from us. We do not know what horrible things they did. But we hired them, anyway. Now we are their latest victim.

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To add *insult to injury* - we do not even know where they went. One thing for sure - we are in a worse situation – short on funds we *once* had to get it done by the right company. This raises a very pivotal question we may want to ask ourselves: Are we willing to sacrifice what is left of our dignity and homes on a hunch that someone who happened to pop out of nowhere will *deliver us*? There are many stories about this *creepy* genre of building trades personnel (plural) stalking unsuspecting residents hit hard by disaster.

It does not matter much what it is labeled. But here is one mass disruption with which, in one way or another, we are also very familiar: *Hurricane Sandy*. It is nicknamed “Super-storm Sandy” – although that is what *all* hurricanes are.

### **Sandy Anyone?**

Do we remember *Hurricane Sandy*? Whether we personally experienced it or not, there are very few people who were aware of its fury during that time (2012) who do not. On record, Hurricane Sandy netted upwards to \$65B in damage across 8 countries from the Caribbean to Canada! It was not the largest or most expensive, but doubtlessly a force *not to be* reckoned with. What is so significant mentioning Hurricane Sandy at this time, eight years later, is to emphasize yet another safety precaution we may want to etch deeply in our minds:

*before we hire contractors for restoring our home after being pulverized by catastrophe, consider the impact it can have on our household years from now.*

This is on the table because we can easily *react* rather than *respond* to the urgency of our situation. In other words, we can be motivated to hire contractors because they are there, or hesitate by first learning who they *really* are and proving their worth to what we need to accomplish.

### **So Why Hurricane Sandy?**

Earlier this year (2020), a contractor was sentenced in New Jersey to 3 years in prison for defrauding approximately 19 homeowners. Each were *Hurricane Sandy* victims. The peculiar twist is that the man in question launched his home improvement-restoration business 2 years later (2014).

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Something else: it was at a time when there was an immense legal push for the federal government to release aid to residents who still had not received it. It appears this contractor's basic reason for starting the business was to exploit the situation as Hurricane Sandy victims began to receive long overdue assistance.

Subsequently, he began targeting survivors who required variations of home restorative service. He reportedly took their money doing little to no work before disappearing to pursue more post-hurricane victims. In 2015, as the story goes, he closed shop. It appears to have been not until 2019 when he finally had his day in court – 4 years later. This eventually leading to his sentencing in January 2020.

*Re-phrase: before we hire contractors for restoring our home after being pulverized by catastrophe, first consider the impact it can have on our household years from now.*

### **They Are There**

For some, our story could be a wakeup call against impulsive hiring, especially in the aftermath of disasters. Dishonest contractors like these are always around. Of course, as we have seen – even years after the storm. These are not isolated since they occur wherever disaster strikes – particularly where it directly impacts our household.

Briefly, but keeping in the vein of hurricanes. Here are just snapshots of a couple more predations which have occurred in our country:

\*Hurricane Katrina – 2005 – Louisiana – Report Made: 2007 (2 years later)

Contractor concocted an elaborate scheme by encouraging residents to rely on him as a go-between for their mortgage companies for any home *permits* required. Residents were instructed by him to take out insurance checks to cover repairs needed. As it seems, once the contractor completed the work, he further encouraged them to endorse the checks, then send them to his company. From there, he promised to send these to their mortgage lender.

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Four points:

1. Home permits in this situation are *solely* the contractor's responsibility to obtain. Mortgage lenders rarely if ever have anything to do with that.
  
2. The contractor apparently created an illusion for residents. He injected the mortgage company tale into the transaction. It was the ruse used to cause residents to think the permits he should have obtained would be sent *to* the mortgage firm. Actually, what we have are permits which believably did not exist. But residents thought they did – at the mortgage firm.
  
3. Residents so affected by the scheme apparently *skipped* their mortgage payments assuming the contractor made them in their stead as part of the deal. But their mortgage companies appear not to have known about any of it.
  
4. The other thing unknown was that the contractor forged the mortgage firm's signature, cashed the checks, and kept the money for himself. Meanwhile, the victims were left very probably *on the hook* for not meeting the mortgage.

\*Hurricane Michael – 2018 – Florida – Report Made: 2020 (2 years later)

Unlike our contractor of the Hurricane Katrina debacle (mentioned above), this one involves a threesome. What also differs is the approach: door-to-door. Reportedly, about a month after Hurricane Michael struck, it was followed up by three dishonest individuals in the building trades operating as home improvement contractors. They ventured from house-to-house soliciting for work in various undisclosed aspects of home restoration. But there is no information in this report indicating the legitimacy of their status i.e. were they as good and dependable as they claimed to be.

There is no evidence to the effect that they were any good helping residents, still pretty distressed over the condition of their homes, recover from the mess made by the hurricane.

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We may want to seriously ask ourselves: do we have a house rule we can turn to for hiring contractors? Do we have a working procedure for first validating their overall competence and relationship with residents in our community? We would think that it is very risky hiring tradespersons we hardly know anything substantial about. But for that last thought, that is exactly what their victims did – they hired these contractors without first conducting a reasonable reputation check. The *icing on the cake*, was to issue down payments.

Succinctly, after a 5-month stint collecting down payments for doing hardly a thing to account for it or nothing, our threesome went on to other things. But before they did, reportedly, they sent a letter to every resident they did little to nothing for. In fewer words [this is not a quote]: Will not complete any work or return any money. Go fly a kite!

There is no doubt that the vocabulary of disaster contractors is replete with multiple variations of aggressive phrases against residents. However, whatever is said, each has a common sentiment: *who cares about you?* As they are speaking with us, it is greatly plausible this is part of their belief system when it comes to resident-contractor relations. They are not concerned about helping us get our home back in livable condition. This criminal element of building tradesmen/women do not care if our compromised roof could collapse on the entire household.

If we have Alzheimer's, limited mobility, cancer, other severe health issues, small children made homeless in the havoc, or whatever, do we seriously think these predators will take that into consideration? Even if they cannot distinguish a hammer from a mallet, they do not care! We are the only ones who do.

## **Summary**

Those who prey on victims of disaster are largely neutralized by private home decision makers who are not driven to hiring decisions through desperation. Instead, they are made through declining decision without proof. Top homeowners will not hire strangers or persons who are literally unqualified to deliver on what we require. We have the patience to wait as long as it takes to get it done right – the first time.

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As in our examples of Hurricanes *Sandy*, *Katrina*, and *Michael*, there are five commonalities:

1. Impulsive decision making fueled by desperation.
2. Trusting individuals we have not first thoroughly checked out.
3. Being wantonly *robbed blind* due to the lack of a house rule to guide safer hiring.
4. Predators in contracting eluding prosecution for a number of years.
5. Most victims, after being scammed, can wait several years – on only a *wish* for recovering our money to complete the project. It should have been delivered years ago. But the bad decision we made can inevitably cost us the steep price of never realizing it.

There is so much to say on the subject but so little time in the given space. But there are other free guides we can download. Browse:”[Homeowner’s Guides USA - HGRBS](#)”. These can help us shore up to make the best possible decisions, for the best contractors. We can then avoid the same mistakes and ramifications extending years and years into the future.

HOME IS THE BEST WONDER OF THE WORLD!

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

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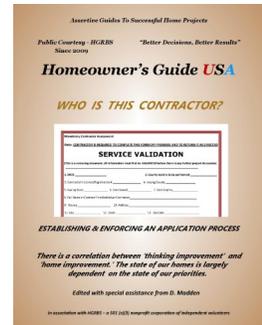
**HELPFUL REFERENCES**

*WHO IS THIS CONTRACTOR?*

This is the primary homeowner's guide recommended for U.S. residents who are **also** private **home renters** and lessees.

[All HGRBS  
Information is Free ]

Free-Downloadable-Use-able



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**Hurricane Michael - 5 - 2018 - Florida Panhandle - 25.5B - Report: 2020**  
<https://www.insurancejournal.com/news/southeast/2020/03/02/559916.htm>

**Hurricane Katrina - 5 - 2005 – From Caribbean to Canada - \$125B – Report: 2007**  
<https://www.insurancejournal.com/news/southcentral/2007/03/05/77427.htm>

**FEMA**

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**Hurricane Sandy – 3 - 2012 – Greater Antilles to Canada - \$70B - Report: 2020**  
<https://why.org/articles/superstorm-sandy-contractor-gets-3-year-prison-term-for-scamming-19-homeowners/>

[https://www.inquirer.com/philly/news/new\\_jersey/shore/hurricane-sandy-response-recovery-flooding-fema-new-jersey-update-20171027.html](https://www.inquirer.com/philly/news/new_jersey/shore/hurricane-sandy-response-recovery-flooding-fema-new-jersey-update-20171027.html)

**Hurricane Laura – 4 – 2020 - SW Louisiana + SE Texas – \$14.1B – Report: 2020**  
<https://www.wwtv.com/article/weather/hurricane/14-year-old-girl-dies-after-tree-falls-on-home-during-hurricane-laura/289-d5de5719-283e-4dc6-a6c6-ba45eab0146c>

**\*FTC Tips on avoiding post disaster scams**

<https://www.consumer.ftc.gov/blog/2020/08/tips-help-you-avoid-post-disaster-scams>

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