



KERN COUNTY ELDER NEWS

Kern County DEAR/EDRT TEAM

(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)

Monthly Information Article

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Avoiding Contractor Fraud



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WHAT IS CONTRACT FRAUD?

Contract fraud is misleading, false or other deceitful information within a contract that can include performance of unsatisfactory repair or overcharging for services.

Common Signs of Contractor Fraud

Advance Payment in Full

Often some partial payment is requested and that's okay. Just don't pay for a job in full that has not been completed or even started. Never sign a completion form for work that has not been completed.

Material Suppliers Not Paid by Contractor

Consider a Lien Waiver from the Contractor. Once the project is complete each party will sign off assuring all contract commitments have been met including that the material suppliers have been paid in full.

Receiving Full Credit for Your Deductible

"If it's too good to be true..." You know the old saying. There are Contractors that will promise receiving full credit for your insurance deductible. However, this is illegal and is probably an indicator the Contractor is not honest or respectable.

Free Inspections

Free estimates are common, but still be cautious. It is suggested to get more than one estimate. Unscrupulous contractors may even target vulnerable people such as seniors performing inspections in locations, they can't get to such as attics, crawl spaces, etc.

Out of State Contractors

This is a difficult situation all the way around. These contractors will be hard to get hold of if issues arise, they do careless work or don't complete the job. Always get references, check for licenses and the Better Business Bureau.

Unforeseen Issues

Do some investigative work or even seek a second opinion making sure the issue requires urgent work. Make certain to sign an addendum to the contract before you pay for additional work.

Agency Partners

Bakersfield Police Department

California Dept. of Insurance

CSUB



Dept. of Social Services Licensing

GBLA

Independent Living Center of KC

Kaiser Permanente

Kern Co. Aging & Adult Services

Kern Co. BHRS



Kern Co. Coroner

Kern Co. District Attorney

Kern Co. DA Victim Services

Kern Co. Family Law Facilitator

Kern Co. Public Health

Kern Regional Center

Kern Co. Sheriff's Office

Kern Co. Veteran Services

Social Security Administration

Strata Credit Union



Inferior Workmanship

Do your homework for a reputable and trustworthy Contractor. Ask for references, licenses. Be familiar with materials that will be used for the job.



Improper or No Contractor Licensing

Make sure the contractor has a contractor's license. A business license is a different type of license. Contractor's licenses can be verified. Liability could fall to the property owner if contractors/sub-contractors are injured on the property as well if the property fails to meet local building codes.



Improper or No Work Permits

Building permits assure the work meets area codes and ordinances. Should things be done incorrectly with no permits and something later needs repaired, insurance is unlikely to cover damages and repairs. This can also impact the sale of the home down the road if non-permitted work is discovered.

No Written Contract

Always, always have a written contract read and signed by both parties.



Contractors Initiating Contact

Some honest and legitimate contractors do use flyers, brochures, phone calls to solicit work. Be especially careful. Ask questions, get references. Be especially wary after some sort of incident such as a house fire, severe storm that has done damage.



RESOURCES FOR SUSPECTED CONTRACT FRAUD



Kern County District Attorney
1415 Truxtun Avenue
Bakersfield, CA 93301
661-868-2340



Greater Bakersfield Legal Assistance
Senior Law Center
615 California Avenue
Bakersfield, CA 93304
661-325-5943
www.gbla.org



Bureau of Medi-Cal, Fraud & Elder Abuse
Attorney General's Office
California Department of Justice
Attention: Public Inquiry Unit
P.O. Box 944855
Sacramento, CA 95814
1 (800) 952-5225



LEGAL SERVICES
of
NORTHERN CALIFORNIA

Senior Legal Hotline
Legal Services of Northern California
515 12th Street
Sacramento, CA 95814



Department of Consumer Affairs
Contractors State License Board
1 (800) 321-CLSB (2752)
www.cslb.ca.gov



National Center for Elder Abuse
1 (855) 500-3737
www.eldercare.gov

Source: AMERICAN FAMILY INSURANCE
www.amfam.com
1 (800) MYAMFAM
(1 (800) 692-6326)

