



KERN COUNTY ELDER NEWS



Monthly Information Article | Kern County DEAR/EDRT TEAM*

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



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AVOIDING CONTRACTOR FRAUD

Written By: Leslie Devitt
Kern County District Attorney's Office
Victim Services Unit



Designed and Managed By:
Kern County District Attorney's
Office - Victim Services Unit

What is Contractor 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.

Agency Partners

- Bakersfield Police Department
- California Dept. of Financial Protection & Innovation
- California Dept. of Insurance
- CSUB
- Dept. of Social Services Licensing
- GBLA
- Independent Living Center of KC
- Kaiser Permanente
- Kern Co. Aging & Adult
- 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. Veterans Service Dept.
- Social Security Admin.
- Strata Credit Union

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 check with the Better Business Bureau.

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 Contractor Fraud

Kern County District Attorney

1415 Truxtun Avenue
Bakersfield, CA 93301
661-868-2340

Contractors State License Board

1 (800) 321-CLSB (2752)
www.cslb.ca.gov

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

Greater Bakersfield Legal Assistance Senior Law Center

615 California Avenue
Bakersfield, CA 93304
661-325-5943

www.gbla.org

Senior Legal Hotline Legal Services of Northern California

515 12th Street
Sacramento, CA 95814

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