



# DenverDA

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## Don't Get Nailed by Spring Scams



I love this time of year. Flowers blooming, trees budding and home improvement project lists growing.

Unfortunately, spring is also the arrival time of many transient scammers. This month's consumer advisory provides tips and warnings about these spring scams.

Our other article this month highlights how scammers are taking advantage of the Denver real estate market boom.

## Home Improvement Scams

Thinking about building a deck, a patio or cleaning out those gutters? It might make sense to hire someone rather than take on the job yourself. Finding a good contractor is important since a home improvement project gone wrong can cost you big time. But, choosing the wrong contractor can cost you more than money; it can lead to delays, sub-par work, and even legal problems.

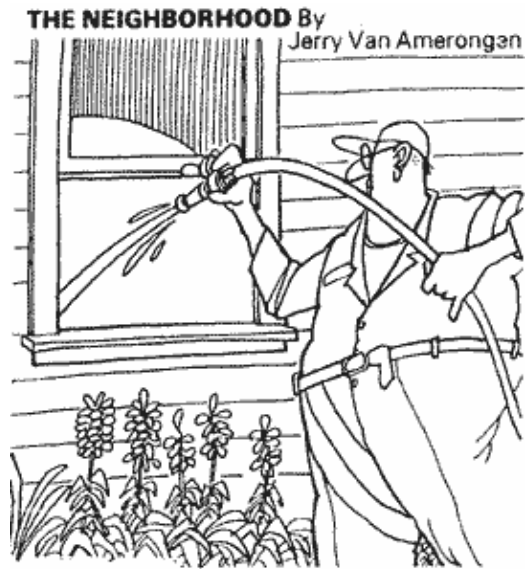
We all have that "friend" who hired someone who had knocked on the door and offered to clean up winter's left-overs. This "guy's" cost to do the work was such a good deal, and the convenience! No hassle with bids from various contractors, no waiting around to be fit into the schedule, this guy is offering to do it now! What could go wrong?

Frequently referred to as "travelers" or "storm chasers," professional home-improvement scammers roam the country scoping out victims. Travelers move from state to state and city to city offering home-repair "deals" to unsuspecting people. The schemes include painting houses with cheap grades of paint, using poor-quality roofing materials, and mixing reconditioned motor oil with a small amount of asphalt to repair driveways. Frequently, these traveler's pressure victims into paying a down payment for a job that isn't completed and charge more than was agreed upon.

Check them out with the Better Business Bureau, get at least two other bids. Really investigate them before you sign a contract.

Before you hire a contractor, get several estimates and ask plenty of questions, including:

- How many projects like mine have you completed in the last year?
- Will my project require a permit? (Don't fall for a contractor saying they can get the job done without a permit. Again, the cost on the back-end will be far greater than the cost of a permit.)
- What type of insurance do you carry?



**Carpet cleaning by the lowest bidder.**

- What is the payment plan? (Reminder: do not pay 100% upfront.)

Also be sure to get a written contract. It should be clear and concise and include who is going to do the work, the specifics of the project, projected timing and cost of your project.

Some of the early warning signs indicating you may not be dealing with the right contractor can be someone who: knocks on your door for business; just "happens to have materials left over" from a previous job; pressures you for an immediate decision; only accepts cash; asks you to pay everything up-front, or asks you to get the required building permits.

And don't forget this last warning, if someone comes door to door, don't let them in your house. And if they ask you to step out to the backyard to look at the project, lock your door. Your new contractor may have a friend waiting for the "all clear sign" to get into your house.

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## **ALERT!** Wire Fraud at House Closings

We've been hearing from a number of Denver real-estate firms and agents about closing cost scams.

**Here's how the scam works:** Hackers break into a consumer's or real estate agent's email account to search for upcoming real estate transactions and closing dates. Then, hackers pose as the agent or title officer and email the homebuyer with a last-minute change to the wiring instructions. Should buyers wire money to the account, they will lose the money and likely lose the home they've been waiting for due to a lack of funds.

**Here are a few things you can do to make sure you don't fall victim to this scam:**

Confirm with your agent that changes to wiring instructions **will not** be requested by email.

**Be alert.** Do not follow instructions regarding closing funds solely from an email but when instructed to do so in person or by phone. If you receive a call, call your agent

directly and confirm the instructions you received.

Do not conduct business over public Wi-Fi and be cautious about links that you click on. Transaction information is a highly valuable target for scammers and hackers. Ask if your agent uses secure document technology such as DocuSign or zipLogix for sharing and signing any sensitive documents.

Remember, email is almost never a secure communication platform, so take precautions and work directly with your agent.



### THINK YOU'VE BEEN SCAMMED?

If you suspect you've been scammed or exploited, report it to our Fraud Hot Line.

**720-913-9179**

### SCHEDULE A SPEAKER

Interested in learning more about scams happening in Denver? Do you want to know how to protect yourself from identity theft? Maro Casparian is available for speaking engagements to any group or organization. Contact her by email: [amc@denverda.org](mailto:amc@denverda.org) or via phone: 720.913.9036.

