

ISSUE 17 - AUGUST 2021

## SCAMS AWARENESS UPDATE

## Older Persons Scams Awareness & Aftercare Project

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# An Englishman's home is his castle.....

#### ...until the scammers come a-calling.

Over the past few weeks the weather has been its usual unpredictable self, from a weather warning heatwave to torrential downpours. More predictable, unfortunately, is criminals taking advantage of the weather conditions and the changing seasons to defraud people through home improvement scams.

Although we've touched on rogue traders and doorstep crime in previous bulletins, readers have requested a focus on home improvement scams particularly. Read on to find out about these scams and how to avoid them, so you can enjoy your home for many years to come.

In other news, the Older Persons Scams Awareness & Aftercare Project, which brings you this bulletin, is looking for volunteers to be Scams Awareness Champions in their community across northern Cheshire East. Our volunteers alert the project to current scams and share scams awareness information with older people in their community. If you think that's something you'd like to do, there's more information on <u>our website</u> or you can contact Sally Wilson at <u>sally.wilson@ageukce.org</u> or 01625 612958 / 07932 999902 for a chat.







## HOME IMPROVEMENT SCAMS





Home improvements and repairs are wide ranging. Outside, there's gutters to be cleared, roofs, windows and fences to be maintained and gardens to keep in tip top condition. Indoors, you may be looking to improve your bathroom or kitchen to make life easier, need to replace your boiler, or may need some help to put up a handrail or decorate.

Most tradespeople are genuine, honest, hardworking and do an excellent job. However, some take advantage of our lack of specialist knowledge or sense of urgency for repairs to provide poor service, shoddy workmanship, charge over-inflated prices or trick us to pay for jobs that are never completed or needed in the first place.

Here are some of the most common home improvement/repair scams to look out for:



**Roofing and guttering scams** - traders may say they've seen a problem with your roof whilst walking past or whilst they were clearing your gutters. When they've been on your roof to check it out, they may show you photos of damage that needs repairing. However, the photos may be of a different roof/gutter altogether!

#### Green homes grant, ECO3 and affordable warmth grant scams

You may receive a phone call, text, letter or email offering a free energy efficiency survey for your home and a grant for heating and lighting home improvements. Grants *are* available, but be careful as there are tight conditions and many of the companies offering them are not registered to complete the work.



The Green Homes Grant is now closed to new applicants, so if you are offered this, it's a scam. ECO3 is a scheme offered by certain energy providers. Check <u>online</u> or with your provider independently if they offer this scheme.



**Gardening scams** - scammers may give an extremely reasonable quote for a gardening job. However, when they start the work, they may demand more money, saying it was a bigger job than they first thought. Alternatively, they may charge inflated prices, as was the case in the West Midlands recently, where a resident was charged  $\pounds 250$  to remove a small bush.

If a scammer is at your home or still in the area, report it to the Police by calling 101. If you feel threatened or unsafe, call the emergency Police number 999.



As always, here are some top tips to think about when considering any home improvement. Some will also apply to any doorstep caller and others will apply to any potential scam.



**Don't trade with** people who cold call on the doorstep, by phone or email. Reputable companies rarely need to go door-to-door to drum up trade. Say you're not interested and call someone you trust.



**Don't fall for** common scammer phrases such as "we're only in the area today" or "after the storm we noticed that...".



**Be wary of** glossy leaflets and local phone numbers. Scammers can have leaflets printed and can buy local phone numbers.



**Don't be pressured** by a trader saying a job or repair is needed urgently. Say you will check it out yourself and get back to them.



**Discuss with a** relative or friend home improvements or repairs that may be needed over the next year, so traders can't bamboozle you with potential scam jobs. The government endorsed Simple Energy Advice <u>online</u> or on 0800 444202 can help you find legitimate grants for energy efficiencies and boilers.



**Get at least 3** quotes for any home improvements you choose to have done. Approach companies independently. Use personal recommendations, the <u>Buy</u> <u>With Confidence</u> Trading Standards scheme, or check out lots of reviews of any traders you find on home improvement jobs websites.



**Get everything written** down. This includes *exactly* what the job includes, costs, materials, guarantees for the work, the company's insurance arrangements, dates and times of when work will be carried out and when payment is required.



**Independently check with** your local council about any relevant building regulations and planning permission requirements for the job.



**Never pay cash** up front and *never* go to the bank or cash point with a trader. If possible, pay by credit card for any work costing more than £100.



**By law, traders** must inform you of your right to cancel within 14 days of signing any agreement.



**Remember: if an** offer is too good to be true, it usually is; and amazing coincidences don't happen in home improvements!

You can report issues about scam home improvements online to the <u>Citizens Advice</u> <u>Scams Action Service</u> or call them on 0808 223 1133. Once they've got all the information they need, they pass it to Trading Standards, who obtain useful intelligence on the scammers.

## **CURRENT SCAMS**



Here are a few of the current scams our volunteers, partners and readers have alerted us to:



#### **Online pet scams**

You may be considering a new pet for company or to get you out of the house walking everyday.

However, beware if you are considering buying a pet online. Action Fraud's recent campaign has revealed that over £2.6million was lost by prospective pet owners in the year ending March 2021, where they had paid a deposit for a pet after seeing an advert online, but the pet did not exist.

It's always best to use recommended, reputable breeders and view any pet in person, or at least by video call, before parting with your money.



#### Scammers warning of scams!

People have received emails pretending to be from high street banks asking them to

**COVID** vaccine passport

We alerted people to this

recent changes to the safe

scams continue

scam last month.

However, with more

click on a link to update contact details, as they have been trying to contact them about their online banking security.

Knowing that we're getting wise to phishing emails, the scammers include information about how to protect yourself from fraud and scams! They even include links to the fraud page on the genuine bank's website, to make people believe it's all above board.

As usual, don't click on links in emails. Contact the genuine company through an independent search.

country travel list, and further discussions about

when a COVID passport may be required in the

Remember, get the genuine information about COVID passports at <u>NHS COVID Pass</u> or by

and

offering a COVID passport, but at a price.

autumn, scammers will be taking advantage of this to bamboozle us with scam emails, texts and calls



#### **Bogus tradesmen** alert

The police in the Sandbach, Elworth and Brereton area have received

reports of individuals jet washing a small part of a driveway without the home occupants' permission, then pressuring them to have the rest cleaned at an extortionate price. There have also been sightings in the Holmes Chapel area.

Police are advising not to engage with these individuals and notify them by calling 101 as soon as possible.

## **COMING NEXT TIME**

#### **Current scams**

## Ticketing scams

calling 119.

Though we don't like to see you leave, you can unsubscribe from these bulletins by emailing sally.wilson@ageukce.org

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