



Ashley Moody Attorney General

Seniors vs Crime

A Special Project of the Florida Attorney General

2021 Annual Progress Report to the Florida Attorney General

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ACHIEVEMENTS

The mission of the Seniors vs. Crime Project is to help prevent crime and fraud, assist consumers in resolving civil disputes, and assist the Florida Attorney General's Office with its mission through the work of Florida senior volunteers.

Our mission is accomplished by:

- Assisting the Florida Attorney General in preventing crime against the elderly,
- Educating seniors about consumer frauds, con games, scams, and other criminal acts,
- Alerting seniors to criminal behavior in their area,
- Providing law enforcement and regulatory agencies with Senior Sleuth volunteers to assist in investigations,
- Assisting senior victims by providing complaint resolution services, mentoring, or referral to another source for help or a law enforcement agency, and
- Promoting senior involvement with law enforcement for the protection, well-being, and peace of mind of seniors.

In 2021, our mission was executed through several programs: (1) Regional Office Program where seniors can obtain the personal assistance of a Project volunteer (“Senior Sleuth”) at local offices throughout the state; (2) Crime Prevention, which helps seniors recognize the patterns of fraud and schemes that are used to cheat elderly; and (3) Florida Seniors Against Investment Fraud, (FSAIF), a program funded through FINRA used to educate Florida seniors in investment fraud prevention.

Senior Sleuths directly assisted 8,492 Florida seniors during 2021. Assistance rendered ranged from simply directing seniors to proper help organizations or helping them to understand bills that they may have received, to the actual recovery of property or money fraudulently taken from them. This report will detail the administration, operation, and accomplishments of the Regional Offices during the calendar year 2021.

The Attorney General's steadfast enforcement of consumer protection laws gives the Project its “teeth” in helping seniors resolve disputes with businesses that may have cheated or treated the senior consumer unfairly. Without the Attorney General’s strong commitment to consumer protection, the Project would be significantly hampered in resolving consumer-related issues. The Attorney General's strong support for the Project and dedication to helping consumers ensures that those who fall victim to unethical business practices or frauds will have someone and somewhere to turn to for help.

The Project initially was funded by donations made as part of civil settlements reached by the Attorney General’s Office when resolving problematic business practices. As the Project grew, it became difficult to function on uncertain donations. Paid staff often had to continue their work as unpaid volunteers until new funding arrived. To address this concern, the Project became funded in 2014 through a grant administered by the Attorney General's Office.

Staff and Senior Sleuths are dedicated to helping victims in a caring and professional manner. The Project will continue to seek out further efficiencies to improve our services to those seniors in need, and to pursue every opportunity to expand the services provided in pursuit of our goals.

There were 1,741 new cases reported to Offices in 2021, 1,141 deemed “workable.” (Workable cases are those cases that were addressed by Seniors vs. Crime. They do not include cases referred for initial investigation to other agencies, unfounded or unworkable cases.) Of the workable cases, Senior Sleuths

were able to “Resolve to Satisfaction” 264 cases, “Resolve with Recovery” 387 cases, and “Resolve with Realized Gain” 42 cases. This resulted in a clearance ratio of approximately 58% of all “workable” cases reported-- a testament to the quality of services provided by the Project through Office Operations.

The number of complaints reported by the Offices decreased slightly from 1,783 in 2020 to 1,741 in 2021. Cash recoveries increased from \$712,354 in 2020 to \$880,683 in 2021. Office Operations resulted in seniors saving an additional \$1,194,005 in the form of “realized gains” in 2021. (An example of a realized gain may be a contractor returning to finish work already paid for.)

Approximately 25% of all “workable” complaints resulted in a recovery of funds for seniors. That figure derives from 387 cases with real money recovered and 43 cases of realized gain over the total of cases deemed workable – 1741.

Speakers addressed seniors to describe the Attorney General’s Seniors vs. Crime Project, provide crime prevention training, or present FSAIF training. Project speakers conducted 120 speaking engagements reaching 9,106 people.

In addition to face-to-face speaking engagements, volunteers were involved in getting the word out through 61 printed media articles, 8 television events, and 655 social media posts regarding services provided through Seniors vs. Crime.

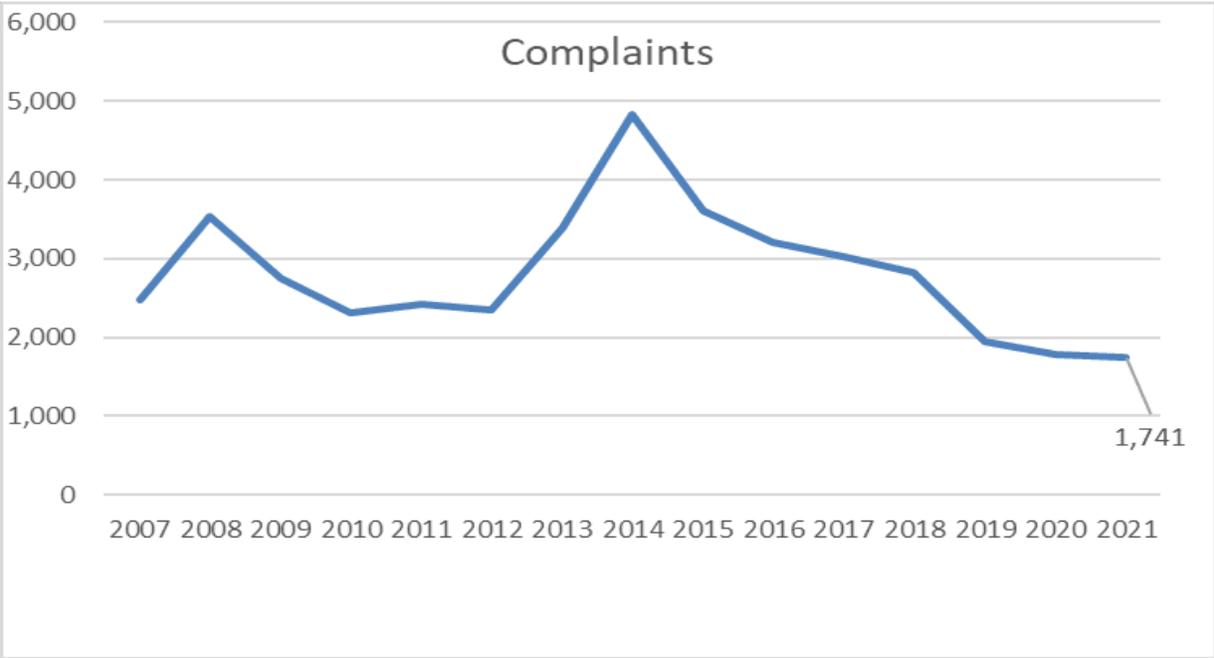
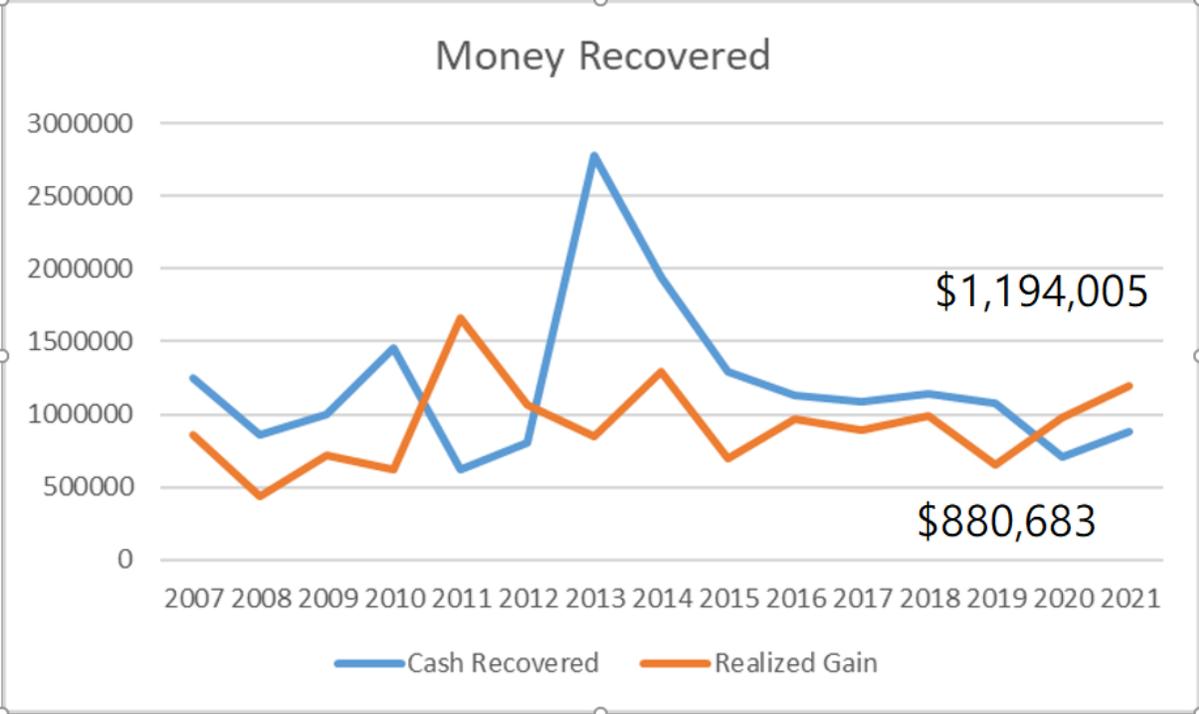
Senior Sleuth volunteers provided over 22,142 hours of free services to assist Florida seniors.

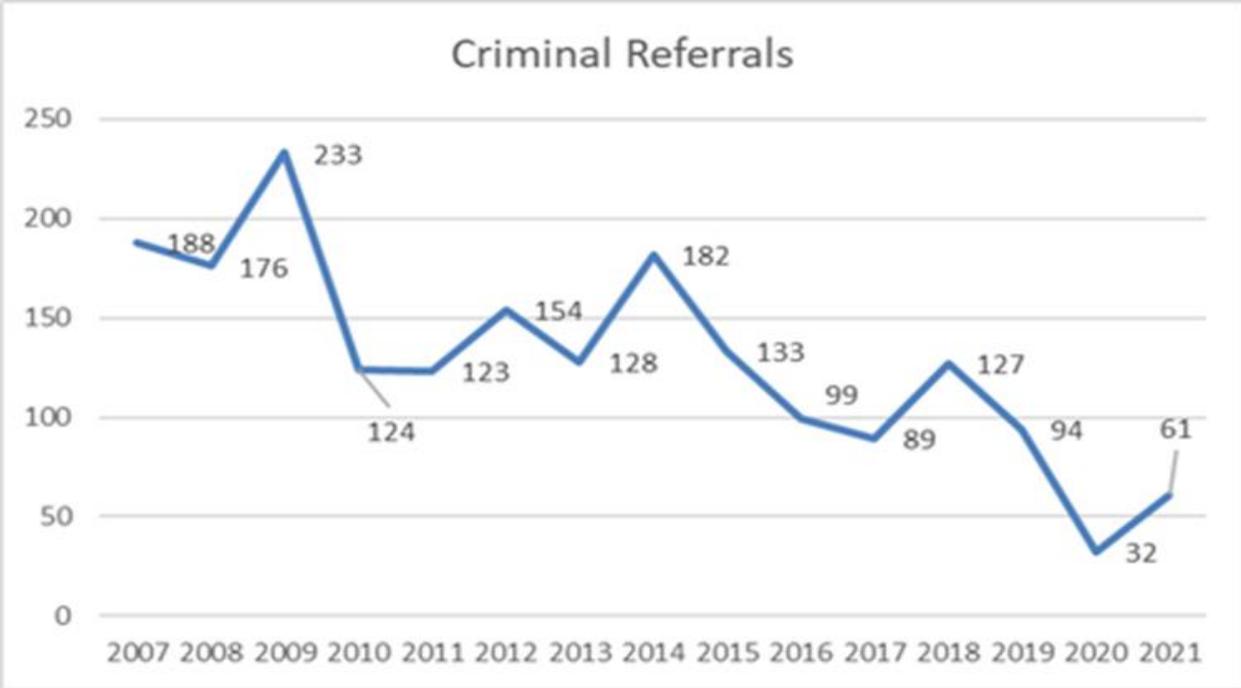
In 2021, there were 62 cases determined to be criminal. These cases were referred to law enforcement for follow-up. Law enforcement does not report back regarding any arrests that were made as a result of these referrals.

There were 473 complainants deemed “unworkable” during 2021. These are cases where the complainant may have waited over a year to file a complaint; the business may have filed bankruptcy or was no longer in operation; or there is no documentation verifying the complaint, etc. Many of these complainants were still content in knowing that someone cared enough to meet with them, listen to their complaints, and do whatever was possible to try to help.

Senior Sleuths assisted an additional 6,751 people with issues that did not rise to the level of a complaint, such as help with billing, locating contractors, reviewing contracts for work to be performed, etc.

2021 proved to be a very trying year for Seniors vs Crime due to a continuation of the Covid virus. Many offices were not open for the entire year and requests for speaking engagements were down significantly, as people were still hesitant to congregate in groups. Senior volunteers continued to work all cases assigned to them by operating at home when necessary, making it a successful year for the Project. The Project continued to protect seniors who had been victimized, while also giving thousands more the tools needed to prevent becoming a victim, all at no cost to the state taxpayers.





ADMINISTRATION

STAFFING

The Seniors vs. Crime Project is staffed with thirteen (13) paid positions. All paid positions are part-time positions. Volunteers are not paid but are reimbursed for incurred expenses

CEO/Executive Director

The Executive Director has overall responsibility for daily operations of the Project, including budget preparation, funding, hiring/dismissal of employees, supervision of five Regional Directors and an Administrative Assistant, planning, and research, Project conformance to all local, state, and federal laws regarding non-profit corporations, promulgation of Written Directives and Operations Manual, liaison to the Office of the Attorney General, public speaking, and all other functions commonly associated with the operation of a non-profit corporation.

Administrative Assistant

The Administrative Assistant is responsible for preparing payroll, managing financial records, staffing of the toll-free 800-telephone line, referring complaints to appropriate Regional Directors, maintaining personnel records, compiling monthly reports for both the Project and grant funding agencies, being the Secretary/Treasurer for the Board of Directors, and performing other administrative duties associated with the operation of a non-profit corporation.

Regional Directors

The five (5) Regional Directors oversee daily operations of the Project within their geographic areas of responsibility, schedule, and present Project talks/crime prevention programs, investigate/refer complaints from seniors, develop/conduct training sessions for law enforcement and Sleuths, perform/oversee all grant-related activities in their regions, act as contact persons for all local law enforcement, establish Offices in conjunction with area law enforcement, assist the Executive Director as required, and perform all other functions commonly associated with a Regional Director's position.

Deputy Regional Directors

The five (5) Deputy Regional Directors assist with operational issues in their regions and act as Regional Director in the absence of the Regional Director.

Senior Sleuth Volunteers

An intended by-product of the Project's pursuit of its missions is the involvement of senior citizens in their own protection. Seniors are enlisted as Senior Sleuth volunteers and perform the work of the Seniors vs. Crime Project through its programs. Senior Sleuths may assist the Attorney General within a range of activities, from simply responding to a request for them to report certain activities to working undercover to target unscrupulous sales practices.

Senior Sleuths act as "eyes and ears" of the Attorney General's Office and local law enforcement by reporting on scams, high-pressure sales techniques, false or misleading advertisement, or other deceptive or illegal activity that may come to their attention. Senior Sleuths actively serve their fellow seniors in the many Offices located throughout the state or in support of law enforcement operations. Senior Sleuth active membership averages 130 members. Active Senior Sleuths are those who work in the Offices to resolve complaints, work in the field to conduct education programs, and work at home to perform administrative detail. As the Project continues to expand services and programs, volunteer membership will likely expand. The Project attracts seniors from all occupations and lifestyles. Staff is always able to locate a volunteer within the membership that has the required skill set required for the needed task.

OFFICE OPERATIONS

There are currently 32 offices in operation throughout the state. This number fluctuates yearly, based upon demand for services and availability of donated office space. Currently, 125 Senior Sleuths staff these offices.

Offices are where seniors directly help seniors. Offices are the centerpiece of the Project's efforts to provide direct services to our seniors. An Office, staffed by Senior Sleuth volunteers, is a place where any senior, victimized, or otherwise taken advantage of, can come and speak to a peer. Many seniors will not report crimes against them, especially frauds, due to embarrassment or fear of repercussion.

Offices give complainants a safe place to make their complaints known. Senior Sleuths will attempt to resolve the complaint, often while the complainant is still present at the Office. Complaints that may be criminal are referred to the proper authorities for investigation. Civil complaints may be resolved by the Senior Sleuths; referred to the Office of the Attorney General for investigation, or sent to another agency, such as the Division of Consumer Services. Senior Sleuths will exhaust all potential resources in an attempt to help the complainant.

The Project's first Office opened as a pilot project in Delray Beach on July 1, 2001. Based on its success, the concept was replicated throughout the state. In 2002, there were four (4) Offices among Citrus, Marion, Palm Beach, and Sumter counties. Except for the original Office in Delray Beach, the additional Offices opened in partnerships with the local Sheriff's Offices. This partnership with local law enforcement has allowed Seniors vs. Crime to expand to 32 offices statewide. The total number of active Offices varies from year to year. This is a result of the demand for services in an area decreasing or donated space no longer being available. Complaints from these areas are directed to other area Offices.

Since July 1, 2001, Offices sponsored by the Attorney General have recovered over \$23,397,943 for seniors, the result of 56,684 cases handled by trained Senior Sleuth volunteers. Realized gain, tracked only since 2006, is \$15,289,139. Real money returned to seniors since 2006 is \$19,181,113. In addition to money recovered, Senior Sleuths have also successfully resolved many cases to the complainant's satisfaction with no money recovered. Many seniors are served simply by having someone review their concerns. Often a complaint may involve no wrongdoing by anyone. Helping a senior to understand a contract or helping them to read a phone bill is just as impactful sometimes as is a recovery when wrongdoing is involved.

Office Senior Sleuths are directly responsible for 1943 criminal cases against companies and individuals referred to law enforcement since 2007. The vast majority of these criminal cases would not have been pursued without the great work of the committed and dedicated Senior Sleuths who identified multiple victims of fraud and provided law enforcement with a concrete case file

REGION 1-SOUTHEAST

BROWARD COUNTY/CORAL SPRINGS

The Coral Springs Office opened in January 2006. This office is located in space donated by the Coral Springs Police Department. The police department also donated all office furniture, equipment, and telephone services.

MIAMI-DADE/NORTH MIAMI BEACH

The North Miami Office opened in April 2007. The office is located in space donated by the North Miami Beach Police Department. The police department also donated all office furniture, equipment, and telephone services.

OKEECHOBEE COUNTY/OKEECHOBEE

The Okeechobee Office opened in August 2004. This office is located in space donated by the Okeechobee Sheriff's Office. The Sheriff's Office donated office furniture, office equipment, internet access, and telephone services. The Sheriff's Offices in Glades and Hendry counties have agreed to forward all cases that are civil to the Okeechobee Office, as these counties could not support individual offices.

PALM BEACH COUNTY/DELRAY BEACH

The Delray Beach Office opened in June 2001. This office is located in rented space. The Palm Beach County School Department donated office furniture. All costs of this location are borne by the Project.

PALM BEACH COUNTY/WEST PALM BEACH

The West Palm Beach Office opened in April 2006. The office is located in space donated by the Palm Beach County Sheriff's Office. The Sheriff's Office also donated office furniture, some equipment, and telephone service.

ST. LUCIE COUNTY/PORT ST. LUCIE

The Port St. Lucie Office opened in March 2005. The office is located in space donated by the St. Lucie County Sheriff's Office. The Sheriff's Office also donated all office furniture, equipment, and telephone services.

HIGHLANDS COUNTY/ SEBRING

The Highlands County Office opened in November 2017. The office is located in space donated by the Highland County Sheriff's Office within their HQ building. The Sheriff's Office donated all office furniture, equipment, and telephone services.

TAMARAC/BROWARD COUNTY

The Tamarac Office in October 2017. The office is located in space donated by the Broward County Sheriff's Office. The Sheriff's Office donated all office furniture, equipment, and telephone services.

REGION 2-WEST/CENTRAL

SARASOTA COUNTY/SARASOTA

The Sarasota office opened in July 2008 in space donated by the Seniors Friendship Center. The Senior Center also donates and maintains all office equipment.

SARASOTA COUNTY/VENICE

The Sarasota County Sheriff's Office satellite location in Englewood operated until November 2017. The Sherriff's Office then decided to close that location and suggested the Venice Friendship Center would be willing to offer us a space in their location at 2350 Scenic Drive, Venice FL. The Sheriff's Office donated the two computers previously used at the Englewood location.

LEE COUNTY/CAPE CORAL

The Cape Coral Office opened in July 2012 in space donated by the Cape Coral Police Department. The police department donates all office furniture, computer, and phone lines.

HILLSBOROUGH COUNTY/SUN CITY CENTER

The Hillsborough County Office opened in 2008 in space donated by Alfred Hoffman, Sun City Plaza, Inc. In June 2016, Sun City Plaza, Inc. could no longer provide us with an office space. The volunteers at Sun City reached out to the Sun City Community Association who offered us a space in one of their buildings.

POLK COUNTY/LAKELAND

The Lakeland Office opened in March 2004 in space donated by the Polk County Sheriff's Office. The Polk Sheriff donated all office furniture, equipment, and telephone lines.

REGION 3-CENTRAL/NORTHEAST

NASSAU COUNTY/FERNANDINA BEACH

The Fernandina Beach Office opened in May 2010. The Office is located outside the secure area of the Fernandina Beach Police Department in the lobby. A large community meeting room is available. The police department supplies modular furniture, a locking cabinet, internet Wi-Fi, telephone, copier, and supplies.

ORANGE COUNTY/ORLANDO

The Orlando Office opened in April 2010 in space contiguous with an Orlando Police Department Substation. The police department has furnished most office supplies, furniture, internet, and equipment.

PUTNAM COUNTY/PALATKA

The Putnam County Office opened in March 2013 within the Putnam County Sheriff's Office in Palatka. The Sheriff's Office provided office furniture, telephone, internet, computer, and file cabinets. Covid prompted the Sheriff to restrict access to his facility to Putnam employees and excluded Seniors Vs. Crime staff till the Covid scare is over. The Putnam Office is closed at this time and will reopen after the Covid runs its course.

SEMINOLE COUNTY/ALTAMONTE SPRINGS

The Altamonte Springs Office opened in May 2004 within a substation provided by the Altamonte Springs Police Department located in the Altamonte Springs Mall. The police department provides use of a large classroom, a room, office furniture, office supplies, a computer, and telephones.

FLAGLER COUNTY/PALM COAST

The Flagler Office opened on July 16, 2015, in a Flagler County Sheriff Substation in Palm Coast. In 2018, the office moved to Flagler County Sheriff's Office Operations Center in Bunnell. In 2019, the office moved to the Chaplin's Office of the Flagler County Courthouse. In 2020, the Sheriff moved SVC to a spacious office space next to the Flagler County Civil Division on the second floor. The Sheriff provides modular office furniture, internet, phone, and file cabinet.

REGION 4-NORTHWEST/CENTRAL

ALACHUA COUNTY/GAINESVILLE

The Gainesville Office opened in June 2004. This Office is located in space donated by the Alachua County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment, and telephone services.

CITRUS COUNTY/BEVERLY HILLS

The Citrus County Office opened on July 2, 2002. This Office is located in space donated by the Citrus County Sheriff's Office. The Sheriff's Office also donated all furniture, office equipment, and telephone lines.

LAKE COUNTY/CLERMONT

The Clermont Office opened in August 2012 in space provided by the Lake County Sheriff's Office. The Sheriff's Office provided office space, desks, chairs, use of copier, use of printer, use of phones, access to the internet, and telephone support from the front desk.

MARION COUNTY/OCALA

The Ocala Office opened in November 2007 in office space donated by the Ocala Police Department. The police department also donated all office furniture and telephone service.

MARION COUNTY/THE VILLAGES

The Villages Office opened in July 2002. This office is located in space donated by the Marion County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment, and telephone services.

SUMTER COUNTY/THE VILLAGES

The Sumter Office opened in November 2002 in The Villages. This office is located in space donated by the Sumter County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment, and telephone services.

SUMTER COUNTY/ THE VILLAGES (WILDWOOD)

The Wildwood Office in The Villages opened in October of 2013. This Office is located in space donated by the Wildwood Police Department in the substation located in the Brownwood section of The Villages. The police department donated office equipment and telephone services.

LAKE COUNTY/ THE VILLAGES (FRUITLAND PARK)

Fruitland Park Office - The Fruitland Park Office opened in December 2016 at the request of the Fruitland Park Police Department and is located in their substation at the Moyer Recreation Center in The Villages. It is the fourth office to open in The Villages and the fourth office located in Lake County.

REGION 5-PANHANDLE

ESCAMBIA/PENSACOLA

The Pensacola Office opened in May 2007. This Office is located in space donated by the Escambia County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment, and telephone services.

LEON COUNTY/TALLAHASSEE

The Tallahassee Office opened in November 2005. This Office is located in space donated by the City of Tallahassee Senior Citizens Center. The Center donated office furniture and office equipment to this Office. The Leon County Sheriff's Office made senior sleuth badges and handouts. All utilities are furnished by the City of Tallahassee.

OKALOOSA COUNTY/CRESTVIEW

The Crestview Office opened in September 2011. This Office is located in space donated by Jerry Lundy, CPA of O'Sullivan Creel, LLP. The Crestview Wal-Mart donated the computer, while Mr. Lundy and the Crestview Police Department donated office furniture, equipment, and telephone service.

SANTA ROSA COUNTY/NAVARRE

The Navarre Office opened in May 2004 in Navarre. This office is located in space donated by the Holley Navarre Senior Association in the E.H. Pullman Senior Center. The Santa Rosa County Sheriff's Office, Holley Navarre Senior Association, and Assistant Attorney General Mike Burns donated office furniture. Assistant Attorney General Mike Burns and Wal-Mart donated office equipment. Wal-Mart's of Gulf Breeze, Ft. Walton Beach, and Navarre have made numerous financial donations to this Project for this Office. The center donates utilities, except for telephone.

PRACTICES AND SERVICES

CRIME PREVENTION

Crime prevention presentations are arranged in two principal ways. Seniors vs. Crime Project Staff or Senior Sleuth volunteers seek out groups in the area on their own, such as condominium associations, church groups, and national retiree groups. Requests for presentations may be made to the Project online through the Project's website, or by calling the Project's toll-free telephone number. The most popular crime prevention program continues to be Identity Theft. If the Project does not have someone capable of presenting on the requested topic, the requestor will be put in touch with the appropriate local, state, or federal department or agency with expertise on that topic.

MEDIA COVERAGE

The Project continues to be the subject of human-interest stories on local TV stations, in newspapers, and on several radio shows. The use of these mediums allows the Project to advertise its services to tens of thousands of seniors each year. Additional interest in the Project is generated through the grand openings of Offices, which garner the attention of local media, and through the many presentations made to area groups.

The Project has developed many relationships with local newspapers whereby Project representatives are afforded space in the newspapers to write columns about the Project, and to warn of current scams in the areas. Media attention gives the Project the perfect forum for getting the message of seniors helping seniors out to the general population and proves to be instrumental in creating interest in the Project.

The Project also has presented messaging via local cable TV stations and closed-circuit TV stations for large retirement communities. A single taping can reach hundreds of seniors several times per day with repeated airings.

TRAINING

Each Office utilizes "on-the-job training" when addressing new issues or indoctrinating a new Senior Sleuth volunteer to the Project's processes and procedures. Once a year, each Regional Director develops a full day, formal training session geared to issues that are of importance to their specific region, as well as addressing any statewide changes to the Project's policies and procedures.

PUBLIC SPEAKING

Public speaking engagements are an effective means of publicizing the Project, and of recruiting new members. Project staff and volunteers were able to conduct only 120 speaking engagements in 2021 due to the Covid-19 pandemic. Approximately 9,106 seniors learned of the Project's history, goals, resources, and the Attorney General's support of the Project, her concern for senior safety, and her agency's crime prevention tips. The Attorney General's booklet "Smart Consumers, is distributed to many attendees.

Senior community groups, such as homeowner associations, church groups, clubs, and senior citizen centers request the majority of speaking engagements. Staff also speaks to large gatherings at Senior Citizen Expositions and other senior-related or oriented events. Each presentation allows for adequate time for questions and answers and is usually very animated sessions. After learning about the Project and the use of Senior Sleuths, many seniors in the audience decide to sign up as members. Seniors are generally very interested in their own safety and are willing to do what they can to ensure the safety of others. Being a Senior Sleuth volunteer is very appealing to these seniors as even the homebound can contribute and do meaningful work.

ASSISTANCE TO ATTORNEY GENERAL'S CITIZEN SERVICES UNIT

The Project has developed an outstanding working relationship with members of the Attorney General's Citizen Services Unit. In late 2013, the Unit affirmed it would routinely refer all complainants to the Project deemed within SVC's mission. This referral system assures that each complainant will speak directly with a Senior Sleuth volunteer and have their complaint reviewed. The Project also shares all information on complaints that comes directly into Offices with the Attorney General's Citizen Services Unit. These complaints are then entered into the Citizen Services database. The Project's relationship with the Unit benefits the Project through additional complaints received, and benefits the Unit, as many issues may be resolved as a direct result of a referral. Feedback from complainants revealed that many people are happy to be able to speak to someone directly, rather than receive written correspondence. They appreciate that their complaint is addressed.

PARTNERSHIP WITH THE ATTORNEY GENERAL'S CONSUMER PROTECTION DIVISION

The Project has forged an outstanding working relationship with the Attorney General's Consumer Protection Division in providing services to Florida seniors. Consumer Protection Attorneys and Investigators make presentations at Project annual training sessions. Regional Directors also work with CP personnel in coordinating the referral of complaints for OAG review and potential enforcement actions, trend spotting, and consumer education. The Project also conducts joint speaking engagements with CP as part of the Project and OAG outreach. This close working relationship ensures Project members are familiar with CP Attorneys and Investigators who work within their regions to the benefit of all Florida seniors.

SENIOR PROTECTION TEAM (SPT)

2019 ushered in a new program for Seniors vs. Crime. Attorney General Ashley Moody formed Florida's Senior Protection Team, an intra-agency group of experts working together to fight fraud and abuse. The team is comprised of leading members from the Attorney General's Office of Statewide Prosecution, Consumer Protection Division, and Medicaid Fraud Control Unit. Seniors v. Crime and the Florida Department of Law Enforcement also actively assist the team with investigations and outreach efforts. The goal is to bring attorneys and investigators specialized in fighting civil, criminal, and health care fraud together to develop strategies to protect Floridians 60 and older.

When complaints are forwarded to the team, that are civil in nature and do not appear to be part of a larger scheme, the Consumer Protection Division Supervisor will forward those cases to Seniors vs. Crime for follow-up. The Regional Director for the area in question will assign a Senior Sleuth to the complaint. Seniors vs. Crime will investigate the case and give weekly updates to the CP Supervisor or designee until the case has been resolved. This allows the CP Investigators to focus on complaints of more statewide importance or cases with multiple victims.

FLORIDA SENIORS AGAINST INVESTMENT FRAUD (FSAIF)

The Project began providing investor protection education to seniors throughout the state in 2006 utilizing a grant through the Investor Protection Trust. The success of our initial program allowed us to receive continuation grant awards in 2007 and 2008. Over 82,468 people have attended presentations made by Project staff since the inception of the FSAIF program. Staff from the Office of Financial Regulation also attend many of the presentations to answer technical investment questions. Seniors who attend these seminars learn to identify potentially fraudulent investment opportunities and, most importantly, learn to check with the Office of Financial Regulation before investing their hard-earned money. The Office of Financial Regulation has established and maintained a toll-free number to assist potential investors.

When grant funding ended, the Project began collaborating with the Financial Industry Regulatory Authority. FINRA has an outstanding investor education program that is an upgrade to the FSAIF program. Rather than a grant program, FINRA supplies FSAIF with all educational materials at no cost and will provide the funding needed for mileage and other associated costs. The new FINRA curriculum includes a "Fight Fraud 101" brochure and a popular "Tricks of the Trade" DVD that has been followed by FSAIF since 2010. In 2021, trained staff from the Project conducted 39 FSAIF presentations, reaching 2,988 seniors who were interested in investment fraud awareness and avoidance.

WEBSITE

Seniors vs. Crime acknowledges that many senior citizens use the internet. Many seniors enjoy the benefits of email and social networks to stay in touch with their families. With this in mind, the Project maintains a website, www.seniorsvscrime.com, where seniors may ask for assistance, volunteer, or request speakers for their clubs, organizations, etc. The website keeps seniors up to date on the current scams designed to target them, posts news alerts from the Attorney General's Office provides contact information for their nearest Seniors vs. Crime Office and offers links to local law enforcement agencies.

REGION REPORTS

REGION 1

State of the Region Message

Wayne J. Picone, Regional Director

Martin Jacobson, Deputy Regional Director

Region 1 offers services to the counties of southeast Florida, which include Indian River, St. Lucie, Martin, Okeechobee, Highlands, Hendry, Glades, Palm Beach, Broward, Miami Dade, and Monroe.

The Region 1 volunteers continued to persevere through the pandemic challenges. Working from home and continuing to adjust to difficult circumstances of communication such as the use of the Grasshopper telephone system and navigating many of their fact-finding searches through the website.

The New Year should bring some relief as N. Miami Beach is returning to their office. Okeechobee County Sheriff's Office has informed us they are reopening their volunteer services, which will allow Seniors vs. Crime to begin offering our services again. Region 1 is starting a recruitment push with the assistance of the Okeechobee Sheriff's Office. The filling of the positions will be accomplished through print media and local radio.

All volunteers and liaisons throughout the region have expressed a great deal of positive energy for the New Year. They all have a "move forward" attitude and constantly look for new ways to help the senior citizens of southeast Florida.

Case Synopses

Auto Dealership

Port St. Lucie

An elderly couple was solicited by a local car dealership to come in during a holiday sales event to "Lower" their payment. The dealer sold the couple a new car with an extended loan term and fraudulently increased their income to make sure they qualified for the new larger loan. A team effort by Saint Lucie County sleuths resulted in a recovery of \$12,000 for the victims.

Contract Cancellation

Highlands County

A case was received from the niece and POA of a 90-year-old man who lives in Highlands County. He had received a phone call from an "extended car warranty" company who told him he needed a warranty on his car. The man understood from the company that the warranty was "required" in Florida so he agreed even though his car was not operable. His niece had tried several times to contact the warranty company but there were three companies with three names involved—one who sold the warranty, one who collected the payments, and one who held the contract. These companies had just recently relocated from the Midwest to Florida and it was so confusing to her that she contacted us for help. After much negotiation, our office was able to get the \$341.24 that he had already paid refunded to him, but more importantly, got his six-year \$3,096.41 extended warranty contract canceled.

Settlement

West Palm Beach

A complainant purchased appliances for \$942.98 and signed a sales purchase agreement with a finance company, which she believed to be the same as a cash purchase provided she paid it off within a specified time. The sales agreement defined terms in which she would be obligated to pay \$2273.14 in the event she did not meet all the terms of the agreement. As a result, she continued having payments auto withdrawn from her account for \$610.38 plus a future payment of \$253.74 over and above the original purchase price of \$942.98. SvC negotiated with the finance company and they agreed to refund her \$610.38 and forgive all future and upcoming payments.

Recovery

Delray Beach

A salesperson leased a new car to a senior couple. He advised them that the current lease payments would be paid off by the dealership. After the new lease was signed and the car delivered, the couple realized that 3 months of old lease payments (\$1,300.00) were included in the new lease. They made efforts to

resolve this problem to no avail. SVC was contacted and after several attempts, this office was successful in getting a full refund of \$1300.00

Realized Gain

Coral Springs

A senior suffered water damage to his home. A water restoration company was hired and upon completion of the repairs, the company said he owed \$7,469.10 above the insurance coverage. After numerous calls between SvC and the parties involved, the water damage company agreed to accept the insurance payment and forgive the \$7,469.10 debt.

Inquiries and Assists

Tamarac Substation

Received 252 inquiries and after review and response were able to assist 223 of them.

Refund

N. Miami Beach

A homeowner paid a local contractor \$3600 to install a "Leaf Filter" system on his existing gutters. The contract guaranteed gutters would never clog again and if they did the problem would be repaired at no charge or \$100 of the price would be refunded. Half of the gutters were on edges of flat roofs and the other half on sloping roofs. The flat roof gutters are constantly clogged. No one ever answered the phones at the contractor and voice messages were ignored. The SvC volunteer contacted the Florida office of the manufacturer and found they did not recommend their covers for flat roofs. They promptly refunded \$1500 because theirs was the guarantee and the contractor should never have used their product for the flat roof sections of the house.

REGION 2

State of the Region Message

Craig Ammann, Regional Director

Jay Todras, Deputy Regional Director

Once again, 2021 was a difficult year for Seniors vs Crime. Our main concern has been COVID 19 safety. All of the variants, Delta, and Omicron have affected our volunteers, residents, and all our offices in the great state of Florida. Throughout 2021, our offices were closed for months at a time in Cape Coral, Venice, Sarasota, and West Polk due to the Covid-19 Virus. During these office closures, key volunteers

were able to keep up with our cases by working from home. We interfaced with each other by phone, email, video meetings.

Early in 2021, we set our goals high to acquire additional volunteers and to open new SVC offices for our Covid-19 depleted volunteers. We were able to hire and train six new sleuths and we are in the process of opening new offices in Naples, New Port Richey, and Hillsborough County.

Presentations were down this past year also due to the virus. We are noticing a steady increase in requests for SVC presentations with a caveat to prove our vaccination status. We continue to support and work with the Senior Protection Team, (SPT), and interface with all our counterparts at other agencies.

We are looking forward to 2022 with additional staffing; acquiring new volunteers, opening new offices, and creating a larger footprint within Region 2 to help seniors get through difficult issues.

Case Synopses

I've Got Ants

Sarasota

The client, a longstanding customer with a pest control company, contacted the company about a problem that he was having with ants. An employee from the company came to his home, convinced him that he had a termite problem, and sold him a termite service. The problem was ants, not termites. The client was charged for a service he did not need. After contacting the manager of the company, it was verified that the termite treatment was not necessary. The company reimbursed the client for the full amount of \$979.00 for this unnecessary charge.

Solar Be Gone

Venice

The client stated that she was the victim of an unscrupulous solar panel sales representative who talked her into installing solar panels. As a result of the agreement that she signed, the client had 22 solar panels installed on her home and had a loan with Tech CU from California for over \$31,000. Her request was she wanted the entire loan voided plus removal of all 22 solar panels due to misrepresentations made by the sales representative. Upon contacting the solar company, it was learned that the sales representative that interacted with the client was fired because of very unprofessional conduct. The company agreed to remove the solar panels and the client's \$31,541 loan was canceled.

Pool Problems

Venice

The client advised that they signed a contract with a pool company and secured financing with their finance partner for a new pool. The permit process was supposed to take 4 to 8 weeks. After 7 months, the pool was not finished. The client notified the pool company to cancel the contract. When contacted by SvC, the owner of the pool company stated the client would receive a full refund of \$43,313.

Medicare Overcharging

Sun City

The client reported a significant concern to our office regarding Medicare billing after being diagnosed with Cancer. The client is a beneficiary who has a Medicare Advantage plan. He is very aware of the plan's payment policies and his payment responsibilities as documented in his MA plan. The client, diagnosed with cancer in CY 2020, meticulously reviewed all of his billing and compared the stated co-payments, deductibles, and his share of costs against the evidence of coverage from his Medicare Advantage plan.

The client realized that he quickly exceeded the amount stated in his plan of \$6700.00 total out of pocket for the year. He knew that he paid over \$ 12,500 out of pocket. He contacted SVC for assistance. With the benefit of the records that he kept, we made three-way calls to several of the medical providers to discuss each date of service, and the amount that the client was overcharged.

After a thorough review by two of the medical providers, our complainant received written confirmation that errors occurred in billing and corrective action, including recoding of the billing, would commence by the two providers. As a result, our client received two payments totaling over \$ 5000.00 refunded.

Overcharged for New Vehicle

West Polk

A female client, who spoke limited English, bought a new car at a Winter Haven dealership. She told the finance person she did not want the extended warranty. When she returned home with the new car, she realized she was charged \$2630.00 for the extended warranty. She returned to the dealer to request a refund. Her request was refused and she came to our office for assistance. Upon reviewing the purchase contact, we noticed she was charged an extra 799.95 for a pre-delivery service. The Manufacturer's window sticker clearly stated that the MSRP includes pre-delivery service so she was paying for it twice. There were five other options, totaling \$215 on the sticker, that were not provided. After phone calls, text messages, and letters to the dealership, \$3,850.75 was refunded to the client.

Shutters a No Show

West Polk

A couple requested assistance with an issue with a large retailer. They ordered shutters/blinds for their Condo for \$7606.10, including installation. The first two deliveries of blinds were damaged or the wrong color. A third set arrived damaged. The retailer filed for bankruptcy and this made it very difficult for the customer to reach anyone with the company who could facilitate a refund of money paid for the blinds. We made calls and sent letters between our office and the bank that handles the retailer's credit cards and arranged a refund of the full amount.

Wrong Windows

West Polk

A homeowner contacted a construction company to replace four windows and a door at their home. This was a special order for \$8,900. After installation, the homeowner realized that the design did not match her other windows. She asked for a refund of her money and to return the windows. The company was reluctant to refund the money. A series of telephone conversations between SvC and the owner of the company resulted in success. The company agreed to remove the windows and door with \$8,900 refunded to the homeowner.

Poor Workmanship

West Polk

A couple contracted with a construction company for a \$25,000 remodeling of their mobile home. Because the work was so unsatisfactory, the homeowner sought assistance with our office. The follow-up inspection by the Polk County Building Department failed to pass twice. After a discussion with DBPR, our office assisted the homeowners to complete a complaint from DBPR. We learned that the company forgave the final payment of \$8338 and refunded \$3,000. The homeowners were very happy with our assistance.

Contractor Non-performance

Cape Coral

A 72-year-old, 100% percent disabled veteran contacted a local company to have them build his sunroom. The contractor applied for a permit for the installation. Months went by with no activity on the contractor's part. Our complainant called and called, and was unable to reach the company. He contacted the local building department and learned that the contractor was attempting to install an egress unsafely, contrary to the issued permit at his home. The permit was then denied.

Our complainant could not contact the company and sought the assistance of an attorney to get his deposit back.

This SPT case was assigned to our sleuth. Our sleuth made contact with the owner of the company. Through discussion, the owner agreed to the cancellation of the contract and a refund of \$ 3,750.00.

Leaky Roof

Cape Coral

In another SPT case, the assigned Cape Coral sleuth interfaced between a contractor and complainant on a new \$39,436.00 roof that was leaking during heavy rainstorms. The Contractor's supervisor came to the home and denied that the roof was leaking. He felt the water has to be coming in through one of the air ducts from the air conditioner. The client called her Air Conditioner contractor who went into the attic and determined the roof was leaking water through the ceiling. The assigned sleuth was able to convince the roofing contractor the leak was their fault and they returned and repaired four leaks.

REGION 3

State of the Region Message

David Blacklock, Regional Director

Sandi Jernigan, Deputy Regional Director

Region 3 consists of the counties Brevard, Clay, Duval, Flagler, Nassau, Orange, Osceola, Putnam, St. Johns, Seminole, and Volusia – approximately the northeast of Florida. The Regional Director supervises the northern counties. The Deputy Regional Director supervises the southern.

In the calendar year 2021, Region 3 had 125 new cases, recovered \$66,680 in real money, recovered \$176,281 in realized gain, helped with 243 assists, had 11 printed media mentions, and created 38 events on social media.

Flagler Highlight

2021 was a busy year for our Office operating on the second floor of the Flagler County Courthouse next to the civil operations of the County Clerk's Office. Our host, Flagler Sheriff Rick Staley, has continued his unwavering support of The Seniors vs Crime Project by providing us with logistical and FCSO staff support. Our Office has 7 workstations, phone access, internet access, copying and fax machine, and a separate office for the office manager in the approximate 1000 feet of office space. We communicate with FCSO Investigations through meetings with the Unit Chief, Commanders, and detectives weekly. In addition, we have been invited as presenters at the FCSO Community events, the FCSO Citizen Academy, and presentations to recruit deputies. Our Office has built a strong bond with our hosting agency and throughout the community. We receive numerous requests for assistance and case referrals weekly from our FCSO partners.

The new FCSO Sheriff's Operation Center on Commerce Pkwy in Bunnell is currently under construction with scheduled construction to be completed by the years' end of 2022. The Flagler Seniors vs Crime Office is also planned to be moved and located within the 51,000-foot two-story structure when completed. Manager Ken Seymour advised his staff is excited about the future of the SVC Office.

Case Synopses

Railings Gone Wrong

Nassau

The Office received a referral email from the OAG regarding a woman who had a powder-coated railing installed on her front steps. The railings were offered to her as rust-proof. They were not. After installation, the railings rusted. When she contacted the installer to advise the railings had rusted and she wanted her money back or for him to install railings that would not rust, she was told she would have to pay an additional \$1400 for the job. After our caseworker spoke with the client and the installer, an agreement was reached to refund the money. The installer refunded her total expense of \$1,400.

Missing Quilting Machine

Nassau

A couple drove to Sebastian, FL to buy a quilting machine from a retail store. When they arrived they were told they could view a picture of the machine, but that the machine was not in the store as had been promised. The machine in the picture was what she wanted. She paid full price in cash and by credit card for the machine with the expectation that the store would receive the machine next week. The following Saturday when they went to the store, she was told the new date of arrival would be next week. She asked that the machine be shipped to her home. The answer was no. The machine had to be shipped to their store first and then could be shipped to the client by UPS. Thereafter, the client made many phone calls to learn the business was a fraud, the phone was not being answered and she would not be getting a machine. Our caseworker issued a letter to the company. Later when we checked with the client, we were advised the client had recovered all her money of \$5000.

Without A Roof Over My Head

Flagler

A senior couple from St Augustine owned a home in the small community of Mayo Florida on the west coast. The senior's daughter, husband, and two children resided in the home. In April 2021 the senior couple contracted with a big box home improvement store to install a new roof on the home. Later that month a roofing contractor, referred by the big box home improvement store, arrived at the home and proceeded to remove the entire roof. The homeowner was not pleased with the roofing contractor on-site due to improper behavior and apparent substance abuse. The big-box improvement store removed the roofing contractor from the job and advised a new roofing contractor would be assigned to complete the roof installation. Forty-eight days passed without a roof on the home causing the home to incur water intrusion and mold infestation causing the family residing there to move into tent quarters on the property for the home was inhabitable. Finally, in July 2021 a new roofing contractor installed a new roof, but the home was unlivable. The senior couple had contacted their homeowner's insurance company, but they refused a claim since there was no roof covering on the home for 48 days. Numerous calls by the senior couple to the big box home improvement store were unsuccessful to assist with the mold mediation and repairs and Seniors vs Crime was contacted for help by the senior couple. After numerous telephone calls and mediation on the senior couple's behalf by our Office, repairs were finally made to the home, and restitution was made to the senior couple and her family for \$28,460.00.

Cruising With a Life Ring

Flagler

An 86-year-old senior booked an overseas cruise in May 2021 to take place in the fall of 2021. Since the cruise was a great expense, (over \$11,000.00), she obtained trip insurance. In Sept. 2021 the senior's health declined and she was informed by her doctor to remain stateside. The senior was advised by the cruise company to contact her trip insurance company after having to cancel her cruise booking. The senior contacted the trip insurance company which requested a doctor's letter and other documentation showing she was not unable to make the trip abroad. The senior provided all the requested information and then the trip insurance company stopped communicating with her. At that time the senior contacted

Seniors vs Crime for assistance. After numerous communications and mediation by the staff person assigned the case from our office, the trip insurance company issued a check to the senior for her losses on Dec. 3, 2021, for \$9918.00

Metal Roof

Volusia

Mr. Smith purchased a metal roof for his home. The company took 4 weeks to start the job. The old roof was removed by one man, who worked slowly and took 5 weeks to do the repair work. At this time he was ready to fire the company and hire another company. We asked him to send copies of his paperwork. He did not send the copies and advised he had thrown the papers away. He did not wish to pursue. Closed as unworkable not due to the vendor.

Dental Work

Seminole

Ms. Jones had been going to Seminole Smiles for dental work. She paid for her charges on each visit. On the second to last visit, she was given a bill for \$10.00 with no information as to what it was for. After calling and being given several different telephone numbers to call, she was told it was for covid services. She received a call from that office 2 weeks later advising that she will be receiving a refund of \$74.

Dental Work

Orange

An elderly couple was talked into getting a solar panel system for their home. The contractor had the roofing panels installed on the homeowner's roof before the permit was issued. The solar panel company's finance company canceled the financing on loan review due to the homeowners not having the finances to pay the contract of approximately \$45,000. The contractor that installed the solar equipment hired an attorney to send a letter stating they would be taken to court for the monies owed. After multiple discussions between the contractor, the attorney, and our office staff, a letter from the attorney releasing all issues against the homeowner was requested. After the contractor could remove the installation and remove equipment. The company complied and sent a cancellation letter from the finance company.

REGION 4

State of the Region Message

Stephen C. Renico, Director

Judy L. Harden, Deputy Director

Region 4 covers north-central Florida and includes the following 15 counties: Alachua, Baker, Bradford, Citrus, Columbia, Dixie, Gilchrest, Hamilton, Lafayette, Lake, Levy Marion, Sumter, Suwannee, and Union.

There are 4 offices in three different counties, Lake, Sumter, and Marion that serve the population of The Villages, now approaching 135,000, and the surrounding areas.

Deputy Director Judy Harden oversees the Alachua and Ocala offices and still makes contact with the Levy Sheriff's office even though that office had to close. Judy has been making presentations on request and has staffed a table at several open-air festivals throughout the year. Judy is a genuine asset and we are lucky to have someone who works so hard.

As has always been the case, our office managers continue to be the driving force behind the success of the region. Because of their continued hard work, we feel they are worthy of mention here:

Alachua – John Caravella; Ocala – Doug Hart and his assistant, Sandy Belinsky; Citrus – Mary Darling; Marion – Dave Cunningham; Sumter – Linda Whitmer, Jim Boyd, and Jack Puleo; Wildwood – Ed Kelly and assistants Alex Blair and Larry Moran; Fruitland Park – John Townley; and Clermont – Dave Linderman.

Sadly, in September 2020, we lost our long-time Sumter manager, Bryan Lifsey who had been chronically ill for some time. Bryan's passing has prompted numerous changes in the operation of the Sumter office and the sleuths are all working hard to make up for his loss. Our three new managers are doing an excellent job and their leadership will keep Sumter operating at a high level in the future.

During 2021, Region 4 offices worked 613 new cases and recovered \$291,412 to our complainants in addition to arranging for \$911,138 in realized gains for a combined total of \$1,202,550. During the year, our volunteers donated 9,452 hours of their time on behalf of our complainants.

The Sumter office continues as the busiest office in the region, taking in 280 new cases in 2021, and returning a total of \$473,322.00 to their complainants. They have a smaller complement of volunteers than before COVID and are restricting walk-in traffic, but some of our more intrepid volunteers have returned and worked actively on behalf of those who seek our assistance. Since opening in late 2002, the office has recovered, as of December 31, 2021, a total of \$6,164,437.

The Marion office has seen a decrease in traffic, due to huge new residential projects in southern Sumter County and walk-ins are still restricted. Despite being the oldest office in The Villages, Marion continues to produce good results for Marion County residents, handling 54 cases and returning over \$8,300.00 to their complainants.

The Wildwood office is operational again and open three days a week, though not for walk-ins. They are back to normal and their complaint numbers will increase. In 2021, Wildwood handled 103 complaints and returned a total of \$459,102.00 to their complainants. In October of 2021, the Wildwood office went over the \$1,000,000 mark in recoveries and realized gains!

The Fruitland Park office officially opened in late 2016 and their first five years, they have returned over \$80,000 to their complainants. Manager John Townley is currently the only active sleuth.

The Alachua_office handles cases not only from Alachua County but also from all the northern counties in the region, handling 50 complaints this year. The Alachua staff has become quite adept at working with long-distance complainants and they continue to produce good results year after year. Since opening, the office has returned nearly \$2,629,692.00 to their complainants.

The Citrus County office is the first office to open in Region 4. They have long proven to be a valuable asset to the citizens of Citrus County over the years. However, events over the last two years have caused their traffic to slow. New Manager Mary Darling has gotten the office up and running smoothly and we anticipate 2022 will be a better year than the last two. We are happy that Mary agreed to become manager and we are glad to have her.

Clermont_is currently open and Manager Dave Linderman is staying on top of things. Walk-in traffic remains restricted by their host. In 2021, Clermont returned nearly \$80,000 from the 39 cases they handled. Clermont handles all the cases that come from Lake County.

REGION 4 PROJECTS

Speakers' Bureau

Under the direction of Sumter volunteer Charles Kantor, our Speakers' Bureau continues to provide educational services to many citizens throughout the region. The Speaker's Bureau made 42 presentations to various groups throughout the region, attended by 3,135 people. For the first 6 months of the year, speakers' requests were low due to the pandemic. We still have not gotten close to our pre-pandemic levels but we are still booking some presentations for 2022. It seems many groups and clubs are still not meeting until the virus has slowed to a more manageable and safer level.

Facebook Page

We have managed to have some success with our Facebook outreach. Currently, we have over 1,760 followers who receive semi-regular postings on current scams, preventative measures, and SVC items of interest.

During the calendar year 2021, we posted 30 items on the Facebook page that reached over 36,000 people.

We will continue in our efforts with Facebook in hopes that interest will expand in the coming year. Our page is located at www.facebook.com/SeniorsvsScrimeregion4.

Case Synopses

Insurance Company Slow to Pay

Alachua

The complainant reported her property suffered hurricane damage, which she already paid for, and then filed a claim with her insurance carrier. The insurance carrier paid her claim directly to the mortgage lender according to the terms of the insurance policy; however, the mortgage lender refused to provide any money to the complainant. Research by this office determined that all work paid for by the complainant was legitimate, was performed by licensed companies and all work was accompanied by complete receipts. The mortgage company acknowledged receipt of the insurance proceeds but declined to discuss its responsibility to provide the proceeds to the complainant. In the end, the mortgage company options were dealing with State regulatory agencies or dealing with the complainant. The mortgage company decided to deal with the complaint, and then quickly received the insurance proceeds totaling \$64,500.

Renter Had Issues Corrected

Alachua

A renter in a large complex reported her dwelling was suffering mold damage, presumably from a leaking air conditioning drain pan in the attic. She commissioned her mold assessment because of suspicious physical symptoms and the assessment confirmed the presence of various molds throughout her dwelling. From past repairs having to be done by other residents at their cost or by unlicensed individuals hired by the complex, the complainant had no confidence mold remediation would be performed properly, or at all, and contacted this office for help. This office contacted the property manager and confirmed that mold remediation, performed according to industry standards, will be done at the complex's cost. This potentially saved the complainant \$12,900.00. The complex advertises its rental units at 222 square feet larger than what the county property appraiser's records reveal. Mold remediation was unsuccessful and the complainant wanted to break her lease and move. This office contacted the management company regarding all issues and the complainant was allowed to vacate without an early termination penalty, saving her an additional \$2,380.00. The complex also stopped advertising false square footage. The complainant will seek class-action relief for the 171 complex residents, who are paying rent based upon alleged false advertising of rentable square footage.

Refund for Sod That Was Not Delivered

Citrus

The complainant hired a local vendor to deliver a load of sod to her residence and paid \$1,000 in advance. The vendor would not return phone calls when the sod was not delivered. SvC got involved and was able to get her a full refund.

Sloppy Cabinet Worked

Citrus

The complainant contracted with a local company to install a cabinet in her bathroom. The installer had a difficult time but was able to “make it fit”. The cabinet was installed improperly and damaged during installation. The complainant said the vendor would not take her calls. She was very unhappy and complained to SvC. When contacted, the vendor agreed to do the necessary repairs. The complainant was very satisfied with the outcome.

Fence Work Finally Finished

Citrus

The complainant contracted with a fence company to install four horse runs on her property. The job was never completed. She complained to SvC and we were able to convince the vendor to complete the job.

Construction Behind Schedule

Clermont

Complainants were referred to the Lake County Office in Clermont when it became clear that the firm they had contracted with and paid in full to have an elevator manufactured and installed in their new home was not on the schedule. The contractor cited several reasons for the delay, most centered on the manufacturer. The Complainant contacted the manufacturer who said that they had received the order; however, they were unable to continue without payment. Seniors vs. Crime opened a case with the vendor information supplied and contacted the Contractor. We suggested to the Contractor that the matter, as presented here, be resolved to the satisfaction of their client. The next day we received a reply that suggested their client must have misunderstood and that the manufacturer was in construction having received payment and that they were expecting earlier delivery and installation sooner than forecast. The Complainant received a copy of the same communication. The elevator manufacturer confirmed receipt of payment by wire transfer. The firm delivered and installed the elevator recently. We did hear from the firm who wanted to be assured that we had closed the case, noting that their client was satisfied.

Mystery Financing Contract

Clermont

Complainant filed with the Lake County Seniors vs. Crime Program Office after she learned that the contract to repair and replace the roof of her residence with financing to be provided by the roofing company, had been arranged for, without her knowledge or permission, with a different finance company at 27% interest. Following the repairs and installation of the roof, she waited some time before calling the roofing company to inquire about the financing of the \$10,000 balance on her account. They said their records showed that the job was paid-in-full. Within a couple of days, she received a package that had been rerouted by the Post Office to her PO Box and not her residence. The package contained her finance

contract including the terms and conditions of the loan. Since she had not applied to this company for financing and had a FICO score of 810, she was concerned. The Seniors vs. Crime Program Office contacted the roofing company. The company responded that their customer had requested financing and they offered three options for financing. The complainant denied being informed about these options. The Financial Services Company, when contacted, said the application for financing came from the roofing company, and not the Complainant. The Financial Services Company to accept a cash settlement to clear the account, with no interest or other financial encumbrance. The case was resolved to the complainant's satisfaction.

Work on Bathroom Renovations Not Done

Fruitland Park

The complainant had signed a contract on 12/29/20 for renovations to two bathrooms. As of 5/11/2021, one bathroom was close to completion, although the client was not very satisfied with the work. He had paid \$4,000 (50%) down on the second bathroom, but as of 5/11/2021, no work had been done. Repeated calls to the Vendor provided no results. SvC contacted the vendor, and after lengthy discussions of the problems encountered, the Vendor promised to finish the work.

By the end of August, work on both bathrooms was completed and the client was satisfied with the quality of work.

Missing Dishwasher

Fruitland Park

The complainant purchased a dishwasher from a major retailer on 4/17/2021, along with the installation kit. The unit had not been delivered or installed as of May 11, 2021. The unit was a floor model. The vendor claimed it could not be located. SvC called the vendor and arranged delivery for 5/13/2021. When speaking to the client on 5/18/2021 it was learned, the dishwasher was delivered but not installed because the installation kit, although paid for, was not included with the delivery and the unit was now in the client's garage. The local store did not accept phone calls for disputes and SvC was transferred to a national hotline. SvC was able to schedule installation for 5/21/2021. The client advised the unit was installed on 5/21/2021.

Dental Office Refund

Marion

The complaining witness contacted the Marion Office to file a complaint against an area dental practice. The complaining witness explained that the dentist's office told him that he had to prepay for a dental procedure and that if insurance covered a portion of it, he would be refunded the difference. The complainant paid the dental practice \$840. He later learned that the insurance had paid for a portion of the procedure, and he was responsible for only \$299.73 of the bill. He attempted to obtain a refund of the amount he overpaid however; the dental practice was not being responsive to his claims. The Marion

office made multiple calls to the dentist's office and after weeks of back-and-forth conversations, they finally refunded the patient the full \$540.27 overpayment to which he was entitled.

Deal Falls Through But No Refund

Marion

The Marion Office received a referral from the Attorney General's Senior Protection Team regarding the attempted purchase of a mobile home and the failure of the vendor to refund a deposit after the deal fell through. Follow-up conversations revealed that an elderly couple had placed a down payment on a used manufactured home with the understanding that the home would be delivered and set up on a lot that they were in the process of purchasing from a third party. Delays in closing on the property resulted in the vendor having to move the trailer from its storage location costing the vendor time and money. Ultimately, the couple was unable to place the trailer on the property in question and requested a refund of their down payment. The vendor refused, claiming that the down payment was non-refundable and that the numerous delays and issues with the sale of the land were not their fault. After extensive negotiations between Seniors Vs Crime and all parties involved, the vendor agreed to refund \$3,500.00 of the original down payment returned to the couple.

Boat Bought on Facebook

Marion

An elderly couple contacted the Marion Office on Seniors Vs Crime to file a complaint in connection with the purchase of a 16' Avalon pontoon boat from a private seller. The investigation revealed that the couple had located the boat through a classified advertisement in a Facebook post. The couple met with the seller and agreed to purchase the boat for \$22,650.00. As part of the agreement, the couple had to pay off the existing bank loan lien, which they did by wire transferring the money directly to the seller's bank. It was understood that they would get the title once the bank released the lien. After more than 6 weeks, they did not have the release of lien or title preventing them from registering, using, or selling the boat. The Marion Office contacted the seller and seller's bank and within one week the couple received the release of lien and title to their boat.

Big Box Store Let Down

Ocala

Our client contracted with a big box home improvement store for an 8 ft. white vinyl fence. He paid \$13,056 for it and signed all the contracts for the installation and permit. Being an 8 ft. fence, the engineer he hired on his own, specified that each 12 ft. post be set 4 ft. down into the ground with a bag of concrete for each, leaving the 8 ft. above ground. The job was supposed to take 2 days. The client has security cameras all around his house so he can monitor workmanship. The first inspection failed due to modified, incorrect posts, not being built to plans. Work to correct the fix was not completed. Workers cut off 4 ft. from each post and used two bags of concrete for the total job, instead of a bag for each post. Posts are

now set into shallow holes leaving 6 ft. above ground. The client stopped the contractor from continuing. The big-box store did not want the posts or panels returned and the job abandoned.

The client is quite the investigator being retired from the military and found that the sub-contractor hired by the big-box co. had applied for government loans due to the COVID programs for small companies to keep their businesses in operation. Sub-contractor disappeared for a warm vacation, bought some luxury cars, etc., and let employees go except for just a few to keep up appearances. The client complained about this sub-contractor and the big-box store refused to give him any more business. It went to their legal department. The client had emails saying his money would be refunded, yet could not make any progress with them.

He contacted SVC Ocala after seeing a CBS Orlando channel 6 "Getting Results" short video about our work. After we became involved and contacted their risk management people in another state, things began to come together and after many emails and phone calls, the client was refunded \$13,056. He and his wife were overjoyed and could not thank us enough. Such appreciation!

Due to supply problems, he was finally able to get another company to install his 8 ft. vinyl fence for less money and aggravation, capturing all the work on video and sending results to us. It took a few months and he had asked us for any complaints on the new company he was hiring before he decided.

Everyone is happy and he continues to monitor the neighborhood with all his security cameras. Seems nothing can be done about the original sub-contractor who used the government money for his purposes.

Walk-in Tub Damaged

Ocala

The complainant contracted for a walk-in tub to be installed in April 2021. Soon after installation, he noticed a crack in the tub floor and he called the company to report it. They set a representative to inspect it and shortly after, another man came for measurements. By August, nothing had been done so he contacted the AG's office and his complaint went to the Senior Protection Team who assigned it to us. SvC contacted the vendor and they eventually replaced the tub finding that the drain hole had been oversized causing the tub to crack and leak.

Wrong information put on financing contract

Ocala

Our complainant purchased a new car in February, financed through a large financial institution with automatic payments to be made. He came to us several months later after having no luck with the bank. It was discovered that an incorrect SSAN was put in all the documents and we were able to have corrections made. Because of the error, the dealership rewrote the paperwork and gave him a better deal than the original and he was very happy.

Refund Sought for Cosmetic Products

Sumter

The Complainants visited a boutique in Winter Park. According to the Complainants, they were subjected to aggressive sales techniques for various cosmetic products/items. Before making a purchase, the Complainants needed to leave the Vendor's store to deal with a medical emergency. After the Complainants had left the store, the staff processed a \$6,922.50 charge to the Complainant's credit card. The Complainants stated that they did not finalize the purchase and the products did not work. The Vendor refused to issue a refund to the Complainants; however, after being contacted by Seniors vs Crime, a refund was issued to the Complainants for \$6,922.50.

Noisy Awning

Sumter

The Complainants ordered an awning from an outdoor awning vendor; however, several months after installation of the awning it began to make loud noises while being opened or closed as well as during light breezes. The Complainants wanted the awning removed and a refund. After being contacted by Seniors vs Crime, the Vendor agreed to remove the awning and issued a \$5,493.00 payment to the Complainant.

New Cart Didn't Perform

Sumter

The Complainant purchased an electric golf cart from a local dealer. Promotional materials from the vendor said their electric carts had a range of 90 miles; however, the Complainant's cart would only go about 30-35 miles per charge. After being contacted by Seniors vs Crime, the vendor agreed to replace the Complainant's cart with a new cart. This case resulted in a realized gain of \$11,174.22.

Cabinet Work Not Done

Sumter

The Complainant hired a vendor to repair cabinets. Work was not being done and he was ignoring the client's phone calls. After Seniors VS Crime made several calls, the vendor returned \$1200 to the complainant.

Peeling Driveway Paint

Sumter

The Complainant hired a vendor to repaint the driveway for \$3,000. Immediately it was apparent, the driveway was chipping and needed a coat of epoxy. The Complainant could not get the vendor to return

calls. After being contacted by Senior VS Crime the vendor fixed her driveway and the Complainant is pleased with the work.

Extra Fees Charged

Sumter

A local car dealer charged the Complainant for fees, which were not due for \$899.00 on a buy-out on a leased car. Seniors VS Crime was able to get a refund check of \$899 for the complainant.

Loan Default Forgiven

Sumter

The complainant was in default on his loan for solar panels for \$13,000. Senior VS Crime was able to work with the finance company and the vendor to have the default removed.

Seniors Living Resident Not Getting Her Meals

Sumter

An elderly resident of a senior living center complained she was not getting meals provided to her by her contract. Some meals were skipped and some were just cold food when the meal should have been a hot meal. She complained to Seniors vs. Crime and, after several calls, the senior living center hired a new chef. Our complainant is now happily receiving the type of meals she had been paying for.

Lawn Contract Not Honored

Wildwood

The complainant paid a vendor for lawn service for a year and did not receive the service. The vendor would not return the client's calls. The case was forwarded to the Attorney General's office. The vendor was taken to civil court by the OAG. The vendor was also arrested in Marion County on warrants from Lake and Sumter counties for numerous offenses including Scheme to Defraud and Organized Fraud. He is in jail for a probation violation.

Deposit Returned for Failing Wall

Wildwood

Complainant hired a vendor for \$1,900 to install a palm tree, remove old plants and install a stack wall. The wall was installed with improper material. The vendor would not return calls to the client. SVC intervened and obtained the client's deposit back.

Sprinkler Work Completed

Wildwood

The complainant hired a vendor to fix sprinkler heads. Work was not finished and the vendor will not return calls. SVC contacted the vendor who completed the work and sent the client and SVC a copy of the warranty.

Shutters Never Came

Wildwood

The complainant hired a vendor to install shutters and paid a deposit of \$1,810. Work was to be completed in two months. The complainant called after three months and was told the product was still in Texas. He called two months later and then three months after that. The vendor did not call back. SVC contacted the vendor who returned Complainant's deposit.

An "Unlucky" Winner

Wildwood

The complainant was told she won four million dollars and a new car. She gave a woman who identified herself as Betty White from Publisher's Clearing House her credit card number and numerous gift cards with a total value of \$9,466. We closed the case and advised the complainant how to freeze her credit, notify her credit card companies and make a complaint to FTC

Shades Didn't Work As Advertised

Wildwood

Complainant hired a vendor to install shades in his Lanai and was assured a certain fabric would be used and would not result in "The Moiré Effect" that distorts the view in such a way as to make looking through the shades difficult. When the shades were installed, the complainant could not easily see through them. SVC contacted the vendor who removed the shades and gave the client his money back.

Incomplete Kitchen Work

Wildwood

The complainant hired a vendor to paint and do tile work in his kitchen. Work was not completed and the vendor still had the kitchen drawers and cabinets and would not return calls. SVC contacted the vendor who returned the client's property.

Services Not Need – Refund Issued

Wildwood

Complainant hired a home health services company and paid in advance for services. After she realized that some services were not needed, she asked for her money back. The vendor would not return her money. SVC obtained a refund of \$1,210 for the client.

REGION 5

State of the Region Message

Judith Ertl, Regional Director

Region 5 covers the Panhandle region of Florida. Counties covered are Bay, Calhoun, Escambia, Franklin, Gadsen, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton, and Washington.

No new offices were opened in Region 5 in 2021. Some changes in staff and office Managers has occurred as is normal

Complaints to our offices decreased this year probably due to the pandemic. We have seen an increase in cases since monies have been released for damages done by storms

We are primarily a rural region. We opened 49 new cases and had 5 assists during 2021. Of the 49 cases, seven were resolved to satisfaction; eight cases were resolved with a total recovery of \$61,690 in actual dollars.

Our dedicated volunteers put in a total of 729 hours. Without the dedication of these great volunteers, the program would not function.

Several more volunteers are needed to fill currently vacant positions. We will have another very successful 2022 as the Covid pandemic slows.

One problem we had was getting the people who filed a complaint to respond to phone calls, e-mails, or letters for them to send in additional paperwork. This resulted in us not being able to help them.

Case Synopses

Auto Dealership problem

Tallahassee Office- Leon County

An elderly couple went into a dealership in Tallahassee to buy a used vehicle. They met with a salesperson following email contact from the dealership concerning the potential purchase from their inventory. When they arrived at the dealership, they were told the car they were interested in was sold. The couple agreed to look at several other cars that might meet their special needs due to health issues. After test driving (as passengers, not drivers) they made a down payment of \$5,000 and signed a contract using their car as a trade-in. During the drive home, after making a second payment of \$3500, they discovered the car was unsuitable for their needs. They emailed their salesperson to let them know of the situation and arranged to return the car. Since no paperwork had been fully completed, they thought they could just get their car back and their \$8,500. The salesperson told them they could buy back their old car for \$28,145.00 (\$400+ monthly payments) and another check for \$5,000, which they did.

We contacted the dealership manager and he said he would look into it. Within days, the manager contacted us saying the matter was resolved and the couple received all monies paid and their old car.

Contractor Problem

Tallahassee Office – Leon County

The Gentleman signed a contract to have doors and window trim in his house replaced. He paid upfront for all building materials and agreed that he would pay the labor cost after the job was completed. In February and March, the contractor satisfactorily completed several jobs. However, there was the issue of a storm door that needed replacing, as well as shutters. The man paid \$964.50 for these materials. In April, the contractor told him that the company sent the wrong materials. In May, the contractor told the man that his back was hurt. He next was told that his family had some illnesses and lastly, he was told that he was back ordering the door. The man then contacted Seniors vs Crime, saying the contractor had stopped responding to his texts or phone calls. In August, SVC got in contact with the contractor who stated that he was waiting to be reimbursed by the company from whom he purchased the door and shutters. He would in turn reimburse the Complainant. We contacted the complainant in September and were told that he got his \$294.50. He thanked us for our help saying that the problem would not have been resolved had we not gotten involved.

HVAC Problem

Tallahassee Office- Leon County

The Complainant had a new HVAC unit installed on July 9, 2020. Upon speaking to us, the unit had not worked properly for over a year. The Contractor stopped answering her calls. We called the Contractor and after several attempts to reach him, he finally answered. He said that he was the subcontractor and was not aware of the problem. He would contact the Complainant and make an appointment to go out and look at the unit. We contacted the Contractor a few days later. He said that he had taken care of the problem. Upon contacting the Complainant, we were told that she was completely satisfied the unit had been repaired and was working properly.

Return to Facebook Page

Crestview Office- Okaloosa County

I first heard about the Crestview Seniors vs Crime at the Crestview Citizen's Police Academy when a representative from the office told our group about the program and what they did. I volunteered for the program thinking that I could do some good for the seniors of this community. I called the number listed on the Police departments' web page and found it was not in service. I sent an email to the contact listed on the web page, but it was returned address unknown. Now after working at the Seniors vs Crime Office in Crestview for a year, I have tried to get in contact with the editor of the Police department web page to get it updated to reflect the changes that have been made. I called for 3 months before I finally spoke to him on the last day of the 2021 year. The person said he was the new editor of the department's web page and he wanted to do an update on Seniors vs Crime. I supplied him with the necessary information and after 3 months of trying, it feels good.

Perseverance is an important trait for volunteers.

Housing Problem

Crestview Office -Okaloosa County

We received a case from an individual that was not satisfied with the repair work being done on her house. She had paid \$75,000 for various electrical, painting, and finishing repairs needed in the house. The main contractor she used hired subcontractors to do most of the work. We spoke with the contractor to settle the problems that we were told about. We had little success. After being unsuccessful in dealing with various contractors, subcontractors, we received a call from the client. She informed us that the problems were solved and that she had hired a property management team. She thanked us for our help.

Home Remodel

Crestview Office- Okaloosa County

A client sent in a case involving incomplete repairs that were done by a local company in his area. He paid the company \$325 for some small remodeling jobs. Although most were done, there was still some unfinished work that he felt he had paid for. He complained to the company with no results. He then submitted an online complaint to Seniors vs Crime. When we received the complaint and researched the company, we tried calling the company with no results. After reaching out to the company a second time, we received a voicemail from the client saying the issue had been resolved. He received a refund from the company for \$294.50. He was very happy and thanked us for our help.

Lawnmower Repairs

Crestview Office-Okaloosa County

A 75-year-old woman bought a \$3,500 lawnmower with a warranty from a local retailer. The mower started falling apart after approximately five-six times of cutting her yard. The woman spoke with the

company representatives and was told the lawnmower would have to be sent to another state for repairs. We spoke with the seller about the issue and the seller indicated our client had made some threatening statements to her about the problem of sending the mower out of state and that the repairs would take longer. The client thought was that she was being punished for her remarks. The lawnmower was gone for 5-6 weeks with no one knowing when it would be returned. The client wanted a total refund or an equivalent replacement. After 3 months, they received the repaired lawnmower in a good as new condition. The client was happy. They did not have to pay any money out of pocket.

Solar Panel Issues

Navarre Office- Santa Rosa County

A couple filed a complaint that their solar panels were not working. We worked with them for several months. We proceeded to make phone calls to the installation company with the complaint. We finally got the contractor to get in contact with the couple. The company went to meet with the owner and they decided that a tree was blocking the panels from working properly. The company cut down the tree and added more panels at no cost to the homeowners. The homeowners thanked us for our help and were very satisfied.

Fence Contractor

Navarre Office- Santa Rosa County

A client filed a complaint with us about a fence company she had hired after Hurricane Sally. She wanted her fence redone. The work started and everything was going well until one day they just stopped and never came back. After numerous calls to the vendor with no results, and the client out the money and with a partially completed fence, we suggested the woman call the police and file a report for theft. The police went and talked to the vendor. The fence was completed within several days. She called to thank us for our work and advice. She said this saved her \$2,000.00.

Vitamin Subscription

Navarre Office- Santa Rosa County

One of our Senior citizens came into the office distraught that her vitamin subscription was altered and was concerned someone had accessed her account or credit card and could commit fraud. During the Labor Day weekend, the company's shipping department made an error and caused a delay in the shipment. The client called the company using her TTY Relay system as she is hearing impaired. In that conversation, shipping was further delayed as the company thought our client had canceled future shipments in error. We called the company and helped the client understand the prior conversation. We were able, to not only reactivate the subscription, but we were also able to change the delivery, so she had on hand a week supply instead of a 2-day supply. Additionally, we were able to update all her information with the representative. This effort relieved a huge concern the client had about the possibility of her account or credit card being compromised.