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As summer approaches (we hope) our thoughts usually turn to home repair or improvement. A deteriorating roof or crumbling driveway always seem to show their age first, even more so after a particularly harsh winter. Many seniors on limited incomes, who are faced with these large repair costs, look for the best price they can find. This is one of the reasons why frauds and illegitimate contractors target them. So as summer drifts in, so do the self-proclaimed Gypsies and Travelers.

For years these groups of organized "repairmen" will venture into an area and look for "targets". They usually seek older homes and neighborhoods in outlying areas. It's common for these individuals to arrive at an elderly person's home in a pick-up truck or van, sometimes pulling a trailer. Many times their work vehicles will look relatively new. Sometimes no business graphics are displayed on the vehicles, but this is not always the case. Many will apply a magnetic sign to their vehicles prior to arriving in a neighborhood. Their objective is simple. They want your money, or any other valuables they can get their hands on. Their methods vary widely. Some will offer an unbelievably low price to resurface, or seal coat your asphalt driveway. They just happened to have left over material from a job nearby and they are willing to give you a deal rather than haul it back to the mixer. Your \$450 just got you a less than 1 inch of black top, or worse, a coat of driveway sealer diluted with Kerosene. It looked nice and black, for a couple days! Another ploy is for the fraud to fill in some cracks or brush on some sealer, and claim you owe them hundreds of dollars. Seniors can sometimes be intimidated into forking over whatever cash they may have. Other scams entail barn painting, roofing, roof painting, and lightening rod installation. There are many others.

Other crooks may have a more brazen objective, getting into your home. If you think they don't know about the envelope of cash you keep on the kitchen table, or in the cupboard for weekly expenses, think again! One method is to drawing you out of the house so an accomplice can go inside unseen. A common rouse is to show you some critical issue on the roof, or in the back yard that needs immediate attention. It usually takes less than a minute to rifle through envelopes in your kitchen or your top dresser drawer. They may even use a cell phone or walky-talkie to allegedly contact a worker at another site. In reality they are communicating signals to the accomplice in the house.

Be a little suspicious if a contractor arrives at your door unannounced and unsolicited. Consider using a reputable local business for contract work. If you are asked to make a down payment, make sure you have a signed contract. Always request a "start" date and "completion" date be part of that contract. If you are asked to pay for materials in advance, ask to go with your contractor to select the materials and have them delivered to your home. This way your money won't be used to pay off some other debt, or finish someone else's job. Depending on the situation, a violation could mean criminal action, civil action, or both.

However, keep in mind our laws don't cover shoddy workmanship or a bad job. Just because you may not like the craftsmanship of a job, doesn't automatically mean the

contractor has violated the law. Wisconsin has very stringent laws governing home improvement practices. Unfortunately, if you have been targeted by one of these self-proclaimed “gypsy” offenders, these rules become moot. Once a transient offender has your money, they are gone.

If you are in doubt about a contractor, check them out with your Better Business Bureau, or the Wisconsin Department of Agriculture, Trade, and Consumer Protection Hotline (1-800-422-7128).