**NAPSA Monthly National Scam Advice Forum September 2023**

**Debbie Deem and Steve Baker- Moderators**

**Confidence Schemes and Local Nomadic Criminal Enterprises in Crimes of Elder Exploitation and Fraud**

* National Elder Fraud Hotline 1-833-372-8311 <https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope>
* US DOJ Office For Victims of Crime- Directory of Crime Victim Services shows location, type of victimization served, and services offered. <https://ovc.ojp.gov/directory-crime-victim-services>
* Victim Connect Resource Center VictimConnect.org This is a national weekday hotline available to victims by phone, text or chat. 1-855-484-2846 <https://victimconnect.org/>
  + Safety planning resources and links <https://victimconnect.org/safety-planning/>

**Reporting and Investigation (in addition to local police/APS where appropriate)**

* State Consumer Protection Agencies (some have county offices as well) Link to each state’s offices to file complaints, resources https://www.usa.gov/state-consumer
* Since these are ‘local’ crimes, in most cases they will be investigated and prosecuted by local law enforcement and local prosecutors at a county level. Local APS may or may not take a report and investigate depending on the county/state.
  + Contact your local Victim Services program usually associated with a District Attorney’s Office or Police Dept for what assistance to these victims may be offered, including information on the criminal justice process, possible crime victim compensation programs such as counseling, safety features for the home, payment to help covering certain medical costs, restitution advocacy, crisis intervention and other possible services. If property crimes only, services may be limited/nonexistent.
* Attorney General complaints/offices for your state https://www.naag.org/find-my-ag/
* Your state Contractor’s License Boards (for complaints with licensed and unlicensed contractors)
  + 31 state Contractor’s Licensing Boards have registered with this National Organization and links to their offices can be found here. <https://www.nascla.org/>
* Better Business Bureau <https://www.bbb.org/all/consumer-resources>
* National Insurance Crime Bureau 1-800-835-6422 Public complaints, VIN check, police resources https://www.nicb.org/how-we-help/report-fraud
* Home improvement loan scams
  + File a complaint with the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/ or your state agency that regulates financial products and services.

**National Reporting in Addition to APS/Police**

* [www.ic3.gov](about:blank) Report Internet Related Fraud to the FBI
* [www.reportfraud.ftc.gov](about:blank) Report fraud to the Federal Trade Commission
* [www.identitytheft.gov](about:blank) Report Identity Theft to the FTC
* [https://www.uspis.gov/report](about:blank) U.S Postal Inspection Service
  + Report theft/fraud involving mail 1-877-876-2455

**Additional Suggestions for Support or Financial Recovery**

* National Association of Bunco Investigators <https://www.nabihq.org/>
  + The word "bunco" comes from the Spanish word "banco," meaning bank, and is used to describe several swindle schemes. Other terms for the swindles are confidence or con games.
  + In a scheme, the bunco operator:
    - selects a person to participate/target
    - gains the participant’ target’s confidence by telling a believable story
    - for the target/participant’s help or promises the participant money or goods
    - asks the participant/targets to show "good faith" by producing cash in advance for the promised money or goods
* FTC Guide for Home Improvement Frauds <https://consumer.ftc.gov/articles/how-avoid-home-improvement-scam>
* AARP Home Improvement Scams <https://www.aarp.org/money/scams-fraud/info-2019/home-improvement.html>
* AARP ReST online/phone support program for fraud victims https://www.aarp.org/money/scams-fraud/voa-rest-program/
* Check homeowner/renter’s insurance
* Small Claims Courts in your county
* National Association of Home Builders- tips on scams, licensing, https://www.nahb.org/other/consumer-resources
* Dispute Resolution Services/Mediation- check with local victim services or do search with these terms for your county.
* Home Improvement Scams: Tools to Reduce Your Risk <https://www.usaging.org/Files/N4a-HI-Scams-brochure-access.pdf>
* Call For Action- Consumer Action/tied to local media in some locations www.callforaction.org