



*Ashley Moody Attorney General*

# **Seniors vs Crime**

*A Special Project of the Florida Attorney General*

## 2022 Annual Progress Report to the Florida Attorney General



*Attorney General, Ashley Moody and Senior vs Crime Executive Director, Donald Ravenna*

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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 2022, 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 7,945 Florida seniors during 2022. 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 2022.

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 2,128 new cases reported to Offices in 2022, 1,282 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” 297 cases, “Resolve with Recovery” 339 cases, and “Resolve with Realized Gain” 81 cases. This resulted in a clearance ratio of approximately 56% 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 increased from 1,741 in 2021 to 2,128 in 2022. Cash recoveries increased from \$880,683 in 2021 to \$1,263,397 in 2022. Office Operations resulted in seniors saving an additional \$1,146,460 in the form of “realized gains” in 2022. (An example of a realized gain may be a contractor returning to finish work already paid for.)

Approximately 33% of all “workable” complaints resulted in a recovery of funds for seniors. That figure derives from 339 cases with real money recovered and 81 cases of realized gain over the total of cases deemed workable – 1,282.

Speakers addressed seniors to describe the Attorney General’s Seniors vs. Crime Project, provide crime prevention training, or present FSAIF training. Project speakers conducted 185 speaking engagements reaching 23,165 people.

In addition to face-to-face speaking engagements, volunteers were involved in getting the word out through 41 printed media articles, 3 television events, and 563 social media posts regarding services provided through Seniors vs. Crime.

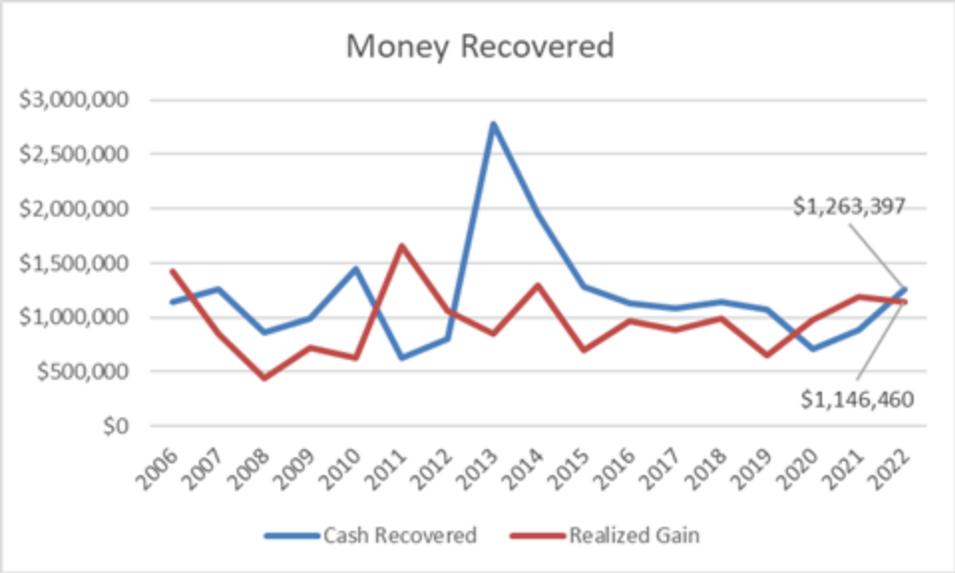
Senior Sleuth volunteers provided over 25,041 hours of free services to assist Florida seniors.

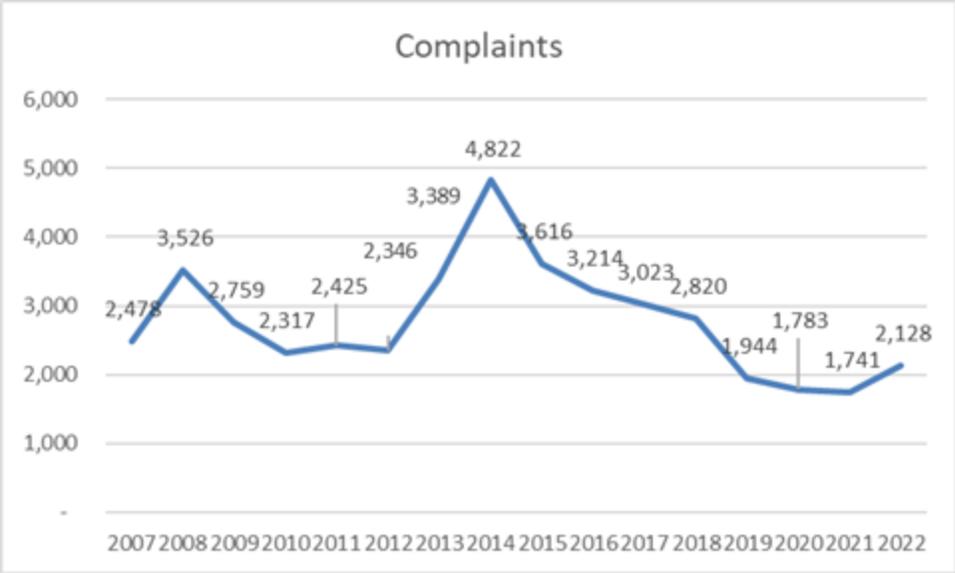
In 2022, there were 112 cases determined to be criminal. These cases were referred to law enforcement for follow-up. Law enforcement does not report arrests that were made as a result of these referrals.

There were 428 complainants deemed “unworkable” during 2022. 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 5,827 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.

2022 saw the end of the Covid virus that had closed our offices in 2021. Our requests for speaking engagements have rebounded substantially as have cases. All tracked statistics increased this year due to the re-opening of all offices.





## **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 Sheriff'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.

#### PASCO COUNTY/NEW PORT RICHEY

The New Port Richey office opened January 2022 in space donated by the Pasco County Sheriff's Office. The Sheriff donated equipment, furniture and telephones.

#### COLLIER COUNTY/NAPLES

The Naples office opened January 2022 in space donated by the Collier County Sheriff Office. The Sheriff donated all office furniture, equipment, and telephones.

#### HILLSBOROUGH COUNTY/TAMPA

The Tampa Office opened May 2022 in space donated by the Hillsborough Sheriff's Office. The Sheriff donated all furniture, equipment, file cabinets, and telephones.

#### 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 may reopen after the Covid fully 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 office has moved again to a spacious location within the newly built Flagler County Sheriff's Office Operations Center. The new office is on the second floor, Rm # 233, next to FCSO investigations and administration. The new address will be 61-1 Sheriff EW Johnston Drive, Bunnell Fl. 32110. 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 former Assistant Attorney General Mike Burns donated office furniture and office equipment. Wal-Mart's of Gulf Breeze, Ft. Walton Beach, and Navarre donated funding 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 185 speaking engagements in 2022. Approximately 23,165 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 are 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 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 actively 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 87,185 people have attended presentations made by Project staff since the inception of the FSAIF program. Staff from the Office of Financial Regulation also may attend 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 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 2022, trained staff from the Project conducted 63 FSAIF presentations, reaching 4,717 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](http://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. Senior vs Crime Annual reports are also available for viewing where seniors learn more about Project operations and may review numerous case synopses.

## **REGION REPORTS**

### **Region 1**

#### **State of the Region Message**

Wayne J. Picone Regional Director  
*Martin Jacobson Deputy Director*

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

The year of 2022 was a year of transition for the volunteers. Many began returning to their respective offices and schedules. Some asked to remain working from home and arrangements were made for them. They were able to maintain a high level of efficiency and productivity.

The Tamarac Office is unique to Seniors vs. Crime. This office is a clearinghouse for Region 1. The operation at Tamarac saves an immense amount of time for the other offices. All 800 calls and many requests for assistance are reviewed, distributed and directed to appropriate agencies from this location. The office answered and generated 361 emails, 902 telephone contacts, 318 assists and 33cases were distributed to Region offices.

Our volunteers continued with an enthusiastic spirit and committed many hours to researching, interacting and mediating with vendors and complainants. This was time well spent as the office synopses below show. We as a region are looking forward another fruitful year in 2023.

## Case Synopses

### *ST LUCIE COUNTY*

Port St Lucie Office

*Car sale reversed*

A woman brought her car to a dealership for servicing and felt coerced into purchasing a new car. She received \$13,248 for her car. When she arrived home, she saw many safety features were not on this vehicle as there were on her old car. She returned the car to the dealership. Our volunteer from the Port St. Lucie office was able to get the deal reversed and she got her old car back. The dealership had detailed and pinstriped the car and there was no charge.

### *HIGHLANDS COUNTY*

Highlands Office

*Home warranty enforced*

A couple had a new house built and were concerned about the poor workmanship and installations. They brought in an outside contractor and he informed them they were correct. The homeowners did not receive any warranty documents from the builder. The SVC volunteer requested these documents from the contractor. The contractor, under warranty, completed all work in an acceptable manner.

### *PALM BEACH COUNTY*

Delray Beach Office

*Body sculpting scam*

SVC was asked to help in recovering a refund from a body-sculpting firm. Fact finding revealed photos were manipulated to make it appear there was a body mass loss. A refund of \$4300.00 was issued.

West Palm Beach Office

*Long Term Mediation*

SVC was asked to help mediate conflicts between a pool contractor and homeowner. Neither the vendor nor the homeowner were very accepting of some contract changes and some permit requirements. Neither wanted to cancel the project. The SVC volunteer worked on this negotiation for six months and after concessions on both sides, the pool was finally completed.

## *BROWARD COUNTY*

Coral Springs Office

*Refund for repairs not done*

A couple hired a vendor to repair their boat lift. When the repairs were not made, they demanded a refund. SVC proposed a payment schedule for the refund. The vendor made three payments over a year returning all of the \$3000.

## **Region 2**

State of the Region Message

*Craig Ammann, Regional Director*

*Jay Todras, Deputy Regional Director*

Region 2 is located in the southwest section of Florida extending north from Collier County to Hernando County and east from Hillsborough County to Polk County. 2022 was a year of growth for the Region, increasing our total number of offices from five to eight. Early in the year we developed a very aggressive plan to officially open three new offices located in Collier County (Naples), Hillsborough County (Tampa), Pasco County (New Port Richey) and reopen Sarasota and Sun City Offices that were temporarily closed. All five offices are now open and producing excellent results.

Our focus this past year was on training which was paramount to the success of all eight offices. Improving overall productivity this past year is due to our sleuth's willingness to work from home and the addition of 25 new sleuths. This was extremely important since we experienced a significant increase in new cases. Many of our new volunteers like being able to make work choices coordinated with their office manager, which helps prevent overcrowding and equipment availability in our most populated offices.

As SPT cases were becoming more prevalent, we decided to assign them to two of our newer key volunteers to achieve better accountability and to ensure rapid repose times. We also developed a working relationship with other agencies with similar goals. One such agency is RSVP and they have proven to be a beneficial recruitment resource for SVC volunteers in Tampa and Sun City offices.

We look forward to another positive year of growth in 2023.

## Case Synopses

### *COLLIER COUNTY*

Naples

*Complex SPT case - Resolved to Satisfaction with recovery*

The complainant purchased a new manufactured mobile home from a dealer at the Winding Creek MHP in Tampa. Price paid was \$40,000. However, in the closing paperwork the title company in processing

the original certificate of manufacture (COM) and tilting to the new mobile made a clerical error. The title company mistakenly titled the mobile home in the name of the dealership, not the complainant as the new owner. The dealer reported this error to the FLHSMV Bureau of Dealer Services. A new title was issued to the complainant, but it documented the mobile home as resale/used not new as purchased. The FLHSMV Bureau of Dealer Services would not issue corrected title as new. Complainant wanted a full refund of purchase price (\$40,000) and termination of the lot lease agreement. Over two months of negotiation was required with the dealership owner and his legal counsel. After considerable discussion, the SVC sleuth was able to negotiate with the attorney for purchase price refund and lease termination. Complaint was satisfied thus recovered \$40,000 and moved to an apartment.

#### *Rental Fee Recovery – Satisfaction with recovery*

Two couples decide to get away for a nice weekend on the beach. The rooms were not ready at their arrival and were not even after 2 hours. Couples left and asked the motel for their money back. Initially the motel refused saying there were no refunds. After multiple conversations with the motel manager and the owners, the owners opted to do the honorable thing and returned the money to both couples. Win for the couples and the motel did the right thing.

#### *POLK*

Lakeland Office

*Insurance withheld*

We received a request for assistance from a couple who have a mother that was confined to three separate nursing homes. Her insurance benefits were being held up for nearly six months. Calls were made to the nursing homes and the insurance company to determine why the hold was in place. Soon following our calls, the couple received \$15,334 for the mothers care.

#### *SARASOTA*

Sarasota Office

*Window coverings*

On 11/17/22, a complaint about window treatments installed December of 2021 was filed. The customer paid \$1500 as a deposit. Once completed she reported the work was unsatisfactory. The owner agreed and said that he would not charge more. Because of this, in November 2022 she had an estimate for more work. The owner came, measured, and said nothing about a balance. That afternoon, she got an email that \$1500 was unpaid. She disputed this and was told there would file a lien. The owner said not charging more meant above the original quote. Nothing was in writing, and no bills ever mailed. The company practice was not to put agreements in writing or send monthly statements. A settlement, negotiated over a six-day period, resulted in the client being satisfied.

#### *Venice Office*

*Solar panel dispute*

In March of 2022, the Venice Office of SVC received a complaint from a 72 yr. old widow, who signed a contract for 77 solar panels. The company charged her \$124,000. To make matters worse, a few days

later she signed another solar contract with another solar company for 32 panels for \$37,670. Within one week, she signed two contracts for 111 solar panels for a total of \$161,670. The sleuth called the first company and told them that this woman may have serious medical problems because of a recent very serious head injury resulting in an intracranial bleed. The company voided the contract for the 77 solar panels. They would not waive the roofing engineer study costing over \$6,000. She agreed to pay for the study, allowing her to save \$117,800.

#### *PASCO COUNTY*

New Port Richey Office

*Elevator not installed*

The Pasco County SVC office received a complaint from a couple, regarding the purchase of an elevator for their Hernando Beach home. They signed a contract for over \$ 22,000 for the elevator installation. The company made several attempts at installation but each time, there were unfinished details that remained, and the elevator remained unusable.

Our Sleuth intervened and began discussions with the Elevator company owner. After several rounds of negotiation, the company agreed to a full refund of the amount of \$22,000.

#### *LEE COUNTY*

Cape Coral Office

*Unwanted solar panels*

The Cape Coral office received a complaint about an elderly homeowner who was harassed by two men from a solar company. They repeatedly came to her premises and pushed her to allow them to install solar panels and she finally gave in. She asked multiple times how much this would cost. They told her she would receive money for doing this. They arranged financing for her for \$41,498 although the homeowner never received any paperwork or contracts. Through mediation, we were able to have the solar contractor remove the solar panels and repair any damage to the home with a full refund.

#### *HILLSBOROUGH COUNTY*

Sun City Center

*Solar broken promise*

Our Sun City office was assigned a recent solar case that was similar to what our SVC offices and the OAG routinely deal with. The case dealt with implied promises of cost reduction for the complainant's electric billing, and the complete frustration and embarrassment on the part of the complainant. Our sleuth, who was new to SVC, was able to achieve a monetary refund of \$ 10,000 back to the senior.

West Hillsborough, Tampa  
*Work not done*

The West Hillsborough county office received a complaint about a local home construction contractor who had taken a large deposit for a projected job, and after the contractor received the payment, the work never began and communication ceased. The sleuth was able to contact the contractor and get a full refund of the down payment of \$ 5000.00 back to our complainant.

## **REGION 3**

State of the Region Message

*David Blacklock, Regional Director*

*Bud Murphy, 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 2022, Region 3 had 280 new cases, recovered \$318,706 in real money, recovered \$ 89,430 in realized gain, helped with 404 assists, had 12 printed media mentions, and created 30 events on social media.

Flagler County

The Flagler office has moved to a spacious new location within the new Flagler County Sheriff's Office.

Nassau County

We have had great success with adding 4 new talented volunteers. We are now open 3 days from 10 - 2 with the possibility of adding more hours or another day. The Council of Aging in Fernandina Beach requests our joining them in promoting Citizens Against Scams.

Orange County

The Orange County office is located in the Orlando Police substation at 10727 Narcoossee Rd and currently has three volunteers with an occasional fourth to help. This office remains very busy and we are actively seeking to acquire additional volunteers.

Volusia County

Volusia County re-opened in April 2022 after having been closed for a period. We are located in office space provided by the Holy Cross Lutheran Church in S. Daytona, and currently open on each Thursday and recently added Tuesday as a day this office is open. We currently have 5 volunteers working in this office who have been very successful in their position as volunteers.

Seminole County

The Seminole office is located in the Altamonte PD substation located in the Altamonte Mall and currently has 3 volunteers and is open each Wednesday from 10am until 2 pm.

## Case Synopses

### *NASSAU*

#### *Bathroom Remodel*

An 800 call turned into a case for a 2-bathroom remodel with a 50% deposit of \$19,350. One bathroom completed, poor workmanship, missing replacements, items broken. Complainant asked for her money back and contacted the OAG when unsuccessful. The case was referred to SVC. After a few calls from our senior case researcher, the complainant received a \$13,000 refund. She was very happy and thankful to SVC.

### *FLAGLER*

#### *Failure to Complete Work*

A couple from Ukraine migrated to the United States in 2020 settling in Palm Coast. They purchased three single-family home building lots in Palm Coast and later contracted with a Russian contractor to build the homes, which the couple would sell as investment properties. The contract with the Russian contractor contained an escalation clause to cover building materials that were spiking in prices. The Ukrainian couple paid the contractor the full amount to build all three homes. The contractor completed the first home, which was sold by the couple. The two remaining homes remained uncompleted and the contractor demanded more money from the couple to cover the escalating building materials costs which the couple refused to pay. After extensive discussions between all parties, who spoke limited English, and requiring the aid of interpreters, the contractor agreed to purchase one unfinished home from the couple to cover his building costs, and completed building the final home, which the couple sold immediately for \$162,313.00. SVC set up all the meetings, provided the interpreters, helped both sides come to a mutual agreement satisfactory to both parties. Both sides were not communicating with each other and the issue would have led to a court action had Seniors vs Crime not intervened. The clients were very pleased with the professional help provided by the Seniors vs Crime case workers in their new country.

### *ORANGE*

#### *PayPal Scam*

Complainant called scammers phone (888-221-1161) which has been verified through the BBB to be a phone number used in scams purporting to be PayPal. The complainant provided information and this information was used for the theft of \$14, 290 from the complaints accounts. Case referred to Law Enforcement.

## **SEMINOLE**

### *Deception on Item Purchased*

Complainant purchased a Mack truck for \$16,779.50 from an auction advertised with an 18-speed transmission on 02/28/2022. This truck only had a 10-speed transmission. The complainant spent over \$10,000 more to make it roadworthy and the seller advised the complainant on 6/6/22 that he waited too long to complain. After SVC involvement, the seller agreed to reimburse the complainant for \$7000. Interesting case as three parties involved in this case.

## **VOLUSIA**

### *Work on Home Not Completed*

A contractor was hired to do work on the complainant's home totaling \$48,335. The work was not completed on schedule, which resulted in extra storage charges. After SvC contacted the company, a settlement was agreed to and the complainant was refunded.

## **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 four offices in three different counties, Lake, Sumter and Marion that serve the population of The Villages, now approaching 145,000 residents 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 forces 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; and Fruitland Park – John Townley.

During 2022, Region 4 offices worked 785 new cases and recovered \$385,414.00 to our complainants in addition to arranging for \$721,091.00 in realized gains for a combined total of \$1,106,505. During the year, our volunteers donated over 9,600 hours of their time on behalf of our citizens.

The Sumter office continues as the busiest office in the region, taking in 265 new cases in 2022, and returning a total of \$81,319.00 to their complainants. They have a smaller complement of volunteers than before COVID, and walk-in traffic is not what it used to be. Since opening in late 2002, the office has recovered, as of December 31, 2022, a total of \$6,216,931.00.

The Marion office continues to see a decrease in traffic, due to huge new residential projects in southern Sumter County. Despite being the oldest office in The Villages, Marion continues to produce good results for Marion County residents, handling 67 cases and returning over \$53,170.00 to their complainants.

The Wildwood office is open three days a week. They are back to normal and their complaint numbers are expected to increase. In 2022, Wildwood handled 185 complaints, up from 103 in 2021 and returned a total of \$262,215.00 to their complainants. In October of 2021, the Wildwood office went over the \$1,000,000 mark in recoveries, realized gains, and broke \$2 M in September 2022. At the end of 2022, Wildwood reached \$2,812,932.00, probably the fastest any office has reached almost \$3M in money returned and realized gains.

The Fruitland Park office officially opened in late 2016 and in 6 years of operation, they have handled nearly 150 complaints and returned nearly \$90,000.00 to their complainants. Manager John Townley and a former sleuth, who returned, Jerry Fox, staff the office.

The Alachua office handles cases not only from Alachua County but also from all the northern counties in the region, handling 42 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 \$2,640,600.00 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. 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 her crew handled 36 complaints and returned \$38,375.00 to their complainants.

The Ocala office moved from their old location to the Ocala Police Department headquarters this past year. It took a little time to get them up and running but they managed to squeeze out a very successful year, opening 71 new cases and returning to their complainants a total of \$73,591.00. Since opening, Ocala has returned \$1,135,992.00, which is phenomenal. A huge amount of credit goes to Manager Doug Hart and Assistant Manager Sandy Belinsky. Well done!

## **REGION 4 PROJECTS**

### Speakers' Bureau

Our Speakers' Bureau continues to provide educational services to many citizens throughout the region. Region 4 staffers made 60 presentations, up from 42 in the previous year, to various groups throughout the region, attended by 4,365 people, up from 3,135 in 2021. We still have not gotten close to our pre-pandemic levels but we are still booking some presentations for 2023.

## 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 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 at [www.facebook.com/SeniorsvsScrimeregion4](http://www.facebook.com/SeniorsvsScrimeregion4).

## Case Synopses

### *ALACHUA OFFICE*

#### *Roof damage covered but not completed*

The complainant's home suffered roof damage covered by insurance and hired a contractor to complete the work. When the work was finished, the complainant documented that the work was not up to industry standards and that he would not sign the three-party check written by his insurance company to himself, the roofer and the mortgage holder. The homeowner could not convince the roofer to return and correct the work so the homeowner called SVC on recommendation from his bank that also supplied him a Request for Assistance form from this office. After researching the complaint and contacting the insurance company and the roofer a resolution was reached; the roofer would forego any claim for payment and the insurance company would write a check directly to the homeowner, who subsequently received a check for \$8,108.00.

#### *Home protection plan canceled – no refund check*

Complainant bought a 6-year home protection plan. After a year, he was not happy with the service. He called to cancel the plan and requested a refund. The company said he should receive his refund for the unused portion within 30 days. When it did not arrive, he called numerous times. They had different excuses each time he called so instead he contacted SVC. This office contacted the company by phone and the company said a check would be mailed immediately and supplied a check number. The complainant notified this office within a few days that he received his refund check for \$1,404.00.

### *OCALA OFFICE*

#### *Online truck purchase canceled*

Our complainant saw a 2013 box truck online from his home in Maryland and contacted vendor here about purchasing it. He was required to send a \$20,000 cashiers' check by mail for the truck, which included the VIN number on the check. He also had to purchase vehicle insurance with the vendor as Loss Payee. The vendor was a commercial truck lot here in Ocala, not a private vendor. Complainant came to Ocala airport and vendor picked him up to look at the truck, which was not road worthy, had rusted floors, and not the same as described on internet site. Complainant refused sale, cancelled the auto insurance and asked for his \$20,000 back.

A month later complainant still had not received his \$20,000 and made a complaint to the police Department who said it was civil. The case came to Seniors vs. Crime. Complainant had gone back to the

truck dealer to speak with them. Person in office called police and complainant issued a warning for trespass.

Complainant went back to Maryland. He was a former police officer in another country and now in trucking business in USA. He had expenses for airfare, and costs of cashier's check, insurance, lost wages and very upset. He reported the truck vendor also to Department of Highway Safety and Transportation. They went to truck vendor's office and did an inspection of premises. Vendor then paid complainant with a business check for \$20,000 about two weeks later. The VIN online showed condition and the crash reports, which could have saved a lot of trouble.

#### *RV motor failed*

Complaint was received in regards to a local RV repair facility. Complainant originally had trouble with his RV while travelling in the Smoky Mountains. RV was driven back to Ocala with no issues. In returning to Ocala the local repair facility was called and was advised the RV had a catastrophic engine failure and was towed to repair facility. Over a period, work was performed on the RV without approval. This went on for several months and with SVCs' involvement, a realized gain of \$5510.00 was obtained, by having all repair charges to the complainant dropped.

#### *Left over asphalt problem*

A paving contractor knocked on an individual's door and advised they had asphalt left over from a paving job and could do the driveway for a great price. They were told not to go over \$6500. When done she was intimidated into paying \$19,000.00. SVC managed to resolve with a realized gain of \$19,000.00.

#### *Fence installer fails to show*

During the course of the year, a complaint was received in regards to a local fencing contractor. Estimate for the fencing job was \$6500.00, paid in full. The Contractor kept making promises, but never showed up. Complaint was filed with SVC and after many calls, emails, etc. the \$6500.00 was refunded.

#### *Lost Dentures*

This complaint is quite special for us in the Ocala Office. A man had to be transported to the hospital via ambulance. During the course of the ambulance ride and ultimately at his stay in the hospital his dentures were lost. With our involvement we managed to get the cost of his new dentures paid for which amounted to \$2800.00. Of all the cases we have done, this has to be one of the ones with the greatest satisfaction, as the individual could not stop thanking us.

#### *MARION COUNTY OFFICE*

##### *Roof damage insurance claim*

The complainant contacted the Marion Office of Seniors Vs Crime (SVC) asking for assistance in tracking down a missing insurance proceeds check. The complainant had filed an insurance claim for roof damage and his claim was approved with the insurance company issuing a \$6626.49 check to make the repairs. Unfortunately, the insurance company issued the check payable to three parties- the complainant, the mortgage company, and the roofing company. Somewhere along the line, while getting

all the parties to endorse the check, the check was cashed, and the proceeds went missing with each entity blaming the others. SVC contacted the involved parties and was eventually able to track the check via a FedEx tracking number to the mortgage company's Texas office. Despite this, the mortgage company still denied that they had the funds even after being provided with an image of their endorsement on the check and the account number the funds were deposited into. After a month of numerous calls and emails, the mortgage company finally determined that the check was mistakenly deposited into the wrong account. However, the problems did not end there. The mortgage company withheld \$2313.25 of these funds until the job was completed. Once the work was completed, it took five more months of SVC and the complainant contacting the mortgage company to get these remaining funds released. All told, it took more than 6 months to get the complainant the full \$6626.49 he was due.

#### *Plumber never applied for permits*

The complainant contacted the Marion Office of Seniors vs Crime (SVC) after a problem with a slow draining shower left her home in a shambles. She said that the vendor diagnosed the issue as standing water in the drainpipe due to a dip or valley in the pipe. However, the vendor was unable to locate the troublesome pipe even after digging up the home's concrete floors in the living room, kitchen, and bedroom. For this service, the vendor charged her \$8319.00 via a third-party lending company and stopped returning her calls. Research by SVC revealed that the vendor never applied for a building permit for the attempted plumbing repairs. SVC also noted that the company had numerous prior complaints but only seemed to respond to public complaints appearing on the internet. Based on this information, SVC, chose to advise the complainant behind the scenes instead of contacting the vendor directly. The complainant was directed to dispute the funding through the lender since the job was not done to code. This resulted in the management reaching out to the complainant and offering to redo the project at no cost, but they did not feel a building permit was necessary. Again, SVC advised the complainant that she should insist the company apply for a permit. The company relented, applied for a permit, and did the necessary repairs. The repairs passed inspection by the Marion County Building Department and the complainant was credited the full \$8319 cost of the project.

#### *Handyman roof repair results in refund*

The complainant contacted the Marion Office of Seniors vs Crime (SVC) after paying a neighborhood handyman \$7800 for roof repairs that ended up leaking. SVC determined that the handyman was not licensed to do roof repairs and no permits were pulled for the project. A complaint was filed with the Marion County Building Safety Department who issued a \$250 citation against the contractor. In addition, a complaint was also filed with the Department of Business and Professional Regulations over unlicensed contracting. SVC continued to negotiate with vendor who eventually entered into a written agreement to refund \$5000 to the complainant, with an immediate payment of \$3000 provided to the complainant and ten more \$200.00 monthly payments.

### **WILDWOOD OFFICE**

#### *New car purchased under pressure*

The complainant bought a new Kia and traded in her old car. She was told the purchase price of the new car was \$33,000.00. Trade in value of her old car would be \$5,000.00. Client felt pressured to buy a car she did not want. SVC tirelessly worked on the case and recovered the client's money.

#### *Subpar upgrades corrected*

Our complainant hired a contractor to make some improvements to her mobile home. Numerous problems occurred with upgrades to the home. Complaint sent to the Mobile Home Regulatory Authority. SVC continued the investigation until the client could occupy the home.

The complainant hired a vendor to do work in her yard and while there, they damaged a landscape curb in the yard. Client contacted the company several times but got the run-around. SVC contacted the vendor who fixed the problem.

*It was still leaking*

The complainant hired a vendor to fix a leak. She paid him and within a week, the same problem occurred. Vendor came back, fixed the leak and said it was his fault. A week later the same problem occurred. The client hired a different vendor who fixed the problem. SVC obtained a refund from the original vendor.

*Replacement water heater under warranty*

The complainant hired a plumber to replace a tank less water heater that was covered under warranty. The vendor charged a fee that the client felt was too high. SVC contacted the vendor who worked out an agreement with the manufacturer to cover the cost of replacement

*SUMTER OFFICE*

*AC unit quits and starts up again*

Complainant's old A/C unit stopped working so she contacted an AC installer and put down a deposit. Then, the old air conditioner began working properly again so, she attempted to cancel the job with the new installer. He refused. SvC got involved, made a few calls and the installer refunded the complainant's deposit.

*Landscaper installs wrong plants*

Our complainants had hired a landscape company to redo the landscaping around their house. The landscaper did not install the plants that were contracted and paid for. The complainants said the job was sloppily done. We contacted the landscaper, after some negotiation, the complainants agreed to accept a refund of \$1400, and they were happy with the outcome.

*New AC unit too expensive*

Our complainant's A/C unit stopped cooling and the inside temperature reached 90 degrees. She called several AC companies and one responded that evening. The tech checked and said the unit was shot so she signed up for a new installation to be done in a few days. Meanwhile, her accountant expressed concern based on the cost of the new unit, that maybe she was being scammed. She attempted to cancel the contract for the new install but was refused. She came to us and after a few calls, we convinced the installer to cancel the contract and get the complainant off the hook. She was very appreciative.

*New windows never showed up*

The homeowner contracted with a large firm to have new windows installed in her home. She paid a deposit of almost \$9,000 and after a long period of no action or communication from the company she decided to cancel the order. We got involved when the company dragged their feet but after a few calls we were able to get her money refunded and the order canceled.

*Refund from an art dealer*

A resident ordered a print of a painting online from an art vendor. She decided to cancel the order three days later. She was told she would get a refund. The charge was removed from her credit card but placed back on two days later. She came to us and after numerous calls; we were able to secure her refund in full.

*House rental contract canceled*

Our complainant wanted to rent a house for a month, and contracted with a realtor and paid a fee of over \$1,000. She changed her mind and canceled the contract within the 72-hour period allowed by the contract. However, she was unable to get her money refunded. She came to us, we made contract with the realtor, and the owner of the house who subsequently verified the contract had been canceled within the 72 hours. After some back and forth about how the refund was to be sent, our complainant got her refund in full.

**FRUITLAND PARK OFFICE**

*Solar panels not part of any government program as stated.*

Our complainants were an 81-year-old couple. Husband suffers from dementia and wife has POA. We were contacted by their out of state daughter and opened case. Wife was sold a roof top solar system by a door-to-door salesperson. She thought it was part of a government program at no cost to her. Her daughter learned it actually cost \$72,398.22, financed by a 25-year loan and contacted SvC. Working closely with the daughter, we obtained paperwork and documentation showing everything was in husband's name, despite his dementia, because the house was in his name. Paperwork was claimed to be electronically signed by the husband. The solar company quickly agreed to remove the panels, and after numerous phone calls and exchanges by both SvC and their daughter, the finance company cancelled the loan with no payments taken out. The daughter now has POA for both her parents.

*They bought a truck but wrong one was delivered*

Our complainants paid \$3,000 cash as down payment on a truck. When the truck was delivered, it was the wrong vehicle, several years older. They were issued a refund check, but vendor then stopped payment on the check and they were unable to cash it. Vendor was unresponsive and they contacted SvC. After numerous unsuccessful attempts to contact Vendor, he finally responded and agreed to make things right. Complainants were able to work out a deal and bought a different vehicle. Complainants were satisfied with the result.

*RV problems not disclosed*

Complainants put an \$8,000 deposit on a RV, pending an inspection. Complainant stated the inspection showed numerous problems not disclosed by vendor, and opted not to purchase the RV. He requested a

refund, but vendor balked so he contacted SvC. Vendor initially claimed complainant never requested a refund, but after several conversations agreed to give him a full refund.

*CITRUS CO. OFFICE*  
*Leaky roof still leaked*

Our complainant contracted with a roofing company to repair some roof leaks. The contractor quoted a price and the homeowner okayed the deal. After the contractor left, homeowner discovered the roof was still leaking in the same spots as before. He came to us for assistance and we made contact with the roofing company and after some negotiation, were able to secure a large refund for the homeowner.

*That's not what we bought*

Our complainant bought several pieces of furniture from a large furniture company but when the furniture was delivered, several pieces were not what the customer had purchased. They store was going to make it right but did not. After we received the complaint, we made contact and were able to receive a refund for the incorrect pieces of furniture. Complainant was very satisfied.

*New AC unit not working*

A homeowner bought a new air conditioning unit and, after a short while it quit working. He was getting no satisfaction from the AC installer so he came to SvC. We went to work and were able to secure a refund for the amount he paid so he could purchase a new unit.

## **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 opened in Region 5 in 2022. An increase in the number of offices in the region is not anticipated in the near future. One office will be relocating from its current location due a change in ownership of the building. There was some routine turnover in sleuth volunteers and we will continue to actively recruit new volunteers for our offices.

Complaints to our offices returned to normal levels after the pandemic years, which saw complaints drop over the entire state. We opened 88 new cases and had 90 assists during 2022. We were successful in mediating the recovery a total of \$59,439 in real dollars for clients who sought our help.

Our dedicated volunteers worked a total of 1177 hours in assisting others. Without the dedication of these great volunteers, the program would not function.

We are looking forward to another successful year in 2023!

## Case Synopses

### *TALLAHASSEE OFFICE*

#### *Contract Cancellation and Refund*

The Complainant purchased a vehicle protection plan for warranty services. He took his car to have tires put on and afterwards filed a claim expecting that the company would pay. However, they refused to pay for the tires. The Complainant decided to cancel his contract and request a refund. The company advised him that he could not cancel the contract. SVC contacted the company and negotiated the cancellation of the policy. The necessary forms for the complainant to complete were obtained, the contract cancelled and the complainant was refunded \$1,089.81.

#### *Pest Control Services*

The Complainant contracted with a pest control company for pest control services. However, at the time, he did not realize that he was also contracting for termite services. When he tried to terminate the contract, he was charged a termination fee. SVC was able to get the termination fee of \$210.99 refunded to the Complainant.

#### *Solar Panels Installed Under Pressure*

An elderly couple felt they were pressured into having solar panels installed on their house as well as a rental house that they owned. The company said that the electric bill on the rental house would go down to zero dollars. It did not. They learned that the panels on the rental house could not be turned on because they needed additional insurance. After SVC contacted the solar panel company, they offered to pay the couple's insurance premiums for one year (\$500) and reimburse for the electric bills incurred for seven months (\$2800). The complainants began communicating directly with the company and our services were no longer needed.

#### *Furniture Purchase*

The complainant purchased items of furniture that she stated should have been zero interest for 12 months. Upon receiving the furniture, two of the items were found damaged. The company stated that the issue involving payment of interest was the fault of the credit card company. The complainant wanted the company to pick up the furniture and refund her money. Upon contacting the company, we determined that once the company picked up the furniture, they would provide a refund to the complainant. The complainant received a refund of \$30,000.

### *CRESTVIEW OFFICE*

#### *Storm Damage Not Repaired*

Hurricane Sally devastated the complainant's home in 2020 and they came to us in 2021. They had a person help contact contractors to repair their kitchen and bath. They also contacted another contractor to fix their sunroom. The contractors were paid as projects were completed. The people inspected their

house after several more months passed and found that all the work was still not complete. By the end of 2021, they were still trying to get their house fully repaired. They had already paid out \$75,000 to the contractors. The complainants came to us again in 2022. We contacted the various contractors involved and were told that due to so many people trying to work at the same time there were conflicts. We enlisted the help of DBPR who contacted the local construction board. With the help of both of these agencies, we were able to get everything finished. The complainants were finally able to move back into their home.

#### *Lemon Lawnmower*

A woman came to us saying she had purchased a \$3,500 riding lawn mower. Within 6-8 months, the mower was falling apart. It had only been used 5 or 6 times. She called the store where the purchase was made and told them she thought the mower was a lemon and she wanted a refund. They offered to fix the mower at no charge. After 6 weeks, she called the store where the purchase was made. They did not know when the mower would be fixed and someone would get back to her. We contacted the store. Several days later, the mower was delivered to her. They said the parts were delayed due to Covid 19 and shipping problems.

The woman thanked us for our help.

#### *Failure to Perform*

A woman came to us saying she was quoted \$2,500 to remove an 80ft. oak tree, and \$1,000 dollars to bush hog vines, bushes, and extreme trimming and removal for small trees. He was paid \$1750. He was no-show the following week to start and advised that the complainant would have to get a permit from the city to remove the tree. The city said that because the tree was a Live Oak she would need an arborist, which the city does not have. No permit would be issued. The woman contacted the man and he tried to suggest other things he could do for the money. She requested her money back. She came to us for help. We checked with the county and state and found that either did not license him. We tried to contact him but his phone was disconnected and he did not respond to a letter. The woman was not happy. She stated that she might contact a lawyer and thanked us for our help.

#### *NAVARRE OFFICE*

##### *Assist With Medical Help*

The Navarre office staff was able to give assistance and guidance to an elderly man by referring him to the Florida Dept. of Elder Services. He is on Medicaid and was trying to find medical help to have a tumor removed. He was unsure of the correct avenue to take. After making several calls, we were able to send him to FDES. They said that they could help him fill out the proper paper forms to get the process started. He was very appreciative and relieved to get our help and support.

#### *Wrong Spa*

A woman contacted us stating she had purchased a Spa certificate through her score rewards. When the woman went to redeem the voucher at the Spa, she was told they did not recognize the voucher. She had to pay a second time for the spa treatment. We contacted the company that issued the voucher and got the money refunded and another spa certificate with a spa name that would accept it. The woman was very happy and relieved that she got her money back.

### *Criminal Assist*

The Navarre team has been instrumental in our community with resolutions to stop contractor scam attacks on seniors. A number of seniors were taken advantage of by a construction company to the total amount of over \$500,000.00 Our team determined that the complaints were criminal in nature and referred our complainants to law enforcement. The referral led to the contractor facing criminal charges and having his professional licenses revoked.