



NCPHIF is empowering homeowners to avoid becoming victims of contractor fraud.



"Owning a home is scary enough, we don't want to worry about getting ripped off when we have to do repairs."

New Homeowner



"It took me 77 years to learn not to give my money upfront to a contractor."

Atlanta Resident

711 Cosmopolitan Dr.
Suite 502
Atlanta, GA 30324
(678) 705-4455

www.ncphif.org
info@ncphif.org

The National Center for the Prevention of Home Improvement Fraud

NO ONE DESERVES TO BE A VICTIM OF HOME IMPROVEMENT, HOME REPAIR, OR CONTRACTOR FRAUD!

The National Center for the Prevention of Home Improvement Fraud is a 501(c)(3) nonprofit organization. NCPHIF was created to help protect consumers from becoming victims of home improvement, home repair, or contractor fraud. Our mission is to educate homeowners BEFORE they begin a home improvement or home repair project, to greatly reduce the chances of victimization or fraud. By empowering homeowners with valuable information and resources around the topics of "Best Practices" for starting a project, we can begin to win the war on contractor fraud and claim our communities Contractor "Fraud-Free Zones."

We're Working to Create Contractor "Fraud-Free Zones"

NCPHIF's long-term goal is to make every city and town in the United States Contractor "Fraud-Free Zones" through our comprehensive plan and phased approach. With our "SmartPower" workshops, our community involvement, resources and tools available on our Web site, and soon through the development of our National Database, Call Center, and Traveling Kiosk, we will make a major difference in the war on contractor fraud across the country. Through our services, the information and knowledge provided by NCPHIF will help empower consumers to differentiate between honest contractors and those involved in home improvement scams, or poor service delivery. With this knowledge, consumers can proactively become their own quality control managers, which will help them avoid being victimized by illegal contracts, upfront deposits, lost payments, shoddy construction, and liens on the property they have worked so hard to acquire.

Consumers, Neighborhoods, Honest Contractors, Insurance Companies, Lenders, Law Enforcement and Government Agencies Reap the Benefits

When consumers have the resources and tools needed to make informed decisions around hiring a contractor and beginning a home improvement or home repair project, everyone wins! NCPHIF is committed to helping everyone impacted by home improvement, home repair, and contractor fraud. That means:

- Homeowners can feel more confident and knowledgeable when overseeing their home improvement or home repair projects.
- Honest and ethical contractors can focus on providing quality service at reasonable rates to continue to serve their customers and grow their business.
- Insurance companies and lenders can better manage their rates with the reduction of fraudulent claims.
- Government offices, law enforcement agencies, and businesses can spend less time and money pursuing unscrupulous contractors as fraud complaints decline.



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HOW TO PROTECT YOURSELF FROM HOME IMPROVEMENT OR HOME REPAIR FRAUD

(2-Hour "SmartPower" Workshops)

"SmartPower" workshops are led by subject matter experts from relevant industries and professions. Sessions include case studies, important tips, and ample time for Q & A to allow attendees to fully discuss subjects and issues of concern. Homeowners should leave feeling that they can be their own quality control managers, working effectively with contractors, while protecting their home.

WORKSHOP CONTENT

Introduction/Overview

- About NCPHIF and creating Contractor "Fraud-Free Zones."
- Contractor Fraud horror stories and how to help protect yourself from becoming a victim.

Before the Project

Contractors, contracts, and other things you should know before you begin your home improvement/home repair project.

During the Project

How to be your own quality control manager and stay on top of what your contractor is really doing.

After the Project

What to do before giving your contractor the final payment and what to do if you've been scammed.

Is There Such Thing As Green Fraud?

Going "Green" is the latest trend for home improvement and home repair projects, and dishonest contractors are looking to cash in.

Questions and Answers

OUR PRESENTERS

Dave Colmans - Executive Director, Georgia Insurance Information Service

Richard J. Telesford – Renovation and Remodeling Specialist, Certified FEMA Disaster Housing Inspector

Lanard Cullins – Housing and Community Development Expert, Certified FEMA Disaster Housing Inspector



MEET OUR FOUNDER

NCPHIF was founded by Phae Howard, after she saw her Grandmother financially and emotionally victimized by a fraudulent contractor. "I was shocked at how easy contractor fraud was," says Phae. I don't know how much money my Grandmother lost, but I absolutely remember the pain on her face. That will stay with me always."

Realizing that, like her Grandmother, many homeowners are not equipped with the information and resources needed to avoid being victimized by contractor fraud, Phae has made it her personal goal, and the mission of NCPHIF, to empower consumers to avoid similar situations.

With an ever growing population of potential fraud victims including senior citizens, disaster and storm victims, first time homebuyers, those in low wealth or rural communities, non-English speaking individuals, and women, Phae believes "Now more than ever, the need for NCPHIF is urgent. My vision is to provide an unbiased place for homeowners to go with their questions and concerns regarding home improvement projects, the hiring of contractors, and the tools needed to avoid home improvement, home repair, and contractor fraud."