Multi-layered door-to-door scams on the rise in Ontario]

Ontario's Serious Fraud Office (SFO) is shining a light on a multi-layered door-to-door sales scam, which leaves victims with poor renovations, liens or a mortgage on their homes.

Despite rules banning door-to-door sales, criminals have not stopped. Those involved in these frauds are persuasive and persistent. They continue to visit the homes of vulnerable individuals and endear themselves, giving the impression they are a friendly helper.

How does this fraud unfold?

Fraudsters approach individuals at the door of their home or by phone and use compelling tactics to persuade the homeowner that a new appliance, contract or service is required; something that was never asked for or needed. These have included: air cleaners, air conditioners, air purifiers, duct cleaning, furnaces, water filters, water heaters, water treatment devices or even bundles of these goods and services.

After the service has been completed or device installed, a few things can happen to make a bad situation even worse.

Whether by phone or in person:

? The victim is contacted by someone claiming to be from a law firm offering assistance to exit previously signed contracts, remove possible liens and consolidate incurred debts. Victims are told they may be eligible to receive a grant for a significant amount of money IF they agree to exit the contract.

? If a grant was offered, the victim is contacted by a home renovation company and is persuaded to sign a contract and speak with a finance company on the phone. They are led to believe this is required to comply with the grant, BUT it is actually the process to have a mortgage approved on their home.

? The funds are then deposited into the victim's bank account, leading the victim to believe they have received the grant, but it is actually funds from the home equity mortgage taken out on their home.

? The victim is told not to touch the money, as it must go toward renovations, as well as to the payments they were making for installed equipment.

Tips to protect yourself and others

? Answer your door only if you are expecting an invited guest

? Do not allow unsolicited visitors into your home

? Hang up on unsolicited phone calls

? Never share personal information or copies of any bills or financial statements

? Do not make a decision on the spot

? Do not sign blank documents

? Take the time to understand what you are signing and ask questions

? Do not answer questions on a phone/video call if you are being told the answers by someone else (if someone is telling you to

answer ?yes'/ ?no')

? Check regularly on family or others who might be vulnerable to persuasive and persistent individuals

? Understand no renovations are free

? Visit Canada.ca to review green grant opportunities

? Ask yourself: why has this person offered to help and how do they know your situation

Red Flags

? The person visiting you says you have won a class-action lawsuit regarding the installation of your equipment and the money can only be used towards renovations to your home

? You are told your home is now a ?green home' after the installation of some equipment and therefore you qualify for a grant. A condition of the grant is that you can only use the money to do renovations or add more equipment

? A financial company approaches you, unsolicited, indicating they can help you get out of payments or to consolidate your debt

? If you are told renovations are free

? If you do not have input on the renovations a company does or what materials they use

? If you are pressured to have renovations started right away

? Renovations in these frauds have included: flooring, painting, smart thermostats, vanities, sinks, toilets, showers, kitchens cabinets and insulation. They are often poor quality and are left unfinished

If you believe you have become a victim of fraud, contact your local police service and the Canadian Anti-Fraud Centre at 1-888-495-8501 (toll-free) or report online on the Fraud Reporting System (FRS).