



SeniorLAW Center

Protecting the Rights of Older Pennsylvanians

SeniorLAW Center partners Cozen O'Connor and Pepper Hamilton team up to "Fight Contractor Fraud" and save the homes of Philadelphia seniors!

SeniorLAW Center is proud to partner with Pepper Hamilton and Cozen O'Connor to save the homes of low-income Philadelphia seniors through pro bono service. On December 5, 2013 SeniorLAW Center and Pepper Hamilton hosted the very first gathering of the Pepper Hamilton and Cozen O'Connor "Fighting Contractor Fraud" practice groups. Each of the firms, in partnership with SeniorLAW Center, has been representing low income senior homeowners "ripped off" by unscrupulous home repair contractors. The successful launch of these two practice groups has meant that many vulnerable seniors have received the legal assistance they need to fight back against (1) contractors who take money and perform little or no work, and (2) those who perform shoddy repairs often leaving the senior's home uninhabitable. The Pepper and Cozen volunteer attorneys and SeniorLAW Center attorneys came together at Pepper's offices and shared stories of their recent victories and the struggles they experienced along the way. They also strategized on ways to collect on court ordered judgments.

Pepper Hamilton LLP Attorneys at Law

Pepper Hamilton's practice group was formed and trained by SeniorLAW Center attorneys in April 2011. The group now includes nineteen attorneys and so far fourteen cases have been accepted from SeniorLAW Center for representation. Seven disputes involving home repair contractors have been successfully resolved by Pepper attorneys. Three senior homeowners received refunds from their contractors, \$5000 in one case, \$4800 in another and \$4750 for a third homeowner. Other seniors benefited by receiving a new roof in one case and repairs to their bathroom and living room in another.



Cozen O'Connor began its partnership with SeniorLAW Center on September 21, 2012 when we conducted a training in their offices on the Home Improvement Consumer Protection Act. Ten attorneys have joined the group and these attorneys have accepted eleven cases for representation of senior homeowners. Several cases have been resolved with monetary recoveries of \$1900, \$2500, and \$12,000.

At the combined meeting, Pepper and Cozen attorneys shared their frustration with the trying to collect judgments against contractors who have hidden or depleted their assets. One young Pepper attorney shared a tip that lead to a successful collection for her client. Through diligent efforts and ingenuity, she discovered that the contractor was the

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plaintiff in a personal injury lawsuit and she threatened to garnish the settlement proceeds from the case. Low and behold, the contractor immediately delivered a certified check to Pepper for the full amount of the home repair damages suffered by the senior. Congratulations to Whitney Redding for this success.

Both groups recommended involving home insurance carriers whenever and as soon as possible since the availability of insurance proceeds means more options for settlement and more funds available to make necessary repairs so the home is livable.

Highlights from two practice group victories:

Before coming to SeniorLAW Center, the senior had taken out a reverse mortgage to pay for roof repairs, aluminum siding and new windows for her home. As a single woman, age 69, she was living on \$675 per month disability and knew of no other way to finance the repairs. She paid the contractor \$16,900. The work took about one month to complete and the homeowner was disappointed with the result. She complained to the contractor that the windows were not caulked, there was no insulation installed behind the siding and there were leaks into the house from the roof. The contractor refused to return and fix the problems and the homeowner turned to SeniorLAW Center. We investigated the case and referred it to the Cozen practice group. The Cozen attorneys met with the client, inspected the work and met with the contractor. As a result of their intervention, the contractor returned to the job, installed the insulation, caulked the windows and patched holes in the roof.

But the Cozen attorneys did not stop there. They reviewed the closing documents for the reverse mortgage and discovered that the mortgage broker had wrongfully retained \$2537.36 in loan proceeds that belonged to the senior. The attorneys negotiated with the broker and the title insurance company and recovered the full amount for the senior!

The Pepper team handled a case involving a 62 year-old low income senior who was forced to move to a rented apartment following a fire that devastated her home. She hired a contractor to repair her home and was charged a large down payment. After several weeks of work—and several more payments—the senior became frustrated with the contractor's slow progress and hired someone new to complete the renovations. The new contractor estimated that the original contractor had only completed a small fraction of the work and much of that was done poorly.

In order to get her money back and repair the original contractor's shoddy work, the senior came to SeniorLAW Center for help. Her case was referred to the Pepper practice group which investigated and sued the contractor. On the day set to pick the jury and



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begin the trial, the contractor decided to settle and offered the senior \$22,000 as compensation!