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Vermont Association of Realtors®  
Testimony on  
H.645

The Vermont Association of Realtors® represent some 2000 members across the state who work on behalf of Buyers and Sellers every day. We adhere to a code of ethics and promote homeownership and private property rights.

H.645 addresses an important issue in our industry, fraudulent misrepresentation as the owner of a property. This is an issue nationwide and occasionally in Vermont. Realtors® across the country are well aware of this strategy and our National Association of Realtors® provides guidance and best practices for our members. In Vermont, the Vermont Association of Realtors® actively communicate with our members and the public with fraud alerts and encourage member best practices that include:

1. For prospective sellers who are not physically located near you/the property, ask them to Zoom, Google Meet, Facetime with you for a first meeting.
2. Ask them to show their identification on the screen during the initial meeting. While scammers may also have fraudulent identification, they are likely to be unwilling to show their faces on a screen.
3. Use an app such as the FOREWARN app to research the potentially fraudulent seller.
  - A. Conduct a reverse lookup of the telephone number in FOREWARN and if it comes back with anything other than the expected person – investigate further.
  - B. Conduct a reverse name search in FOREWARN and call the number(s) provided to confirm the person's identity and whether or not they did indeed contact you to list the property.
  - C. In addition, you should verify information about the listing property and owner with the town/municipal tax records and the registry of deeds.
4. Trust your instincts and let us know about any suspicious and unsettling interactions.
5. Report any activity to the Vermont Attorney General's Office by clicking the button below.

FOREWARN is a member benefit provided by the Vermont Association of Realtors®

- **Identity** (first name, last name, alias, and age)
- **Phone numbers** (residential and mobile history)
- **Address history** (rental, ownership, and associated addresses)
- **Financial indicators** (bankruptcy, lien, judgement, and foreclosure history)
- **Property records** (nationwide property ownership history)

- **Criminal records** (nationwide criminal history search)
- Verifying your prospects in **FOREWARN** is not only critical for your personal safety and efficiency, but also a benefit to your listing homeowners, providing an added layer of protection for their homes and families.

Realtors® are doing the job as highlighted in this article recently in the Manchester Journal

[https://www.manchesterjournal.com/local-news/real-estate-scams-growing-in-vermont-what-to-know-and-how-to-protect-yourself/article\\_8d8708f2-84ad-11ee-a465-bfb0bcd9a.html?utm\\_medium=social&utm\\_source=email&utm\\_campaign=user-share](https://www.manchesterjournal.com/local-news/real-estate-scams-growing-in-vermont-what-to-know-and-how-to-protect-yourself/article_8d8708f2-84ad-11ee-a465-bfb0bcd9a.html?utm_medium=social&utm_source=email&utm_campaign=user-share)

Jenifer Hoffman Broker/Owner of Hoffman Real Estate was contacted by a fraudulent seller to sell a piece of land in Bennington. The scammer even provided fraudulent passports. She tracked down the real owners and determined they did not want to sell their property and reported this attempt to the Attorney Generals Office.

The same article quoted Bennington town clerk Cassandra Barbeau: “The more professionals involved the better chance to catch red flags before its too late.” The public is best served when Buyers and Sellers are represented by a Realtor®

Last year, Representative Prichard came to me to discuss a land scam that was thwarted in Pawlet. The scammer contacted a local real estate company asking to list a piece of land for sale. The Realtor® knew the family, contacted an uncle who confirmed that the actual owner had no intention to sell the land. Undeterred, the scammer approached another real estate company once again providing a fraudulent passport for identity. This company recognized the scam, confirmed with the Town Clerk and reported the scammer to the Attorney General.

In a December 2, 2025 article the Hardwick Gazette reported that:

<https://hardwickgazette.org/2025/12/02/real-estate-scams-falling-in-vermont/>

A recent report compiling national data about the growing national epidemic of real estate fraud ranks Vermont 51st out of the 50 states and District of Columbia, with a falling rate of scams involving real estate.

Realtors® work collaboratively with title companies, attorneys and mortgage brokers every day to assure multiple layers of review prior to closing on a property. We work with the Attorney General’s office to report suspected fraudulent activity and provide scam alerts to our members and the public.



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Realtors® are already licensed by the Secretary of State through the office of professional regulation. We are subject to complaints of "unprofessional conduct" Realtors® have the tools to protect the public from fraudulent mis-representation in land scams. The registration proposed by this legislation is not necessary,