
Links

Contributed by Amy Rosier
Wednesday, 20 October 2004
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Important Links

Report Mortgage Fraud:
[National Association of Mortgage Brokers/FBI WWW.NAMB.org](http://www.namb.org)

Learn More: [Invaluable Sources of Information on Loan Fraud](#)

[Mortgage Fraud Blog](#) - Central clearinghouse for information on recent mortgage fraud schemes, indictments and prevention.

[Stop Mortgage Fraud.com](#) See: [A Borrowers's Bill of Rights](#) -[The Warning Signs of Abusive Lending](#) - [Report Abusive Lending](#).

[Bad Builders](#) - [International Real Estate Digest](#) - [Consumers Fight Back](#)

USHousingMeltdown.org The Independent Resource for Housing Market Information. Housing Research - USHM was created to provide the facts and the truth about the housing market. Our product is quality information. The agenda at USHM.org is to provide non-biased information and commentary whether the information leads to or supports buying houses and real estate or not. [Read more...](#)

[People Over Profits GRASSROOTS ACTION CENTER](#) - Your Grassroots Network to Protect Civil Justice - Businesses and corporations bury Binding Mandatory Arbitration clauses in contracts for countless products and services including credit cards, new homes, and cars. These clauses force you to surrender your rights to a privatized system known as arbitration. Corporate wrongdoers and fraudulent companies protect themselves from being held accountable by hiding behind BMA clauses inserted in fine print. Write to your Senators and Representative and tell them to cosponsor the legislation.

[Public Citizen](#) Public Citizen is a national, nonprofit consumer advocacy organization founded by Ralph Nader in 1971 to represent consumer interests in Congress, the executive branch and the courts.

[Colorado Home Alliance](#) HOME Alliance has been working with Rep. Jack Pommer (D-Boulder) to pass new legislation that will protect new home buyers. This Act will stop the wholesale taking of YOUR legal rights through waiver provisions that are incorporated into new home contracts. These waiver provisions take away the legal rights that you are guaranteed in the Colorado Consumer Protection Act as well as the Construction Defects Reform Act of 2003.

[US PIRG](#) - Public Interest Research Group The state PIRGs created U.S. Public Interest Research Group (U.S. PIRG) in 1983 to act as watchdog for the public interest in our nation's capital, much as PIRGs have worked to safeguard the public interest in state capitals since 1971.

[NCPIRG](#) - North Carolina Public Interest Research Group Homeowners' Bill of Rights Consumer Group Releases Report Detailing Serious Gaps In Homeowners' Rights [Read more...](#)

[TexPIRG](#) - Texas Public Interest Research Group When consumers are cheated, or the voices of ordinary citizens are drowned out by special interest lobbyists, TexPIRG speaks up and takes action

Texas Watch TEXAS WATCH is a bi-partisan advocacy organization taking a stand against wealthy special interest lobbyists

Campaigns for People Campaigns for People is a non-partisan 501(c)(3) non-profit organization dedicated to empowering you -- the voters of Texas -- and reducing the influence of special interests at the Texas Capitol. Campaigns for People (CFP) has led the effort in Texas since 1999 to educate and mobilize the public to support campaign reform. Click for more on CFP's achievements.

Clean Up Texas Politics Find out who's getting big campaign money and who's giving it in Texas' state elections

National Association of Consumer Advocates - The National Association of Consumer Advocates (NACA) is a nationwide organization of more than 1000 attorneys who represent and have represented hundreds of thousands of consumers victimized by fraudulent, abusive and predatory business practices.

Americas Watchdog.com - CORPORATE WHISTLEBLOWER CENTER

National Advocacy Group for Consumer Protection and Corporate Fair Play

Report Corporate Waste, Corruption, Fraud and Abuse! Mortgage Document Inspections For Individual Homeowners or Buyers to help prevent lender over charging.

KB Home Disaster.Com -

Consumer Complaint Site against KB Home

This site is published as a public service to warn potential home-buyers of the business practices of KB Home Builders. I am an extremely unhappy owner of a new KB Home here in Florida. The house has been so bad that I moved out. There are serious construction problems, and I had a convicted drug felon die while working on my house. Time and again, KB Home has refused to fix my issues properly. Instead they put in cheap fixes which don't work and/or are aesthetically very unattractive.

NATIONAL HOME BUYERS COALITION (NHBC)

National Home Buyers Coalition (NHBC) is a nonpartisan membership organization designed to represent the needs of all residential homebuyers. NHBC is committed to offering services and facts that will empower homebuyers in the selection process in choosing quality shelter and ensuring environmental safeguards. NHBC will actively pursue legislation to ensure: habitable housing, homebuilding regulation, environmental safeguards, along with consumer

protection and education.

Five Star Home Inspections, Inc

Our goal is a well-informed client. The purchase of a home for many people is the single largest investment they will ever make. The home inspection will let you know the condition of the property before you buy, so your dream home doesn't turn into a nightmare. Five Star Home Inspections, Inc. offers a comprehensive inspection. Express-News Feature - Home Inspections

The Miller Law Firm - Construction Defects This site is very informative and features many outstanding news articles - On Line News Articles See: Costs of home-defect suits add up The Arizona Republic examined more than 200 home-defect cases filed in the past five years against the Valley's top builders. Among the findings...

Texans for Public Justice Texans for Public Justice is a non-partisan, non-profit policy and research organization which tracks the influence of money in politics. Learn about the fight to protect citizen rights and enforce corporate accountability in Texas.

Consumers for Quality Homes

Corporate builders are using subcontractors, often employing a labor force without the training required to build quality homes. This practice of using a shadow workforce leads to poor workmanship and record number of homeowner complaints...

Citizens Against Sick Housing (C.A.S.H.), Tenn. homeowner group dedicated to holding shoddy builders accountable, approached the county's Legislative Committee July 10. They asked the county to adopt legislation that would require those seeking building permits to post a bond with the county codes department. No Longer Active
HOMEOWNERS CONSUMER CENTER - Protecting the American Dream

HELPFUL ADVICE FOR ALL U.S. HOMEOWNERS As featured in Money Magazine, Good Housekeeping, CNN/Money, Newsweek, CNN, CBS Market Watch & the Wall Street Journal

Exposig New Home Builders - Exposing New Home Builders.com is actively engaged in "Strengthening the American Dream"™ by providing new home buyers with access to homeowner advocacy, rights awareness, industry insights, relevant news feeds, and an in general heads up concerning new homebuilders and their not so new tactics against YOU. Buying a "New Home" isn't what you expect! Buyers beware! Learn here!

New Home Builders News Blog.com - The uniquely original New Home Builders NewsBlog is actively engaged in "Strengthening the American Dream"™ by delivering sorely needed truth in today's home buying market via channeling relevant and timely news articles (to you) that shed light on the tactics and exploits of the new home building industry. Know what you are getting into and with whom you're getting into it with! Please feel free to comment on articles that are significant to you and share your insight and knowledge on topics that matter. At the New Home Builders NewsBlog, YOU are provided a voice. YOU can make a difference! YOU should get involved!

HOME ENGINEERING/DR Horton - This web site has been created to keep Americans informed about construction defects, misrepresentations and predatory lending practices by D R Horton, "America's Builder," and its fully owned subsidiary/affiliates DHI Mortgage and DHI Title.

Americas Watchdog.com - CORPORATE WHISTLEBLOWER CENTER

National Advocacy Group for Consumer Protection and Corporate Fair Play. Report Corporate Waste, Corruption, Fraud and Abuse! Mortgage Document Inspections For Individual Homeowners or Buyers to help prevent lender over charging.

Home Owners Association (HOA) News

<http://www.texasshoreform.org/>

<http://pages.prodigy.net/hoadata/>

<http://www.newterritorysentinel.com>

Texas Homeowners for HOA Reform, Inc. The homestead of a family, or of a single adult person, shall be, and is hereby protected from forced sale, for the payment of all debts.... Article 16, Section 50 of The Texas Constitution. HOA Abuse Must Stop. See Fox News Report

Homeowner Association News - American Homeowners Recourse Center Homeowner Associations a Growing Problem Most Americans work hard, pay their taxes, feed and shelter and care for their families, and follow the laws. They also pay politicians to pass just laws, and they pay judges to deliver justice. However, there are reports of a disturbing trend in

America

's courtrooms. Homeowners are reporting that after they are terrorized in their communities by law breaking homeowner association lawyers, they are dragged into courtrooms where judges assist and collude with the lawyers to rob them of their homes or drive them into bankruptcy. Homeowners Battle to Stop Home Foreclosures and fines - See who is behind HOA abuses of power. Associa Management Company is the largest HOA management company in the US and is owned by Texas Senator John Carona. See Fox News Report

Hazards of Hiring Unlicensed Contractors - Oh My God In Heaven what is going on? How can we fight this? Your Attention Please, ALL GOVERNMENT OFFICIALS and ALL CITIZENS, we have to do something NOW! How can we have laws that support a scoundrel taking the money and running, while the taxpaying homeowner might lose his or her home, and end up living on the streets? Congressmen, the Assembly, and other Legislators need to realize that unlicensed contractors are undermining the very fabric of the American dream. Read more on Binding Mandatroy Arbitration

Automobile Lemon Law Guide Don't Get Stuck Driving a Lemon - All 50 states have a Car Lemon Law. Know the automobile lemon laws for your state.

Canadians for Properly Built Homes Our Vision: Healthy, safe, durable, energy efficient residential housing for Canadians.

TakeBackYourRights.com

"The Legislative Process is a remarkable privilege. This is the first time in the history of Frisco that citizens have attempted to gather the required signatures to revise the Frisco City Charter and I am delighted to have been a part of the process. This is the first step toward protecting new homebuyers and holding homebuilders accountable for their mistakes," said Dr. Becka.

Austinites Lobbying for Municipal Accountability

Put the Power in the hands of the people; & Expose practices that potentially cause people to lose their homes and/or real property. Our Plan: Share Our Stories; Demand Accountability of our public officials; Call out any Misuse Of Power; & Demand that Common Interests supersede special interests.

Americans for Insurance Reform (AIR) Americans for Insurance Reform (AIR) is a national coalition of public interest organizations that support effective insurance industry reforms to control skyrocketing insurance rates, reduced insurance coverage, arbitrary policy cancellations, mismanagement and other insurance industry abuses. Policy Holders of America. Policyholders of America, or POA, is a take charge organization that helps you empower yourself. We don't whine. We get results. In the process, we make the insurance companies madder than hell. We don't care. We're here to help you, the policyholder, get the coverage you've paid for and deserve.

Builder Hall of Shame

HOBB Board Member A Texas Builder

MYSCAM.com Cheetum Custom Homes Proudly Presents

The First Cheetum Mark of Distinction, Hall of Shame Award Goes To....

See: Cheetum Builder Hall of Shame Award

Binding Arbitration Information Sites:

Give Back My Rights - www.givemebackmyrights.org

Call Before You Buy - www.callbeforeyoubuy.com

Missouri City Chatter Here is an article from a blog which better explains SLAPP-suits and why/how they are used. More than half of all states in the U.S. have legislation on the books to stop these type of frivolous lawsuits...

LasVagasLmonade.org Is an organization advocating a New Home Lemon Law for Nevada

. Locate your builder and share your experiences with other.

Texas Tax Protest - Let Your Voice Be Heard!

Texans united together to fight unfair tax practices, and help inform local, county and state government officials on their constituents opinions.

Contractor from Hell.Com - a site dedicated to providing information and resources on the do's and don'ts of home remodeling, dealing with contractors, homeowners rights and more importantly, understanding that it is the homeowners' responsibility to ensure their rights are protected and not violated by unethical contractors.

Lemon Builders.com Are you a victim of CAS Fraud - A Binding Arbitration Website

Exposing New Home Builders New home buyer information source providing industry insights, consumer advocacy, rights awareness, relevant news feeds, money saving links and an in general heads up concerning new homebuilders and their not so new tactics against YOU. Buying a "New Home" isn't what you expect! Buyers beware! Learn here!
http://exposingnewhomebuilders.typepad.com/exposing_new_home_builder/

Blogs & Gripe Sites:

Special Report - Top Corporate Hate Web Sites

KBHomeSucks.Com Brian Zaltzberg's old site is down but his work is not lost. KBHOMESUCKS.COM - The #1 KB Homeowners Gripe Site.

Brian Zaltzberg in his KBHomeSucksMobile

Click Photo: See the site Brian built

The Internet's Garden & Community - Village Garden Web -
<http://ths.gardenweb.com/forums/load/build/msg0122380524478.html?12>

Building a Home Forum - <http://ths.gardenweb.com/forums/build/>

WebGripeSites.com <http://www.webgripesites.com>

http://www.webgripesites.com/gripesites.shtml#real_estate

ScrewedCentral.com <http://www.screwedcentral.com/ubb/Forum1/HTML/000331.html>

A free non profit community service site for posting consumer complaints and injustices in general.

Center for Consumer Advocacy Forum <http://www.marlarky.com/> Free complaint forms

Exposing New Home Builders <http://exposingnewhomebuilders.typepad.com/>
Texas Tax Protest - Let Your Voice Be Heard!

Texans united together to fight unfair tax practices, and help inform local, county and state government officials on their constituents opinions.

Cyber Citizens For Justice <http://www.ccfj.net/>
Bad Business Bureau Complaints Features Bad Builders

Click to read complaints on file at the BBB and file your own complaint. Don't forget to also register your complaint with HomeOwners for Better Building.

- Bad Business Bureau Complaints 87 complaints
 - Bad Business Bureau Complaints 233 complaints
 - HOBB Bad Builder Complaints
- Rate Your Builder - Let your opinion be known

Forums:

Talk Heating and Air Air Conditionin HVAC-Talk.com Energy Efficient Homes - Heating, Air & Refrigeration Discussion

Home Construction Forums - Construction industry forum

Horror Stories Post your homebuilding horror stories here. Share your pain and help other users learn what to watch for.

International Code Council - ICC Bulletin Board - People Helping People Build a Safer World.

Consumer Organizations:

Binding Arbitration Information Sites:

Give Back My Rights - www.givemebackmyrights.org

Call Before You Buy - www.callbeforeyoubuy.com

Minnesota Homewatch.com Our goal is to facilitate research by individuals on residential issues related to home construction and remodeling.

TakeBackYourRights.com "The Legislative Process is a remarkable privilege. This is the first time in the history of Frisco that citizens have attempted to gather the required signatures to revise the Frisco City Charter and I am delighted to have been a part of the process. This is the first step toward protecting new homebuyers and holding homebuilders accountable for their mistakes," said Dr. Becka.

LasVagasLmonade.org Is an organization advocating a New Home Lemon Law for Nevada

. Locate your builder and share your experiences with other.

Bad Stucco? Feel free to browse our directory of pictures (or contribute your own). A house is such a huge expense now days and it is a sin that poor workmanship, improper techniques and just plain greed can set new homeowners up for a nasty surprise a few years down the road.

Bad Stucco.com

Homeowners Against Defecient Dwellings The consumer protection group for home owners and buyers.
Lindal Cedar Homes Rip-Offs Advocacy For Lindal Customers and Deallers - by an Ex-Lindal Salesperson, Sunroom Dealer/Builder and Customer

National Toxic Mold Coalition and Foundation

Monday Morning Mold <http://www.cmsynergy.com/Mold/2003%20Monday%20Morning%20Mold/03032003.htm>

Sick of Bad Builders (SOBB) Some homeowners in Arlington say they're finally getting repairs done, after contacting NBC 5's Sabrina Smith. She has advice for you if you're having trouble with your builder in this Sabrina's Solutions.

Homeowners for Mediation and Education (HOME) SICK OF BAD BUILDERS We are a nonprofit organization of home buyers who have had experiences with bad builders and remodelers. Our goals are to educate consumers about the potential risk of building or buying a new home in Texas, to lobby and educate legislators about the inequities of current laws, and to promote mediation as a means of resolving disputes related to homeownership. Defective Construction Products Masonite Settlement Assistance If you are having problems with your settlement offer or applying for the settlement, see this site

Defective Products Websites:

Roofing - Masonite Omniwood Siding/Woodruf Roofing

Lousiana Pacific Siding Official settlement page. Better than the Masonite page.

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days and it is a sin that poor workmanship, improper techniques and just plain greed can set new homeowners up for a nasty surprise a few years down the road. Bad Stucco.com

Ryland Water Damage - <http://www.rylandwaterdamage.com/> www.spraysiding.com

RSH Engineering - Builder Bloopers - See Galery of Builder Blooper Photos

Siding Talk - <http://www.sidingtalk.com>

Georgia Pacific Siding Official settlement page.

EifsFacts.org . Sythetic Stucco information.

Homeowners Services:

Mayfield Thermography Consulting Services, Inc.

See what the naked eye can not...For rapid and graphic detection of pending equipment failures, energy & pollution leaks, construction flaws and other invisible concerns, nothing can match infrared thermal imaging. It is the tool of choice for NDI (Non-Destructive Inspection) and is often the most cost-effective means to find problems before they cost you and your business big money...Thermography saves time & money. You can see issues instantly with clarity and precision. Moreover, the data and images seen can easily be recorded for review and documentation.

Quality Air Care - Knowledge and care - Hall of Shame photos, Frequently Asked Questions, Controversial Issues - Home Warranty Companies "Dirty little secrets they would rather you not know" Who wouldn't want a warranty when buying a home? I know I would, sounds like a win-win situation. But if you really knew how the air conditioning portion of the contract reads you might think twice...

Arron's Home Inspections â€” The Measure of a Good Home Inspection in the Dallas/Ft Worth Metroplex

InspectionConcepts.Com - Don't make your most costly purchase your most costly mistake!

Inspection services in the Houston area.

VIP Home Inspections Home Builder Hall of Shame Photos It all started with a dream and a desire to build something that would last and remain in the family for years to come,...

HVAC Consulting, Inc Learn what you need before you shop. Consulting services for the consumer

MOISTURE DETECTION

Infrared Moisture Detection " Mayfield Infrared Consulting

We see what others don't see non-destructively.

MOLD RELATED LINKS

Your Leaking House.com - This website is dedicated to help all home and commercial building owners to keep water out of your buildings. We have invested a huge amount of time in this business and hope this website will help anyone who has moisture related problems with the building they own or lease. There are many ways to correctly install building products properly to keep water out of your building Ask questions of the experts on the forum

Ryland Water Damage.com - News Articles from Florida - Orlando Sentinel & WESH Ch2 Outstanding reporting on construction defects, water intrusion, code changes, Special Reports and much more

Monday Morning Mold Website Hyde Mulvihill publishes a weekly newsletter on mold, Monday Morning Mold. It discusses recent trends in mold litigation, mold insurance, mold in schools, and reviews books and other related mold publications.

Monday Morning Mold News Articles - Archives 2003

Monday Morning Mold News Articles - Archives 2004

Mold Help.org - Excelent! One of the best and most comprehensive mold help sites.

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MOLD RESOURCES. Good EPA site with background and educational material.

<http://www.epa.gov/iaq/pubs/moldresources.html>

Indoor Air Quality Resource Center

Indoor Air Quality Resource Center - Objective is increasing public awareness of poor indoor air quality. Topics include mold, radon, asbestos, lead, bioaerosols, and more.

Another educational site. <http://www.hc-sc.gc.ca/ehp/ehd/catalogue/general/iyh/microbio.htm>

Facts About Mold The New York City Health Department has developed this fact sheet to address some of the most common questions and concerns regarding mold. <http://nycdoitt.ci.nyc.ny.us/html/doh/html/epi/epimold.html>

Laboratories for Bioaerosol (Mold) Testing (collected by the California Dept. of Health - www.cal-iaq.org)

<http://www.cal-iaq.org/BioLabs2000-01.htm>

Laboratories that participate in an environmental microbiology proficiency program EMPAT PARTICIPATING LABORATORIES(collected by the American Industrial Hygiene Association - www.aiha.org)

<http://www.aiha.org/empalpha.html>

California Department of Health Services

Indoor Air Quality Info Sheet. Mold in My Home: What Do I Do?

<http://www.cal-iaq.org/mold9803.htm> or <http://www.cal-iaq.org/mold9803.pdf>
Environmental Health Investigations Branch

<http://www.cal-iaq.org/iaqsheet.htm#Mold>
Current Topics: Mold

<http://www.dhs.cahwnet.gov/org/ps/deodc/ehib/EHIB2/topics/mold.html>
Fungi & Indoor Air Quality

http://www.dhs.cahwnet.gov/org/ps/deodc/ehib/EHIB2/topics/fungi_indoor.html
Indoor Air Quality Laboratory

<http://www.cal-iaq.org/iaqsheet.htm#Mold>
New York City Department of Health - Facts About Mold

<http://nycdoitt.ci.nyc.ny.us/html/doh/html/epi/epimold.html>
New York City Department of Health

Bureau of Environmental & Occupational Disease Epidemiology Guidelines on Assessment and Remediation of Fungi in Indoor Environments

<http://www.ci.nyc.ny.us/html/doh/html/epi/moldrpt1.html>
Centers for Disease Control and Prevention (CDC), National Center for Environmental Health

Questions and Answers on *Stachybotrys chartarum* and other molds March 9, 2000

<http://www.cdc.gov/nceh/asthma/factsheets/molds/default.htm>
Healthy Indoor Air for America's Homes project Indoor Air Quality: Eliminate Molds, Excessive Moisture and Other Biological Pollutants

<http://www.montana.edu:80/wwwcxair/mold.html>
Environmental Protection Agency (<http://www.epa.gov/iaq/>) About Molds

<http://www.epa.gov/iaq/asthma/triggers/molds.html>
Indoor Air Quality - Tools for Schools - Appendix H: Moisture, Mold and Mildew

<http://www.epa.gov/iaq/schools/tfs/guideh.html>
Flood Cleanup: Avoiding Indoor Air Quality Problems

<http://www.epa.gov/iaq/pubs/flood.html>
Biological Pollutants in Your Home

http://www.epa.gov/iaq/pubs/bio_1.html
Kansas Department of Health and Environment

Mold - How to Make Your Home Mold Free and Keep it That Way (PDF file)

<http://www.kdhe.state.ks.us/pdf/hef/bg2134.pdf>
It's Your Health - Microbiological Contamination of Residential Indoor Air

<http://www.hc-sc.gc.ca/ehp/ehd/catalogue/general/iyh/microbio.htm>
Case Western Reserve University

HOW TO CLEAN-UP THE MOLD

<http://gcrc.meds.cwru.edu/stachy/cleanup.htm>
Univ. of Florida, Cooperative Extension Service

Indoor Air Quality in Florida: Moisture

<http://edis.ifas.ufl.edu/HE344>

Air Conditioning, Moisture and Mildew

<http://edis.ifas.ufl.edu/EB352>

University of Minnesota - Environmental Health & Safety

MANAGING WATER INFILTRATION INTO BUILDINGS

<http://www.dehs.umn.edu/remanagi.html>

Mycological Aspects of Indoor Environmental Quality

<http://www.dehs.umn.edu/fungus/myco.html>

Indoor Microbiological Garden: A microscopic line separates good and bad IAQ by David C. Straus & Jay Kiriara

<http://www.facilitiesnet.com/NS/NS3b86h.html>

Hazardous Molds in Homes and Offices. by Dr. Eckardt Johanning

Eastern New York Occupational and Environmental Health Center

(<http://www.envirocenter.com/enyohp/Ndefault.htm>)

<http://www.envirovillage.com/Papers/N000011.htm>

Medical Mycology Research Center

The University of Texas Medical Branch at Galveston, Texas

<http://fungus.utmb.edu/myco.htm>

Warranty Info:

Homeowners Warranty (HOW) in Receivership. HOW was suppose to be a 10 year homeowners warranty. It went into receivership in 1994. See the official site concerning this issue.

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