

A FAIR HOUSING GUIDE FOR SENIORS:
HOUSING RIGHTS
&
AVOIDING HOUSING SCAMS



The
Housing Center
Housing Research & Advocacy Center

The Housing Research & Advocacy Center's mission is to promote fair housing and diverse communities, and to work to eliminate housing discrimination in Northeast Ohio by providing effective research, education, and advocacy.



Housing Research & Advocacy Center
2728 Euclid Avenue, Suite 200
Cleveland, OH 44115
(216) 361-9240
www.thehousingcenter.org
Email: info@thehousingcenter.org

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Housing Research & Advocacy Center



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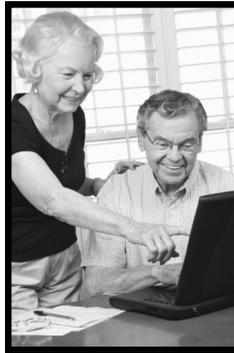
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The Aging Population and Housing in the United States

According to the Administration on Aging, people 65 and over represented 12.5% of the U.S. population in 2000. This number is expected to grow to 19% by 2030.

Many older adults choose to stay in their homes, or “age in place.” Others may choose to move to a new location and downsize from a home to a condo, apartment building, or senior living facility.



As people age, it becomes more likely they will be living with a disability. When physical needs change, there is often a need to modify the physical living space, whether that be in your own home or in a rental unit.

If you are financing modifications or repairs in your own home, it is important to be aware of your rights in the credit market and how to identify potential scams.

If you are asking for a reasonable modification or reasonable accommodation in a rental unit in order to make the unit accessible, you should be aware of your rights in this process.

There Are Laws to Protect You!

Hearing Aids Return Act•Credit Card Recording Act•Truth in Lending Act•Fair Debt Collection Practices Act•Anti-Spam Act•Home Solicitation Sales Act•Business Opportunity Title Insurance Act•Purchaser's Protection Act•Certificate of Motor Vehicle Title Act•Homebuyer's Protection Act (Predatory Lending Law)•Fair and Accurate Credit Transaction Act (FACTA)•Fair Credit Billing Act•Fair Credit Reporting Act

Although there are many state and federal consumer laws that protect people victimized in housing and credit-related transactions, this publication will focus on how the **Fair Housing Act** protects people from ***discriminatory housing practices*** in the rental, sale, insurance, and financing of housing and how to identify and protect yourself from housing finance scams.



Be aware of scams and scammer tactics in housing to protect yourself and your assets.

Telephone Solicitation Sales Act•Lemon Law (Nonconforming New Motor Vehicle Law)•Truth in Leasing Act•Condominium Sales Act•Short-Term Lender Law (Payday Lending Law) Debt Adjusters Act•Defective Assistive Devices Act•Credit Services Organization Act•Credit Freeze Act•Gift Card Act•Consumer Sales Practices Act•Telemarketing Act



FAIR HOUSING

What is “Fair Housing?”

Fair Housing is a civil right protected by federal, state, and local laws. **Federal and Ohio state** fair housing laws protect people from discrimination in **housing-related transactions** based on the following **protected classes**:

- Race/Color
- National Origin
- Religion
- Sex
- Familial Status
- Disability
- Military Status*
- Ancestry*

*Ohio Law



Local fair housing laws offer additional protections.

For example, **you cannot be discriminated against in housing based on your age in the following cities in Cuyahoga County:**

Bedford, Bedford Heights, Brook Park, Cleveland, East Cleveland, Fairview Park, Maple Heights, Mayfield Heights, Newburgh Heights, North Olmsted, Richmond Heights, University Heights, Woodmere, Wickliffe.

What is Prohibited ?

Rental or Sales

These actions are illegal if they are done because a person belongs to a protected class:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable or otherwise restrict choice
- Set different terms, conditions or privileges for sale or rental of housing
- Provide different housing services or facilities
- Falsely deny that housing is available
- Persuade owners to sell or rent (blockbusting)
- Deny anyone access to or membership in a facility or service related to the sale or rental of housing
- Retaliate against a person for making a fair housing complaint



What is Prohibited ?

Mortgage Lending or Insurance

These actions are illegal if they are done because a person belongs to a protected class:

- Refuse to make a mortgage loan or provide homeowners insurance
- Refuse to provide information regarding loans or insurance
- Impose different terms or conditions on a loan, such as different rates or fees
- Discriminate in appraising property
- Refuse to purchase a loan
- Set different terms or conditions to purchase a loan



It is also illegal to:

- Threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertise or make any statement that indicates a limitation or preference based on a protected class.

What are Some Examples of Housing-Related Transactions?

- Renting an apartment
- Obtaining a mortgage loan
- Refinancing a mortgage loan
- Home appraisals
- Obtaining homeowners insurance
- Obtaining a home repair loan
- Meeting with a real estate agent
- Obtaining a home equity loan or home equity line of credit
- Obtaining a reverse mortgage
- Asking for a reasonable accommodation or reasonable modification



What Could a Violation of Fair Housing Rights Look Like?

- A housing provider says he doesn't rent to people who walk with canes because he is afraid that they will fall on his property. **(Violation based on disability).**
- A housing provider finds out your grandchildren live with you and says he doesn't rent to families with children. **(Violation based on familial status).***
- An assisted living facility charges people who use motorized wheelchairs an additional deposit, reasoning that the wheelchair will cause property damage. **(Violation based on disability).**
- A mortgage lending company makes predatory loans in certain areas based on the prevalent race of the neighborhood. **(Violation based on race).**
- A bank will not make a mortgage loan to a woman because she is pregnant. **(Violation based on sex).**
- A housing provider refuses to allow a tenant with a disability to put grab bars in the bathroom. **(Violation based on disability).**



*Certain designated senior housing is allowed to prohibit children living in the building.
Contact your local fair housing agency if you have questions.



Reasonable Accommodations and Reasonable Modifications

Reasonable Accommodations and Reasonable Modifications

One of the goals of fair housing laws is to ensure that everyone has **equal access** to housing. When the Fair Housing Amendments Act passed in 1988, lawmakers recognized that people with disabilities needed additional protections to help guarantee that housing is equally available to everyone regardless of disability status. Lawmakers took into consideration that the **physical space** and the **rules that govern the housing** could serve as barriers to equal enjoyment of housing for people with disabilities. Therefore, they added the right to **reasonable accommodations** and **reasonable modifications** to the law for people with disabilities.

Reasonable Accommodations

A reasonable accommodation is a change in the policies and procedures that govern the housing unit/complex.

- Allowing a service animal despite a “no pet policy”
- Giving a tenant a reserved parking space
- Allowing a tenant to have a live-in aide
- Allowing a move from one unit to another (without fee)
- Changing rent due date
- Informing tenant's aide (*family member, caregiver, etc.*) of any updates on new rental policies
- Waving guest or parking fees for a tenant's health aide



Reasonable Modifications

A reasonable modification is a change to the physical space in a housing unit.

- Widening doorways
- Installing grab bars
- Lowering height of kitchen cabinets
- Installing a ramp
- Installing automatic water faucet shut-off
- Installing or removing carpeting
- Lowering/raising heights of switches, outlets, thermostats
- Installing lever door handles
- Installing pictures, color-coded signs or pathways for people whose cognitive disabilities make written signs impossible to use



A housing provider cannot inquire about the existence, nature, or extent of your disability. For example, a landlord is not permitted to ask the following questions:

- Have you ever been in rehabilitation program?
- Do you have a disability?
- How severe is your disability?
- Are you on any medication?
- May I see your medical records?
- You don't look like you have a disability, why do you have a service animal?

How Do I Request a Reasonable Accommodation or Reasonable Modification?

It is the responsibility of the tenant to make a request.

A housing provider can require proof of the covered disability if it is not *readily apparent**. This proof can be submitted in the form of a reasonable accommodation letter or reasonable modification letter.

The letter must establish a connection between the request and the covered disability. The letter can be provided by a medical professional, by a nonmedical service agency, or by someone who has knowledge of the disability.



***A housing provider can only ask for proof of the covered disability if it is not readily apparent.**

For example: A person who uses a wheelchair would not be required to provide proof of the covered disability when requesting a ramp or chair lift to enter the building or unit since there is a readily apparent need.

If you need to make a reasonable accommodation or reasonable modification request and have questions about the process and what needs to be included, contact the Housing Research & Advocacy Center for assistance.

In What Kinds of Housing Can I Request Reasonable Accommodations and Reasonable Modifications?

- Condominiums
- Senior Apartment Complexes
- Adult Family Care Homes
- Assisted Living Facilities
- Nursing Homes
- Retirement Communities
- Houses
- Apartments
- Condos
- Manufactured/Mobile Homes
- Dorm Rooms
- Emergency Shelters
- Transitional Housing



What Determines Who Pays for a Reasonable Modification?

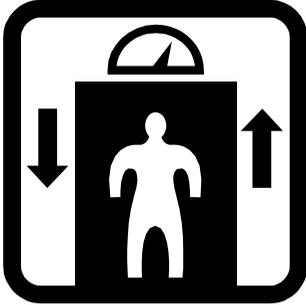
Normally it is the responsibility of the tenant to pay for the reasonable modification. However, there are two exceptions where a housing provider may have to pay for the modification.

1. If the building has four or more units and was built for first occupancy after March 13, 1991.
2. If the building received federal financial assistance.



FAIR HOUSING IN ACTION: True Stories

Fair Housing in Action: Reasonable Accommodations



In 2008 HUD charged the Mississippi Housing Authority with denying a reasonable accommodation for a resident with a disability. The resident had a physical disability that made navigating the stairs difficult. She initially accepted an apartment on the second floor with the understanding that when one became available on the first floor she would be able to move. A first floor unit became available two months after her move-in date. When the tenant requested the reasonable accommodation, the housing provider denied her request stating she would have to stay in the second floor unit for at least one year. The tenant moved out of the building and filed a fair housing complaint. *Fair Housing News. Winter (2009) Hud.gov.*



As we age we may determine that certain housing options are more physically feasible or alternately more physically challenging than others. A person with a mobility issue who lives on the second floor could request a reasonable accommodation to move to another unit or request to be let out of the lease without penalty since the housing may no longer be physically appropriate for them.

Fair Housing in Action: Reasonable Accommodations



People with disabilities are entitled to reasonable accommodations in housing. A person can request a reasonable accommodation to have a service animal for a covered disability. The housing provider:

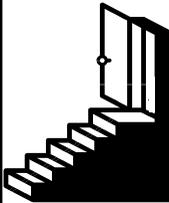
- Cannot charge a “pet deposit” for a service animal.
- Cannot charge an additional fee for a service animal.
- Cannot require the animal to be a certified service animal.
- Cannot exclude a service animal based on breed, size, or speculative risk.



In 2008 a tenant filed a complaint in federal district court in Oregon. The United States Attorney charged a housing provider with violating the Fair Housing Act for not allowing a tenant to have an emotional support animal in her unit. The tenant, who had severe depression and anxiety, asked for the accommodation to have an emotional support animal to help improve her condition. The housing provider responded to her verbal request by saying he did not allow cats or dogs and that she could get a bird or fish if she wanted. The tenant then put her request in writing. She never received a written reply but was told by the housing provider that, “We don’t do anything for mental things anymore, just physical.” The court ruled in favor of the tenant. The consent decree requires the defendants to adopt a nondiscriminatory assistance animal policy and to attend fair housing training.

United States District Court, District of Oregon. Case No. CV 08-1106-MO

Fair Housing in Action: Reasonable Modifications



In 2013, a woman contacted the local fair housing agency, the Housing Research & Advocacy Center, to say she required a ramp to safely come and go from her rental home. She indicated that when she asked the landlord for permission to install one, he stated that he would have to do the work and charge her for it. The woman had already identified the resources needed to pay for and safely install a ramp. Having the landlord do the work would have been cost-prohibitive for her. With education and information from the Housing Center and a city employee, the woman's landlord agreed to permit her to install the ramp she needed.

Things to know when installing a ramp or making reasonable modifications:

- You can choose who does the work. Landlords cannot require you to use a certain person or company.
- Your landlord can require the work be completed in a workmanlike manner and that all necessary permits are obtained.
- If your homeowners association or condo board requires that the ramp “match” the building, they are required to pay for that upgrade. You only need to cover the cost of the ramp and installation.

Fair Housing in Action:

Lending

Fair housing and equal credit laws make it illegal to discriminate in lending based on a protected class.

Recently banks and mortgage companies have settled complaints over lending practices during the mortgage crisis. Lenders were not denying people loans, but instead often making loans with predatory terms and charging more expensive upfront fees and higher interest rates based on protected class instead of credit worthiness.



In 2011, the Department of Justice filed a settlement with Countrywide Financial Corporation. The complaint alleged the financial institution discriminated against African-American and Hispanic borrowers in terms and conditions of residential mortgage loans.

During the period of 2004-2007, the complaint alleges that African-American and Hispanic borrowers were charged higher interest rates and fees than non-Hispanic white borrowers with similar financial profiles, and that these borrowers were steered into more expensive subprime loans when they actually qualified for less expensive prime loans according to Countrywide's own underwriting criteria.

Justice.gov (2011). Justice Department reaches \$335 million settlement to resolve allegations of lending discrimination by Countrywide Financial Corporation.

New Construction Requirements

- Buildings with 4 or more attached units built for first occupancy after March 13, 1991 must be built with certain design features that make them accessible for people with disabilities.
- **If there is an elevator in the building ALL units must comply. If there is not an elevator then only the first floor must comply. The design features include:**
 - An accessible building entrance on an accessible route.
 - Accessible public and common use areas.
 - Usable doors (usable by a person in a wheelchair).
 - Accessible route into and through the dwelling unit.
 - Light switches, electrical outlets, thermostats and other environmental controls in accessible locations.
 - Reinforced walls in bathrooms for later installation of grab bars.
 - Usable kitchens and bathrooms.

If you are living in a building that you think should have been built accessible, but have noticed that there are inaccessible features, contact your local fair housing agency. If you need a reasonable modification in a building that should have been built with that feature, it is the housing provider's responsibility to make and pay for the modification.

Condominium and Homeowner Associations: Reasonable Accommodation and Reasonable Modification Requests

By-laws that may be set by a condominium association or homeowners association (HOA) do not supersede the law. **Therefore, a condo board or HOA cannot enforce rules that are in conflict with the law.**

Examples:

- A condo association or HOA has a rule banning all outside attachments to the building and therefore denies a request for a reasonable modification for a ramp for a person in a wheelchair.
- A condo association or HOA has a “no pets” rule and therefore denies a reasonable accommodation request for a tenant who needs a service animal.
- A condo association or HOA has a rule that everyone in the complex has a designated parking spot and therefore denies a reasonable accommodation to a person who requests one close to the building.
- A condo association or HOA has a rule that only tenants may use the laundry facilities and therefore denies a reasonable accommodation request from a tenant who would like permission to have a health care attendant use the laundry facilities for her.



SCAMS & SCAMMERS

Foreclosure Assistance Scams

Home Equity Line of Credit Scams

Debt Relief Scams



Home Repair Financing Scams

Reverse Mortgage Scams

Mortgage Scams

Home Equity Loan Scams

What are Some Signs Something Might Be a Scam?

According to a study performed by the MetLife Mature Markets Institute, the National Committee for the Prevention of Elder Abuse (NCPEA), and the Center for Gerontology at Virginia Tech, seniors lost an estimated \$2.9 billion in 2010 due to financial scams and fraud.

These scams range from medical supply scams to foreign lottery scams. There are a wide range of scams out there and scammers are creative with their tactics and methods of fraud.



This booklet focuses on **housing scams**, but be aware that there are other scams and similar tactics are used. **Be familiar with the warning signs that something might be a scam.**

How Do Scammers Try to Contact Me?



Mail



**Internet:
Email and Ads**



Door to Door



Telephone



**Approach you in a public place
or speak as a guest at a local organization,
such as a place of worship.**

Scamming Signs and Tips to Avoid Scams



- Offers too good to be true.
- High pressure tactics. “You have to act now!” or “We just finished a roofing job in the neighborhood and have extra materials. We can give you a great deal but only today.”
- Do not feel pressured by friendliness. Just because someone is friendly doesn’t mean they are trustworthy.



- Someone initiating contact with you and asking for a lot of personal information. (i.e. your social security number or bank account numbers). Never give this information out to someone you don’t know.



- Making you sign documents without time to review them. They may say, “You don’t need to read that. It’s all complicated lawyer talk. I told you what you need to know.”
- A contractor asks for **all** the money upfront before they have completed any work.



- Not giving you or refusing to give you copies of documents.
- You have to buy something in order to be eligible for the “great deal.”
- Marketing materials that mimic government notices and look “official.” If something seems suspicious, investigate it!



(Sometimes these materials have websites and email addresses that mimic a government agency, but in fact are a scam. Look up the actual government agency on your own and contact them directly instead.)

Home Improvement Loans

Over the years you may want to or need to make some improvements to your home.

This could be something like getting a new roof or having your driveway repaved.

Or you could want to add handrails, grab bars, or other features that make your home move livable as you age. Whatever the case may be, there are scammers.

Beware if:

- You are asked to make a cash-only payment upfront.
- The contractor recommends a certain lender or states their company only works with a certain lender and can get you a good deal.
- The contractor provides the paperwork for the loan to you. (Shop around on your own on ways to finance.)
- The contractor will not give you any information or gives minimal information about the company.



Tips:

- If you need a loan for a home improvement, research and explore your options before committing.
- Do not sign a document you have not read or do not understand.
- Give yourself time to think about it when you are not in the presence of the person making the offer.
- Check with your local government or local department of aging to see if there are any community resources available.

Home Equity Loans and Home Equity Lines of Credit

If you have equity in your home you may be eligible for these types of loans.



A home equity loan:

A home equity *loan* is borrowing a lump sum of money. The borrower uses the equity in their home as collateral to borrow this money. You pay the home equity loan back monthly, like you would your regular mortgage.

A home equity line of credit:

A home equity *line of credit* is another way to use the equity in your home to finance a loan. A home equity line of credit works much the same way a credit card would work. The lender establishes a credit limit for the line of credit. The borrower then has the ability to make purchases using that line of credit.

Beware if:

- You are pressured to sign a document.
- You are pressured to provide false information.
- You are told to sign your deed over to another party.
- You are not given the opportunity to read over the documents and are not given a copy.

Tips:

- Research other options for financing other than using the equity in your home.
- Shop around with legitimate lenders to compare rates. Take your time to investigate fully before deciding.
- Talk to a HUD-approved housing counseling agency.

Remember, once you use your equity for a current need, it won't be available for a future or unexpected financial need.

Reverse Mortgage

Reverse mortgages, also known as *Home Equity Conversion Mortgages (HECM)*, are a loan products available to those 62 and over who own or have significant equity in their home. However, there are *many* important factors to consider when deciding if this loan product is right for you. There are also many reverse mortgage scams so it is important to be an informed consumer.



How does it work?

Reverse mortgages allow borrowers to access funds through the equity in their homes. The funds available through this type of loan depend on the age of the borrower, interest rates, and the value of the home. This loan can be taken as a lump sum, monthly payment, a line of credit, or a combination of these options. Homeowners applying for a reverse mortgage are required to go through HUD approved housing counseling to examine the process and the risk associated with a reverse mortgage. It may be one financial option for you, but not necessarily the best financial option for your situation. Therefore, it is ***extremely important*** to take time away from the sales pitch and any pressure you feel to look objectively at the situation.

Some things to consider:

- Reverse mortgages have costly upfront fees.
- The mortgage becomes due (the balance is paid) once the borrower and/or surviving spouse no longer live in the home. This can happen when the borrower sells, moves, or passes away.
- Ask yourself if there are other ways to finance or address a financial need that does not involve leveraging your home.

Reverse Mortgage (Continued)

Beware if:

- Offers claim to be endorsed by the government. Scammers have been known to send mailings that look like official government notices and claim to be affiliated with a government program as a way to seem trustworthy.
- Family members, caregivers, or salespeople are pressuring you to take out a reverse mortgage.
- The person who wants you to take the reverse mortgage is also pressuring you or requiring you to buy another product with funds from the reverse mortgage (insurance products, home repair services, home remodeling, new windows, etc.).



Tips:

- Talk to a HUD-approved housing counselor.
- You should not feel rushed through this process. **Take your time.**
- Consider *all* of your options. Depending on how long you plan to stay in your home and other factors, a reverse mortgage may not be the best financial option for you.
- Ask for the mortgage lender for his/her “NMLS” number. Mortgage lenders should have one and be able to provide that to you.
- Never make a final decision during a sales pitch.

Mortgage Rescue Scams, Mortgage Refinance Scams, and Mortgage Reduction Scams

Mortgage Rescue Scams: These scams target people who are having difficulty paying on their mortgage.

Mortgage Refinance Scams: Refinancing a mortgage loan is something many people choose to do during the life of their loan. However, if this is an option you are exploring, you need to be careful to avoid scammers in the process.



Mortgage Reduction Scam: Some scammers target people who owe more on their home than the home is now worth (underwater). They promise to help reduce the principal or reduce the monthly mortgage payment. Although there are legitimate programs out there, scammers are also taking advantage of people who are desperate for a solution to this problem.

How are victims targeted?

- Scammers look at foreclosure notices in the paper or in county documents and specifically target you with mailings, flyers, phone calls, or emails.
- Scammers advertise on the radio, internet, or even television, or hang flyers in public spaces such as grocery stores or churches.
- Scammers may target people who are “equity rich” but “cash poor.”
- Scammers specifically target seniors for a variety of reasons.



Mortgage Rescue Scams, Mortgage Refinance Scams, and Mortgage Reduction Scams (Continued)

Beware if:

- You are told you need to pay money upfront and they will take care of the details because they have special access to your lender.
- Someone initiates contact with you offering mortgage help.
- Someone initiates contact with you and claims to be from a company that is working with your bank to offer you mortgage help.
- Someone offers to buy your house and lease it back to you.
- You are told to stop paying your lender and are told to pay them instead.
- They are going to work it out “behind the scenes.” You are not shown any documents from your lender and instead told to deal exclusively with them.
- Companies claim to be approved by or affiliated with the government.
- Companies guarantee success.
- You find information online. Websites that look official may not be and may lead you to predatory links.

Tips:

- Contact your lender if you are having difficulty paying your mortgage and contact a HUD-approved housing counselor to talk about your options.
- Do not give out or confirm personal information to someone who initiates contact with you about your loan. Scammers don’t need much personal information to be able to take advantage of you financially.
- You should not have to pay money to a third party, make a decision, or start any process **“right now.”** Scammers will use pressure tactics to make you feel like **“it’s now or never.”** Hang-up, leave the office, and investigate on your own. A legitimate business should respect your right to do so.
- You don’t have to be in financial trouble to be a target.

Scammers Caught in the Act

In 2009, a housing counselor in Las Vegas received several phone calls from local senior citizens asking him about a new government program they were told about. The program alleged to allow homeowners to refinance their underwater loans (loans on which more is owed than the house is worth) with a reverse mortgage. The seniors were told that all they would have to do is pay a fee and the company would help them reduce the principal on their loan. The housing counselor was suspicious and contacted HUD to investigate.



Turns out, there was no such government program. The scam was reported to authorities. By the time he was caught, he had defrauded homeowners of over \$100,000.

The scammer admitted he:

- Gave fake letters to homeowners stating they had been approved.
- Falsely stated the program had been successful for other homeowners.
- Lied about his connections with several lenders.

He was sentenced to 37 months in prison.



Scammers Caught in the Act



In 2012 HUD debarred three South Florida mortgage loan officers and a Pittsburgh title agent following their criminal convictions on charges they defrauded elderly borrowers, mortgage lenders and the Federal Housing Administration (FHA). They defrauded borrowers \$2.5 million in a nation-wide reverse mortgage scam. All four individuals are currently serving prison terms.

The scammers:

- Identified and targeted financially vulnerable seniors.
- Pressured elderly borrowers to refinance their existing mortgages into reverse mortgages.
- Victimized seniors in 7 different states over a period of 3 years.

Wooly, L. (2012). HUD indefinitely debar four individuals following reverse mortgage scam that targeted seniors. HUD No. 12-069.

If something seems suspicious, report it to local authorities. By reporting suspicious activity, you could help prevent other people in your community from becoming targets or victims of fraud.

Healthy Financial Habits

- **Get a credit check once a year**
 - * Federal law entitles you to a free credit report once a year. For more information visit annualcreditreport.com or call 1-877-322-8228. This is the only place approved by the government for providing a free annual credit report. **Be careful. Scammers will try to offer you “free credit reports” but in the fine print will often have hidden fees.**
- **Get on the no call list.**
 - * You can limit the number of telemarketing calls you receive by getting on the federal government’s *National Do Not Call Registry*. You can get on this list by visiting www.donotcall.gov or by calling 1-888-382-1222.
- **Don’t worry about feeling or appearing uninformed by asking a lot of questions.**
 - * You have a right to information, especially because these are complicated financial products and important life decisions.
- **Don’t worry about appearing to be “rude” by turning down a financial product offer or asking for more time.**
 - * These are business transactions, *not social interactions*. A professional will respect your decisions and not pressure you.



Healthy Financial Habits (Continued)

- **Take your time.**
 - * Financial decisions take time. You should not feel pressured or frightened into making a decision about a financial product. Take time away from the person making the offer to think it over.
- **Get a few estimates.**
 - * You should always feel alright telling someone you need to think about your decision. If you are thinking about any financial product, it is a good idea to shop around.
- **Research any company you are doing business with.**
 - * There are several great community resources one can use to investigate companies, lenders, or banks who want to do business with you. **Use them! They can help you be a more informed consumer.**
- **Contact/Obtain counseling from a HUD-approved housing counseling agency.**
 - Find local housing counseling agencies by calling HUD's interactive voice system at 1-800-569-4287.
 - These counseling services are free of charge or available at low cost, often on a sliding scale. A client cannot be turned away for inability to pay.



Who to Contact with Fair Housing Issues

Local Fair Housing Agency:

Housing Research & Advocacy Center

2728 Euclid Ave., Suite 200

Cleveland, OH 44115

Phone Number: (216) 361-9240

Website: www.thehousingcenter.org

State Agency (Regional Office):

Ohio Civil Rights Commission

615 W. Superior Ave., Suite 885

Cleveland, OH 44113

Phone Number: (216) 787-3150

TTY: (216) 787-3549

Website: crc.ohio.gov

Federal Agency:

Department of Housing and Urban Development (HUD)

Phone Number: 1-800-669-9777

TTY: 1- 800-927-9275

Website: www.hud.gov

Fair Housing Assistance Programs (FHAP, Localities):

City of North Olmsted

Law Department

5200 Dover Center Road

North Olmsted, OH 44070

Phone Number: (440) 716-4261

Shaker Heights Fair Housing Review Board

3400 Lee Road

Shaker Heights, OH 44120

Phone Number: (216) 491-1440

Helpful Consumer Resources

City of Cleveland: Office of Fair Housing & Consumer Affairs

601 Lakeside Avenue, Room 320

Cleveland, OH 44114

Phone Number: (216) 664-4529

Website: www.city.cleveland.oh.us

Cuyahoga County Department of Consumer Affairs

2079 East 9th Street, 2nd Floor

Cleveland, OH 44115

Phone Number: (216) 443-7010

Website: www.fiscalofficer.cuyahogacounty.us

Ohio Attorney General's Office

30 East Broad Street, 14th Floor

Columbus, OH 43215

Phone Number: 1-800-282-0515

Website: www.ohioattorneygeneral.gov

Consumer Financial Protection Bureau

P.O. Box 4503

Iowa City, IA 52244

Phone Number: 1-855-411-CFPB (2372)

Phone Number: TTY/TDD 1-855-729-CFPB (2372)

Website: www.consumerfinance.gov

Federal Trade Commission

600 Pennsylvania Avenue, NW

Washington, DC 20580

Phone Number: (202) 326-2222

Website: www.ftc.gov

