



Alliance for Consumer Protection, Beaver County

*"THE KEY" Member, Beaver County Chamber of Commerce
Mediation and Solution*

1st Quarter 2013

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Life & Death Planning

Writing a will will ensure that your property and assets will be distributed according to your wishes. This death planning is important regardless of your income status and should be made by every person especially if you have children.

But there are also other life planning documents giving general directions on the possibility of becoming incapacitated. With medical and scientific advancements, we are capable of living longer and becoming incapable of decision making regarding financial affairs.

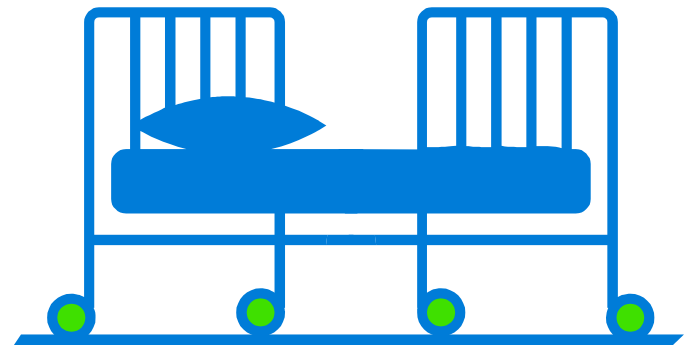
The law has developed three instruments dealing with incapacity:

1. **DURABLE POWER OF ATTORNEY**—This gives someone you trust legal authority to act and make decisions on your behalf over many financial matters if you are incapacitated.
2. **HEALTH CARE POWER OF ATTORNEY**—In this document, you may designate a spouse, relative or friend to make decisions regarding medical care if you are unable to make these decisions yourself.
3. **LIVING WILL**—In executing a Living Will, you are giving directions to your physician, your wishes as to whether or not to be kept artificially alive with medical treatment, if there is no reasonable chance you will recover.

Any person, regardless of income or wealth may become incapacitated or may face major surgery with unknown outcomes. It then becomes important that somebody be appointed to manage your financial and health care matters.

If you have access to a computer, you can obtain the necessary forms to complete these instruments. There are many internet sites to consult. One is www.totallegal.com. Or there are books in the libraries which also contain the model forms. WE recommend that you consult an attorney or seek assistance for making a Will especially if there are minor children in your family.

Authored by Sidney Elkin.





RIGHTS—RESPONSIBILITIES OF LEASES

In renting a house or apartment, there may be specific rights and responsibilities for both the landlord and the tenant. If you are signing a lease, be aware that all details and understandings should be included in the written document.

Changes in terms after the signing must be in writing and initialed by both parties.

The lease should include the following:

1. Length of occupancy giving start and ending dates.
2. Amount of rent, due date and security deposit required.
3. Written notice of 30-60 days to end the lease or raise the rent.
4. Number of persons to occupy the premises.
5. List of landlord and tenant responsibility of repairs.

Other tenant protections:

1. On move in day, take pictures of premises to show original condition.
2. Give landlord list of defects so there is a record.
3. Take pictures as you walk through as you turn in keys.
4. Ask landlord to walk through as you turn in your keys. This gives tenant an opportunity to correct deficiencies.
5. Leave premises clean including stove, refrigerator, cabinets, toilet, sinks, and tub.
6. Upon leaving, give the landlord, in writing, your new address so that the security deposit can be returned within 30 days, as required.
7. If the landlord claims damages or unclean conditions, a written list must be provided with the cost of remedying. These costs, if legitimate, may be deducted from the security deposit. A tenant may dispute the damages or costs. ACP can be helpful in this process. If no list of damages is provided within 30 days, the landlord may not deduct the alleged damages from the security deposit.
8. Landlords may not discriminate against renters because of gender, marital status, ethnicity or race. Landlords may have income and family size requirements however.

Tenants may have oral leases for less than a year or month to month tenancy. On a month to month rentals, tenant must give at least 30 days notice to vacate. Contact ACP if you are experiencing a landlord-tenant problem.

Authored by Sidney Elkin



April is Fair Housing Month

News from the Beaver County Fair Housing Office

Pennsylvania has a new law that answers the question; “What should a landlord do when a tenant has moved out and left things behind?”.

Under SB 887, now Act 129 of 2012, if a tenant moves out and leaves things behind, the landlord must send a notice to the tenant stating that personal property has been left behind. The notice must provide contact information for the landlord. The tenant has 10 days from the date of postmark of the notice to contact the landlord.

If the tenant does contact the landlord within the ten day period, the landlord must allow the tenant a total of thirty days (the first ten plus twenty more) to remove the items. After the first ten days, the landlord may move the items to another location and charge the tenant for the storage. If the tenant does not contact the landlord within ten days, the landlord may dispose of the belongings and have no further responsibility for them.

The law applies when either (1) the landlord has received a judgment in an eviction case and has executed an order for possession, or (2) the tenant has given written notice that he has left the home.

If you have any questions or feel you have been discriminated against in your search for housing on the basis of race, color, religion, sex, national origin, disability, or familial status please contact the Beaver County Fair Housing Office at 724.846.6400 or 724.371.0649 for assistance

Carmen Wilkerson

Fair Housing Officer Beaver County

TIME FOR SOME HOME IMPROVEMENTS

Spring is the time for home improvements. Hiring a contractor or company to work at your home does not have to be stressful. Here is a simple checklist to help:

- * Prepare a written description of the work you would like done. This will ensure that all the companies are getting the same information.
- * Contact at least 3 companies to get quotes. You can check our list of business members.
- * Do your own research on the cost of the materials.
- * Review the quotes. Ask all questions and clarify any differences.



Once you have decided on a company, be sure to notify the others of your decision. It is a courtesy and in the future you may want another quote from them.

Our Consumer Consultants will be happy to assist you in the process of reviewing the quotes.

SCAM ALERTS



New scams spring up all the time. Some of the most recent scams are focused on the elderly.

A relative has been imprisoned or hospitalized in a foreign country. – The caller will either pretend to be your relative or someone calling for them. You are informed of the IMMEDIATE need for money to be wired to them for bail or medical fees. Please remember that you need to stay calm and ask yourself the following –

1. Would my relative be traveling to this country or at all?
2. Who can I contact in my family to confirm the safety of the relative?

DO NOT SEND ANY MONEY..

You have an outstanding debt from years ago. - A 'collection agency' calls to inform you of an outstanding debt, either a loan or credit card. They will insist that you owe a certain amount and it needs to be paid IMMEDIATELY by credit card or bank account draft.

HANG UP THE PHONE.

1. Have you ever had an account with the company they are claiming to be collecting for? Find out by requesting your credit reports. If it is not listed on your credit reports, chances are it is a scam...
2. DO NOT GIVE OUT ANY ACCOUNT INFORMATION.

Congratulations!!! You have won the Venezuelan lottery for \$3 Million!!! - They claim to be from the US Dept. of Lottery and are calling to inform you of the great news. You simply have to wire \$3000 to pay for the taxes on your winnings.

1. US government will not notify in you of a foreign country's lottery winnings.
2. Have you ever been to the country to enter their lottery? Probably not...

You should not have to pay to receive a prize or winnings.

DO NOT SEND ANY MONEY or give out any information.

In most cases, you can ask yourself very simply questions to figure out that a call or email is a scam.

- * Is this too good to be true?
- * Why do they need my bank account? RED FLAG
- * Why do they need my credit card #? RED FLAG
- * Why are they asking for my social security #? RED FLAG



Unfortunately, scams are becoming more frequent and more complex. As consumers, we all need to pay attention to details. If someone is calling you and you feel uncomfortable or pressured to give information, hang up or walk away.

You can also contact our office to ask if we are aware of any companies that may be calling you for services. We can gather the information and inform more people of the scam/ calls.





Creating a Budget

In order to take control of your money or get out of debt, you have to start with creating a budget. A budget can help you to increase your savings account, see where your money is going, get out of debt, and show you areas where you can be smarter on how you spend your money.

In creating a budget it is important to be as detailed as possible. Start by recording ALL of your monthly income. Then create a list of expenses per month including groceries, gas, insurances, savings, rentals, and pets, essentially everything you spend money on. Total your monthly income and expenses and subtract your expenses from your income to find the difference.

If your expenses are more than your income, take the time to adjust your expenses so that your difference is a positive number and not a negative. Then every month take your budget and compare it to your actual expenses to see what worked and where to improve. A budget keeps you honest about your money and gives you the power to reach your financial goals.



ARE THERE ERRORS ON YOUR CREDIT REPORT??

Recently, the FTC reported that 5% of U.S. Consumers have an error on their credit report that 'could lead to them paying more for products such as auto loans and insurance'.

One simple way to keep your interest rates low is to request and review your credit report annually. You can request your credit reports:

Online: www.annualcreditreport.com;

By Phone: 1-877-322-8228

By Mail: Request a form from the ACP office

Annual Credit Report Request Service

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Carl DeChellis, Director

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