



Imagine This...

An Identity Theft Nightmare

Your excitement grows as you and your wife find the house of your dreams. The long hours of looking at homes with real estate agents has finally paid off. You excitedly call your bank to request approval for a loan to purchase the home just to find out that there are problems with your credit. "That's impossible," you think to yourself! You have always paid your bills on time and your credit is nearly perfect. The loan officer asks you when the last time you checked your credit report and you realize that you haven't looked at it in several years. Your bank provides you with a copy of your credit report and you find multiple delinquent credit card accounts for Sears, Nordstrom's, Best Buy and Chevron! It slowly sinks in that you are one of the many victims entangled in the growing crime of identity theft.

According to the Federal Trade Commission there were 685,000 reported fraud and identity theft complaints in 2005 totaling more than \$680 million in losses. Credit card fraud was the most common form of reported identity theft. The primary ages of identity theft victims were 18-29 years-old (29%) followed by 30-39 year-olds (24%). The Seattle area ranked 15th in the nation for the number of reported identity theft complaints nationwide. Identity theft is a serious crime and a growing problem that everyone should be aware of. Victims typically spend many months and thousands of dollars cleaning up after identity thieves and restoring their good name. Victims may lose job opportunities, be turned down for important loans for homes, cars or education and even be arrested for crimes they did not commit.

How Thieves are Stealing Your Personal Information

- They may steal your mail. This includes bank and credit card statements, credit card offers, checks and tax information.
- They may rummage through your trash or a dumpster in a practice called "dumpster diving".
- They may steal your wallet or purse during the course of a vehicle prowling or auto theft.
- They may steal personal information they find in your home during a burglary.
- They steal personal information from you through email or phone by posing as a legitimate company or claiming to have a problem with your account. This practice is known as "phishing" online, or "pretexting" when it is done over the phone.

Orca *WISDOM*

I believe that our background and circumstances may have influenced who we are, but we are responsible for who we become.

PREVENTION

- **Photocopy all of your charge cards (front and back).** If you lose your wallet or purse, you will have quick access to the credit card and telephone numbers to notify the appropriate agencies.
- **Never give out personal information.** This includes your date of birth, mother's maiden name, credit card, social security, and PIN numbers over the phone or internet unless you are certain of whom you are dealing with.
- **Shred, Shred, Shred.** Shred charge receipts, pre-approved credit card applications, bank statements and anything with your personal information on it.
- **Guard your mail from theft.**
- **Get a free copy of your credit report:** Just go online to www.annualcreditreport.com for a free report.

Untangling Your Stolen Identity and Organizing Your Case

Becoming a victim of identity theft can be a scary ordeal. It is extremely important to act quickly once you learn that your identity has been stolen. Accurate and complete records will help you resolve your identity theft case more quickly.

1. Have a plan when you contact a company. Don't assume that the person you speak with will give you all the information or help you need. Prepare a list of questions to ask the representative. Don't end the call until you are sure you understand everything.
2. Be sure to write down the names of everyone you talk to, what they say, and the date of the conversation.
3. Follow up in writing with all contacts you've made on the phone or in person. Use certified mail, return receipt requested.
4. Keep copies of all letters or correspondence you send.
5. Keep all original forms.
6. Hang onto old files even after you believe your case is closed.

Handling a Maintenance Emergency

It can happen in any rental property - an emergency, the call no property manager or owner wants to receive. When they do happen, it is important to know what a true emergency is and how to handle them.

A maintenance emergency is that which endangers the immediate well-being and safety of the resident and the property. Examples are gas leaks, flooding, fires, electrical issues, lack of heat, water, and in some areas, air-conditioning.

It is very important to convey the definition of a real emergency to the tenant. There are residents who can become hysterical over a simple repair. Educating and documenting what constitutes a true emergency with tenants in advance is the best approach - or the "preventative approach." If the tenant has an understanding of what is a real emergency, they are less likely to be as difficult if it is a normal repair or maintenance item.

Tenants also need to know who to call when an emergency occurs. In many instances, calling the gas company, fire department, or another emergency service is more important than contacting their property manager, although they need to be aware that notifying the management company is the next immediate step.

Preventative maintenance can prevent many emergencies, but because of the nature of these events, no one knows what will happen, when they will happen, or what actions will be required. However, as a professional property management company, we have the experience for most events that will occur. We know to take certain steps as quickly as possible.

The first step is to have reliable vendors to call when such an event happens. It is important to have the numbers and names of appropriate emergency services in the immediate area readily available.

Then, it is time to act, *not re-act*. It is very important to approach events objectively, calmly, and quickly assess the nature and severity of the problem. It does not help anyone—the tenant, emergency services, vendors, and even neighbors—to turn the problem into a melodrama.

Taking action means reducing any danger to the tenants and property as quickly as possible. At the time emergencies happen, it is not the time to think about calling the insurance company or even the owner. For example, if the property is flooding, the important thing is to control the problem as quickly as possible to prevent further damage, and then notify the appropriate parties.

Then, of course, we do take the steps to apprise the owner as soon as practical, meet with the insurance adjusters, and follow-up until we resolve the entire emergency and necessary...

... maintenance.

Through all this, it is crucial to maintain control of the situation and that means working with the tenant until the problem is resolved. No one needs an angry resident who immediately has grounds for making the call to the first available attorney. Should any litigation occur in the further, it is necessary to be able to show we took every step to work with the tenant and solve the problem.

Emergencies happen - however, on the upside, there is always a solution.

***For more helpful information from Dave Poletti & Associates, please visit them online at www.davepoletti.com or email info@davepoletti.com**

FAIR HOUSING Q & A

By the King County Office of Civil Rights / 206-296-7592

Q. The Princeton Apartments has had problems with teens belonging to gangs and causing property damage. Can they refuse to rent to families with teenagers or charge them a higher damage deposit?

A. No, refusing to rent to families with children is discriminatory. Familial status protections apply to all children under the age of 18. Housing providers may not single out a certain age group of children, such as teens. Under fair housing laws, this would be familial status discrimination and under local fair housing laws, it would be age discrimination as well. As stated in the tenant rules section below, if you have a problem with a member of a household, you should issue that family a violation notice. You will very likely be in violation of the fair housing laws whenever you make a generalization based on the actions of some tenants (in this case teenagers) and create a blanket rule based on that generalization.

The ORCA Pod wishes
you all a Safe
and
Happy 4th of
July!



In celebration of the 4th our office will be closed Tuesday, July 4th.