



Final Transcript

HUD - US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT: Know the Signs of a Scam

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SPEAKERS

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Carol Kando-Pineda - Federal Trade Commission
Emily Wu – Attorney, Federal Trade Commission

PRESENTATION

Moderator Ladies and gentlemen, thank you very much for standing by and welcome to the Know the Signs of a Scam, presented by FTC Conference. At this time all participants are in a listen-only mode. Later, we will conduct be a question and answer session. Instructions will be given at that time.

[Operator instructions]. As a reminder, this conference is being recorded.

I would like to turn the conference over to your host, Mr. Ben Yanetta.

Please, go ahead, sir.

Ben

Great. Thank you very much, Colin and welcome everybody for joining this webinar. If you joined webinars with us before, of course, we have a few logistics to go over before we begin.

As was mentioned, the audio is being recorded and we put that audio playback plus a transcript and the PowerPoint presentation available on the HUD Exchange website in our Training archives. It usually takes us about a week to get that posted. I'm honestly not sure if we have sent out the handouts prior to this webinar, but they are going to be available in the control panel. You can submit name [ph] and start the download. Then, of course, once the webinar is posted, they will be available there.

Also, as was mentioned, there is going to be a question and comments period at the end of the presentation. If you have a complex question, it's best to go over the phone lines so you can clarify your question if need be. During that time, your phone is, of course, unmuted so don't use a speaker phone. Try to keep the sound quality as best as you can. You can also ask questions through our webinar interface. You type the question into the box and it'll go into a queue and we will answer those verbally at the end of the end of the presentation. As always, you can send the questions or comments to Housing.counseling@hud.gov and if you put what the topic

is in the subject line, it helps us route those to a subject matter expert to get you a response really quickly.

If you logged into this webinar, you will receive a certificate of training from GoToWebinar. It takes about two days for it to show up and you can print that out and save it for your records.

With that, I would like to turn it over to Stephanie Williams, the Deputy Director for the Office of Outreach and Capacity Building in the Office of Housing Counseling for an introduction.

Stephanie

Well thank you, Ben, very much, and I'd like to say good afternoon to everyone and to welcome you to today's webinar, FTC at HUD, Know the Signs of a Scam. Here, at HUD and the Office of Housing Counseling, we are very grateful for the partnership and collaboration with the Federal Trade Commission. In these past several months, in particular, with the environment that we're in, we have seen the need to collaborate with a lot of our partners outside of HUD and today is no exception. This is such an important topic where we need to pay constant attention because scams are constantly changing and evolving, and our goal is to try to stay one or two steps ahead of them if we can.

We are fortunate today to have two presenters from the Federal Trade Commission and they're going to discuss some of the current scams of the day, especially in light of COVID and the pandemic and scams that have arisen very quickly with respect to that, the tactics that scam reviews and what to do if you were scammed.

So now, without further delay, I'd like to welcome our two presenters, Carol Kando-Pineda and Emily Wu. Thank you.

Carol

Thank you so much, Stephanie. This is Carol Kando-Pineda from the FTC. My colleague, Emily, will jump on in a little while and walk you through some of the evergreen scams that we've been seeing for a long time. I'm going to kick things off with—we can go to the next slide.

I'm going to talk you a little bit today about some of the COVID scams that we have seen. I expect we'll continue to see them for a while. They may evolve and change a little bit over time, and then, I'm going to come back after Emily speaks and talk to you a little bit about that through-line that we see through a lot of the different scams. Some of the warning signs, no matter how the story may change, this'll give a quick rule of thumb, some of the warning signs that if you see these things, it'll tip you

off that it's a scam. That's the best way to protect yourself and to stay away from them.

First, let me talk to you a little bit about the Federal Trade Commission.

We are the nation's consumer protection agency who's been around for a really long time. We were created in 1914, I believe it was, and obviously the agency has changed over time and our jurisdiction has changed a little bit, but basically we work to prevent unfair deceptive or fraudulent practices in the marketplace. It's a very broad jurisdiction and everybody is a consumer, so we generally think that FTC is concerned with and the kinds of practices that we investigate are likely to touch almost everybody at one point or another.

We carry out our work in a couple of different ways: through law enforcement, investigating fraudulent practices that we see out there or that are brought to our attention; through education and that's where Emily and I are working right now where we take what we learn from the law enforcement action and we try to boil them down into some good solid advice so that people can protect themselves and they can know what to do if they encounter a scam. And we have a very strong network of partnerships through folks like yourself, through our agency counterparts

or through community organizations like public libraries. I manage some of our outreach to military audiences; some of my other colleagues manage relationships with other communities, but we have a really broad and strong network of all kinds of partners so that we can come up with these messages and these materials and then share them with folks like our boots on the ground. We can't possibly reach everybody that we need to be talking to and we really depend on our partners an awful lot to share some of those messages and help us warn people about a lot of these scams.

Next slide please. Alright, so let's talk a little bit about some of these COVID-related scams. If you want to do any more research or learn more about COVID-related scams and frauds that we've seen, you can go to [FTC.gov/coronavirus](https://www.ftc.gov/coronavirus). Next slide.

Alright, so both at the beginning of the pandemic, even up until today, we've seen a lot of products, sketchy kinds of products and they range. Sometimes you're talking about pills and powder, but these could be chiropractic adjustments, exercises, nasal mists [ph], vitamins, supplements, extracts. There's just all kinds of products that people are selling that are saying they have got some kind of way to treat COVID, to

prevent you from getting it, to make it less severe. The one thing that they do have in common is that there is no evidence at all that they work against the coronavirus.

In order for them to be able to market their products that way, they have to have evidence that the product actually does what they say it does and there is no evidence to show that these products work. So we want you to know, first of all, that there are no miracle cures. There's no proof that any of these products work against coronavirus.

Second, going forward, you want to think about—if you're going to hear about a medical breakthrough, right, something that that's big, something that is going to cure COVID, that is going to cure cancer or help with diabetes or some other serious condition, you're not going to hear about it for the first time through a sales pitch, through a text that somebody sends you or an email trying to sell you a product. You would hear about it through other venues.

If you're considering using some kind of a product to prevent or treat or cure COVID, you want to talk to your doctor. You want to get some legitimate advice from somebody that you trust to weigh any decision.

Even if something seems really legitimate and it seems like something that you want to try, you always want to talk to your doctor about it.

Then, you can stay up on the latest about what's happening with coronavirus and possible treatments, possible cures through CDC.gov and the FDA.gov. They're going to get you the most up-to-date information about what's happening with COVID and what's happening with the available vaccine. There are a lot of developments. Things move very quickly and that's just a really good way to make sure that you're getting good information.

Next slide please. Okay, so when it comes to the COVID vaccine there have also been a number of scams that have arisen about the vaccine. So, first and foremost, you can't buy it anywhere. So you want to ignore any kind of an ad or social media post or phone calls from people, texts from people offering to sell you the COVID-19 vaccine. You don't have to pay for the vaccine. You're only going to be able to get it at certain official kinds of places.

You don't want to pay to sign up for the vaccine. Anybody that asks you to pay for an appointment or to reserve a time to get the vaccine is a

scammer; full stop. That's not something that you need to pay for and somebody's trying to scam you if they're trying to get money for you to sign up for that appointment.

You don't want to pay out of pocket for a vaccine – not before, during or after. And you want to protect your information. You want to be sure that you're not sharing your personal, financial, or health information with people that you don't know. You want to have a good idea of who you're dealing with both for your health and to make sure that you're getting the actual vaccine from a trusted source, but also that you're sharing your information appropriately and not with just somebody that contacted you out of the blue.

Next slide, please. Now, we're starting to see a little bit more of an issue with people needing to show proof that they have a vaccine, alright? So, you may be asked to show the little cardboard vaccine card and there are different states that are developing various systems to kind of track that and people are thinking about that right now and trying to figure out what we'll do going forward. That is an ideal situation where things are developing quickly but they need some time to sort of develop a standard.

That's where a scammer is going to try to take advantage of the fact that standards may differ or we may not actually know exactly what we need to do yet. So they may try to call you or text you and pretend that they're from the federal government and get you to pay to become part some sort of a certificate program or a vaccine passport program or some sort of verification program. The federal government is not going to call, text, email, and ask you for money. They're not going to ask you to pay for some sort of a certificate proving you've had the vaccine, so you know that's a scam.

If you are planning to travel or you need to go places, or you want to plan a vacation or something like that, you want to check with the airline or cruise line, with lodging hotels about what their requirements are, so that you have some idea of what you need to do and show and to avoid disappointment and spending money for something that your arrangements get wrecked because you can't show the proof that that particular venue or company needs for you to have to be able to travel.

Again, you don't want to share your information with just anybody. You want to be very careful about how you share your information. You can't say never share information, because there are some situations where we

need to do that, but you want to be careful about how you do it, and you want to know who you're sharing your information with.

You may want to contact your state government about what the plans are for vaccine verification and requirements and what's being developed so that you can stay on top of that so that you can get whatever verification you might need and you'll know what steps you need to take.

We can go to the next slide and I'm going to turn things over to Emily so she can tell you a little about impostors and impersonators.

Emily

Thanks, Carol. Hi, everyone. So, I guess, Carol spoke a little bit about the various things you should look out for during COVID, so I'll kind of continue on that, but a lot of these scams function very similarly to scams we've seen over a lot of—like a long time. It's not just applicable to post COVID situations.

Impersonation scams come in many varieties, but they work pretty much the same way. A scammer is pretending to be someone you trust to convince you to send them money. These impersonation scams are also known as impostor scams. So scammers may pretend to be a government

official, legitimate businesses or even your family and friends. In 2020, we saw that one in five people reported losing money to these scams for a total of \$1.228 million and that meant that the medium loss per person was \$850. So, let's inspect a few of these kinds of scams.

Next slide please. You might be familiar with a lot of these pre-COVID government impostor-type scams. For example, you might have gotten calls claiming to be from the Social Security Administration saying something about suspending your social security number or that the IRS is saying you owe back taxes. These scammers use threats and intimidation to get people to send money or to give up their personal information like their social security number or their bank account number. Scammers also try to get people's money or personal information by pretending to be government employees offering to help. So because of COVID, many government assistance programs have come and gone, and scammers are following those headlines about what changes in government assistance are taking place and they're taking advantage of consumer confusion over what help is available.

So scammers could reach about any of these changes in government assistance or benefits. One of those is the, and you're probably intimately

familiar with the eviction moratorium and foreclosure issues, so when the moratorium looked like it was ending, scammers started reaching out to people offering to help them apply for the emergency housing funds and when they contacted renters, they asked for their bank account information and other personal information. But once they got there, instead of depositing the much-needed funds into the renter's bank account, they withdraw the little that's left there.

Scammers may also reach out to homeowner's facing foreclosure, posing as a government employee offering assistance with their mortgages and these scammers might make guarantees that they can save your home, request payment up front, which is illegal. They may also make you sign confusing or complicated documents and advise you to stop making payments.

Another type of scam that we've seen is the unemployment insurance scam. So, people who lost their jobs during the pandemic filed for unemployment benefits and some discovered that someone was already receiving those benefits in their name. They might have learned about this fraud when they got notice from their state unemployment benefits office or their employer even about their supposed application for benefits. That

means that someone was misusing their social security number, their date of birth and their other personal information.

Another type of scam revolves around the food assistance. So, the US Department of Agriculture has warned that there are scam websites that mention food stamps, they promise monthly payments but they aren't really part of the USDA. And the scammers may text or email people with links to these websites in an attempt to get people to share their personal information, SNAP EBT card or PIN numbers.

One thing that's very close to my own heart—I'm subject to this—is a scam revolving around student loan forgiveness. Because the changes in public service loan forgiveness, before they were even announced, people were already getting scam calls, myself included, about how they're newly eligible for public service loan forgiveness. But at that point, student loan forgiveness changes were limited to a very specific group of people and it didn't have anything to do with public service loan forgiveness. But because the news media was already talking about the possibility that public service loan forgiveness might change, scammers were already trying to capitalize on that confusion even though at that point, it had not even happened yet.

One thing we've seen during COVID is that FEMA has gotten reports that scammers are reaching out to people to offer to register them for funeral assistance. Because FEMA was offering funeral assistance for people who had loved ones who died during the pandemic or because of COVID, the scammers were capitalizing on that news and trying to get people convinced that they were actually FEMA. This could happen every time there's a natural disaster and these types of scams ramp up because scammers know people need immediate assistance and they're just trying to take advantage of a tense situation.

We give people the following advice to protect themselves from these scammers. When someone contacts you offering a government benefit out of the blue, don't give them your name, birthdate, social security numbers or financial information. If you spot these scams, we ask people to please report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft) and also your State Attorney General's Office or even to the agency that the scammer is impersonating. If people face identity theft issues, we always direct them to [identitytheft.gov](https://www.ftc.gov/identitytheft).

Next slide please. We've also seen that reports about romance scams and the money that people have lost because of romance scams have steadily

been on the rise over the last three years. In 2020, the spike in dollars lost continued through the pandemic and the number of people in the US using dating apps has been rising even without the pandemic factor, but we wonder whether even more people signed up for dating apps because coronavirus made it really hard to meet up in person. Whatever the reason, romance scammers may have taken advantage of the increasing number of people on these platforms.

These scammers created really attractive online profiles. Sometimes it's of a made up person or they assume the identity of a real person. It's not always obvious that these profiles may be fake and the scammers make up plausible reasons to not meet up in person, especially because there's a pandemic. They might say it's too dangerous to travel or they may even set up a date already canceled because they say they tested positive for COVID. Even if you're not on these dating apps or platforms, a scammer may still reach out through a social media platform, through a friend request or a direct message trying to test the waters there. One way to try to see if someone is posing as someone else, is to do a reverse image search of the person's profile pictures and if they're associated with another name or the details just don't match up, it's a scam.

Next slide, please. Sooner or later, the romance scammers will get at what they really want and they ask for money. They will try to remove the conversation off the dating app making it harder to trace who or where they are. One method scammers use is extortion or blackmail. They send explicit images and then ask for them in return. Once they get the explicit images, they threaten to share your conversation or the photos and videos with your friends, family or your employer unless you pay them. We've seen this be especially detrimental for people who are not fully out as LGBTQ+.

Scammers can also play a longer game by cultivating a relationship over time. They are really convincing and they pull at emotions. They will say things like 'I love you' very quickly, but they'll always have an excuse for not actually meeting up.

There could be a number of reasons they say they need money from you. They might say, 'Oh, I need money to travel to see you,' or 'I had a medical emergency and I can't pay for it.' Whatever the reason, they need the need the money really urgently and prompt people to send money repeatedly. And what many of the largest reported dollar losses have in common is that people believe their new partner has actually sent them a

large sum of money. The scammers claim to have sent money for a cooked up reason and then they have a detailed story about why the money needs be sent back to them or onto someone else. People think they're helping someone they care about, but they may actually be laundering the stolen funds.

We tell consumers on these apps or who might be approached by people claiming to want to date them to just slow down and consult with another trusted person when they're in a romantic situation with someone they've never met in person. Even if their supposed partner is rushing them, it's best to reconsider what is happening with someone else who cares about you.

If an online love interest asks for money by gift card, bank transfer or wire transfer, it's a sign of a scam. We tell people that even if someone sent you money first, never send money or gifts to someone you've never met in person. We also tell people to contact their banks right away if they think they've sent money to a scammer and to report their experience to the online dating site if that's how they met the scammer and to the FTC at [ReprtFraud.ftc.gov](https://www.ftc.gov/identity-theft).

Next slide please. This one is just another type of impostor scam that's been around for a while but has slight changes because of COVID. It starts with a call from someone pretending to be your grandchild. They might speak really softly or make an excuse for why they sound different. They'll say they're in trouble; they need bail or they need money for some reason and the "grandkid" will also beg you to keep this a secret. They'll say they're under a gag order or they just don't want their parents to know they're in trouble.

Sometimes they might put another scammer on the line who pretends to be a lawyer, needing money to represent the grandchild in court. I recently saw a Simpson's episode that was basically this exact premise.

They ask you to wire money or buy a gift card. And recently, we've heard that scammers will be so bold that they'll tell you that someone will come to your door to pick up the cash, which means they might know where you live or they may ask where you live.

If you get one of these calls and to avoid these types of scams, we ask people to take a breath and just resist the pressure to pay immediately, get off the phone and call or text the grandchild or the person that supposedly

called you. If you can't reach them, check with a different family member to get the real story even though the scammer said not to.

Never give out your address, personal information or cash to anyone who contacts you. Anyone who asks you to pay by gift card or money transfer is always a scammer, always.

Check your social media privacy settings and limit what you share publically. Sometimes scammers may have found your very specific personal information online and maybe even based on an interaction a grandparent might have had with a grandchild, like if someone called someone a nickname, the scammers might be able to see that if it's on social media. So, even if your settings are on Private, just be careful about what personal identifiers you put out there.

Next slide, please. Scammers also target people looking for work by pretending to be really legitimate employers. They often pose fake job ads or they may even reach out directly to job seekers. And if you want a lot of particulars about these types of scams, you can go to [FTC.gov/jobs](https://www.ftc.gov/jobs).

Next slide please. One very common type of job scam we see advertises for caregivers. For example, if they're looking for a job online either on generic jobsites or those specifically for nanny's, babysitters or other caregivers, you might come across a fake job ad designed to trick you into sending money or personal information. These kinds of scammers might hire applicants without an in-person interview or they just hire someone over the phone. And if a job seeker applies for the job, the scammer might send a check and tell the applicant to use part of the check to send on to someone else like a uniform supplier and then return the excess amount after buying supplies. But the check is fake and by the time that they realize that it is fake, the scammer already has the money and the bank will want you to repay the money you withdrew.

This kind of fake check scam can also happen with mystery shopper or job postings. If you're a mystery shopper, you're paid to shop which sounds really great especially if you're going to full time of just looking for additional income. A fake employer might send you a check to deposit and then use the funds to buy certain items, but then ask you to send the excess amount back. Once the bank discovers that the check is fake, you're out for the whole amount including the money you sent back to the scammers.

Another type of income scam is a car wrapping scam. The gist of the scam is this: Scammer sends emails and posts to social media and job boards with messages like 'get paid to drive.' They offer to pay you up to \$700 a week if you'll drive around with your car or your truck or your bike wrapped with an advertisement of a well-known product. They're not actually affiliated with a brand; they just want your money. So if you message them back, they'll send you a check to deposit into your bank account. Then, they'll say to use some of that money to pay their decal agent to put the ads on your car. They'll tell you pay by money order or Walmart Money Services or by making a cash deposit directly into the decal agent's bank account. All these ways are just really hard to cancel or actually get your money back and the decal agent in the scenario is really the scammer. The check that you just deposited was fake which means that the money you spent is coming out of your own pocket. So, you don't get to keep any of that money and you're out the money that you took out.

Next slide, please. Many people would like to work from home. I think that was true before COVID hit, but especially during these circumstances and if you ever notice, so they place online ads with claims that you make thousands of dollars a month working from home with very little time and

effort. They often try to pull people in by promising that you can be your own boss, set your own schedule or start your own business, but instead of making money, you end up paying for starter kits or training or certifications that are actually useless. You might also find that your credit card is charged without your permission, or you get caught up in a fake check scam. So, if someone offers you a job and they claim that you can make a lot of money in a short period of time with little work, that's a scam.

A common example of this kind of scam is the reshipping scam. It starts with online job postings for a position like a quality control manager, and once you're hired, your job is to receive those packages at home, get rid of all the original packaging and the receipts, "inspect those products," put them back into new packaging and then ship them on to an address that the scammers provide to you.

Oftentimes, these kinds of products are high priced and name brand goods, and the final destination may be overseas. After doing this work for over a month, you might try to contact the company to ask where your first paycheck is only to find that the phone number and the website no longer works for you. And not only are you out one month's wages, but the

scammers also have your personal information and you may have been reshipping products bought with stolen credit card numbers.

When a company offers you a money-making opportunity to buy brand name luxury goods from them at less than retail prices, this is a whole other scam. They basically are saying, like, oh, we'll sell you products at wholesale prices and you can resell them in your store and that you can make a profit because we're selling it you for less. However, a lot of these scams involve products that are either junk products or they may never send you the items that you ordered after you paid for them. They advertise that you can make lots and lots of money this way and you may be out whatever money you paid for them.

Before accepting a job, it's best to do an online search for the name of the company or the person hiring plus the words scam review or complaint.

You can also run the offer by someone you trust.

Never pay for the promise of a job. Legitimate employers will never ask you to pay to get a job. And don't trust that the check is legitimate just because the bank's initially accepted the deposit. It takes the bank a while

to check out that the check is actually real, and if it's not, you'll be on the hook to pay for the amount you took out.

Next slide, I'm passing it back to Carol.

Carol

Thanks, Emily. Next slide please. We're going to talk a little bit about what I mentioned before—that through line. What are we seeing in the elements that we see that run through a lot of these kinds of scams?

You've heard Emily refer to some of them.

First, the scammers follow the headlines. So be aware of what's happening and if you start to get emails or texts or phone calls about contributing to a charity that you've never heard of, but it's related to some natural disaster that's just blown up or it's related to COVID, that kind of a situation, something that we're all going through and we're all a little concerned about and there's a little bit of confusion. We don't know exactly what's happening and things are changing quickly. That's where scammers want to get in and take advantage.

They follow the headlines. They try to create a sense of urgency. They want you to act right now. That's part of their plan is to pressure you and

to make you feel like you need to do something right away, you need to act or something terrible is going to happen. They may threaten that you're going to get arrested, that your credit is going to be ruined, that there's a problem with your social security number, that something serious or there's an emergency with a family member or a loved one, and that you need to pay them. You need to act immediately and they'll help you solve that problem.

They want to create a lot of confusion in addition to following those headlines and creating the urgency. So, you'll see that with a lot of these scams that not only have they created this heightened sense of emotion—you need act right now—there's also a lot of confusion and they want you to feel like it's going to be hard to check it out and you need to just act and pay them immediately. Basically, they want to knock you off balance just long enough that you share your information or you send them money, and they want you to pay them in a way that makes it very hard to get your money back. It's either untraceable or it's just difficult to get your money back.

Next slide. What do I mean when I say they want you to pay in ways that make it hard to get your money back? They'll ask you to pay with a gift

card. Don't do it. That's the sign of a scam. If somebody's asking you to pay for something with a gift card, that's a scammer. They're for gifts, not for payments.

Somebody's asking you to pay with digital money or cryptocurrency, you want to think twice about that because that is in effect like cash. It's very difficult to trace that and to get the money back once you send it, and so you don't want to find yourself caught having given up money and have no recourse to get it back.

When it comes to wiring money, it's very similar to sending cash.

Typically, you can't get your money back. You can try, especially if you act really, really quickly. It's always worth asking, but it's very, very difficult. It's not likely you'll get your money back.

Next slide, what to do if you were scammed? FTC does have an article on consumer.ftc.gov. It's called "What to do if you were Scammed" and it tells you the steps of what you should do depending on the way that you actually paid the scammer. If you paid the scammer with a credit or a debit card, you want to call the bank that issued the credit card or whatever company you got the credit card or debit card from. Call them

and tell them it was a fraudulent charge. It was an unauthorized debit or withdrawal and ask to get that money back and see how that works.

If it's a gift card, you want to tell the company that issued the gift card that it was a scam and ask to get your money returned. Again, that's not really—it's not easy to do. It may not happen, but if you do it fast enough, you never know. You might be able to get some of that money back. FTC has got links in the article to some of the biggest gift card issuers so that you can have a link to their website and a telephone number, so you know exactly who to contact in case you are in that situation.

If you wired money, it's the same situation. You want to tell the wire transfer company that it was a fraudulent transfer and ask them to reverse it. Again, very difficult, but it's always worth a try especially if you can act really, really fast.

I've been in situations where I've spoken to consumers who have said to me, literally, somebody called them and they were in this situation and it all happened so fast and they were panicked because they thought a loved one was in trouble or there was some issue that they really felt like they needed to resolve. As soon as they revealed that information or as soon as

they gave over their credit card number, they felt funny about it and when they hung up the phone, they knew something was wrong and that it was a scam.

I think that happens probably more than we realize that people know right away that there was a problem, and so the trick is to recognize these warning signs early enough so that you can catch it before you actually reveal any information or you share a credit card number or financial information with the scammer. You just have to break that spell. And if you know these warning signs, it's a little bit easier to keep that in the back of your head and to know what to be on the lookout for and to maybe stop it before the scam actually happens.

Next slide. I think we're back to Emily.

Emily

Thanks, Carol. So, no matter what kind of scam that you might come across, the thing that you can do is report it to the FTC. Next slide please.

So to report a scam in English to the FTC and other law enforcement agencies, we've repeated this probably several times throughout the

presentation, you can go to reportfraud.ftc.gov and we also have the site in Spanish at reportefraude.ftc.gov.

At this time we don't have any capabilities to receive complaints in other languages, so we tell people who need assistance writing in English or Spanish to please ask a trusted English or Spanish speaker for help to do so. Next slide, please.

So the site is user friendly. When you go to the site, you can click on the Report Now button. It will ask you some questions to narrow down what your report is actually about. You can repeat any of these scams, frauds or bad business practices that you've spotted.

Next slide, please. If you submit a report, you will get a report number and you can use that number to update the same report if other issues come up. You'll get next steps, and I think this is the really important part for people is that not only will they report it, they'll get some advice about what to do next. So you'll get next steps to take according to the problem you reported. It's a great way to get advice to people right away when they're trying to do something at that moment. For example, if you paid a

scammer by credit card, you'll get next steps to take to dispute that transaction and try to recover your money.

And if you provide them an email with your complaint, you'll get that information through your email as well.

Next slide, please. So your report gives us, the FTC, and other law enforcement agencies information that can help us identify and stop dishonest business practices. It also helps the FTC to spot current fraud trends so that the FTC can alert other people how to avoid them. And when you report something at reportfraud.ftc.gov, you help to not only protect yourself but also the community, your community that might be facing the same problem.

Next slide, please. So we've consolidated on this slide a lot of the resources we've talked about. There are several places you can go. Consumer.ftc.gov and consumidor.ftc.gov in Spanish are our general websites. You can find everything we've talked about and more on this website.

If you're looking for some print materials to distribute, you can go to [ftc.gov/bookorder](https://www.ftc.gov/bookorder) and you can order any of our publications there for free. I would just say give it a month or two in advance so that it can get to you in time, you don't have to pay for anything.

You can also print the materials off of that website yourself. And all of our information is in the public domain. So if you want to take what we have there but add to it or rebrand the document, you can feel free to do so.

Like Carol said earlier, if you're looking for something specifically about Coronavirus, you can go to [ftc.gov/coronavirus](https://www.ftc.gov/coronavirus). The rest of these scams are things that I talked about, the imposter or impersonation scams as well as the job or income scams.

Next slide, please. Back to Carol.

Carol

I'm just going to jump in and give you one more resource. So you've heard us talk about how scams evolve and they change over time. If you want to stay up to date, sort of up to the minute, you can sign up for Consumer Alerts. They'll arrive right in your inbox. They are blog posts

that we put up that talk about the latest things that we're seeing. You go to ftc.gov/consumeralerts and you just put in your email address and submit, and then you're automatically on the email list. If you ever want to unsubscribe, you just go back to ftc.gov/consumeralerts and you can get your email taken off.

You can also follow the FTC on Facebook at Federal Trade Commission. We post an awful lot about new cases that we've brought and advice and news about scams that we see as it evolves.

And I think that brings our formal presentation to a close. You can go the next slide, please. But we are happy to take any questions that you have.

Ben Hi, everyone. I'm going to ask the moderator to give you instructions on how to ask a question over the phone line now.

Moderator [Operator instructions].

Stephanie We do have two questions in the question box. The first one is, "What about scams when you are the seller? If you're selling a car, for example,

what safeguards does a consumer put into place to be sure they are getting paid legitimately, not a bad cashier's check, counterfeit cash?"

Carol

I don't know that we have very specific advice in terms of selling a car, but it's the same sorts of advice that we would suggest in other situations. If somebody says that they want to pay for the car and they want to send you a check and then you get the check and all of a sudden it's \$500 more than what you thought and they say, "Oh, I made a mistake. Could you please wire me back the extra \$500 and we'll just call it even?" You don't want to fall for a situation like that because even though it seems like the check is good and you were able to deposit it and even get money out, as Emily mentioned, it may take two weeks for a bank to actually clear that check and to determine that it's not fraudulent. And if you were to wire back the money to somebody, then you are actually wiring back \$500 of your own money. So you don't want to be caught in that kind of a situation where you're selling products.

I guess all the other tips that we mentioned really would apply as well to sellers. I don't have anything else more specific for cars. Emily, do you have anything to add?

Emily Yes, I would just add that sometimes, especially when you're selling to a stranger, you might be using like a middleman type of site, like if you're selling used clothing online, some of these sites they have their own checks. So, I would just say if you're using a middleman to sell something that you have to see what protections they have in place, that the middleman company has in place online. And like Carol said, just make sure that you follow the same advice as if you were the buyer; just make sure you're accepting a valid check and you may want to conduct like a transaction in person rather than purely over the phone or online.

Stephanie Those are good responses. Thanks, ladies. Here's the next question. Ooh, it looks like there's a bunch of them actually now. "What about an international romance scam where you gave personal identity information? How can you prevent a future occurrence of theft?"

Carol My first thought was you might want to go ahead and order a copy of your free credit report at annualcreditreport.com, because if you've already given out your information and you're a little suspicious that you think it might be a scam, you want to go ahead and check your credit report to see if somebody's already tried to make unauthorized purchases with your credit cards or used your information somehow or if there's anything

suspicious on your credit report. Then if there is and you think it's somebody trying to steal your identity and use your information to buy things, you want to go to [identitytheft.gov](https://www.identitytheft.gov), which is FTC's identity theft website.

Not only do you want to file your complaint there, but before you file your complaint with the FTC, you get to the end of the process and you can print it out or save it, and that becomes a document called an Identity Theft Report and you can use that if you need to contact whoever, whatever company may have allowed the identity thief to use your information. So if there was fraud at a retailer or utility company or something like that, you'd have to notify them and tell them the charge isn't yours and the identity theft report helps you to do that. There are sample letters that help you figure out how to file a complaint with all of these different companies so that you can let them know that your identity fell victim and it helps you start the recovery. If you think it's gotten that far.

Go ahead, Emily. I'm sorry I interrupted you.

Emily No worries. I was going to say pretty much the same thing. I would just also add that if you can tell what country your scammer is located in, I know it's really hard to tell in these situations because they're pretty much lying about everything, but if you do know or you can tell, a lot of other countries have similar agencies to the FTC where you can also file an international complaint. So I would encourage you to file with the FTC, but also with the other country if you know where the scammer is based.

Carol I would add, Emily's previous advice about if you're on an online dating site and you find somebody that you're interested in but something seems kind of suspicious or you just want to check, do that reverse image search and see what comes up and see if there's anything suspicious that comes up. You may want to steer clear of people if things don't check out.

Emily One last thing is there are some paid credit monitoring services that you can sign up for. They are pretty much doing what you can do yourself, like you could monitor your own credit periodically, but if you wanted to, you could sign up for a paid service as well.

Stephanie There's a few other questions here and I'm not sure if there are folks standing by, but I think this is a really good one. It's, "What about how

[audio skip] scams and how to identify those?” Also, Ben, if we could upload the handout into the site so folks could get to it.

Ben Yes, unfortunately there is an issue right now with the webinar interface. Typically I am able to do that, but everybody that registered for today’s webinar, including those that couldn’t join us today, will receive a second email that includes a PDF version of all of the slides.

Stephanie Perfect. Thanks, Ben. Sorry about that. Did you get the question that I just asked? What about housing scams and how do I identify those?
Okay, thanks.

Emily Yes, I think one of the things that are very common with housing assistance scams is people reaching out to you. For example, if you’re a person who needs housing assistance and someone reaches out to you saying they can help you, that’s often a scam or pretty much a sign of a scam. When you’re looking for assistance yourself, I would say like you should do the affirmative looking for assistance. Anyone that contacts you is likely a scammer, especially if they ask for your information that’s sensitive, like your personal or your financial information.

One other thing I would do, I think on certain platforms, for example, if you're looking for housing, if you're looking to rent or buy, there's often a lot of these kinds of scams postings, for example, like on Craigslist or other housing sites, I would just say look for different types of scams.

Like could those photos have been taken off the internet somewhere else? Are they very low resolution? Does it seem like that's not the right price for that neighborhood or just various other things. Anything that looks like it might be a little fishy, I would just say double check. Never give out your personal information to those types of postings or people behind those types of postings. Always make sure before you release any of your private information that you ensure that it's an actual posting.

Do you have anything to add, Carol?

Carol

No, I was thinking the same thing about the rental scams that sometimes scammers will post a picture of a beautiful apartment or a beautiful home and say it's for rent and they're the landlord when in actuality it's just a listing photo that they stole from somebody else, so they don't have any rights to rent you that property. If they're pressuring you to wire the money, to give you credit card information, you'll get nothing in return because they are not able to rent you that thing and they just disappear.

So again, you may want to do a search on any pictures that you find to see if this place actually exists. You want to see if you can verify that it actually exists. You don't want to pay them in any way that would be difficult to get your money back. And certainly, if they're pressuring you to pay with a gift card or wiring money, you're dealing with a scammer.

Stephanie Do we have any callers on the line?

Moderator We did have one line in queue. They took themselves out of queue.
[Operator instructions].

Stephanie So we have one more question that I see here and it is, "What about the scams on Craigslist?"

Emily Yes, I think I started to talk about this a little bit. So with the housing scams in particular, like what Carol said, make sure that you can verify that that house or that unit actually exists. If you're not there in person, there are some online tools that you can try to use like satellite imagery to make sure like a house actually is there and it has the right number, but that's just preliminary. I would just say that any time you try to either buy

something on Craigslist, just make sure before you release anything that you can verify that it's true.

So even if you're trying to buy like a coffee table or something on Craigslist, I would just make sure to protect yourself. Don't give any of your financial or personal information out before you see that coffee table in person. There's just so many scams out there that Craigslist can be a potential platform for it.

So if you follow the advice that we gave about the other types of scams, just like ensuring that you just really hold on to your personal information like it's gold before you let go of it, it applies in this situation as well.

Stephanie

Great. I don't have any other questions here. We're over the hour, so I think we can either respond to – it looks like it's more stories of things that have happened than actual questions, so I will turn it back over to you, Ben, or whoever is closing out the session.

Ben

Okay. I can close us out today. Thank you.

US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

Host: Kristen Villalvazo

October 25, 2021/2:00 p.m. CDT

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I just wanted to say to everybody, thank you for joining us. If you do have any further questions, please send them to housing.counseling@hud.gov and we can send them on to Emily at the FTC. They will get a response either directly to you or they'll send it back to us to forward to you.

Again, thank you all for joining us and I hope that this presentation has been helpful for you and will help you better serve the housing counseling clients that you will see.

Thank you all and have a good afternoon.

Moderator

Ladies and gentlemen, thank you for your participation and for using the AT&T Executive Teleconference Service. You may now disconnect.

Speakers, please hold.