



# AROUND *the* HOUSE A NEWSLETTER FOR OUR CUSTOMERS

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## \*\*\*CUSTOMER ALERT\*\*\*



Stay alert for scams regarding your mortgage, refinancing your mortgage and foreclosure help. Mortgage relief scams are attempts at obtaining money under false pretenses by taking advantage of homeowners who may be having difficulty making mortgage payments or are hoping to refinance their existing mortgage. There are many different ways scam artists try to take advantage of unsuspecting homeowners. They may offer services such as negotiating with lenders to obtain a loan modification, refinancing your mortgage, or assisting with a possible foreclosure and requesting payment of an up-front fee, but then do not provide the service.

Although there are many types of scams out there, you, as a consumer, can help protect yourself by following a few rules of thumb. If any company approaches you and does any of the following, you may be dealing with a scammer:

- Asks you to pay high fees up-front to receive services
- Promises to get you a loan modification which, in reality, cannot be guaranteed
- Asks you to sign over the title to your property
- Asks you to sign papers that you do not understand
- Says you should start making payments to someone other than your loan servicer or lender
- Tells you to stop making mortgage payments altogether

### Consumer calls from PHFA

PHFA will **never** approach you with any of these options. If someone claiming to be a PHFA representative does contact you, get the employee's name, call 717-780-3800 or email [AskPHFA@PHFA.org](mailto:AskPHFA@PHFA.org) and ask for that employee. This will verify the representative is an actual PHFA employee. Your best defense is to ask a lot of questions and use the resources given below if you're not sure if something is legitimate.

### Resources to protect consumers

Many organizations offer mortgage relief services. Some are legitimate and some aren't. For information on how to avoid mortgage scams, the [Consumer Financial Protection Bureau](#) and the [Federal Trade Commission](#) can offer guidance. If you think you've been approached by someone offering fraudulent options, you can contact the Pennsylvania Attorney General, Bureau of Consumer Protection, at 717-787-3391 or by visiting their [website](#).

If you are having difficulty making your mortgage payment, there may be help available. You should contact your lender directly to discuss your options, such as a repayment plan or loan modification. You can also refer to PHFA's Homeowners' Emergency Mortgage Assistance Program (HEMAP) [Fact Sheet](#) for information about the [HEMAP](#) loan program and [other ways](#) that you can avoid foreclosure.

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Another option is to contact a PHFA approved counseling agency to help walk you through your different options. PHFA has a [network of counselors](#) that can offer guidance for buying a home, homeownership issues and avoiding foreclosure. Most of these services are offered free of charge thanks to financial support from PHFA. You don't have to face these challenges alone.

Take advantage of these resources and protect yourself and your home from scammers.

## It's time to get your home ready for Winter

We may still be enjoying some warm sunshine for a little while longer, but the truth is, winter is quickly approaching. With that in mind, there are a few things you should do to get your home ready for the cold and snowy months to come. Some simple projects now can save you from costly repairs later.

1. **Clean out the gutters.** Doing this can prevent drainage clogs that can freeze and potentially cause water to leak into your house...leading to expensive repairs.
2. **Carbon monoxide can be deadly.** If you don't already have one, invest in a carbon monoxide detector; if you do have one, make sure it's working properly. Carbon monoxide is odorless and colorless. Don't let it catch you off guard...check those detectors.
3. **Keep outside air outside and inside air inside.** Air leaks can be a huge expense in heating costs. Air leaks can also cause your furnace to run harder and longer, which can lead to furnace repairs or replacement. Caulk those cracks.
4. **Show your furnace some love.** Cleaning your furnace annually will keep it running more efficiently and possibly prevent a fire due to sediment build-up. Changing your furnace filter regularly can help you save money, too.
5. **Get your ducts in a row.** Check to make sure your heating and A/C ducts are properly sealed and insulated. Tightly sealed ducts save you money and are more energy efficient.
6. **Light your way.** Winter months bring shorter daylight hours, but you don't have to stay in the dark. Consider getting energy saving products and bulbs to light up your outside walkways and purchase timers for your lights so they're not left on all day. The holidays are on the way, too, so use LED holiday lights to help save money.



Follow these tips to keep your home safe, cozy and warm this winter, and save money while you're at it.

### There's an app for that!

If you have a smart phone, you've more than likely spent some time in the App Store. When it comes to saving money to improve your financial status, it's not always as easy or straightforward as it may seem. If you need a little help to get started saving or keep the savings going, well...there are apps for that.

So take a few minutes and search the App Store. Search using keywords such as: saving, budget, and money management, and get started today.



**Help with housing is a call or a click away!**

**PHFA's Customer Solutions Center • 1-855-U-Are-Home (827-3466)**

**Extended hours: Mon – Fri, 8 a.m. – 7 p.m.**

[AskPHFA@PHFA.org](mailto:AskPHFA@PHFA.org)

