

The American Dream is the Focus of National Homeownership Month



June is National Homeownership Month. Homeownership has long been the cornerstone of the American dream. Purchasing a home is typically the most significant investment people ever make.

First-time homebuyer education courses are offered throughout the state and are required for most first-time homebuyer and loan programs. Check these sites to find a course near you.

CHAPA Homeownership Workshops
MassHousing Homebuyer Counseling
Mass. Affordable Housing Alliance
Housing Consumer Education Centers

Check the following sites for information on a number of state and federal mortgage products for first-time homebuyers. Many Massachusetts banks offer products for first-time homebuyers, call your local lender for more information.

Massachusetts Housing Partnership - The Soft Second Program
Mass Housing
Fannie Mae
Freddie Mac

Beware of Social Network Scams

Popular social networking sites like Facebook, Twitter, MySpace, YouTube, and LinkedIn can include a gold mine of personal information, and have become increasingly popular with cybercriminals seeking victims. To make sure you are keeping your information as safe as possible while participating in social networks, consider following these tips:

Change your passwords often.

Guard your financial and other sensitive information. Never provide your Social Security number, birth date, address, phone number, bank account or credit card numbers, or other personal information.

Think twice before clicking on links or downloading attachments

in emails. They may contain viruses or spyware that could damage your computer or steal your personal information.



Be selective when adding friends.

Limit access to your profile to contacts you trust.

Familiarize yourself with the security and privacy settings.

Beware of con artists. Criminals scan social networking sites to find victims for all sorts of scams, from phony lotteries to bogus employment and business opportunities to investment fraud.

News From the Undersecretary

The numbers are enough to cause pause: In April, 1,372 homeowners in Massachusetts lost their homes through foreclosure, and since the start of this year, over 9,000 foreclosure petitions have been filed.

But behind each of those numbers is a family that is facing a significant crisis. As is often in the case, some unscrupulous entities are taking advantage of a combination of crisis and confusion, and scamming homeowners facing foreclosure out of their money.



*Undersecretary
Barbara Anthony*

We've all seen or heard the advertisements from foreclosure "specialists," offering help to homeowners for an up-front fee. In many cases, these offers make promises of easy, no-effort solutions for homeowners. What they really are, are scam artists taking money from families and taking advantage of a terrible situation.

In reality, there is no easy fix for a homeowner facing foreclosure. But there are avenues for help. First, homeowners need to start a dialogue with their lender. They hold the mortgage, and make the eventual decision on modifying the loan or other solutions. Homeowners should also reach out to a HUD-approved, local housing counselor. Homeowners can call (888) 995-4673 to find the appropriate counselor.

We are working with NeighborWorks (including an event on June 7) and other private and government entities to get the word out on loan modification scams. For families trying to keep their homes, a misstep with a bad actor can make a bad situation worse. The Patrick-Murray Administration is resolved to keep as many families as possible in their homes, working to lower the number of foreclosures.

High School Students Find Trades a Good Career Option

In an effort to help students learn about a variety of professions available in Massachusetts, the Division of Professional Licensure has created the Student Outreach Program. The program has visited more than 100 schools and youth organizations throughout the state to showcase the 31 licensed professions regulated by DPL.

Students receive brochures and information about the vast amount of career



opportunities available to a licensed professional. The program highlights the different education and training requirements needed to become licensed for professions like electricians, barbers, social workers and veterinarians, all managed by the Division.

As the Student Outreach Program continues to tour the Commonwealth, the Division of Professional Licensure hopes to assist young individuals make informed decisions about entering the workforce. Visit DPL's website or send email to DPL.Outreach@state.ma.us if you are interested in the program.



Students from Malden High School (top) and Quincy High School (below) look at information about some of the 31 licensed professions regulated by the Division of Professional Licensure. DPL has visited more than 100 schools around the state, informing high school students about potential career options.

FACT vs. FICTION

FICTION: A Home Improvement Contractor who advertises in the newspaper, phone book or on television has fulfilled mandates for state registration.

FACT: According to our recent survey of advertisements, one in five Home Improvement Contractor advertisements were placed by unregistered entities. The best way to find if your contractor is registered is by checking on the OCA website at www.mass.gov/oca.

FICTION: When dealing with a "lemon," if both parties cannot agree on a refund for the automobile, the buyer's only option is to take the seller to court.

FACT: Often time the best settlement option is through the Office of Consumer Affairs' Lemon Law Arbitration Program because it is free and gets results. If you believe you were sold a lemon, you may qualify for a refund or new vehicle.



FICTION: If a consumer owes money, a debt collection agency can use any means necessary to secure the payment.

FACT: Massachusetts' Consumer Protection Act prohibits certain debt collection practices such as calling more than twice in a seven-day period or calling at times other than normal waking hours. For the full list of regulations or to report unlawful debt collection practices, call the OCA hotline toll free at (888) 283-3757.

STOP AND GO

Three Tips to Consider



Stop:

Before you click on that free gift card offer on the Internet, be sure you are not giving out too much personal information, and then unintentionally purchase something else.



Think:

Auto insurance competition in Massachusetts was designed to save drivers money. Think about shopping around to save on your policy.



Do:

Consumers are entitled to one free credit report a year. Check yours and look for accuracy and signs of fraudulent activity.

Consumer Calendar for June

NATIONAL HOMEOWNERSHIP MONTH

For potential homebuyers, a wealth of resources are available.

NATIONAL SAFETY MONTH

Weekly themes highlight important safety issues.

JUNE 5: WORLD ENVIRONMENT DAY

A United Nations-inspired day for the environment.



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