

# Spotlight on Community Living

Wednesday, June 26, 2013

Serving D.C. residents who are age 18+ with a disability or age 60+ and their caregivers

Vol 1, No 9



## Executive Director's Message

*John M. Thompson, Ph.D., FAAMA  
D.C. Office on Aging*

In this month's edition of the **Spotlight on Community Living**, I would like to discuss fraudulent schemes and scams that target seniors and provide you with information to avoid becoming victims of this criminal activity. Recently, I confronted this issue with my parents who live in Columbia, South Carolina. Around 7 pm on a Friday, my father responds to a knock at the door. Two individuals, a male and a female, wanted to sell my parents a vacuum cleaner. Although my father had not called a vacuum cleaner company to request this visit, he invited them in and they spent two hours giving my father a demonstration on their product in an attempt to convince him to purchase the vacuum cleaner.

While I am pleased to report that my father did not purchase a vacuum cleaner that evening, I am disturbed that my father allowed these two individuals into his home for two hours.

In speaking with my father about his encounter and asking him some basic questions, I am convinced that this was a scam. First, the individuals never provided my father with their business cards, contact information, or web address to learn more about the company or the product after their visit. Second, the individuals did not even have a vehicle. They were dropped off by someone in a non-descript

white van.

My father is a trustworthy person who believes that others are trustworthy as well. He definitely is an optimistic person and views the glass as half full, instead of half empty. However, in today's society, we all must be cautious of strangers and their potentially bad intentions. My father mentioned that he just wanted to be nice to them. Ultimately, it is more important my father considers his welfare and safety and that of my mother by protecting themselves and their finances from such perpetrators. Fortunately, this story does not have a sad ending of violence or stolen money.

Such crimes against unsuspecting seniors will not always present themselves as a perpetrator masquerading as a vacuum cleaner sales representative. Crimes may present themselves in other ways such as the incident that occurred in DC where an individual posed as a maintenance worker to gain entrance into the apartments of two seniors. Unlike my parents' experience, these two seniors

were robbed and beaten by the "maintenance worker". I trust that the situations described here put you on alert about criminal intentions to scam seniors even if it means harming them. Let me remind you to keep your doors locked and do not allow anyone to come into your home if you have not requested a visit in advance. Moreover, if you have scheduled a visit to your home, be sure that the individual comes at a mutually agreed upon time and has a photo name badge imprinted with the employer's or company's name.

Should you suspect that a perpetrator is knocking at your door, please immediately contact Metropolitan Police Department by dialing

## PAID OFF THE MORTGAGE? DON'T FORGET TO KEEP YOUR HOMEOWNERS' INSURANCE CURRENT

*By Lucy Drafton-Lowery, Public Affairs Specialist, D.C. Department of Insurance, Securities and Banking*

"I thought I didn't need homeowners' insurance," said the 75-year-old District homeowner. That was until a guest smoking a cigarette fell asleep and burned down the house she had lived in for 40 years.

Because she had paid off her mortgage, her lender was no longer setting aside monthly premiums to pay for homeowners' insurance.

She was homeless, with no insurance. Terrified, she contacted people who are now trying to help her get money from government, churches and grant-making nonprofits to rebuild her house.

Nobody keeps track of how many people have paid off their mortgage and either purposely or accidentally let their insurance lapse. But you may have a relative in the same position. If they've paid off their mortgage, they must

remember to keep up their homeowners' insurance.

What if your home were destroyed by fire, for instance, and you discovered that there was no longer a homeowner's policy in force? What if a burglar breaks in? If you don't have a homeowner's insurance policy, you will be responsible for covering the costs of repairs and stolen merchandise.

If the entire house is destroyed, it will be your responsibility to finance a new home. As tempting as it may seem, especially since some homeowners have sued their banks for allegedly colluding with insurance companies to overcharge them, it is not a good idea to let the insurance lapse without at least seriously considering the risks and shopping around for reasonable coverage. Not having homeowner's coverage is an enormous financial risk.

Lenders require that homebuyers purchase homeowners insurance in order to get a mortgage. In fact, most mortgage companies require that homebuyers pay premiums into an escrow account each month, from which the mortgage company pays the insurance company each year.

This way the mortgage company is assured that insurance will be available if the home is damaged. But once the mortgage is paid off, there is no longer a mortgage company requiring homeowners insurance.

Some homeowners unintentionally allow their coverage to lapse because their lender no

*(continued on next page)*

*Mayor Vincent C. Gray stopped by the Hattie Holmes Senior Wellness Center, Hayes Senior Wellness Center and the Model Cities Senior Wellness Centers recently. During his visits the Mayor spent time listening to seniors and sharing future plans for the District including the Age-Friendly City initiative. While at the Hayes Senior Wellness Center the Mayor assisted with serving meals to participants.*

*For more information on programs and services provided by the D.C. Office on Aging, please call 202-724-5626 or visit [dcoa.dc.gov](http://dcoa.dc.gov).*





# COMMUNITY EVENTS CALENDAR

## JULY

**3rd – 7th • 11am -5:30pm**  
**2013 SMITHSONIAN FOLKLIFE FESTIVAL** on the National Mall, between 7th and 14th Streets. This annual event sponsored each June-July by the Center for Folklife and Cultural Heritage celebrates cultural traditions from around the world. The Folklife Festival includes daily and evening music and dance performances, crafts and cooking demonstrations, storytelling and discussions of cultural issues. Parking is limited, Metro may be the best option. The closest stations are Smithsonian, Federal Triangle and National Archives.

**2nd • 10am-2pm**  
**SEABURY WARD 5 AGING SERVICES** will host a "Lunch & Learn Series - Ultraviolet Safety Month"

at all of their nutrition sites. To participate or for more details, call Vivian Grayton 202-529-8701

### HAPPY JULY 4TH!

**11th • 10:30am**  
**A "DIABETES SERIES FOLLOW UP"** will be held by Seabury Ward 5 Aging Services at Green Valley Senior Nutrition Site, 2412 Franklin Street, NE. Contact Vivian Grayton at 202-529-8701.

**18th • 10am**  
**THE DCOA AMBASSADOR PROGRAM** is a FREE, interactive program designed to reach out to older adults and their caregivers to help them learn about DCOA programs and services. Ambassador Training is held at the Office on Aging, 500 K Street, NE. Call 202-724-5626 to register today!

**22nd • 10:00am**  
**STOP BY THE "FT. LINCOLN 3 HEALTH INFORMATION DAY"**  
 Learn more ways you can remain healthy. Get important tips to assist your daily life. Ft. Lincoln III is located at 3298 Ft. Lincoln Drive, NE. For more information, call Vivian Grayton 202-529-8701.

**31st • 11am**  
**A "MEDICAL IDENTITY THEFT SEMINAR"** will be held at Edgewood Terrace Senior Nutrition Site, 635 Edgewood Street, NE. Find out ways you can prevent yourself from becoming a victim of theft. For more information, contact Vivian Grayton 202-529-8701.

## DCOA CALL-IN-TALK LINE

The DC Office on Aging has launched a Call-In-Talk Line to help alleviate the isolation and loneliness that many seniors in the community experience. The program allows seniors an opportunity to share their concerns with a caring individual that directs them to resources and services available to assist DC residents. The FREE service is available Monday – Friday 8:15 am – 4:45 pm. Call in weekdays to 202-724-5626!

**Someone cares and is waiting to speak to you!**

## ABOUT THE DEPARTMENT OF INSURANCE, SECURITIES AND BANKING

The District of Columbia's Department of Insurance, Securities and Banking regulates the city's financial-services businesses. It has two missions: to effectively and fairly regulate financial services to protect the people of the District; and to attract and retain financial-services businesses. For more information, visit us on the Web at [disb.dc.gov](http://disb.dc.gov).

## KEEP YOUR HOMEOWNERS' INSURANCE CURRENT *(continued)*

longer requires them to pay. Others may voluntarily decide to end the coverage to save money because they don't think anything will happen to their home.

What does homeowners insurance cover? The physical structure and personal property such as clothes, furniture, jewelry, electronics and other things. And don't forget personal liability insurance that covers policyholders against lawsuits because somebody got hurt on their property.

If the homeowner negligently causes an injury or damages another person's property, the policy protects the homeowner. Additionally, the homeowner's policy usually pays for a lawyer, if necessary. (The homeowner's policy does not cover all negligent acts – for example, auto accidents are not covered.)

Be sure to contact an insurance professional to help you decide which policy to buy (there are several different forms) and how much to insure you house for.

For questions about homeowner's insurance, you can call the D.C. Department of Insurance, Securities and Banking at 202-727-8000.

Paying the final mortgage payment is a dream come true. Be sure it doesn't turn into a nightmare. ~

The Department of Human Resources has posted two positions for the D.C. Office on Aging, Resource Allocation Officer (Grants Manager) and Supervisory Public Health Analyst. To apply or for more information on the positions visit [www.dchr.dc.gov](http://www.dchr.dc.gov). For general information about employment opportunities within the District of Columbia Government contact 202-442-9700.



## ...But Does 9-1-1 Know Who Lives in YOUR House?

Create your free safety profile for 9-1-1 at:

**Smart911.com**  
 The trusted source of critical data on 9-1-1 callers



Provided by the  
 Office of Unified Communications

## SPOTLIGHT ON COMMUNITY LIVING

*Spotlight on Community Living* is published by the External Affairs and Communications unit of the D.C. Office on Aging. Advertising contained in the Current is not endorsed by the D.C. Office on Aging or by the publisher. The D.C. Office on Aging is responsible for developing and carrying out a comprehensive and coordinated system of health, nutrition, education, employment, training, and social services for the District's elderly population, who are 60 years of age and older. The Office on Aging also administers the Aging and Disability Resource Center, a one-stop shop resource center, designed to assist seniors, persons with disabilities 18 years of age and older and family caregivers navigate the long-term services and supports system.

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 Executive Director

In accordance with the D.C. Human Rights Act of 1977, as amended, D.C. Official Code Section §§2-1401.01 et seq., (Act), the D.C. Office on Aging does not discriminate on the basis of actual or perceived: race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, gender identity or expression, familial status, family responsibilities, matriculation, political affiliation, genetic information, disability, source of income, or place of residence or business.

Sexual harassment is a form of sex discrimination which is prohibited by the Act.

In addition, harassment based on any of the above protected categories is prohibited by the Act. Discrimination in violation of the Act will not be tolerated. Violators will be subject to disciplinary action.

