

# "Hannah Keeps Her Home"



**I am 84 years old and retired, living on a very low income.** I live alone and I've never been married. All my life I have saved my money and paid for everything when it is due. I am the kind of person who never buys anything with installment payments.

One day a man came to my front door and asked me if I needed to have anything done around the house. I told him no, that I do everything myself. He said, "Come on, you must need something done." I said, "Well, the only thing I really need that I can't do myself is to have my ceilings painted." I expected to pay a few hundred dollars for that, but he told me that he could arrange for the work to be done at no expense to me. He said that would be paid for by a government program that provides free home repairs for the elderly. He had a lot of papers for me to sign. I didn't really understand what it all meant and the blanks were not filled in, but he reassured me that it was just "government red tape." He said that I needed to go

ahead and sign the papers so that he could get the government program started.

A few days later I came home to find that major work was being done on my roof, which was only two years old, and they were replacing my kitchen cabinets, which I had not asked for and did not need. He assured me that it would not cost me anything. I didn't know what to do.

The following month I was so shocked when I received a bill from a bank showing that I had a \$32,000 mortgage on my home and that I owed them money for a monthly mortgage payment. My only income is a small Social Security check, which barely covers my food, utilities and drugs. I knew that I could not possibly make a mortgage payment and I was very frightened that I would lose my home.

Someone suggested that I get in touch with Bay Area Legal Services' Senior Advocacy Unit. When I talked with attorney Sue Motley, she was so kind and understanding. She said that what the salesman had done was not right. She went to work right away, and eventually she was able to get the bank to agree to satisfy the mortgage. She even got the Florida Department of Law Enforcement to investigate the home improvement contractor. She said that he is being prosecuted in criminal court and he might be spending time in jail because of what he did to me and to others.

I am so grateful to Ms. Motley and the Senior Advocacy Unit at Bay Area Legal Services for saving my home. I don't know what I would have done without their help.

*(Note: Attorney Sue Motley said she was very impressed with the way that this 84 year old woman was managing to take care of her home and affairs. However, she sees many elderly clients, like this lady, who are becoming unsure of themselves and easily confused as they grow older, particularly where they live alone and have no family or other support system in place. Sadly, they are vulnerable to becoming easy targets for unscrupulous home repair companies such as the one involved in this case.)*