

**HOW TO APPLY FOR
LEGAL SERVICES
THROUGH THE SENIOR
HOME OWNERSHIP
PROTECTION
PROGRAM**

You can apply for free legal advice, counseling, or representation by calling Bay Area Legal Services, Inc., at (813) 232-1343 between the hours of 8:30 a.m. and 5:00 p.m., Monday through Friday.

You will be asked about your specific legal problem and an appointment will be set for you to meet with a SHOPP attorney. In most cases, within a week or two after your interview, you will be notified whether your case has been accepted, advised how to handle the problem yourself or referred to a more appropriate agency.

*Sponsored by: Bay Area Legal Services, Inc.;
West Central Florida Area Agency on Aging; the
State of Florida, Dept. of Elder Affairs; and
United Way of Tampa Bay*



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**LET US HELP YOU
PROTECT YOUR
HOME**

Advice for Seniors



**Senior Home
Ownership Protection
Program
(SHOPP)**

**Senior Advocacy Unit
Bay Area Legal Services, Inc.
(813) 232-1343**

If you are a senior citizen living in Hillsborough County, you could be in danger of losing your home. Some local construction companies are targeting frail and elderly seniors. These seniors contract for home repairs or remodeling that ends up being over-priced poor quality work. How does this get paid? **By loans secured through large, unaffordable mortgages on the homes.**



HOW THE SCAM WORKS

Usually, a representative of the construction company telephones or shows up unannounced at your home.

These companies also may try to reach you through flyers or other advertising. Recent home improvement scams have involved the following tactics:

- Trying to gain the confidence of the homeowner by befriending him or her. A recent door-to-door saleswoman used Christian faith as a means of gaining the homeowner's trust.
- Lying with regard to how the work will be paid for. In several instances, seniors were told that government programs would pay for all or most of the work. No government program was involved and those seniors now have large unaffordable mortgages on their homes.
- Lying that the senior's home is in noncompliance with government requirements and that the home will be condemned or cited if home improvement work is not done.

- Contracting for unnecessary, over-priced repairs and producing poor quality work.

HOW SHOPP CAN HELP YOU

Do NOT trust anyone who tries to sell you remodeling or home repair work unless you have thoroughly investigated.

Do not sign any paperwork before an attorney reviews it!

If you feel you have already been defrauded, Bay Area Legal Services may be able to assist you.

Free document review and other free legal services are available for seniors through Bay Area Legal Services, Inc.