

# NHA Resident Review



A NEWSLETTER FOR THE RESIDENTS OF  
NORTHWEST HOUSING ALTERNATIVES

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## 4 Tips for Dealing with Shady Debt Collectors

1. If you don't think the debt is yours, then take action right away. Within 30 days of the first collection activity, write a letter (certified, copied, with proof of delivery) to the collection agency. Tell them that you do not owe the debt and they must cease and desist all collection activity. Collection activity must stop until the agency provides concrete proof that you owe the debt.
2. If you don't think the debt is yours, and the collection agency provides proof that you don't agree with, then complain to the Consumer Financial Protection Bureau. The more documentation you have, the better.
3. Dispute the items with the credit bureaus. You can dispute the items online at [Transunion](#), [Equifax](#) and [Experian](#). It is fast and easy to make a dispute. The burden of proof is now with the collection agency, and they often will just decline to provide further information. If they don't provide proof within 30 days, the information disappears from your bureau.
4. When all else fails, use this line with the collection agency: *"I do not recognize this debt. I have provided a written request for you to cease and desist all collection activity. In addition, I have complained to the CFPB. After this conversation is complete, I will reach out to the CFPB to update my complaint with this conversation. Given that you have not provided adequate proof that I owe this debt obligation, I believe you have further incriminated yourself by making this phone call. I will also provide a written complaint to the FTC, as I believe you are violating the FDCPA. At this point, I am going to terminate the conversation, and I hope that you will respect the law and promptly cease and desist from all collection activities, and ensure that negative information is removed from all 3 credit bureau. Goodbye."*

## New Medicare Cards

Personal identity theft affects a large and growing number of seniors. People age 65 or older are increasingly the victims of this type of crime. This is why the Centers for Medicare & Medicaid Services (CMS) is readying a fraud prevention initiative that removes Social Security Numbers from Medicare cards. The aim is to help combat identity theft and safeguard personal information.

The Social Security Administration is removing Social Security Numbers from Medicare cards to prevent fraud, fight identity theft, and keep taxpayer dollars safe. The new Medicare cards will be mailed out from April 2018 through April 2019. A new, unique Medicare Number is replacing the SSN-based Health Insurance Claim Number (HICN) on each new Medicare card. Starting April 2018, CMS is mailing new Medicare cards to all people with Medicare on a flow basis, based on geographic location and other factors.

Protect yourself by making sure no one can get your personal information from your old Medicare card. Once you get your new card, destroy your old card and start using your new card right away.

The national schedule involves Oregon residents receiving their cards in May of this year.

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# A THANK YOU TO OUR PARTNER:

Portland Youth Builders now offers **refurbished laptops for purchase, for \$100!** The laptop will include: laptop, power cord, Windows 10 operating system, wireless connectivity.

They also offer **refurbished desktop computers for \$50!** The set comes with a monitor, tower, keyboard, mouse and a wireless card to connect to the internet. Speakers have to be purchased separately.

If you are interested in buying a refurbished computer, or laptop, or have any questions on how to order a computer through PYB, please contact your Resident Services Coordinator (RSC).



PORTLANDYOUTHBUILDERS

### LGBTQ Resources

Basic Rights Oregon is the primary policy advocacy organization for LGBTQ Oregonians. They advocate for public policy that meets the needs of a breadth of LGBTQ communities.

They also have resources explaining Oregon Health Plan coverage for trans health care and assist with reporting discrimination. Contact them at **503-222-6151**.

Another national resource is the GLBT National Help Center National Help Line, which serves gay, lesbian, bisexual, transgender and questioning people by providing free and confidential peer support and local resources. Contact them at **877-565-8860**.

### Gardening Resource!

Oregon Food Bank garden education programs teach community members to grow food from seed and prioritize fresh produce as a part of a budget-friendly and healthy way to build self-sufficiency.

Participants can obtain free produce, learn new gardening and urban farming skills, work outside and meet community members. For more information about what's offered in your area, contact Devin Dinihanian, Statewide Garden Education Coordinator at **971.230.1666**