

June 2008
Quarterly Newsletter



Center for Siouxland
Assistance, Information & Direction

Center For Siouxland

Center For Consumer Credit Counseling

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IOWA
MORTGAGE
HELP.COM
877.622.4866

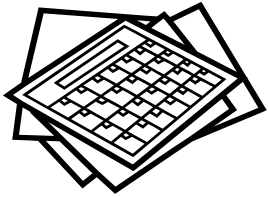
Iowa Mortgage Help Hotline

Center for Consumer Credit counseling has teamed up with the Iowa Mortgage Help to serve Iowans who are needing help with their mortgage problems.

No matter the reason for your financial challenges, the Iowa Mortgage Help initiative is here to assist you. Whether you are currently behind on your monthly mortgage payment, or if you may soon experience financial trouble, call for help now. Our trained, respectful, nonjudgmental counselors will help you identify the course of action that is most appropriate for your individual situation.

The housing crisis in America is seriously impacting thousands of Iowans. As a growing number of our citizens face foreclosure, we have convened a group of public and private agencies to enhance existing counseling services by increasing the capacity of counseling agencies to serve more individuals. Our goal is to motivate homeowners to seek help by calling the Iowa Mortgage Help Hotline at 877-622-4866 or www.iowamortgagehelp.com.

If you do not live in Iowa, please contact our office directly at 712-252-1861 ext. 47.



Dates to Remember

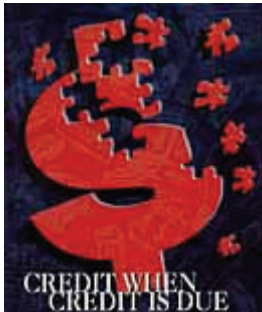
* **CCCC is closed every Thursday from 9:00—10:00.**

* **CWCID is July 28th from 5:15 to 8:00.**

⇒ **CCCC will be closing at 12:00 July 3rd, and will be closed all day July 4th.**

REMINDER

If you are on automatic withdrawal, we need 5 days notice to make any changes.



CONSUMER ADVISORY

July 2008

By Attorney General Tom Miller

It's the definition of "adding insult to injury" -- con-artists trying to cheat tornado or flood victims. We've seen it in past disasters. Traveling "scam-artists" sometimes migrate into storm or flood areas. Why? Because there may be a high demand for repairs and clean-up, but a shortage of contractors. Because money may be available from disaster payments or insurance. And because people may let their guard down when they are in a hurry to recover from a tornado or flood. Con-artists strike vulnerable people.

Fraudulent contractors may drive through damaged areas, and may give you a "hard sell" offering low prices or quick work. They almost always insist that you pay in advance -- but then they fail to do the work, or do minimal work and disappear.

Follow these tips to protect yourself from scams in the wake of a disaster:

Check out a contractor before you sign a contract or pay any money. Try to deal with an established, reputable, local contractor. Check references. Ask the Attorney General's Office if it has received complaints (515-281-5926 or 888-777-4590.)

Get it in writing! Get several written estimates for the job, and get a written contract detailing work to be done, responsibility for permits, costs, and any other promises.

Don't pay large sums in advance! Con-artists may just "take the money and run." If you have to make a partial advance payment for materials, make your check out to the supplier and the contractor. IF you suspect a scam, report it to the AG Office or local authorities.

Report price-gouging to the Attorney General. Iowa has a rule against price-gouging that goes into effect in counties with a disaster declaration. Price-gouging is charging very high prices that are not justified, and take advantage of disaster victims.

Credit When Credit Is Due

Our next class will be held on July 28th, from 5:15 to 8:00.

Please contact our office to register.

Due to limited space if you are not registered you will not be able to attend.

712-252-1861 ext. 29