

Tips on Crime Prevention

Personal Safety

Keeping your self safe is the first step to a safe community. It is important to know how to handle an emergency situation so that you and your family is safe.

Streetwise: Remember to trust your instincts. If you are walking alone make sure to send out the message that you are calm and confident. If you have to be alone make sure that you are familiar with your surroundings. If someone or something makes you uncomfortable trust your instincts and get out of the situation immediately.

Abuse: Domestic violence isn't only about physical abuse and visible marks; it's about power and control. Abuse isolates and causes emotional and financial

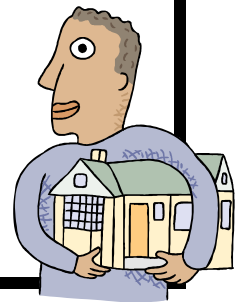
dependence. One partner has far more power than the other and uses abuse to keep control over the other person. If you feel that you are in an abusive situation or if you know someone who is, seek help immediately.

Resource numbers

Domestic Violence
(800) 838-8238 toll free

YWCA - (804) 796-3066

American Red Cross
www.redcross.org
(804) 780-2250



Home Safety

It is important to make sure that your family is safe and secure. If you take simple precautions around the home you can ensure that it will always be a safe place to live.

Fire safety: Take the time to plan a fire escape with your family. It is also important to have a working smoke alarm, never overload circuits or extension cords, and be extremely careful with portable heaters. Call your local fire department for a free smoke detector. They will often times install it for free.

Lead based paint: Lead is a highly toxic metal that produces a range of adverse health effects particularly in young children. Many houses and apartments built before 1978 have paint that contains high levels of lead. Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing.

Resource numbers and websites

National Lead Information Center at (800) 424-5323

www.securityworld.com

Community Safety

Working to build a safe and healthy community can be easy with local community resources. Think about starting a community watch in your neighborhood or have the local police come talk at your community meetings.

Resource numbers and websites

Richmond:

Richmond Neighborhood Watch Programs: 646-4395
Non-emergency Police number: 646-5100
www.ci.richmond.va.us

Chesterfield:

Neighborhood Watch Programs: 674-7006
Non-emergency Police number: 748-1251
www.co.chesterfield.va.us

Henrico:

Neighborhood Watch Programs: 501-4856
Non-emergency Police number: 501-5000
www.co.henrico.va.us

ID Theft and credit safety

It is important to keep your credit protected and safe. A good credit history will allow you to get lower interest rates, save money, and help create financial security. When your identity or credit has been stolen your credit history and purchasing power will suffer.

- Be careful when you give out your social security number
- Get a copy of your credit report annually to check for inaccuracies or fraudulent charges
- Attend a credit workshop through HOME to better understand your credit

If your credit or identity has been stolen make sure that you...

- Contact the fraud department of the three credit reporting agencies listed below
- Close the account that is in question to prevent additional charges
- File a police report
- File a complaint with the FTC

Resource numbers and websites

Equifax - www.equifax.com

Order your report: (800) 685-1111 toll free
P.O. Box 740241, Atlanta, GA 30374-0241
Report fraud: (800) 525-6285 toll free
P.O. Box 740241, Atlanta, GA 30374-0241

Experian - www.experian.com

Order your report: (888) 397-3742 toll free
P.O. Box 2002, Allen TX 75013
Report fraud: (888) 397-3742 toll free
P.O. Box 9530, Allen TX 75013

Trans Union - www.transunion.com

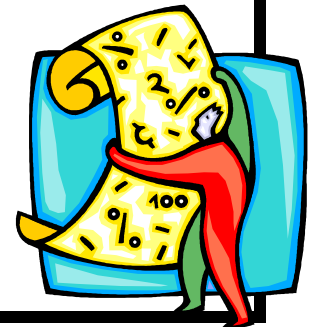
Order your report: (800) 888-4213 toll free
P.O. Box 1000, Chester, PA 19022
Report fraud: (800) 680-7289 toll free
Fraud Victim Assistance Division,
P.O. Box 6790, Fullerton, CA 92634

Federal Trade Commission

CRC-240, Washington, D.C. 20580
(877) 382-4357 toll free
www.ftc.gov

Office of the Attorney General

900 East Main Street, Richmond, VA 23219
(804)786-2071 (phone) / (804) 786-1991 (fax)
www.oag.state.va.us
Email: consumer@oag.state.va.us



Predatory Lending and Scams

What is a predatory loan?

A predatory loan is a bad loan that takes advantage of a borrower and puts the borrower at risk. With a predatory loan, the lender or broker can make a profit that is not related to the costs of the transaction or the risk of making the loan. ANY loan can include fees, interest rates, or contract terms that are predatory or harmful. Some loan terms which may be abusive are perfectly legal while others are not. Sometimes what is legal depends on the situation.

Many predatory practices are LEGAL – so you must protect yourself!

Resource numbers and websites

HOME: (804) 354-0641

www.phonehome.org

www.dontborrowtrouble.com

www.oag.state.va.us

www.consumer.gov

www.borrowsmart.org

Housing Opportunities Made Equal, Inc.
700 E. Franklin St., Suite 3A, Richmond, VA 23219
(804) 354-0641 www.phonehome.org

Ensuring equal access to housing for all people