



NATIONAL
MULTIFAMILY
HOUSING
COUNCIL

A Conversation with the FTC and NMHC

COVID-19 Scams

June 10, 2020

Speakers



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Webinar Information

- Today's webinar was recorded on June 10 and is made available on-demand on the NMHC website.
- For further information on the topics covered within this webinar, please visit <https://www.nmhc.org/covid19>.

CORONAVIRUS (COVID-19) HUB

Explore the recent updates, resources and research NMHC has assembled relating to the COVID-19 crisis.

Remind Congress: When Rent Payments Stop, Communities Suffer →



NMHC Rent Payment Tracker →

The NMHC Rent Payment Tracker, powered by Entrata, MRI Software, RealPage, ResMan and Yardi, provides a weekly regular accounting of rent payments.



COVID-19 News →

News, analysis, and advocacy from the NMHC team to keep you updated during the COVID-19 crisis.



COVID-19 Updates Newsletter →

Read the newsletter and sign up to receive weekly updates in your inbox on the COVID-19 crisis and its effects on the multifamily industry.



COVID-19 Webinars →

These on demand recorded webinars cover a variety of topics including construction impacts, policy updates, legal obligations and more.

Reopening Resources →

COVID-19 Resources →

NMHC Disclaimer

This webinar is provided for informational purposes only. This content is not investment or legal advice. NMHC assumes no liability for the use of the information provided in this webinar. The views expressed during this webinar are those of the individual presenters and not NMHC as a whole. Please consult with your own counsel for legal advice.

NMHC Mission

NMHC is the place where the leaders of the apartment industry come together to guide their future success. With the industry's most prominent and creative leaders at the helm, NMHC provides a forum for insight, advocacy and action that enable both members and the communities they build to thrive.

Presentation Outline

- Welcome and Overview
- About the FTC
- Coronavirus Scams
 - Small Business
 - General
- Imposter Scams
- Government Imposters
- Free Materials to Use and Share

Speaker Introduction



**FEDERAL TRADE
COMMISSION**

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About the FTC

The Federal Trade Commission is the nation's consumer protection agency.

- The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace.

Education mission

- Educate people about their rights
- Educate businesses about their responsibilities

Partnerships are key

- Our partners are a critical asset in reaching consumers.

Scammers Follow the Headlines

- As headlines change, so will the scams
- Scammers play on hopes, fears and needs
- Scammers target small businesses, too
- Help the FTC and law enforcement partners know what you're seeing

Report scams to ftc.gov/complaint

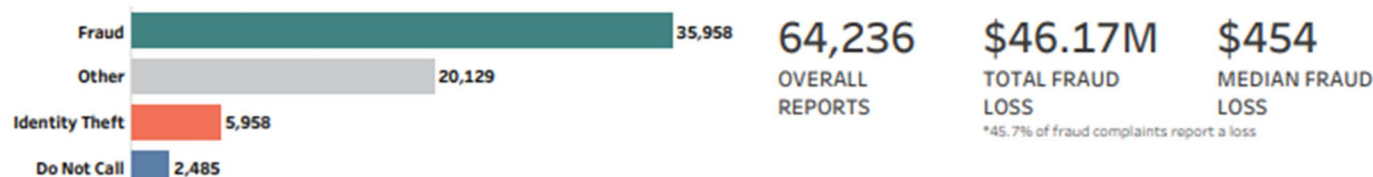
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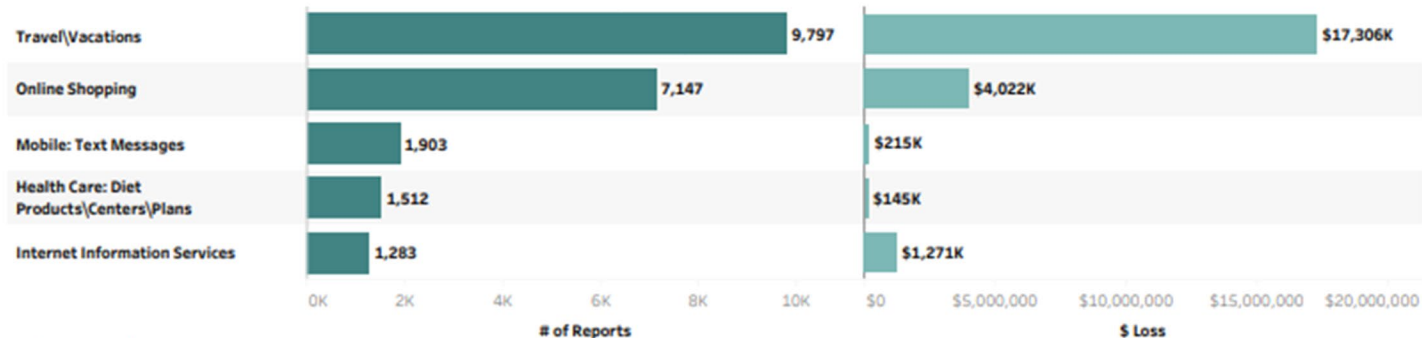


FTC COVID-19 Complaints

January 1, 2020 - June 4, 2020



Top Fraud Products or Services (Top 5 by # of Reports and \$ Loss)

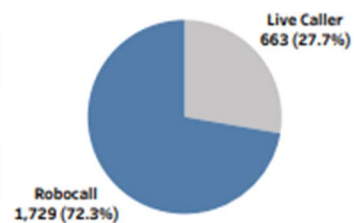


*While the travel/vacation category typically relates to the sale or advertising of these services, the Coronavirus-related complaints in this category are primarily about refunds and cancellations.

Top Do Not Call Reports

1	Other & No Subject Provided	982
2	Calls pretending to be government, businesses, or family and friends	593
3	Medical & prescriptions	272
4	Reducing your debt (credit cards, mortgage, student loans)	171
5	Warranties & protection plans	134

DNC Reports by Call Type



Top Other Reports

1	Credit Cards	2,279
2	Lending: Mortgage	1,681
3	Banks, Savings & Loans, and Credit Unions	1,509
4	Credit Bureaus	1,386
5	Television: Satellite & Cable	808

FTC Law Enforcement

The FTC has sent warning letters to:

- The makers of teas, essential oils, colloidal silver and many other products
 - Said their products would help prevent the Coronavirus
 - BUT: No evidence to back up claims
- VoIP providers who helped illegal telemarketers and robocallers push products related to the Coronavirus
- MLM business “opportunities” with Coronavirus cure claims

FTC Law Enforcement

The FTC has filed cases against:

- A company calling itself “SBA Loan Program”
 - FTC says it had no affiliation with the Small Business Administration
- A company called “Whole Leaf”
 - Claimed its product could treat COVID-19 AND cancer
 - Had no proof to back either claim

Misinformation & Rumors

Ask yourself these 3 questions:

1. Who is this message from?
2. What do they want me to do?
3. What is the evidence behind this message?

Treatments & Cures

Vaccine offers

Test kit offers

Miracle cures

Medicare-related scams



Coronavirus **cure?**

Not so fast.

Learn the facts at
ftc.gov/coronavirus

Source: Federal Trade Commission | FTC.gov

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Economic Impact Payment Scams

- The government will not ask you to pay up front to get any money
- The government will not ask for your SSN, bank account, or credit card number
- The government will not call or text you to ask for money or information

Supply Scams & Fake Invoices

Avoid Fake Websites

Type in URLs you know to be genuine

Check out suppliers with trusted industry colleagues

Ask employees to follow procedures and verify

The image shows a screenshot of a fake invoice. At the top, there is a table with four columns. The first column is labeled 'ITEM #', the second 'ITEM', the third 'QTY', and the fourth 'TOTAL PURCHASE'. Below this table, there is a section labeled 'PAYMENT DUE' with a value of '\$150' circled in blue. To the right of this section, there is a logo for 'NHC' and a text box that says 'New Order to Shipment using Order'. Below the logo, there are two checkboxes, one of which is checked. At the bottom right, there is a date '10/10/2020' and a phone number '1-800-234-2000'.

ITEM #	ITEM	QTY	TOTAL PURCHASE

Payment Due: \$150

NHC

New Order to Shipment using Order

10/10/2020

1-800-234-2000

I.T. Scams

- Your employee gets a message from someone claiming to be from your IT department.
- The fraudster may know a lot about the business.
- Train your employees and remind them often to:
 - Never give out passwords. Stop and verify.
 - Don't be quick to click on links. Stop and verify.

Data Scams

- Keep security software up to date
- Secure your home network
- Keep an eye on your laptop
- Securely store sensitive files
- Shred sensitive documents

Find more at www.csrc.nist.gov and www.ftc.gov/cybersecurity

Business Email Scams

A scammer sets up an email that looks like it's from your company.

- Warn your employees
- Make sure everyone knows who to call to confirm a suspicious directive received by email
- Keep the network security up to date and remind employees working remotely to do the same

Email/Text Scams & Malicious Websites

Phishing Emails & Texts

- Get your money
- Get your information
- Links to malware sites

Malicious Websites

- Lots of domains including “Coronavirus”
- Stick with known, trusted sites



Illegal Robocalls

Don't press any numbers

Hang up

Block the number

Report to [ftc.gov/complaint](https://www.ftc.gov/complaint)



“Your business may be
affected by the
Coronavirus”

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Government Imposters

SBA Scams

- Emails that look like they're from SBA or your bank
- Calls impersonating the government
- Promise fast track
- Application scams: Unsolicited calls or emails from people claiming to have an inside track to expedite financial relief

SBA Scams – DOs

Get information about SBA loans directly from the SBA's website: sba.gov/coronavirus.

- Once on that page, go to [“Funding Options”](#) and follow the instructions.
- Find more information about the PPP and EIDL programs at the [U.S. Treasury Department's website](#).

SBA Scams – DON'Ts

- Don't pay in advance for information.
- Don't pay in advance for a government loan.
- Don't give your information to someone who calls, emails, or texts you out of the blue.
- Don't apply for a loan without verifying the lender.
- Don't click on links or reply to emails or text messages from someone you don't know.

Government Imposters

Medicaid/Medicare

- Ask for your number to bill for things you may not need...or ever get

Social Security

- Say your SSN or benefits are suspended and ask to “verify” your SSN

IRS

- Say you owe taxes; ask for your banking information; steal your tax return info

Spot and Avoid Government Imposters

Government agencies send letters. They do not:

- Begin contact with calls or emails
- Call you about your benefits unless you call them first
- Ask you to verify your Social Security number or bank information
- Ask you to wire them money or give you a credit card number

Spot and Avoid Government Imposters

- If someone calls or emails you asking for your information, HANG UP
- If you need medical equipment or supplies, ask your doctor
- Do not give your Social Security number to anyone over the phone unless you called them first and have verified who they are
- Do not reply to any emails claiming to be from the government
- If you owe taxes, send payments directly to the IRS. Go to [IRS.gov](https://www.irs.gov) to get the correct address

Unemployment Benefits Fraud

Imposters are filing claims for unemployment benefits

They use the names and personal information of people who have not filed claims

- Report the fraud to your employer. Report the fraud to your state unemployment benefits agency. You can find state agencies at [usa.gov/local-governments](https://www.usa.gov/local-governments)
- If possible, report the fraud online. Keep a record of the report.
- Visit [IdentityTheft.gov](https://www.IdentityTheft.gov) to report the fraud to the FTC and get help with the next important recovery steps.

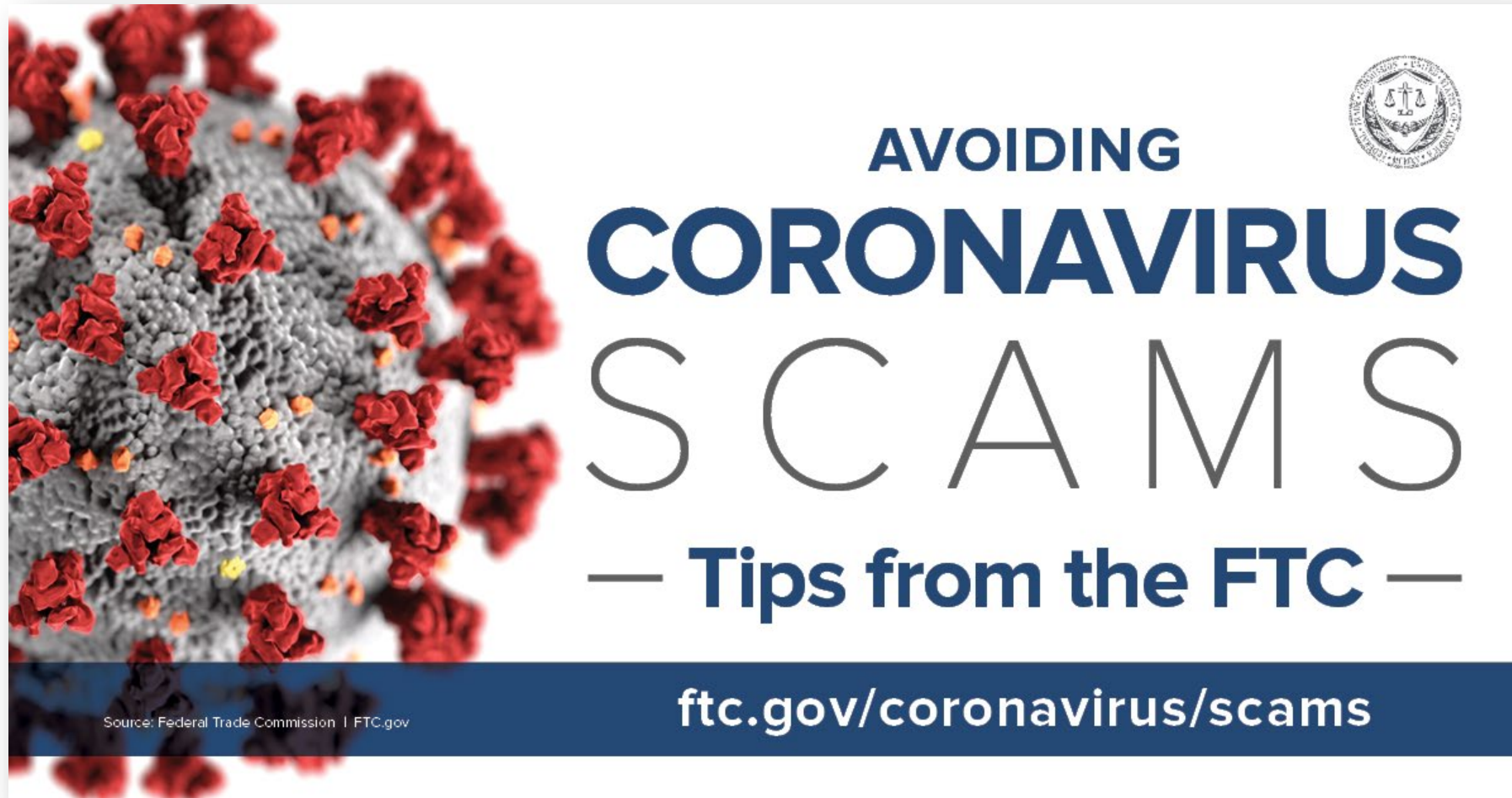
Other Types of Imposters

- Family/Friend Imposters
 - Say they're in trouble and need you to send money
- Tech Support Imposters
 - Ask for your login information to "fix" a "problem"
- "You've won!" Imposters
 - Say you won money or some other "prize" but you have to wire money or get a prepaid card to pay "fees"

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Help Us Spread the Word



Avoid CORONAVIRUS Relief Payment Scams

4 things you can do to avoid a Coronavirus relief payment scam



Don't respond to calls, texts, or emails about money from the government—or anyone asking for your personal or bank account information.

Government agencies like the IRS will not call, text, or email you about your relief payment.



Don't pay anyone to get your relief payment.

There are no fees to get your money.



Don't respond to anyone who says your payment was too high, and tells you to repay the money by sending cash, a gift card, or a money transfer.

That's always a scam.



Never click on links in emails, texts, or on social media about your relief payment.

Always start at irs.gov/coronavirus to check your eligibility, payment status, enter direct deposit information, or find out what to do to get your payment.



Learn more about scams at

ftc.gov/coronavirus/scams

To get official updates and more information about your relief payment, always go to

irs.gov/coronavirus

Evite las estafas de pagos de impacto económico por CORONAVIRUS

4 cosas que puede hacer para evitar las estafas de cheques de asistencia por coronavirus



No responda llamadas, mensajes de texto ni emails sobre dinero del gobierno y tampoco le responda a nadie que le pida su información personal o su cuenta bancaria.

Las agencias del gobierno como el IRS no lo llamarán ni le enviarán un mensaje de texto o email acerca de su pago de asistencia.



No le pague a nadie para obtener su pago de asistencia.

Usted no tiene que pagar ningún cargo para recibir su dinero.



No le responda a nadie que le diga que le pagaron de más y que devuelva parte del dinero en efectivo, con una tarjeta de regalo o transferencia de dinero.

Eso siempre es una estafa.



Nunca haga clic en emails, mensajes de texto o medios sociales acerca de su pago de asistencia.

Para verificar su elegibilidad, el estado de su pago o para ingresar datos de depósito directo o averiguar lo que tiene que hacer para obtener su pago, comience siempre en irs.gov/es/coronavirus.



Learn more about scams at

ftc.gov/coronavirus/scams

To get official updates and more information about your relief payment, always go to

irs.gov/coronavirus

KEEP CALM **and Avoid** Coronavirus Scams

Here are **5 things** you can do to avoid a Coronavirus scam:



Ignore offers for vaccinations and home test kits.

Scammers are selling products to treat or prevent COVID-19 without proof that they work.



Hang up on robocalls.

Scammers use illegal sales call to get your money and your personal information.



Watch out for phishing emails and text messages.

Don't click on links in emails or texts you didn't expect.



Research before you donate.

Don't let anyone rush you into making a donation. Get tips on donating wisely at ftc.gov/charity.



Stay in the know.

Go to ftc.gov/coronavirus/scams for the latest information on scams. Sign up to get FTC's alerts at ftc.gov/subscribe.



If you see a scam, report it to
ftc.gov/complaint

Mantenga la Calma **y Evite** las Estafas Relacionadas **con el Coronavirus**

A continuación, **5 cosas** que puede hacer para evitar una estafa relacionada con el coronavirus:



Ignore los ofrecimientos de vacunas y kits de pruebas en el hogar.

Los estafadores están vendiendo productos para tratar o prevenir el COVID-19 sin pruebas de su efectividad.



Cuélgueles el teléfono a las llamadas automáticas pre-grabadas.

Los estafadores usan llamadas ilegales de ventas para apropiarse de su dinero y su información personal.



Tenga cuidado con los emails y mensajes de texto de tipo phishing.

No haga clic en los enlaces de emails o mensajes de texto inesperados.



Investigue antes de donar.

No deje que nadie lo apure para donar. Consulte recomendaciones sobre cómo donar con prudencia en ftc.gov/caridad.



Manténgase informado.

Para acceder a la última información sobre estafas, visite ftc.gov/coronavirus/es. Suscríbase en ftc.gov/conectese para recibir alertas para consumidores de parte de la FTC.



Si ve una estafa, repórtela en
ftc.gov/queja

Stay Informed

Get the FTC's Business Alerts: ftc.gov/subscribe

Report scams or questionable claims: ftc.gov/complaint

Know the latest on the Coronavirus:

- Health info: www.coronavirus.gov
- COVID-19 Scams: ftc.gov/coronavirus/scams and ftc.gov/coronavirus/business
- Federal gov't response: usa.gov/coronavirus

Use and Share this Free Information

- BulkOrder.ftc.gov: Order free publications.
- FTC.gov/SmallBusiness: Articles and other information to help keep your business compliant and protected
- FTC.gov/consumer: Printable articles, videos and other online consumer resources
- Consumer.gov: Plain language consumer information
- IdentityTheft.gov: Report identity theft and start a recovery plan

Government Help for Businesses

Sources for accurate information:

- [SBA.gov/coronavirus](https://www.sba.gov/coronavirus)
- [FTC.gov/smallbusiness](https://www.ftc.gov/smallbusiness)
- [FTC.gov/business](https://www.ftc.gov/business)

Questions?

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