



A Community Partner,  
Helping People to Help Themselves

# People to People

August 2006

## Don't Lose Your Identity

By now you've heard of *Identity Theft* and have heard the horror stories. How can someone steal your identity? It's easier than you think. Criminals gain access to credit card numbers, drivers license numbers, Social Security numbers, telephone calling card numbers, and other key pieces of an individual's identity. With this little bit of information, they can impersonate their victims. Passing themselves off as you, they spend as much of your money as they can in as short a time as possible. Identity theft occurs when someone uses your personal information without your knowledge to commit fraud or theft. By the time you can catch on, they usually end the joyride and set their sites on someone new.

Here are a few common ways in which identity thieves work:

- They open a new credit card account, using your name, date of birth, and Social Security number. When they use the credit card and don't pay the bills, the delinquent account is reported on ***your*** credit report.
- They call your credit card issuer; pretending to be you, they have the bills sent to a "new" address. Since you aren't getting the bills, they have ample time to run up the charges on your account.
- They open a checking account in your name and write bad checks that are traced back to you.
- They open a cellular phone account in your name and talk on your dime.



the fraudulent activity, they have difficulty writing checks without close scrutiny, obtaining loans, renting apartments, and even getting hired.

Several means are used to access your financial identity fraudulently. For example, an imposter posing as an employer or loan officer could order a copy of your credit report. With that report, they have access to all sorts of vital information. They may crowd you at an ATM machine and phone booths in order to capture PIN numbers. They steal mail right from your mailbox to obtain newly issued credit cards, credit and bank statements, pre-approved credit offers, or tax information. Criminals also check trash bins for unshredded credit card and loan applications.

Take these steps to avoid becoming a victim:

- Tear up or shred any item you throw away that contains personal financial information -- pay stubs, credit card offers or bills, payroll forms, information about health policies, etc.
- If you don't feel comfortable with someone being too close to you at the ATM or telephone booth, ask them to step back or let them go ahead of you.
- Be aware of anyone asking for personal information on the phone, through the mail, in email, or over the internet, unless you know who you are dealing with. Identity thieves may pose as representatives of banks, Internet service providers, and even government agencies.

The good news is that victims of credit and banking fraud are generally not liable for more than the first \$50 of loss. In many cases, with prompt response by the victim in notifying financial institutions of the loss, they may not be required to pay at all. Even though victims are usually not saddled with paying the imposter's bills, they are often left with a bad credit report and must spend months or even years repairing their finances. In the meantime, as a result of

The Federal Trade Commission works for consumers to prevent fraudulent, deceptive and unfair business practices in the market place and to provide information to help spot, stop, and avoid them.

To file a complaint or get **FREE** information on consumer issues, call toll-free 1-877-FTC-HELP (1-877-382-4357; TTY 1-866-653-4261 or visit their website at [www.ftc.gov](http://www.ftc.gov).

### Walla Walla Housing Authority

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### Please Park Properly

Residents are reminded to please park vehicles properly.

- Where applicable, residents are to park in assigned parking slots
- Remind guest to either use your parking space or those marked "VISITOR"
- NEVER park in areas marked as NO PARKING or FIRE LANE
- DO NOT block trash collection areas

Improperly parked vehicles may result in towing charges to the vehicle's owner.

Be courteous and think safety first.

SCHOOLS OPEN  
AUGUST 30th



Speed Zones - 20 MPH

- Are you concerned about:**
- Neighborhood safety?
  - Vehicle prowlers?
  - Burglars?
  - Personal safety?
  - When to call law enforcement?



Be a part of Area Block-Watch by attending the upcoming meeting in your neighborhood to discuss concerns and create solutions.

**Light Refreshments will be served**

**Berney Drive & Trimble Road  
Berney / Trimble Playground  
August 10th, 3:30 pm**

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**Chestnut St  
339 & 341 W Chestnut St  
August 24th, 3:30 pm**

## Office Hours

**Monday - Friday  
9:00 am to 6:00 pm  
we are OPEN during  
the noon hour**

## PROPERTY MANAGEMENT TEAM

**Colleen Myers**  
Property Manager  
527-4610

**Tim Greeson**  
Belmont Apartments  
Resident Manager

**James Blake**  
Galbraith Gardens  
Resident Manager

**Stephen Green**  
Marjorie Terrace  
Resident Manager

**David Story**  
Housing Inspector  
526-6277

**Denese Carron**  
Eligibility Coordinator  
Waiting List  
527-4608

**Gaby Aguilar Medina**  
Information Coordinator  
527-4542 extension 100

**AFTER-HOURS  
Maintenance Emergency  
527-4542 extension 115  
beginning at 5:00 pm**

Please be patient, as your call is routed through our telephone system to connect you directly with the on-call WWHA Maintenance Technician



Neighborhood Block Watch is one of the most effective and least costly ways to prevent crime and reduce fear. Neighborhood Block Watch fights the isolation that crime both creates and feeds upon. It forges bonds among area residents, helps reduce burglaries and robberies, and improves relations between police and the communities they serve.

For more information or if you have any questions, about Neighborhood Block Watch contact the local Area Crime Watch office at 527-9290 or Colleen Myers, WWHA Property Manager, 527-4610.

Together, residents can make their neighborhoods safe and enjoyable places where families choose to live, work, and play.



Helping Low-Income People in Washington find Solutions to Civil Legal Problems

### Looking for LEGAL help?

Locate legal aid resources in your area. Browse hundreds of free helpful legal publications and do-it-yourself packets covering many common civil legal problems such as debt, divorce, landlord-tenant, consumer, education, employment, government benefits and more.

**[www.washingtonlawhelp.org](http://www.washingtonlawhelp.org)**

Many resources available in:  
Español Русский Somali Tiếng Việt  
中文 한국어 မြန်မာဘာသာ

Washington LawHelp is provided as a public service by the Northwest Justice Project in collaboration with other legal aid providers in the Alliance for Equal Justice and Washington courts.

### Northwest Justice Project Opens Office in Walla Walla

The Northwest Justice Project (NJP) recently opened a new field office in Walla Walla to provide a variety of high-priority civil legal services to low-income families. Three attorneys are based in Walla Walla and also have a satellite office in Pasco to serve people in Benton and Franklin Counties.

The office works closely with the state-wide Coordinated Legal Education, Advice and Referral intake hotline (CLEAR), which can be reached toll-free at 1-888-201-1014.

For more information, please contact Noah Leavitt, Senior Attorney, at 525-9760.

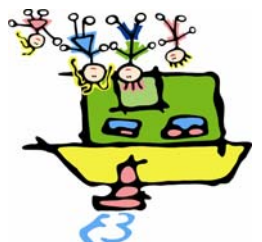
## Serving Families in the Cities of Walla Walla and College Place

The People to People newsletter is written, edited, and published by the staff of WWHA

For more information or questions about this newsletter, contact us at 509-527-4542 or [waha@wallawallaha.org](mailto:waha@wallawallaha.org)

A Community Partner, Helping People to Help Themselves

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Hearing-impaired, use statewide relay service number 1-800-833-6384  
[www.wallawallaha.org](http://www.wallawallaha.org) \* [waha@wallawallaha.org](mailto:waha@wallawallaha.org)



Walla Walla Housing Authority