

HUD Terminates Property Management Contract with Intown Management Group

WASHINGTON - Housing and Urban Development Secretary Andrew Cuomo today announced HUD has terminated a management contract with InTown Management Group because the company did a poor job managing and marketing about 25,000 homes that HUD acquired through foreclosure.

The terminated contracts cover properties in Alabama, Delaware, the District of Columbia, Georgia, Idaho, Illinois, Indiana, Kentucky, Maryland, Michigan, Mississippi, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee,

Virginia, Washington State and West Virginia.

"HUD sets tough standards for its contractors as part of our effort to wipe out waste, fraud and abuse involving our funds," Cuomo said. "When contractors fail to meet our standards, we replace them."

InTown - based in Atlanta, GA - was one of seven contractors that received Management and Marketing (M&M) contracts from HUD in April to maintain and sell homes that the Federal Housing Administration owns as a result of foreclosures. FHA, which is part of HUD, insures home mortgages.

When a homeowner defaults on an FHA-insured mortgage, FHA takes possession of the home and works to sell it to another homebuyer.

The M&M program allows FHA to manage its inventory of single-family homes in accordance with the best private sector practices, to streamline the disposition process, and to reduce the time and cost of selling properties, ultimately generating significant savings.

HUD terminated all six of InTown's contracts because the company failed to effectively market and sell homes and failed to

maintain homes in good condition. As a result, instead of enabling FHA to sell foreclosed homes more quickly, InTown slowed down the process of selling the homes and contributed to neighborhood deterioration as vacant homes went unsold.

HUD is considering the possibility of further action against InTown officials.

After a one-week transition period, new private contractors will assume all FHA Real Estate Owned (REO) management and marketing responsibilities formerly performed by InTown starting on Wednesday, September

29. During the transition period, FHA temporarily will not list properties for sale or accept bids on outstanding listings for the areas formerly covered by InTown. However, all scheduled closings will proceed to the greatest extent possible.

On September 29, FHA will resume complete REO property sales operations, including listing properties for sale and accepting bids. Furthermore, all outstanding sales contracts will be honored by FHA, and all previously submitted bids for listed properties will be reviewed, pursuant to FHA guidelines.

Regional Housing Market

The housing market slowed down this summer in the Portland area. Sales flattened out, and a lagging demand did not push housing prices up, so the market might be moving in the buyer's favor. For years a surging sales boom pushed housing prices beyond the means of many would-be buyers. The market is especially flat in Clark County, Washington, where home sales were down 12-percent from last year. Real estate professionals said the slowdown in Clark County might be explained by building restrictions, a lack of water supply and crowded roads. The boom in housing prices in the 90s gave the Portland area the reputation of being an expensive place to live.

Let's Put Some Spirit into Government Aid

BY STAR PARKER

Vice President Al Gore now says he thinks churches and faith-based organizations should partner with government to do charity work, but only if they leave out their spiritual component when they do so. Speaking from personal experience as a former welfare mother, I think Gore made a big mistake when he added that "but only if."

Letting private religious charities administer welfare services is a common sense approach to the transition from welfare to independence. But the charities need to be allowed to offer their clients spiritual support. The first step welfare mothers must take if they are to mainstream their lives is to understand that they have a moral obligation to be personally responsible and self-sufficient. You cannot understand mo-

reality without God.

Such support was vital for me during my transition from welfare. The government told me I was the victim. It was a local faith-based organization that helped me get off welfare by providing the spiritual dimension, which put the onus on me.

But leftist organizations such as the American Civil Liberties Union are fighting the charitable-choice pro-

vision of the 1996 welfare reform law that says states that contract out welfare services must not discriminate against faith-based organizations and private charities.

Democrats claim to care about liberating poor people, yet they are willing to cut off black welfare mothers from the very organ that will enable them to heal themselves: the church. Government officials continue to say they care about the plight of these women and will do anything to make the transition easier, yet they too are intimidated by the hostility of separatist groups who fight faith-based participation.

The reason outreach programs such as the Union Rescue Mission in Los Angeles and Payne Memorial Outreach in Baltimore are so successful is simple: They allow people to reform their lives by first establishing a relationship with God.

These groups administer their services with very low overhead and

administrative cost. Many of the counselors and staff are volunteers and former recipients themselves. They know firsthand what to do.

Government has tried charity work without God. It found out it doesn't work well.

Instead, we should let taxpayers decide where their charitable money goes. Allow individuals to receive a dollar-for-dollar tax credit for their financial support of local outreach ministries and community-based organizations that assist welfare mothers in the transition from welfare to work. Give recipients the right to choose what facility they want to assist in the reformation of their lives and whether that assistance will include spiritual aid.

Churches and local community groups are the only ones that can give these women the emotional and spiritual support they need while they change their lives for the better.

CHIEF RESIGNS...

Storm Brews Over Finances

The chief of Portland's Urban League is resigning due to accusations that the organization mishandled public money while he was leader. Lawrence Dark, president and chief operating officer of the agency will leave his job Friday. He has held the 95-thousand dollar-a-year post more than five years. The Urban League serves African Americans, senior citizens, youths and low-income families. Multnomah officials discovered numerous financial irregularities in the social service organization, and criticized a lack of financial controls. The board has said that they want Dark's successor to have a strong financial background.

Better Business Bureau Warns Consumers

Portland, Ore. - The Better Business Bureau serving Oregon and Western Washington is warning consumers about three Oregon-based businesses that have received complaints nationwide. Consumer Publications of Medford, Corporate Management Services of Beaverton and United Financial Group of Hood River have been brought to the Bureau's attention as possible work-at-home schemes. All three companies have unsatisfactory records with the BBB. In most cases, consumer complaints allege either not receiving the product or service they purchased, or not receiving refunds as promised by the company. Complaints have been filed from consumers across the United States, as far east as New Jersey, but no complaints have been filed from consumers in the Northwest. However, work-at-home businesses consistently generate the most inquiries received by the BBB serving Oregon and Western Washington. In fact, from April to June 1999 it was the second most inquired about industry, falling short to roofing and guttering contractors. "We believe consumers in our service area are checking with us before falling prey to these local work-at-home schemes," said Robert W.G. Andrew, BBB President and CEO. "We now have to make sure consumers in other parts of the country are educated about these businesses' practices and encourage them to do their homework before getting scammed."

"Consumer Publications in Medford, also known as the Home Employment Project, has a pattern of not responding to consumer complaints brought to its attention by the Bureau. The Bureau also contacted Consumer Publications in regards to its advertising, "...risk free 100% money back guarantee..." as well as substantiation for claims they make in its literature, "...get paid to watch TV..." "...get paid to go shopping..." etc. Again, the company did not respond to the Bureau's requests. With complaints filed against Corporate Management Services (CMS), the Bureau has been unsuccessful in contacting the company since all mail addressed to CMS has been returned. Address changes or insufficient addresses have made it impossible to reach this company, although the company is believed to still be advertising their products. United Financial Group, which also goes by the names Medicaid One, Medicaid Associates and Home Employment Opportunities, is located in Hood River. This company has a pattern of not issuing refunds and an unsatisfactory performance record with its products.

Work-at-home schemes appeal to consumers because they make the promise of "quick and easy" money. When tempted by work-at-home promotions, consumers should remember they could:

- 1) Lose Money - victims have lost amounts ranging from \$10 to \$70,000.
- 2) Damage Their Reputation - victims

may find that they have unintentionally sold people they know bad or nonexistent products or services.

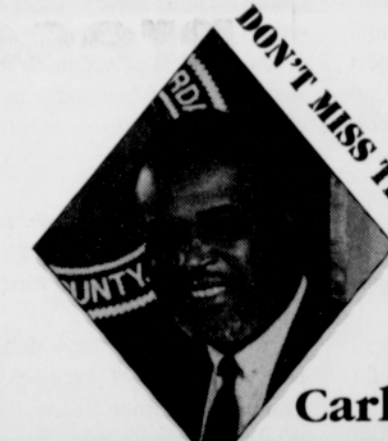
- 3) Risk Becoming the Focus of a Legal Investigation - victims may be held responsible if they perpetrate a fraud by promoting and selling a fraudulent product or service to others.
- 4) Lose Valuable Time - May expend a lot of effort on a work-at-home scheme that gives you nothing in return. Some of the most popular work-at-home schemes include processing medical insurance claims, on-line schemes, mail-order scams, envelope stuffing, assembling craft items or sewing, multi-level marketing distributorships and chain letters. Be skeptical about work-at-home promotions that state: 1) You can earn big money with little effort - "Earn hundreds in your spare time!"
- 2) No experience is necessary - "Our people have come from all walks of life and have succeeded with no special training!"
- 3) The market for your work already exists - "This huge, untapped market is waiting for you!"
- 4) You need to invest only an insignificant amount of money for training or materials - "Only \$29.95 will bring you thousands in earning power!"
- 5) You will not be paid a regular salary - "Profits will start rolling in with your first completed item!"
- 6) Don't wait to make your decision - "Save money

by making your decision today! Popular demand will force us to raise our rates soon!" If a consumer becomes victim of a work-at-home scheme, they should first ask the company for a refund. The company may be willing to give it to you. If they refuse to give a refund, or if they give an evasive response, the consumer should tell them that they plan to notify law enforcement officials. Consumers need to be aware that most work-at-home businesses do not work out of a physical location; instead they do their business through a P.O. Box or private mailbox. This can make contacting these types of businesses very difficult when problems do arise. Keep careful records of everything. Document phone calls, keep copies of all paperwork such as letters and receipts, and record all costs involved, including the time spent. If the business refuses a refund or is unable to be reached, contact the Better Business Bureau in the area in which the business is located. For businesses based in Oregon and Western Washington, consumers can call (503) 226-3981 in Oregon and (206) 431-2222 in Western Washington.

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