



ECONOMIC CRIMES

OLDER & DISABLED PERSONS

RESOURCE MANUAL

OFFICE OF THE STATE'S ATTORNEY FOR BALTIMORE CITY
IVAN J. BATES, STATE'S ATTORNEY

OLDER AND DISABLED PERSONS UNIT (ODPU)

THE VISION OF ODPU

The ODPU team will utilize a MDT (Multidisciplinary Team) which is a network of organizations and local agencies to address the needs of our victims. The office will strive to provide resources that are versatile, ranging from a one-stop helpline dedicated to crime victims who are 60+ and persons with disabilities, transportation services for victims, and scheduling discrete interviews with BCSAO staff and partners at a remote site away from the courthouse environment.

Recognizing the needs and circumstances older adults and persons with disabilities who are often preyed upon face, the Office of the State's Attorney for Baltimore City (BCSAO), under the administration of State's Attorney Ivan J. Bates, is committed to ensuring equal access to justice and services for our most vulnerable population. The BCSAO will continue to investigate and prosecute crimes committed against all persons. The BCSAO officially launches its Older and Disabled Persons Unit (ODPU) housed within the Economic Crimes Division. The unit is headed by Chief Shari E. Greene, a 27-year veteran prosecutor, and Angel White, Director of the program.

Additionally the unit is staffed by a community liaison who will focus on connecting with the impacted communities as well as investigators who have been trained to investigate financial exploitation of vulnerable adults, neglect or abuse of vulnerable adults and engagement of older adult crime victims.

PREVENTING IDENTITY THEFT

Identity theft happens when someone uses your personal or financial information without your permission. It can damage your credit status and cost you time and money. The Identity Theft Unit can give you step-by-step advice on how to protect yourself from identity thieves using, or continuing to use, your personal information. We may also be able to help you address some of the issues that identity theft causes, such as dealing with credit card companies or collection agencies. You may contact the Identity Theft Unit by calling (410) 576-6491 or by sending an e-mail to idtheft@oag.state.md.us. Remember to review your credit report from each of the three credit reporting agencies twice per year. You must contact each of the three credit reporting agencies individually to access your credit report under Maryland law.

EQUIFAX: 1(800) 685-1111

EXPERIAN: 1(888) 397-3742

TRANSUNION: 1 (888) 909-8872

FEDERAL FAIR CREDIT REPORTING ACT: 1 (877) 322-8228

- **USE PASSWORDS AND PERSONAL IDENTIFICATION NUMBERS (PINS) FOR YOUR CREDIT CARD, BANK, AND PHONE ACCOUNTS.**
- **USE A SAFE TO SECURE PERSONAL INFORMATION IN YOUR HOME.**
- **DON'T CARRY YOUR SOCIAL SECURITY CARD, BANK ACCOUNT PIN, OR OTHER SENSITIVE INFORMATION WITH YOU—LEAVE IT AT HOME IN A SECURE PLACE.**
- **DON'T GIVE OUT YOUR SOCIAL SECURITY NUMBER UNLESS IT IS ABSOLUTELY NECESSARY.**
- **DON'T GIVE OUT YOUR PERSONAL INFORMATION OVER THE PHONE, THROUGH THE MAIL, OR OVER THE INTERNET UNLESS YOU INITIATED THE CONTACT OR KNOW YOU CAN TRUST THE PERSON ON THE OTHER SIDE.**
- **BUY A SHREDDER AND DESTROY ANY DOCUMENTS THAT CONTAIN PERSONAL INFORMATION. THIS INCLUDES CREDIT CARD OFFERS YOU RECEIVE IN THE MAIL, BANK STATEMENTS, PHONE BILLS, ETC.**
- **USE A LOCKING MAILBOX TO PREVENT MAIL THEFT.**
- **BE WARY OF E-MAIL SCAMS. IF YOU DID NOT ENTER AN INTERNATIONAL LOTTERY, IT IS UNLIKELY THAT YOU WON ANYTHING...IF IT SOUNDS TOO GOOD TO BE TRUE, IT PROBABLY IS.**

WARNING SIGNS OF IDENTITY THEFT

**YOU MAY NOT KNOW THAT YOU EXPERIENCED ID THEFT
IMMEDIATELY, BEWARE OF:**

- Bills for items you did not buy
- Debt collection calls for accounts you did not open
- Information on your credit report for accounts you did not open
- Denials of loan applications
- Mail stops coming to, or is missing from, your mailbox

RENTAL ASSISTANCE RESOURCES

- Consumer Financial Protection Bureau – 1 (855) 411-2372
- Maryland Emergency Rental Assistance – 1 (877) 546-5595
- Maryland Rental Assistance Help Line – 211
- Civil Justice (free and low-cost legal help) – (410) 706-0174
- Maryland State Bar Association – 1 (800) 492-1964
- St. Ambrose Housing Aid Center – (410) 366-8550, Ext. 249

ASSISTANCE RESOURCES

- Maryland Access to Justice Commission – (443) 703-3037
- Maryland Legal Services Corporation – (410) 576-949
- Maryland Access to Counsel Task Force – (410) 576-6300
- Homeless Persons Project – (410) 685-6859
- Maryland Legal Aid – (410) 952-7750
- Pro Bono Resource Center – (443) 703-3053
- Public Justice Center – (410) 625-9409
- Baltimore City Police Victim Assistance – (410) 361-9519
- Baltimore Crisis Response – (410) 433-5255

FRAUDS, SCAMS & SWINDLE RESOURCES

- The Federal Trade Commission (FTC) – 1 (877) 382-4357
(Assists with price gouging scams, swindles, unwanted calls, emails or texts, identity theft and funeral home rights).

ESTATE AND WILL PLANNING RESOURCES

- Office of the Register of Wills & Estate Planning
(410) 752-5131 / 1 (888) 876-0035

GOVERNMENT HOME REPAIR ASSISTANCE PROGRAM RESOURCES - USAGOV – 1 (844) 872-4681

(Eligibility requirements vary for each loan and assistance program. In general, it depends on your income level, age, type of property you own, and where your property is located).

ADVOCACY RESOURCES

BALTIMORE CITY DEPARTMENT OF SOCIAL SERVICES

- A. Adult Protective Services – (410) 361-5000
- B. In-Home Aide Services – (410) 361-5000
- C. Family Services – (410) 361-2235
- D. Case Management Adults 18+ – (443) 378-4600

BALTIMORE CITY HEALTH DEPARTMENT DIVISION OF AGING COMMISSION ON AGING ADULT DAY SERVICES – (410) 396-2273

(Provides older adults and persons with disabilities with health, transportation, social, economic, recreation, environmental and housing needs).

- Baltimore City Health Department Dental Clinic – (410) 396-0840
- Maryland Department of Aging – (410) 767-1100
- Maryland Department of Health – (410) 767-6500
- Maryland Health Care Commission – (410) 764-3460
- Consumer Financial Protection Bureau – 1 (855) 411-2372
- Medicare & Medicaid Services Helpline – 1 (800) 633-4227
- Disability Rights - Maryland – (410) 727-6352
- Mayor's Commission on Disabilities – (443) 984-3170
- Maryland Home Improvement Commission – (410) 230-6231
- Mental Health Association of Maryland – (443) 901-1550
- U.S. Department of Justice – 1 (202) 307-0663
- U.S. Department of Veterans Affairs – 1 (800) 827-1000
- Mental Health Association of Maryland – (443) 901-1550
- In-Home Dental Services – (410) 396-2273
- The League for People with Disabilities – (410) 323-0500
- Baltimore City Family Caregivers – (410) 396-1337
- Alzheimer's Association – (410) 561-9099
- Baltimore City Community College Dental Clinic – (410) 462-7712
- Health Care for the Homeless – (410) 837-5533

ADVOCACY RESOURCES (CONTINUED)

- **USAGOV** – 1 (844) 872-4681
- **MARYLAND DEPARTMENT OF DISABILITIES** – (410)-767-3660
- **BALTIMORE CITY WATER - DELINQUENT ACCOUNTS** – (410) 361-9061
- **MARYLAND LOW INCOME WATER ASSISTANCE PROGRAM** – 1 (800) 332-6347
- **SOCIAL SECURITY ADMINISTRATION** – 800-772-1213
- **CONSUMER CREDIT COUNSELING SERVICES** – 1 (800) 642-2227
- **INTERNAL REVENUE SERVICE (IRS)** – 1 (800) 829-1040
- **STATE HEALTH INSURANCE ASSISTANCE PROGRAM** – (410) 396-2273
- **TAX COUNSELING FOR OLDER ADULTS** – (410) 396-2273
- **VETERANS HELPLINE** – (410) 230-4500
- **BALTIMORE FAMILY HOME HEALTHCARE SERVICES** – (443) 503-6360
- **BALTIMORE CITY YOUTH SNOW PROGRAM** – (410) 396-6868
(SNOW REMOVAL SERVICE FOR CITY RESIDENTS 65 AND OLDER)
- **DPW LOW INCOME WATER PROGRAM GRANT** – (410) 396-5398
- **HOUSING UPGRADES TO BENEFIT SENIORS** – (443) 470-9871
(ASSISTS CITY RESIDENTS 65 AND OLDER WITH AGING-IN PLACE HOME MODIFICATIONS SUCH AS GRAB BARS, HANDRAILS AND STRUCTURAL REPAIRS)
- **WEATHERIZATION ASSISTANCE PROGRAM (WAP)** – 1(855) 583-8976
- **STATE'S ATTORNEYS OFFICE SPECIAL VICTIMS UNIT** – (443) 984-6101
- **STATE'S ATTORNEYS OFFICE VICTIM SERVICES UNIT** – (443) 984-6053
- **STATE'S ATTORNEYS OFFICE FAMILY BEREAVEMENT CENTER** – (443) 984-6053
- **MARYLAND CRIME VICTIMS RESOURCE CENTER** – 1 (877) 842-8461
- **NATIONAL CENTER FOR VICTIMS OF CRIME** – 1 (800) 394-2255
- **FIRST CALL FOR HELP** – 1 (800) 492-0618 OR (410) 685-0525
- **NATIONAL DOMESTIC VIOLENCE HOTLINE** – 1 (800) 799-7233
- **MARYLAND COALITION AGAINST SEXUAL ASSAULT** – 1 (800) 983-7273
- **RAPE, ABUSE & INCEST NATIONAL NETWORK** – 1 (800) 656-4673
- **NATIONAL CHILD ABUSE HOTLINE** – 1 (800) 422-4453
- **VICTIM'S RIGHTS COMPLIANCE LINE** – (410) 697-9338

EVICITION PREVENTION RESOURCES

- **EMERGENCY EVICTION PREVENTION PROGRAM** – (410) 396-5555
- **DISABILITY RIGHTS OF MARYLAND** – (410) 727-6352
(IF EVICTION IS RELATED TO A DISABILITY)

HELPFUL TELEPHONE NUMBERS

USAGOV - 1 (844) 872-4681

BALTIMORE CITY EMERGENCY ASSISTANCE - 911

BALTIMORE CITY NON-EMERGENCY ASSISTANCE - 311

BALTIMORE CITY BULK TRASH REMOVAL - 311

MARYLAND TRANSIT AUTHORITY (MTA)

(PROVIDES BUS ROUTE INFORMATION)

(410) 539-5000

MTA MOBILITY SERVICES (MOBILITY VAN & TAXI CAB SERVICES)

4201 PATTERSON AVENUE, SUITE #2, BALTIMORE, MD 21215

(410) 764-8181

DEPARTMENT OF VITAL RECORDS (BIRTH & DEATH RECORDS)

4201 PATTERSON AVENUE, BALTIMORE, MD 21215

(410) 764-3038

MARYLAND MOTOR VEHICLE ADMINISTRATION

6601 RITCHIE HIGHWAY, NE, GLEN BURNIE, MD

1338 EASTERN BOULEVARD, ESSEX, MD

(410) 768-7000

BOARD OF ELECTIONS (VOTER REGISTRATION INFORMATION)

(410) 396-5550

CRIMINAL INJURIES COMPENSATION BOARD

(DESIGNED TO PROVIDE AID AND ASSISTANCE TO VICTIMS OF CRIME IN MARYLAND)

(410) 396-5550

THE VARIOUS TYPES OF FRAUD SCHEMES

BRIBERY, CORRUPTION, AND KICKBACKS: Corruption and bribery within an organization can include vendors paying bribes to employees or executives accepting bribes from vendors. Kickbacks are a form of bribery where a vendor pays an employee or executive for awarding them business.

MONEY LAUNDERING: Money laundering is the process of concealing the actual origin of money obtained through illegal means by passing it through a complex sequence of banking transfers or commercial transactions.

IDENTITY THEFT: Identity theft is the act of stealing someone's personal information, such as their name, Social Security number, or credit card number, to commit fraud.

ADVANCE FEE FRAUD: Advance fee fraud is a scam in which the victim is asked to pay money upfront in order to receive a larger sum of money later on. The scammer will often promise a large inheritance or lottery winnings in exchange for the upfront payment.

CASHIER'S CHECK OR FAKE CHECK FRAUD: This type of fraud involves a scammer sending a fake check to the victim and asking them to deposit it into their bank account. The scammer will then ask the victim to wire some of the money back to them, leaving the victim with a negative balance when the bank discovers that the check is fake.

TAX REFUND FRAUD: Tax refund fraud occurs when someone uses another person's identity to file a tax return and claim a refund.

FRAUDULENT CHARITIES: Fraudulent charities are organizations that claim to be charitable but are actually scams designed to steal money from donors.

CREDIT CARD FRAUD: Credit card fraud is the unauthorized use of someone else's credit card information to make purchases or withdraw cash.



ECONOMIC CRIMES • OLDER & DISABLED PERSONS UNIT
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