

Consumer Alert



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2008 Homebuying 101 a success

In this Issue:

- 48 tips for water safety
- Energy saving tips that will save you money
- Pros and Cons of lease-to-own

■ Consumer Resource ■

SCDCA, AG's office to offer Mortgage Fraud Hotline

The South Carolina Department of Consumer Affairs (SCDCA) and the Attorney General's (AG) Office



The hardest part is picking up the phone.

are pleased to announce the launching of the state's first Mortgage Fraud Hotline. Consumers who suspect they are victims of mortgage fraud are encouraged to call the toll-free number

1.800.553.7723 for

the Stop Mortgage Fraud hotline. The phone line is operational Monday through Friday from 8:30 a.m. - 5:00 p.m. The hotline began Tuesday, June 10, 2008, and is housed at SCDCA.

This convenient, accessible help for consumers dealing with mortgage scams and fraud is long overdue. The US Attorney's Office has prosecuted mortgage fraud cases over the last four years that have resulted in the convictions or plea agreements of over 80 individuals. "South Carolina has directly and disproportionately been targeted for this type of fraud," said South Carolina Attorney General

Turn down the thermostat, turn up the savings! Energy saving tips for the summer

Inside it may be a crisp 72 degrees, but your utility bill is working up a sweat.

The Department of Energy says heating or cooling your home typically eats up 56% of your utility bill. If you're interested in shaving dollars off your utility bills, it's good to know there are ways to save money year round.

Start saving with a home energy audit.

An audit is like taking your home's temperature. It can help you find out where you're wasting energy and check how well your heating and cooling systems work.

You can use the do-it-yourself energy audit tool on the

Department of Energy website at www.hes.lbl.gov.

Check with your power company to see if they offer free or low-cost audits. If you want a more comprehensive audit, you can hire a specialist.

To make an energy-smart decision:

- **Select the appropriate size and style.** Measure the space in your kitchen to be sure your new appliance will fit. Make sure that you have room to open the door fully and have enough clearance for ventilation.

- **Factor in the operating cost as well as the purchase price.** Check out your choices for refrigerators,

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Energy costs can break the bank.

Lease-to-own gives you a chance to try it before you buy it, but is it your best option?



Often referred to as "rent-to-own" or "lease purchase," a lease-to-own house purchase is a lease combined with an option to buy the property within a specified period at an agreed-upon price.

With a lease-to-own purchase plan the borrower pays an option fee, typically one to five percent of the total house price, which is credited towards the purchase. In addition to a monthly rent, the borrower pays a rent premium that is also credited towards the purchase price.

Buyers need to be aware of the benefits and pitfalls of a lease-to-own purchasing plan. While many lease-to-own plans benefit both the buyer

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Turn down the thermostat, turn up the savings!

Energy saving tips for the summer

washers, and dishwashers on the FTC's Appliance Energy Database. Use the

EnergyGuide label to compare choices. Look for the *Energy Star* logo to find the most energy-efficient models.

• Know where to shop.

Appliance outlets, electronics stores, local retailers, and Internet sites often carry the same brands and models. Once you've narrowed your choices, compare deals.

• **Ask about special offers.** Your local utility company may offer cash rebates, low-interest loans, or other incentive programs if you buy energy-efficient appliances.

Don't get burned

When energy prices rise, so do the number of ads for energy-saving products and services. Some of these ads are for gadgets and gimmicks that can't deliver big energy savings. Look carefully at the claims and check for independent information about product performance.

Don't fall for unsolicited or high-pressure sales pitches from contractors or door-to-door salespeople. Make sure to ask friends and neighbors for their recommendations.

Check out contractors with former customers and the Better Business Bureau. You also can check with the state or local consumer protection office and the state licensing agency (or home improvement commission).

HEATING & COOLING: Take Your Home's Temperature

Going Shopping

Furnaces and air conditioners are important to your comfort and safety. Whether you're buying a new house, renovating an old one, or replacing an old system, choosing energy-efficient equipment can save you money.

When you go shopping for a new furnace, heat pump, air conditioner, or water heater, the price tag tells only part of the story.

Before you buy, read the *EnergyGuide* label on that new furnace to find how much it costs to run each year.

Working with what you have:

Here's how you can get smart about energy for your heating and cooling systems.

• Schedule an annual tune-up for your central air conditioner, heat pump, or furnace.

• Hire a professional to seal

and insulate leaky ducts and to make sure that the airflow distribution system serving your heating equipment is operating efficiently.

• Clean or replace the filters on forced air furnaces; seal flutes in the fireplaces you don't use; install drapes or other coverings on your window. Seal holes around your plumbing and heating pipes.

• Check caulking and weather-stripping, and repair if necessary.

• Close any foundation vents in the winter, and open them in the summer (if you have a crawl space under your house).

• Install ceiling fans. They'll cool you off in the summer and



You can save money without living in a furnace.

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A word about water usage

The average person uses over 100 gallons of water at home each day. Reduce the amount of water you use to save on your water bill.



Here are a few ways to do it:

- 1: Fix leaky faucets and plumbing joints. A leaky faucet can waste up to 20 gallons of water per day.
- 2: Don't run the hose while washing your car. Use a bucket of water and quick hose rinse at the end.
- 3: Install water-saving shower heads or flow restrictors. Then take a shorter shower.
- 4: Run only full loads in the washing machine and dishwasher.
- 5: Use a broom instead of a hose to clean driveways and sidewalks.
- 6: Capture tap water. While you wait for hot water to come down the pipes, catch the flow in a gardening can to use later on house plants or your garden.

CONTINUED: Turn down the thermostat, turn up the savings...

promote heating efficiency in the winter.

- Consider a “whole-house” fan. In the summer, it circulates cool air through the house and vents warm air through the attic. It works best at night and when the air is cooler outside than inside.

- Install a computerized thermostat that will automatically lower the indoor temperature at night and when you’re away from home

Kitchen energy savers

Going shopping:

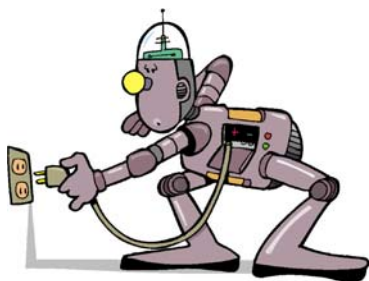
You’re on a budget and need a new refrigerator. The best buy is the fridge with the lowest price, right? Not necessarily. How much an appliance costs depends on three things: purchase price, repair and maintenance costs, and energy costs.

To estimate how much you’ll spend on an appliance over time, you have to consider *all* these costs.

Energy efficiency is an important part of any decision. All new major home appliances must meet government energy conservation standards.

Many appliances exceed these standards and can save you even more money. What makes one appliance more efficient than another? Most of the differences are on the inside. Even if two models look the same, certain features can mean a big difference in your energy bills.

Working with what you have:



To completely turn off many appliances you have to unplug them. A hassle, but not wasting electricity pays off.

What it means to be an energy star



The FTC’s Appliance Energy Database website at www.ftc.gov/appliancedata posts results from energy efficiency tests. While shopping, look for the *Energy Star* logo. To earn the logo, appliances must meet strict standards set by the Environmental Protection Agency or the Department of Energy.

Since *Energy Star* products use less energy, they can save you money and help protect the environment.

Enter the *Energy Guide*. Manufacturers must use standard tests that let you compare the annual energy use of different models. The law requires manufacturers to put these labels on the inside or outside of many types of appliances. Labels are not required on dryers, ranges, and microwaves. If you don’t see a yellow *Energy Guide* label, ask a salesperson for it.

The *Energy Guide* label can tell you:

- capacity,
- estimated annual energy consumption (for refrigerators, freezers, dishwashers, clothes washers, and water heaters) and estimated operating costs, and
- energy efficiency rating (the range of estimated annual energy consumption) of similar appliances. Even a small benefit in energy efficiency can have a big payoff over the life of the appliance.

- Move your refrigerator away from the stove, dishwasher, or heat vents. Make sure the door seals are airtight.

- Wait until your dishwasher is full before you run it, but don’t overload it.

- Use pots that fit the size of the burners on your stove. Use lids so you can cook at a lower temperature.

- Match the water level and temperature settings on your washer to the size of your load. Don’t fill the machine for just a few items.

- Clean your dryer lint filter before you put in a new load.

- Make sure your water heater is set to 120 degrees. Some thermostats are preset to 140 degrees, which can cost you more money.

The ABCs of Insulation

No matter where you live, your home will be more comfortable and cost less to heat and cool with the right insulation. That could mean more money in your pocket all year round.

Unless your home was designed with energy efficiency in mind, adding insulation can be a good way to save money.

Most older homes were built without much insulation, which can mean high energy bills. Even if your home is new, more insulation can pay for itself in a few years and increase your home’s resale value.

CONTINUED:

Turn down the thermostat, turn up the savings...

The FTC requires insulation manufacturers and sellers to test and label their products.

Generally, the higher the “R-value,” the more energy you can save. When you buy insulation, installers and retailers have to give you an R-value fact sheet.

New home sellers must give you information about the type, thickness, and R-value of the insulation in each part of the house.

Many state or local building codes include minimum requirements for home insulation.

Be sure your new home or home addition meets those codes. It will save you money in the long run.

The amount of insulation you need depends on the climate, the part of the house, and the type of heating

ATTIC ENERGY SAVERS

- If you’re in the market for new windows, consider high-efficiency alternatives. Look for the National Fenestration Rating Council (NFRC) label, an independent industry rating system for the energy performance of windows, doors, and skylights.

- Look for windows made of low emissivity – or “low-E” – glass. Low-E glass has a special thin coating that lets in light, but reduces heat transfer. In warmer climates, consider windows with “spectrally selective coatings” – glazes that let light in, but keep heat out.

- Plant a tree. Landscaping is a natural way to shade your home. Well-placed trees and shrubs not only save on air conditioning costs, but add value to your property, too.

- Shade room air conditioners from direct sun to reduce their workload.

Clean the filters once a month and replace them as necessary.

Another bright idea!

What you need to know to buy the right light bulb



Energy efficient lighting can save you money and help the environment.

The law requires light bulb manufacturers to provide information to help you choose the most energy efficient bulb. For all standard bulbs, including halogen, reflector, and compact fluorescent bulbs, the package must tell you about:

- **Light output:** How much light the bulb produces, measured in lumens. A 60-watt regular incandescent bulb yields about 855 lumens. A 15-watt compact fluorescent bulb yields about 900 lumens.

- **Energy usage:** The total electrical power a bulb uses, measured in watts.

- **Voltage:** If the bulb is not 120 volts, the voltage must appear on the label. Most bulbs run on 120 volts. Light output and efficiency decrease when you use a bulb with voltage that is different from the voltage you use in your house. Most places in the United States operate on a 120-volt system.

- **Average life in hours:** How long the bulb will last.

- **Number of light bulbs in the package** (if more than one).

Choices:

Your local grocery or home store offers a dazzling array of light bulbs. Here’s “watt” you need to know before you buy.

Regular incandescent bulbs. Everyday pear-shaped bulbs with a screw-in base use electricity to heat a filament until it glows white hot, producing light. About 90% of the electricity used by incandescent bulbs is lost as heat. These bulbs typically burn for 750 to 1,000 hours – or about three hours a day for a year.

Compact fluorescent bulbs. These bulbs provide as much light as regular incandescent bulbs while using just one-fourth the energy. For example, a 15-watt compact fluorescent bulb gives out the same amount of light as a 60-watt incandescent bulb. Compact fluorescent bulbs last about 10,000 hours – 10 times longer than incandescent bulbs.

Incandescent spotlights and floodlights. Known as spotlights or floodlights, these bulbs are used in recessed ceiling fixtures or outdoors. A special coating helps direct and focus the light. They burn for about 2,000 hours.

Halogen bulbs. These bulbs contain a small capsule filled with halogen gas, which emits a bright white light. While standard halogen bulbs use less energy and last longer than standard incandescent bulbs, DOE cautions that halogen torchieres, frequently used in floor lamps, generate excessive heat, which can create fire hazards. Halogen torchieres also use significant amounts of energy. When possible, DOE recommends using more efficient compact fluorescent lamp bulbs instead.

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Before you make a big splash...

48 water safety tips for the summer

General Water Safety Tips

1. Learn to swim. It's a great skill to have if you're going to be in the water.
2. Always swim with a buddy. Never swim alone.
3. Swim in areas supervised by a lifeguard.
4. Read and obey all rules and posted signs.
5. Children or inexperienced swimmers should take precautions, such as wearing a U.S. Coast Guard-approved personal floatation device (PFD) when around the water.



6. Watch out for the dangerous "too's" - too tired, too cold, too far from safety, too much sun, too much strenuous activity.

7. Set water safety rules for the whole family based on swimming abilities. For example, inexperienced swimmers should stay in water less than chest deep.

8. Be knowledgeable of the water environment you are in and its potential

hazards, such as deep and shallow areas, currents, depth changes, obstructions and where the entry and exit points are located.

9. Pay attention to local weather conditions and forecasts. Stop swimming at the first indication of bad weather.

10. Use a feet-first entry when entering the water.

11. Enter headfirst only when the area is clearly marked for diving and has no obstructions.

12. Do not mix alcohol with swimming, diving or boating. Alcohol impairs your judgment, balance and coordination. It also affects your swimming and diving skills, and reduces your body's ability to stay warm.

Pool Safety for Children

15. Never leave your children alone in or near the pool, even for a moment. Your eyes must be on the child at all times. An adult who knows CPR should actively supervise children at all times.

16. Practice "touch" supervision with children younger than 5 years. This means that the adult is within an arm's length of the child at all times.

17. You must put up a fence to separate your house from the pool. Most young children who drown in pools wander out of the house and fall into the pool. Install a fence at least 4 feet high around all 4 sides of the pool. This fence will completely separate the pool from the house and play area of the yard. Use gates that self-close and self-latch with latches higher than your children's reach.

18. Keep rescue equipment (such as a shepherd's hook or life preserver) and a telephone by the pool.

19. Do not use air-filled "swimming aids" as a substitute for approved life vests.

20. Remove all toys from the pool after use so children aren't tempted to reach for them.

21. After the children are done swimming, secure the pool so they can't get back into it.

22. A power safety cover that meets the standards of the American Society for Testing and Materials (ASTM) may add to the protection of your children but should not be used in place of the fence between your house and the pool.

23. Remember, teaching your child how to swim DOES NOT mean your child is safe in water.

Beach Safety

24. Check the surf conditions before you enter the water. Check to see if a warning flag is up or check with a lifeguard for water conditions, beach conditions, or any potential hazards.

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CONTINUED: 48 water safety tips for the summer

25. Stay within the designated swimming area, ideally within the visibility of a lifeguard.

26. Stay away from piers, pilings, and diving platforms when in the water.

27. Don't try to swim against a current if caught in one. Swim gradually out of the current by swimming across it.

28. Make sure you always have enough energy to swim back to shore.

29. Protect your skin: sunlight contains two kinds of UV rays. UVA increases the risk of skin cancer, skin aging, and other skin diseases. UVB causes sunburn and can lead to skin cancer. Limit the amount of direct sunlight you receive between 10:00 a.m. and 4:00 p.m. and wear a sunscreen with a sun protection factor of at least 15.

30. Drink plenty of water regularly and often even if you do not feel thirsty. Your body needs water to keep cool.

31. Wear eye protection. Sunglasses are like sunscreen for your eyes and protect against damage that can occur from UV rays.

32. Wear foot protection. Many times, people's feet can get burned from the sand or cut from glass in the sand.

33. Keep a lookout for aquatic life. Water plants and animals may be dangerous. Avoid patches of plants. Leave animals alone.

Lakes and Rivers

34. Select an area that has good water quality and safe natural conditions. Murky water, hidden underwater objects, unexpected drop-offs, and aquatic plant life are hazards.

35. Select an area that is clean and well maintained. A clean bathhouse, clean restrooms, and a litter-free environment show the



Whether at the beach or in a pool, water safety is serious business.

management's concern for your health and safety.

36. Pollution can cause health problems for swimmers.

37. Make sure the water is deep enough before entering headfirst.

38. Be sure rafts and docks are in good condition.

39. Avoid drainage ditches and arroyos. Drainage ditches and arroyos for water run-off are not good places for swimming or playing in the water. After heavy rains, they can quickly change into raging rivers that can easily take a human life.

Hot Tubs, Spas, Jacuzzis

40. The U.S. Consumer Product Safety Commission has reported incidents including deaths, in which people's hair was sucked into the suction fitting drain of a spa, hot tub, or whirlpool bathtub, causing the victims' heads to be held under water. The suction from drain outlets is strong enough to cause entrapment of hair or body parts, and drowning. Most accidents with drain outlets involve people with hair that is shoulder-length or longer.

41. Keep long hair away from the suction fitting drain cover. Wear

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Tragic Consequences

Nationally, drowning is a leading cause of death to children under five.

According to the U.S. Consumer Product Safety Commission, an estimated 350 children under five years of age drown each year in swimming pools, many in residential pools.

The Commission estimates that another 2,600 children under age five are treated in hospital emergency rooms each year following submersion incidents. Some of these submersions result in permanent brain damage.

About two-thirds of the drowning deaths in the home, not including pools, occur in bathtubs.



Some of these bathtub drowning deaths happened when children were in bath seats or rings.

Recent data show that a third as many children under age 5 (an average of about 115 annually) drown from other hazards around the home as drown in pools.

CONTINUED: Lease-to-own gives you a chance to try it before you buy it...

and seller, unscrupulous sellers have used the contracts to cheat consumers out of thousands of dollars.

Three types of lease-to-own house purchase

Lease with an option to buy -- A buyer pays a large sum called a down payment on a house and then rents the house for a set amount of time.

The buyer has the *option* to buy the house before this time runs out. If the buyer cannot pay the whole amount for the house before time runs out, the seller keeps the down payment, keeps the house, AND keeps all the payments the buyer made. The buyer gets nothing. This must be clear in the contract.

Land installment contract - Sometimes referred to as a contract for deed, in this option a buyer makes a monthly payment to the seller, believing that he is buying the house and land with each payment.

The contract usually says that the seller will not put the house in the buyer's name until the last monthly payment is made.

This may take many years! The contract may also say that if the buyer misses a payment, the buyer will lose all equity and will be treated like a renter.

If the buyer is just renting the home, he can be evicted by the seller. Again, the buyer could be left with nothing.

Wrap-around mortgage - The seller takes monthly payments from the buyer and uses them to pay the mortgage loan that the seller owes on the house.

The buyer's monthly payment is usually more than the amount of the seller's monthly mortgage payment, so the seller keeps what is left over.

There is a danger that the seller could keep the entire payment and stop making mortgage payments, at which point the house could be foreclosed, leaving the buyer with nothing.

When is lease-to-own a good idea?

Typically lease-to-own is an attractive option for consumers with little cash or poor credit, who are willing to take the risk that they will be financially stable enough to secure a mortgage loan to purchase the home prior to or at the conclusion of the lease period.

The lease period provides the consumer a chance to build equity while living in the home. It also gives them time to rebuild their credit and accumulate savings to put towards the purchase.

Consumers who need to rebuild their credit rating during the option period should understand that paying their rent on time won't do it. Rent payment information is not used in compiling credit scores. While Fair Isaac, the company that developed credit scoring, has recently

unveiled an "expansion" score based on "non-traditional credit data," it does not yet include rent payment information from individual home owners. Lease-purchase buyers who need a higher credit score must focus on their credit cards and loans.

A lease-to-own option can also be used as a way to feel out a property before fully committing to a purchase. During the lease period, the consumer is given a chance to uncover any

The biggest danger to buyers in a lease-to-purchase option is paying more and being left with nothing.

major structural issues with the house or potential problems with the neighbors or neighborhood that they would have otherwise been "stuck" with if they bought the home outright.

Dangers to Buyers

The biggest danger to buyers in a lease-to-purchase option is paying more and being left with nothing.



Don't let your desire to buy a house blind you to the potential dangers of a lease-to-own option. Always read everything you sign carefully and consult an attorney before agreeing to anything.

CONTINUED: **Another bright idea! What you need...**

General service fluorescent bulbs. More energy efficient than incandescent bulbs, general service fluorescent bulbs don't produce heat. They're thin, long tubes often used in kitchens, offices, garages, and basements. They last from 10,000 to 20,000 hours—10 to 20 times longer than incandescent bulbs.

Costs:

What do you need from a light bulb? You want the right amount of light, and you want it to last a long time, especially if it's for a hard-to-reach place. But you don't want it to add to your electric bill. You can get everything you want if you use a little energy know-how. Highly efficient compact fluorescent bulbs may cost more than regular incandescent bulbs, but their

efficient use of electricity and long operating life can offset the cost. Here's how: Suppose your living room table lamp is turned on for 1,000 hours a year and your local electric utility charges eight cents per kilowatt hour.

A regular incandescent 60-watt bulb will cost less to buy, but will need to be replaced at least once a year. Compare that to a 15-watt compact fluorescent bulb, which may cost you \$10, but may last you as long as 10 years. And your savings don't end there.

The compact fluorescent bulb costs about \$1.20 a year to operate, while the standard bulb costs about \$4.80. What are the benefits of compact fluorescent bulbs? Lower operating costs, longer life, and a more efficient use of energy.

CONTINUED: **SCDCA, AG's office to offer Mortgage Fraud Hotline**

Henry McMaster. McMaster expects the hotline to improve the disparity of cases in the state as compared to other states.

SCDCA Agency Administrator Brandolyn Thomas Pinkston says the Mortgage Fraud Hotline will have the added benefit of decreasing costs. "We all pay, directly or indirectly. Homeowners and homebuyers pay directly through increased costs for mortgages and higher property taxes as fictitious appraisals and property flips increase property values. Indirect costs include taxes and lender costs to fight and/or prevent such crimes. This hotline will go a long way in reducing some of those costs."

The coordinated effort from SCDCA and the AG's Office will allow consumers across the state to receive immediate, expert attention to their concerns and problems.

SCDCA Staff Attorney Charles Knight has seen mortgage fraud across the state all too often but is ready to see that change.

"Mortgage fraud is stealing the 'American Dream' -

homeownership - from our citizens and the hotline is a step in the right direction to stop it," said Knight.

In 2001, the state ranked as the #1 hot spot for mortgage fraud, according to the FBI.

Through the dedicated effort and cooperation of officials across the state, South Carolina now ranks #22 in the latest reports. SCDCA and AG representatives believe the Mortgage Fraud Hotline will do even more to improve this rating.

In addition to exposing current mortgage scams, the hotline will also provide much needed educational information and assistance to consumers.

For more information on the Mortgage Fraud hotline or to receive a copy of SCDCA's comprehensive 2007 report, "The State of Mortgage Fraud in South Carolina," contact the Public Information Division at 803.734.4296, or toll free at 1.800.922.1594, or online at www.sconsumer.gov.

The report looks at mortgage fraud conditions and trends across the state and recommends improvements to consumers.

The report is a collaborative effort from SCDCA's sponsored South Carolina Mortgage Fraud Task Force.



If you feel you have been the victim of mortgage fraud call the Mortgage Fraud Hotline at 1.800.553.7723.

CONTINUED: Lease-to-own gives you a chance to try it before you buy it...

Some lease-to-purchase plans call for the buyer to put faith in the seller whether it be to continue to make payments on their mortgage, apply the buyer's payment towards the final cost, or to simply hold up their end of the deal.

One common scam is for the seller to attempt to evict lease-to-purchase buyers near the end of the lease, so that they are not given a chance to purchase the home, thus losing the equity they have built up in the house.

The moral: read the contract very carefully to make sure you are confident you can live up to all the terms, such as paying your rent on time, every time.

How to protect yourself when using a lease-to-own purchase plan

Read everything very carefully, then be sure you can fulfill the requirements of the contract. Can you afford the payments? Are you comfortable losing your down payment if you choose not to purchase the house?

Have a lawyer that you choose read the sales contract and any other documents **before** you sign them. A

CONTINUED:

48 water safety tips for the summer

a bathing cap or pin hair up if you have long hair.

42. There is now a mandatory standard for drain covers that should help reduce hair entrapment. Ask your dealer about drain covers that meet this voluntary standard.

43. If drain cover is missing or broken, shut down the spa until drain cover is replaced.

44. A solar cover on a spa or hot tub can allow babies to slip into the water while the cover appears to stay in place, hiding the child.

Around the Home

45. 5-gallon buckets, often used for household chores, pose a serious threat to toddlers. Their tall, straight sides combined with their stability make it nearly impossible for top-heavy infants to free themselves when they topple in headfirst.

46. Toilets are often overlooked as a drowning hazard in the home. The typical scenario involves a child under 3-years-old falling headfirst into the toilet.

47. NEVER leave a baby alone in a bathtub even for a second. Always keep a baby in arm's reach.

48. Be sure all containers that contain liquids are emptied immediately after use. Do not leave empty containers in yards or around the house where they may accumulate water and attract young children.

lawyer will also be able to do a **title search** on the property. A title search will tell you if the seller really owns the property he or she is trying to sell you.

Talk to someone from a non-profit housing counseling center. Housing counselors can look at your credit rating and your income to help you make a plan to buy a house you can afford.



Money Tips:

Saving on Car Insurance

When shopping around for auto insurance, check first with the company that provides your renters or homeowners insurance. You could snag up to 15% off for a multiple-line policy. While you're at it, look at how much insurance you need on your car. If you drive a beater – say, one worth less than \$2,000 – you'll probably pay more to insure it than you would ever collect.

About the South Carolina Department of Consumer Affairs

Established by the Consumer Protection Code in 1974, the South Carolina Department of Consumer Affairs represents the interest of South Carolina consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement, and education. For more information on the SCDCA, visit www.sconsumer.gov.

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education. The Department strives to be a **CREDIT** to our State by holding the following values as essential in our relationships and decision-making:

Competence **R**espect **E**quality **D**edication **I**ntegrity **T**imeliness

The *Consumer Alert* is published every month. To receive the *Consumer Alert* or its sister publication *Fraud Alert* by e-mail or postal service contact Charles Ellison at ellison@dca.state.sc.us or by phone 803.734.4203.

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