



Ohio Attorney General's  
**Consumer Advocate Newsletter**  
Keeping Consumers Safe and Informed

**Consumer Advocate**  
**August 2019**

### **Consumer Protection Tips for Sales Tax Holiday, Back-to-School Shopping**

As consumers prepare for Ohio's sales tax holiday and the upcoming school year, Ohio Attorney General Dave Yost is offering back-to-school shopping consumer protection tips.

As summer begins to wind down, it's time to start planning for the next school year. The Ohio Department of Taxation offers a sales tax holiday each year, prior to the beginning of the traditional school year. When shopping, make sure you understand which items are eligible for exemption from sales tax. Also, be sure to exercise other good shopping practices, such as keeping your receipts and knowing the return policies for the stores where you shop.

The Ohio Department of Taxation provides detailed information about the sales tax holiday on its [website](#), including [FAQs](#) about what is and what is not exempt from sales tax during the holiday.

During the sales tax holiday, the following items are exempt from sales and use tax:

- Clothing priced at \$75 per item or less;
- School supplies priced at \$20 per item or less; and
- School instructional materials priced at \$20 per item or less.

Tips for consumers include:

- **Plan ahead.** The sales tax holiday runs from Friday, Aug. 2, through Sunday, Aug. 4, 2019. Consider in advance the kind of purchases you want to make and review the Department of Taxation's [FAQs](#) to understand what is and what is not exempt from sales and use tax during the sales tax holiday. Also, research sellers' reputations by reading customer reviews and checking for complaints on file with the Ohio Attorney General's Office and Better Business Bureau.
- **Understand return policies before you buy.** In Ohio, sellers can choose to set their own return policies, including policies of "no returns," but they should clearly tell you what their return policy is before you check out or complete the transaction. For example, the return policy shouldn't be posted only on the back of a receipt.

- **Stay safe online.** The tax holiday applies to qualifying online purchases in addition to qualifying in-store purchases. When shopping online, research websites you plan to use and make sure your connection is secure before entering any personal information or payment details. (In the web address, look for the “s” in “https” or a lock symbol.) Also, consider paying with a credit card, which generally gives you stronger protections to dispute unauthorized charges.
- **Check the exclusions and limitations of an offer.** Exclusions and limitations must be clearly disclosed in advertisements, including those online, so review terms and conditions carefully before you go to the store or make a purchase.
- **Keep your receipts.** Maintaining a complete record of a sale will help you handle problems that may arise after a purchase. Keep receipts, copies of advertisements, photos of products and other documentation until the transaction and billing process are complete.
- **Monitor your accounts.** Regularly check your credit card and bank accounts for unauthorized charges or unexpected activity. If you find problems, immediately notify your credit card provider or bank. The sooner you identify a problem, the sooner you can work to correct it.
- **Protect your personal information.** Don’t carry around extra, unneeded credit cards, debit cards or other sensitive information in your wallet or purse. Also, limit giving out your personal information. Check privacy policies to see how sellers will use your information.

Consumers who need help addressing a consumer problem or question should contact the Ohio Attorney General’s Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.

## **Beware of Rental Scams When Apartment and House Hunting**

As the summer season wraps up, some Ohioans will be looking for great places to rent. Before sending any money, make sure your new landlord isn’t a con artist. Learn how to detect a phony rental posting designed to steal your money.

In a typical rental scam, a con artist takes information from a legitimate real estate listing – such as the property’s address and photos – and reposts it as a place for rent on Craigslist or another website. The advertised rent is often low and the potential renter is told to send a few hundred dollars via wire transfer or prepaid money card to secure the rental. Once the money is sent, it is nearly impossible to track or recover.

Other rental scams involve con artists who offer properties that has already been leased and who try to collect phony application fees, down payments, security deposits and/or the first month’s rent.

To avoid rental scams, keep the following in mind:

- Be skeptical of ads offering low rates on houses or apartments. If it sounds too good to be true, it probably is.

- Use a search engine to look for reviews and comments about the rental company. Search the name of the company along with terms such as “complaint” or “scam” to read about other renters’ experiences with the company.
- Search your county auditor’s website for a record of who owns the property. Be aware that scam artists may pretend to be the true owner.
- Don’t trust potential “landlords” or property owners who say they had to leave the country quickly for business or missionary work. Scam artists often make these claims.
- Don’t send any money until you’ve seen a property in person and/or verified that the person communicating with you is truly who he or she claims to be. If you visit the property, look for signs indicating the name of the property owner or manager. Contact that company before signing a lease or paying any money.
- Beware of requests for wire transfers or prepaid money cards as payment methods, especially if you have not seen the property. These are preferred methods for scammers because once the money is sent, it is nearly impossible to recover.
- Be wary if you find rental ads offering properties that are listed for sale on other websites.
- Copy and paste an image from an online listing into a search engine to determine if it has appeared elsewhere online.
- Be wary of landlords or property managers who offer to rent property to you without gathering any information from you, such as your credit score or a background check.

Real estate agents and sellers can help protect themselves and their listings by following these tips:

- Consider not listing the complete address of the property online.
- Watermark your photos.
- If you find a fraudulent posting based on your listing, notify the website where you found it so the post can be flagged and removed.

If you suspect a scam or an unfair business practice, contact the Ohio Attorney General’s Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.

## **Financial Fraud and Exploitation Affecting Older Adults**

With our aging population, it’s important for family members and friends to provide guidance, education and support to older adults who may be vulnerable to financial fraud and exploitation.

Financial fraud and exploitation involve the illegal or improper taking, misuse or concealment of funds, property or assets. They are serious problems affecting many older adults throughout Ohio and can be committed by a loved one, caregiver or a complete stranger. The Ohio Attorney General’s Elder Justice Unit provides support, education and outreach services to combat elder fraud and financial exploitation.

Protect your loved ones by learning how to recognize the warning signs of fraud or financial exploitation:

- Unexplained withdrawals from your loved one's bank account, unexplained charges to his or her credit card, or missing cash.
- Changes to official documents, such as powers of attorney or wills.
- Unwillingness to disclose information.
- Sudden withdrawal from family and friends.
- Unpaid bills when the older adult previously paid bills on time and had the resources to pay those bills.
- A new "best friend" who has taken a special interest in your loved one.
- Frequent visits to the bank or store to wire money or send gift cards.
- Missing belongings.

People who are at risk:

- Older adults who are socially isolated.
- Older adults who rely on family members or friends to handle their finances.
- Older adults who have recently lost a spouse or loved one, especially if that person handled the household finances.
- Older adults who have a cognitive impairment, memory issues or other disabilities.

Common types of scams targeting older adults:

- **Impostor scams.** Someone pretending to be from the IRS or another government agency may call, demanding payment and threatening arrest if payment is not made.
- **Romance scams.** Someone may "meet" the victim online or over the phone; after developing a relationship, the scammer will ask the victim to send money.
- **Grandparent scams.** Someone pretending to be a grandchild will say he or she is in trouble and needs money immediately; the scammer will ask the victim to keep the request a secret.
- **Sweepstakes/lottery scams.** Someone falsely claims the victim has won a sweepstakes or lottery, but they must pay taxes or a fee to collect the winnings.

Other common types of financial fraud and exploitation:

- Unauthorized sale of personal property.
- Changes in official documents (powers of attorney, wills, etc.).
- Theft of money.
- Unauthorized charges or withdrawals.
- Identity theft.

To help protect older adults in your life:

- **Get educated.** Understand what elder fraud and financial exploitation look like and how to prevent them.
- **Stay involved.** Encourage older adults to stay connected to family and friends. Involvement decreases isolation, which is often linked to elder fraud and financial exploitation.
- **Encourage loved ones to talk with you.** When loved ones feel they can disclose information to you and you won't judge them, they may be more likely to tell you things that could indicate they are the victim of financial fraud or exploitation.
- **Speak up.** If something seems wrong, say something to your loved one, other family members, those in the community who interact with your loved one or those within the residential living facility. Ask those close to your loved one if they've noticed differences in his or her habits, demeanor or financial situation.
- Reinforce with your loved one that if it sounds too good to be true, it probably is!

Services and resources:

- Ohio Attorney General Dave Yost is committed to protecting older adults. To learn more about the Elder Justice Unit or to file a complaint, call 1-800-282-0515 or visit [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).
- Adult Protective Services helps vulnerable adults age 60 and older who are in danger of harm, are unable to protect themselves and who may have no one to assist them. The Ohio Department of Job and Family Services supervises the state's Adult Protective Services program. To find the phone number and location of your county's agency, call 1-855-OHIO-APS (1-855-644-6277) or visit [http://jfs.ohio.gov/county/County\\_Directory.pdf](http://jfs.ohio.gov/county/County_Directory.pdf).
- The Ohio Department of Aging offers the Long-Term Care Ombudsman Program to advocate for those receiving home care, assisted living care and nursing home care. For more information, contact an ombudsman at 1-800-282-1206 or visit [www.aging.ohio.gov](http://www.aging.ohio.gov).
- ProSeniors is a nonprofit organization that provides free legal and long-term care assistance to older adults. Its Legal Hotline provides free legal information, advice and referrals for Ohio residents age 60 and older. For more information, call the hotline at 1-800-488-6070 or visit [www.proseniors.org](http://www.proseniors.org).

## Scammers Take Advantage Of "Peer-to-Peer" Payment Methods

Many consumers throughout Ohio know to never wire money or use prepaid money cards or gift cards as payment methods with strangers. Scammers often choose these payment methods because once they receive the money, it is virtually impossible for consumers to trace or reverse the charges. Some con artists also use fake checks, trying to pass off a counterfeit business or cashier's check as legitimate. Based on complaints throughout the country, "peer-to-peer" payment methods are also becoming popular among scammers.

Peer-to-peer services give consumers the ability to transfer funds online or through an app directly from their bank account. Scammers are taking advantage of these payment services by accepting money for products such as popular event tickets and then failing to deliver the tickets. Scammers quickly close out their accounts once they have received the money so it cannot be recovered.

Popular services like Venmo and Zelle may work perfectly well when transferring money to a close friend or family member, but watch out if a stranger wants you to use that type of payment method. Also, be aware that different payment methods have different levels of consumer protections against fraud.

Zelle, a system that is used to help many banks' customers transfer funds, includes the following on its website:

"Zelle is a great way to send money to friends, family or others you trust such as your personal trainer, babysitter, or a neighbor. If you don't know the person, or aren't sure you will get what you paid for (for example, items bought from an on-line bidding or sales site), we recommend you do not use Zelle for these types of transactions, which are potentially high risk."

So, before you buy those tickets to the latest sold-out concert or sporting event, follow these tips:

- **Be skeptical of offers that are too good to be true.** Sellers on Craigslist or other online marketplaces may offer tickets at face value (or below) for events that are sold out or in high demand, but these offers may be scams. Some may offer phony explanations for why they need to sell tickets quickly, for example, saying they have a medical emergency.
- **Be careful dealing with individual third-party sellers.** To protect yourself, deal with reputable businesses instead of third-party individuals who are not associated with an event. Before providing any payment or personal information, research a seller's reputation, especially that of an individual seller. Search the seller's name, username, email address, phone number, and other details for information. Even if you find no negative information, don't assume the seller is trustworthy. Some con artists change names regularly.
- **Check the venue's ticket policies.** Increasingly, a number of venues and events predominantly use electronic tickets. If you're trying to buy a paper ticket, make sure it's real. Check both sides of the ticket, and be aware that some ticket scammers use falsified photos, logos or trademarks to create counterfeit tickets that look legitimate even though they are not.
- **Be wary of sellers who request specific forms of payment.** Con artists often request payment methods that are difficult to trace or recover, such as wire transfers, cash, or gift cards. They also may ask buyers to use money-transfer apps or other payment options such as peer-to-peer systems like Venmo or Zelle that may not carry specific fraud protections.
- **Consider paying with a credit card.** If a problem arises, you generally have greater ability to dispute charges on a credit card compared to other payment methods. If you're using a mobile wallet or peer-to-peer payment service, be sure to understand the protections that the service does (or does not) provide before you make a transaction.

Consumers who believe they've been defrauded should immediately report the scam and contact the company they used to make the payment. Ohioans can report scams to the Ohio Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or by calling 800-282-0515. Suspicious Craigslist ads can be reported to the Ohio Attorney General's Office [directly from Craigslist](#).