

# Senior Financial Abuse

- Trusted individual
- Takes financial advantage of an elder (usually 65+)
- Via threats, coercion, unethical tactics
- For personal gain.

# Signs of Elder Abuse

- Arguments/tension between elder and caregiver
- Withdrawal, depression
- Sudden, unexplained changes in finances
- Unpaid bills; utilities shut off; dunning notices
- Signs of a lack of medical or physical care

# Clear and Consistent Communication

# Report Suspected Abuse

# How to Report Abuse

Administration on Aging:

[http://www.aoa.acl.gov/AoA\\_Programs/Elder\\_Rights/EA\\_Prevention/WhatToDo.aspx](http://www.aoa.acl.gov/AoA_Programs/Elder_Rights/EA_Prevention/WhatToDo.aspx)

**Pause the transaction and seek  
legal counsel.**

**Review powers of  
attorney with your lawyer.**

**Education is key.**



# SRES® Designation

NAR and the SRES® Council offer the *Senior Real Estate Specialist* Courses and SRES Designation.

SRES® website: <http://www.seniorsrealestate.com/>

# Risk Management & License Law Forum

**2016 Annual REALTORS Conference and Expo**  
**Orlando, FL**

**Friday, November 4<sup>th</sup>**  
**12:30 to 2:30 PM**

# Rental Fraud: Steps to Take

- Take a screen shot of the fraudulent advertisement.
- Contact local police.
- Contact affected clients.
- Contact the website publisher unless otherwise instructed by law enforcement.
- Contact the Internet Crime Complaint Center: <http://www.ic3.gov/default.aspx>
- Contact the FTC: <https://www.ftccomplaintassistant.gov/#crnt&panel1-1>
- Contact state or local REALTOR® association