

Module 1: Overview of the Bluhm Legal Clinic Reverse Mortgage Fraud Cases



Reverend Robin Hood, MOVE Founder

Reverend Robin Hood is a West Side community activist and founding member of Mothers Opposed to Violence Everywhere (MOVE) and the Illinois Anti-Foreclosure Coalition. In addition to his work supporting victims of reverse mortgage fraud, Reverend Hood also engages in anti-violence and youth engagement efforts to support his community.

Key Takeaways

1. Elderly homeowners in communities such as North Lawndale face a variety of housing challenges, including but not limited to the risk of reverse mortgage fraud.
2. It is critical that homeowners, particularly elderly homeowners, know their rights, as well as their legal and financial obligations to be able to protect their homes.
3. While housing laws, regulations, and policies can be confusing at first, the more homeowners learn and engage with education materials about these laws, the more informed they will become.



Tonya Francisco, WGN News Anchor

Tonya Francisco is an anchor of WGN Saturday Morning News and WGN Sunday Morning News. Born and raised in North Lawndale, Tonya has reported extensively on the reverse mortgage fraud scheme and its impact on the community.

Key Takeaways

1. The reverse mortgage fraud perpetrated in the North Lawndale community had many different components, including disguising the fraud as a fake government program and relying on accomplices to identify victims.
2. Before signing up for any government program, reach out to the office running the program to ensure it is safe and you understand all of the program's requirements.
3. "If it sounds too good to be true, it probably is." As a homeowner, it's important that you do your homework and keep records of all decisions you make about your home.

Module 2: Homeowner Rights and Responsibilities



Professor Peter DiCola, Northwestern Pritzker School of Law

Peter DiCola uses empirical methods and applied economic models to study intellectual property law, media regulation, and their intersection. He received his JD and his PhD in economics from the University of Michigan. His current research focuses on copyright law's regime for digital sampling and deregulation in the radio industry.

Key Takeaways

1. When seeking information about a mortgage, it's important that homeowners talk to an expert that they trust, such as a mortgage broker or lawyer.
2. If a homeowner has "title" to a home, it means that they have the rights, privileges, and obligations that come with being the owner. Homeowners can look up the title record for their home through an online government registry called a "title registry" managed by the county.
3. When working with a mortgage broker, a lawyer, or a government official, it's important that homeowners ask questions so that they understand all of the benefits and consequences of their decisions regarding their home.



Fritz Kaegi, Cook County Assessor

Fritz Kaegi is the Cook County Assessor. Fritz was born and raised in the Hyde Park neighborhood in Chicago and still maintains close ties to the community. He attended Hyde Park's Kenwood Academy for high school, completed his undergraduate studies at Haverford College, and received his MBA from Stanford University.

Key Takeaways

1. The Assessor is one part of the property tax system in the state of Illinois, and is responsible for determining the value of a home and the amount of property tax the homeowner is required to pay.
2. Every three years, the Assessor's Office will issue a reassessment notice stating the assessed value of your home. It is important that homeowners review this assessment to make sure that the assessed value corresponds with the homeowner's expectation of the value of their property and that they are paying an appropriate amount in property tax.
3. The Assessor's Office has a variety of exemptions available to homeowners to reduce their share of property taxes, such as the Homeowner's Exemption and the Senior Homestead Exemption. Information about these exemptions can be found online at the Cook County Assessor's website (Cookcountyassessor.com).



Professor Ann Lui, University of Michigan

Ann Lui, is a registered architect and founding principal of Future Firm, a Chicago-based architecture and design research practice. Currently, Lui also organizes The Night Gallery, a nocturnal exhibition space on Chicago's south side, which features video and film works by artists and architects from sunset to sunrise. She holds an SMArchS in History, Theory, and Criticism of Architecture and Art from MIT and a B.Arch from Cornell University.

Key Takeaways

1. A building code is a set of rules that govern buildings and other structures designed to protect the health, safety, and welfare of residents. In Chicago, the building code is part of the Municipal Code of Chicago, and is overseen by the city of Chicago's Department of Buildings.
2. Building code violations issued by the Chicago Department of Buildings for noncompliance with the building code include: Exiting and Safety (e.g., defective porches, missing smoke detectors), Walls and Enclosure (e.g., exterior wall is damaged, interior walls or ceilings have large cracks or holes), Openings and Envelope (e.g. windows are broken or missing, doors are defective), and Compliance (e.g., building not registered, unpermitted construction).
3. The best way to prevent building code violations is to keep up with maintenance on your home. Depending on the severity of the violation, homeowners can: (1) repair the home themselves; (2) hire a licensed contractor; or (3) for extensive repairs, work with a licensed architect. Homeowners should only work with architects and general contractors who are licensed and vetted.
4. Resources are available for homeowners who need assistance paying for home maintenance. For example, the Chicago Department of Buildings has a program called the Homeowner's Assistance Program, while the Neighborhood Housing Services, a nonprofit organization, supports homeowners through construction services and low interest repair homes.

Module 3: Reverse Mortgages & Fraud



Professor Sam Tenenbaum, Northwestern Pritzker School of Law

Sam Tenenbaum is an expert in the field of litigation and has practiced in courts throughout the United States as well as in foreign jurisdictions. Sam is the director of the Complex Civil Litigation and Investor Protection Center at the Bluhm Legal Clinic at Northwestern Pritzker School of Law. He is also a member of Tenenbaum Law, LLC, and a Commissioner on the Uniform Laws Commission.

Key Takeaways

1. Common frauds perpetrated against homeowners include shoddy home repair services, fraudulent transfer of homeownership, mortgage fraud, and misrepresentation of government services.
2. Fraud is not always perpetrated by strangers. “Affinity fraud” is fraud that occurs when a person is defrauded by someone with a personal connection to the victim, such as a familial, social, or cultural relationship.
3. To avoid becoming a victim of fraud, it is important that homeowners: (1) not sign any documents related to their homes that they do not understand, and (2) try to get an independent person to review any documents before signing them.



Professor Juliet Sorensen, Northwestern Pritzker School of Law

Juliet Sorensen is a Clinical Professor of Law associated with the law school’s Center for International Human Rights, where her teaching and research interests included international criminal law, corruption, and health and human rights. Professor Sorensen is the director and founder of the Northwestern Access to Health Project, an interdisciplinary partnership that analyzes access to health in resource limited settings. From 2017 - 2019, Professor Sorensen served as the Associate Dean for Clinical Legal Education and Director of the Bluhm Legal Clinic.

Key Takeaways

1. A reverse mortgage is a loan. Only homeowners who are at least sixty-two years old and have considerable equity in their homes are eligible for reverse mortgages.
2. In a reverse mortgage, the loan can come to the homeowner as one lump sum payout, or as a fixed monthly payout or credit. The entire loan balance becomes due when the borrower dies, doesn’t live in the home, or sells the home.
3. Reverse mortgage fraud occurs when somebody, unbeknownst to the homeowner, takes out a reverse mortgage in the homeowner’s name and takes the cash from the loan.
4. To protect themselves from reverse mortgage fraud, it is important that homeowners keep records of all documents and paperwork related to their homes.
5. Before taking out a reverse mortgage, it is important that homeowners involve family members or people they trust in the decision-making process.

Module 4: Transferring Property



Professor Kim Kamin, Principal at Gresham Partners, LLC

Kim Kamin is a Principal at Gresham Partners, LLC. At Gresham, Ms. Kamin serves as Chief Wealth Strategist, leading Gresham's development and implementation of estate, wealth transfer, philanthropic, educational and fiduciary planning activities.

Key Takeaways

1. Ways to transfer your property to your children or selected persons include transferring at death via a will or transferring the property into a trust via transfer at death titling.
2. Estate planning is an essential part of homeownership. Hiring an attorney is an important way to make sure that your property is transferred to the party that you want to inherit the property.



Professor John Elson and Professor Laurie Mikva, Northwestern Pritzker School of Law

John S. Elson, Professor of Law Emeritus, has been a member of the Northwestern faculty since 1976. He has taught courses in clinical practice, civil rights litigation, civil procedure, and trial practice. His major areas of interest in research and litigation have been education, civil rights, and attorney-client relations.

Laurie Mikva, Clinical Assistant Professor of Law, is the Director of the Civil Litigation Clinic at Northwestern Pritzker School of Law. Along with her students, she represents tenants who are facing eviction from federally subsidized housing. Professor Mikva has organized numerous panels on the importance of pro bono, including perspectives from both legal aid organizations and law firms.

Key Takeaways

1. Foreclosure occurs when a homeowner fails to make the necessary payments under their mortgage and the lender seeks an order from a court to sell the home and evict the tenants.
2. Common violations of a lease that may lead to a landlord seeking eviction can include failure to pay rent, playing music too loudly, or violating other rules and conditions of the lease.
3. Organizations such as Legal Aid Chicago and Lawyers Committee for Better Housing can provide homeowners with legal services in the event of foreclosure and eviction.