



Neighborhood News

Issue 16 Winter 2025



SCAM ALERT

Protect Yourself from Scams— the Latest Scams You Should be Aware of in 2025

Unfortunately, scams are everywhere. As new technology becomes available, new scams pop up as well. While it's impossible to list all the scams out there, here is a list of a couple new scams to be aware of in 2025:

AI Scams: In December 2024, the FBI posted a public service announcement listing some ways that criminals may use generative AI (artificial intelligence) to trick victims. AI can come in the form of text, images, and/or videos. Scammers can use these AI functions to enhance popular scams. Texts could sound more convincing or natural sounding. They can use images to make fake identification documents or social media profiles, etc. AI can also be used to alter voices. The potential to create an image, video, or voice of someone can make many existing scams more believable.

Imposter Scam: This scam is fairly broad. This happens when the scammer pretends to be a friend, relative, celebrity, politician, businessperson, government agent, delivery person, or company representative. They can contact you via phone call, but their preferred method of contact has become email and/or text messages. For example, the scammers might impersonate a company and send a message or email about a fake security alert, renewal, invoice, discount, or tracking error. Sometimes they use a multi-party scam where the first scammer directs you to an accomplice who poses as a government agent or bank employee.

Scams are everywhere and can cost victims thousands of dollars! We must all stay vigilant. Here are some ways to protect yourself and your loved ones!

- Do not give out personal information over the phone or to a stranger at your door. No reputable company will ask you to buy gift cards and send them in for payment of a debt, or wire funds!

- It's recommended that people screen their calls, particularly from unknown numbers. If you don't know the number, don't answer it! If it's important or an emergency, they will leave a message for you to call them back.
- Social Security or the IRS will not call you. They send letters via the mail.
- If you receive an email or call from a bank, utility, creditor, etc. - don't call the number given back. Look up the number and call them.

There are thousands of scams, and it is impossible to list them all. These scammers are criminal experts at what they do and may have personal information on you, which can be terribly distressful and confusing. It is always better to be overly cautious than not. If you have questions about whether something is a scam, please call NY Connects at 607-687-4120 for help. You can also call the local police or the NYS Division of Consumer Protection at 1-800-697-1220.

Source: <https://www.experian.com/blogs/ask-experian/the-latest-scams->

Annual Recertification Quick Tip!

By now, individuals who receive Social Security should have received their 2025 Social Security award letters in the mail. If you haven't done so already, **please stop down to see your Housing Services Specialist and they will make a copy to keep on hand for you for your next annual recertification.**

If you haven't received your 2025 Social Security award letter, please let your Housing Services Specialist know and they can assist you contacting the Social Security Office to obtain a copy.

When you're prepared for your annual recertification, the process is quick and easy. If you have any questions about what to prepare for your annual recertification, please call the Housing Services office at 607-687-0707.



Tioga Opportunities, Inc. | 1023 State Route 38, Owego, NY 13827



Call us at
607-687-0707
TDD 607-687-5905



Visit Our Website
www.tiogaopp.org



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*Tioga Opportunities, Inc.,
is looking for volunteers
to serve on our Aging
Advisory Council.*

VOLUNTEER OPPORTUNITY

Aging Advisory Council Volunteers

help with planning and developing services, and share ideas, guidance, and solutions to meet the needs of older adults in Tioga County.

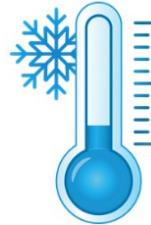


The Aging Advisory Council meets monthly for approximately one hour.

If you are interested in volunteering on our Aging Advisory Council call 687-4120 or email aging@tiogaopp.org

Winter weather tips to stay safe and warm

Winter is here and it's important to take the time to prepare. Here are some tips to stay safe and warm during this season:



- Stay inside if you can. If you must go out, limit the duration.
- Eat nutritious meals and stay hydrated. Drink warm beverages, avoiding alcohol and caffeinated beverages, which cause your body to lose heat faster due to your blood vessels dilating.
- Dress layered in loose fitting clothing, which traps air and provides insulation. Wear a waterproof coat, mittens, and a hat. At least half of your body heat is lost if your head is not covered. Wear waterproof, insulated boots. Avoid cotton clothing which absorbs moisture, making you colder.
- Avoid overexertion. Take frequent short breaks in warm, dry areas.

While in cold environments, if seated for longer periods of time, move arms and legs to improve circulation and stay warmer. Finger wiggles, arm circles, leg lifts, and ankle circles are great movements to do.

Source: <https://www.wishtv.com/news/health-spotlight/winter-safety-tips-frostbite-hypothermia/>

Important Reminders

- All of Tioga Opportunities, Inc.'s properties (including the apartment buildings) are **NON-SMOKING** facilities. Please do not smoke (including marijuana) in your apartment or anywhere on the building grounds. Lease violations for smoking on the property could jeopardize your ability to continue living in TOI's Housing sites.

If something in your unit is broken or requires the attention of the Maintenance staff (such as problems with plumbing, light fixtures, or appliances), please call the Housing Office at 607-687-0707 to submit a work order.



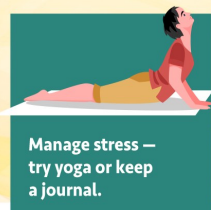
Did you know...?

Did you know that you can pay your rent online?

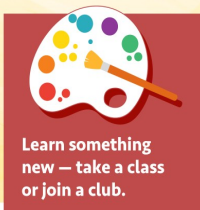
Go to tiogaopp.org, click the button that says, "Pay Your Bill Online!" and fill out the appropriate fields. Select the option for "Payment Category" with your corresponding location. If you don't have access to a computer or would like any other assistance with this, please call the Housing Office at 607-687-0707 or see your Housing Specialist.

Tips To BOOST Your Health as You Age

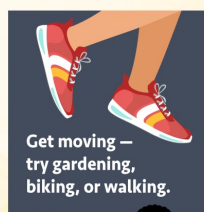
Did you know that making lifestyle changes can help you live longer and better? Try these tips to get started.



Manage stress — try yoga or keep a journal.



Learn something new — take a class or join a club.



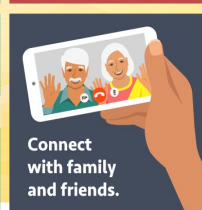
Get moving — try gardening, biking, or walking.



Choose healthy foods rich in nutrients.



Go to the doctor regularly.



Connect with family and friends.

Learn more about steps you can take to promote healthy aging at www.nia.nih.gov/healthy-aging.



**After Hours Help
Line for Tenants
1-800-233-3605**

If you have an emergency, our after hours help line is here to assist you! You can call the help line if you have concerns such as:

- No heat. •Electrical problem-ex. the elevator doesn't work. •Water problem — ex. a clogged toilet