



MACHINE TRANSCRIPT • CORAGGIO CONSULTING

Fairfax County Board of Supervisors Older Adults Committee, Tuesday, June 3, 2025

Date Tuesday, June 3, 2025
Place Fairfax County Board of Supervisors, Virginia
Length 1h 0m (video)

- Official meeting video (Fairfax County): <https://video.fairfaxcounty.gov/player/clip/3824>
- Official Board of Supervisors page (Fairfax County): <https://www.fairfaxcounty.gov/boardofsupervisors/>

Machine transcript (speech-to-text) produced by Coraggio Consulting. Not an official county record. Names and numbers may be misspelled; check the video at the timestamp before quoting.

Speech-to-text: whisper.cpp, model large-v3-turbo. Produced 2026-10-29. Each paragraph starts with its time [HH:MM:SS] in the meeting video.

[00:00:03] all right we'll get started here in just a second all right i'll go ahead and call the meeting of the board of supervisors older adults committee to order um we have really just one presentation divided into two parts today i'm not sure we're going to need the whole hour and a half i think uh probably not but let's see uh how it goes uh before i uh turn it over i do want to just note a couple things first of all um i want to congratulate the fairfax area agency on aging

[00:00:41] as being a recipient of a 2025 u.s aging uh achievement award uh this is a big deal it's from the u.s aging organization and this uh is actually for the something that this committee has seen it's the virtual reality exploring the dimensions of aging through virtual reality has been selected for the caregiving category so that's a big deal uh bethann i know this is something a lot of folks have done a lot of work on and i'm really happy to see the recognition for that um and before uh

[00:01:17] actually i guess i'll turn it over to bethann uh to get it started before i do that i also just want to make a fundamental note much of today's discussion is going to be about scams and i I realize that scams are not just afflicting older adults, but older adults are particularly vulnerable to at least some types of scams that are out there, so that is going to be a major topic of today.

[00:01:43] Also, Kathy Cole, Kathy, thank you and other commissioners for being here today. And Bethann, I will turn it over to you, and you can introduce who we'll have today. And I would note we have

four of the five presenters today.

[00:02:00] We do have a cancellation. Ken Westbrook from the Stop Scams Alliance, but we have his slides that are in the presentation as background. But, Bethann, go right ahead. Okay. Thank you, Supervisor Alcorn. It's nice to see all of you again. My name is Bethann Margetta, and I'm an Assistant Program Manager with the Fairfax Area Agency on Aging.

[00:02:22] Supervisor Alcorn has asked us to bring some information to you all today related to older adults scams and scam prevention followed by an update on the shape the future of aging plan and as he mentioned a quick note about the presentation today the the slides are included from Stop Scams Alliance but we won't be addressing them we will actually conclude the scams presentation at that time and move on to discussion and since we have two presentations we'll We'll pause for discussion after the first portion and then I'll resume with the SHAPE update.

[00:02:56] So, as Supervisor Alcoran mentioned, I'm here with a few of my esteemed colleagues and I'm going to ask each of them to introduce themselves by sharing their name, department and role and then we'll get started. I'll ask Melissa to begin. Thank you.

[00:03:14] My name is Melissa Smarr. I actually work for Land Development Services. I'm a Code Specialist III. In this capacity, I have been the facilitator of the Silver Shield Anti-Scam Campaign since its beginning. Hi.

[00:03:30] T.B. Nagasi. I'm the Assistant Director with the Adult and Aging Division within the Department of Family Services. Good afternoon. Captain Richard Cash. I'm with the Fairfax County Police Department, and I am the Assistant Commander of the Financial Crimes Unit. Good afternoon, everyone. Jason Cradaville, Chair of the County's Consumer Protection Commission and a 17-year resident of the Mount Vernon District, where I've lived with my wife and son, who are here with us today.

[00:03:59] All right. Sounds good. So I believe who starts us off? Melissa? All right. Take it away. Yes, thank you. Supervisor Alcorn, Chairman Alcorn in this case, Chairman McKay, and esteemed Board of Supervisor members. Again, my name is Melissa Smarr, and as I had stated earlier, we have been doing the Silver Shield anti-scam campaign since the board matter was passed by, I believe the motion came from Supervisors Harity and now retired Supervisor Gross on April 4, 2017.

[00:04:33] And in that board matter, you all wanted us to do a years with an S scam, basically push of outreach and trying to educate folks from protecting themselves from being scammed. We launched the event at the Lincolnia Senior Center on September 13, 2017, and then we held our first Scam Jam event with Supervisors Gross and Harity as our guest speakers here at the Government Center on April 28, 2018.

[00:05:04] Next slide. Oh, I'm sorry. I apologize. Let me go to that slide. We have been doing a number of different events. As I stated, we have been at the senior centers, the libraries, the community centers. We've gone to condo associations as well as community HOA meetings. We've gone to retirement communities, nonprofit organizations, and faith-based organizations.

[00:05:30] I do want to thank Supervisors Alcorn, Walkinshaw, Harity, and Paucik for being at our Scam Jam event on April 30th, 2025. We did it in partnership with the Department of Family Services and AARP Virginia.

[00:05:48] We had 280 participants. We held it at the Northern Virginia Community College. It was a great day. we had 19 different vendors from the federal government, the state government, and Fairfax County agencies. So our work, as I've described to a couple of supervisors, is a labor of love.

[00:06:09] We have many different volunteers who are helping us, you know, get the outreach to the community. And if you can go ahead and do the next slide, please. So I want to highlight and congratulate the partners that continue to work with us, Fairfax County Department of Family Services, my department, Land Development Services, the Fairfax County Circuit Court, Fairfax County Public Library, Fairfax County's Department of Cable and Consumer Services, Fairfax County's Department of Neighborhood and Community Services, Fairfax County Office of Public Affairs.

[00:06:44] Stacey Northrup, especially, has been with us since the beginning, providing us marketing tools and marketing information to get it out to the community. The Department of Public Works and Environmental Services, and they help the Fairfax County Police on the home improvement scams related to tree scams.

[00:07:02] That's been very important. The Fairfax County Police Department, like I mentioned, the Fairfax County Department of Emergency Management and Security, and the Department of Tax Administration related to the vacant land scams. Next slide, please. So I'm only going to highlight a few of these, but it started, the board matter that I mentioned a few moments ago included the home improvement scam.

[00:07:28] Well, it has grown based on the slide that is in front of you. So a couple of scams that I want to touch on, the EZPass scam, that has been a huge scam. And I don't know if anybody received the DMV scam that's related to the EZPass scam over the weekend.

[00:07:45] um a lot of county employees actually received that uh particular uh text message over our county phones um and i've spoken um i actually went to a career day at hunt valley elementary school and the fifth and sixth graders confirmed that they too received that same text so yes i was shocked myself and i didn't know they would answer because you know fifth and sixth graders they don't tend to talk very much but this was a lively bunch they do yeah i saw some of them sneaking in the phone and I kind of gave him the eye like come on now you know I'm not a teacher but you know my

[00:08:24] sister's one so so we've had the easy pass scam another big scam that has happened is a jury scam we actually had a county employee who last year inadvertently thought that she had missed jury duty was threatened with an arrest if she didn't get cash to a one of those green machines at the grocery store and convert it to Bitcoin within 45 minutes, and she lost \$4,700. And that is money that, yeah, that is money you can never get back. So unfortunately, again, not that the, I commend

[00:09:00] the Fairfax County Police Department, but there are just some scams that they can never solve. Would you agree? Yes. He agrees with me. Cool. Okay. And the last scam I wanted to talk about is the IRS tax scam. And this could be related also to Social Security, Medicare. Back when Medicare decided to eliminate Social Security numbers from the cards for their participants, Virginia was the first state that actually got rid of Social Security numbers. And in that,

[00:09:35] there was a scam that were basically telling people that if they paid a fee up front, \$100 that they would get their card quicker and as most of us in this room know if the federal government's going to do what the federal government does They're not going to speed up for anybody else So but people were

paying that money because they really thought that they were going to get their cards quicker So they use a lot of scare tactics They they especially with the romance scam They try to befriend people and they spend a lot of time with them to earn their trust and within a couple weeks uh, they actually, um, will actually start asking for money from the victims.

[00:10:14] We had a woman who was a teacher, retired teacher. She lost her husband. She got on match to just find a companion, not even a new husband. And she lost \$263,000 in the span of six months. So I mean, these are, even though, you know, these are what we're hearing when we go out in the community to provide presentations, I'll be with Supervisor Lusk next week.

[00:10:37] Thank you for the invite. I'll be there giving a presentation on scams after his speech. So again, you know, we're doing -- we're doing a lot out there. We've probably done over 160 events. We've touched about 60,000 people in the eight years that we've been in -- that we were created.

[00:10:55] And so with that, I don't have anything else to say unless there are questions. MR. All right. Let's keep on going through the scams presentation. T.B., I think you're next. MS. Thank you, Melissa. So I'd like to begin by thanking Supervisor Alcorn and the board at large for your interest in scams and your support of issues impacting older and vulnerable adults.

[00:11:19] In 2016, growing reports of contractor scams and door-to-door solicitations targeting older adults specifically led to discussions between leaders of the Department of Family Services and the police chief. And out of those discussions came Silver Shield and the Financial Exploitation Task Force.

[00:11:37] So I'll be covering the Financial Exploitation Task Force. While Silver Shield has a public-facing prevention focus, the Financial Exploitation Task Force serves an entirely different purpose.

[00:11:55] It is a targeted multidisciplinary team that supports a subset of financial exploitation reports received by the Adult Protective Services Program. This also provides a collaborative response to financial exploitation of older and vulnerable adult victims in Fairfax County.

[00:12:11] Adult Protective Services, or APS, is a state-mandated social services program housed under the Department of Family Services. APS conducts investigations of reports of abuse, neglect, and financial exploitation of older and vulnerable adults.

[00:12:27] The primary goal is to determine if the abuse, neglect, or exploitation has occurred and to offer protective services and programs when the adult is determined to need them and consents to receiving them. APS investigations do not replace the work of law enforcement, nor does APS have the authority to arrest, prosecute perpetrators, or compel adults to cooperate in any investigation or accept services.

[00:12:57] However, Virginia Code Subsection 63.2-1605 requires that every financial exploitation report received by APS is also reported to law enforcement. This is accomplished using a centralized email sent to our law enforcement entities, which they then enter into their respective systems, FICOR.

[00:13:16] Not every APS financial exploitation, however, is moved forward by law enforcement or assigned to a detective or prosecuted. Admittedly, unknown scammers are quite difficult to prosecute. However, law enforcement partnership continues to provide the guidance expertise needed during task force exploitation meetings, and they are invaluable to the APS investigation process the task force was created out of a desire to support a more comprehensive approach to tackling financial exploitation specifically and the framework was based on a Philadelphia

[00:13:53] financial exploitation task force model this multidisciplinary case review model focuses on the role that partnership plays in supporting older adults both in the short term and in the long term Fairfax added on to the framework by adding a spotlight presentation, which helped draw awareness and training to the various agencies and entities and their relevant contributions, services, and supports to provide a more informed perspective. The National Association of Adult Protective Services and the Administration for Community Living, which was the federal agency at the time that oversaw Adult

[00:14:29] Protective Services, provided support to the Task Force Steering Committee, and technical assistance was received from the Department of Justice's Elder Justice Initiative in creating and building out the task force. It was determined by leadership at the time that APS would serve as the lead for the task force and the Board of Supervisors actually supported the creation of a new position at the time to focus squarely on financial exploitation cases and matters. The APS Financial Exploitation Coordinator, Raina Hill, who is actually here with us today, now facilitates The task force works in partnership with Silver Shield to support this endeavor.

[00:15:11] The task force members meet monthly and review cases brought forward by APS staff. They tend to be the most egregious of the financial exploitation cases that are received, and they receive guidance from the various members. Key members, of course, include our land development services partners, as well as law enforcement civilian investigators, the Office of the County Attorney, the Department of Family Services Domestic and Sexual Violence Services Program, The Department of Cable and Community Affairs, the Virginia Department of Professional and Occupational Regulation, the U.S. Postal Service, as well as the FBI.

[00:15:47] There are other members, but these are the key ones. All of the participants, however, bring value to the task force, and the collective information sharing and relationship development really cannot be overstated. The model has been proven successful and in 2018 actually received the Virginia Association of County Agencies Achievement Award.

[00:16:09] However, financial exploitation continues to grow, as we all know. It is now the second most common APS report type, second only to self-neglect, which is about half of all APS reports. In fiscal year 24, approximately \$19 million in losses were reported by the 159 APS financial exploitation victims alone.

[00:16:32] With the support of the task force, about 20% of those losses were able to be recovered for those victims, but clearly we have more work to do. Resources are offered to APS victims of financial exploitation as appropriate, and a list of some of the most heavily utilized ones are listed here on the slide.

[00:16:54] Some are used to help victims secure their accounts, provide financial counseling, reconcile accounts, and set up automated payments to further secure their resources. These are accomplished through one of our programs, our Inova ElderLink money management program offered through the Area Agency on Aging, as well as the Financial Empowerment Center located in South County.

[00:17:15] Other resources are focused on providing counseling service, and that is really to address the emotional impact of victimization. There's a lot of stigma associated with this crime. So our domestic and sexual violence support services through our Department of Family Services helps provide that specifically to our romance scam victims.

[00:17:37] And AARP also offers a support group called the Resilient Strength and Time Program, which helps folks as well with the stigma. Support is also provided to EPS clients in filing reports with federal

entities such as the FBI or the Federal Trade Commission. Decisions to move forward, though, with those complaints and prosecutions do lie with those federal agencies, including the FBI.

[00:18:00] And in the case of law enforcement locally, prosecution lies with Commonwealth's attorney following a detective's recommendation. Scams targeting older adults are increasing. This is well known, but the ever-changing nature of the scams makes it particularly difficult to address effectively.

[00:18:18] The role of artificial intelligence and cryptocurrency has added new elements that make this even more difficult to investigate and makes perpetrators that much more elusive. The Financial Exploitation Task Force continues to stay abreast of strategies to strengthen investigations and to encourage and advocate for stronger prosecution and recovery efforts wherever possible.

[00:18:41] But recognizing that the ability to respond to this growing volume will be challenging, proactive measures like education are really going to be critical. APS will continue its partnership with Silver Shield campaign, focusing on prevention and drawing the community's awareness to scams and how individuals can protect themselves against all types of exploitation.

[00:19:00] Thank you for the opportunity to discuss the importance of the Financial Exploitation Task Force, the role that Adult Protective Services plays in addressing financial exploitation, and your ongoing support of matters related to older adults in Fairfax. Next, I think you're going to hear from Jason Cradwell.

[00:19:19] We're going to skip over Captain Cash, I guess, for now. There might be a question. Jason, welcome. Great. Thank you. Take the next slide, please. Good afternoon, everyone. As I said, Jason Cradaville. I have the pleasure of chairing the county's Consumer Protection Commission. Just as a brief reintroduction to the CPC, we are part of the BAC system throughout the county, of which there are many. So if we are not always top of mind, I would understand that. And historically, we have been a little bit under

[00:19:53] the radar. I took over as chair about a year and a half ago, and one of the things that was most exciting to me was when I looked at, like, what is the mission of the CPC in the county? And next please. And as you can see, just copy-paste right from the code. It's really broad. Matters of consumer affairs, advising you all, the board of supervisors, on issues about fraud and deceptive practices in the county. That's a pretty broad mandate and really exciting. And so what I sought to do was to determine what do we as a commission want to focus on what really matters where can we

[00:20:32] attempt to do a better job of fulfilling our mission to help protect residents of the county next slide please so first thing we did was something actually i don't think the commission had done in recent history if ever which was we created some committees and we honed down the list of issues that we all as a commission agreed that we wanted to focus on and we stood up two, one focused on community engagement and outreach, and the other, very topical today, financial scams and fraud, recognizing I think we as all commissioners agree this is a problem, plaguing the county, not just the county, really the whole country, all

[00:21:11] age groups, especially senior populations. We thought if we can make an impact, let's try to focus our energy and resources there. We spent the bulk of last year engaging with a variety of stakeholders, both inside the county and outside the county. The commission is housed within the Department of Cable and Consumer Services, just doing a tremendous amount of work.

[00:21:31] We talked with Melissa and her team. We talked with detectives from the police and external stakeholders like Capital One and some victim assistance nonprofits just to understand, get a scope of what is going on in the county, both from a government perspective and also from a private sector perspective.

[00:21:48] Next slide. So what did we learn? There's a whole lot going on. I mean, you heard what Melissa talked about, and she's just Silver Shield. But, you know, Detective Cash, Captain Cash, I know in hearing from his colleagues on the police department, there is something scam related and some type of education going on at every precinct around the entire country or around the entire county.

[00:22:13] And everybody is caring about this. Everybody wants to do something. But really, one of the most interesting things that we came away with after doing our due diligence was, and pick your musical metaphor, no one's exactly singing from the same hymnal or, you know, not everybody, you know, variations on a theme. Yes, there's scams that how do we talk about scams? How do we reach vulnerable populations to talk about scams? Just these slight variations, which it occurred to us as a commission, which was what could we possibly do to help draw the thread through everything that is going on across the

[00:22:51] county to somehow bring it all together under a common umbrella. Next, please. So that's when we began working on an initiative to see if there was an opportunity for the commission to put our collective heads together and see what we could do. And we thought, okay, how can we develop some sort of an effort among the commissioners to reach vulnerable populations, especially older residents of the county? What best practices exist that we could leverage to come up with some great ideas? And to that, can I get the next slide, please? For inspiration, we looked across the pond.

[00:23:27] And what you see on this slide is actually a nationwide initiative developed by the Central Bank of the United Kingdom in partnership with several dozen private sector organizations that has been in place for quite a few years. I first heard about the Take 5 to Stop Fraud campaign when I was actually serving on a Federal Reserve scam working group where we looked to this as a best practice.

[00:23:51] So it occurred to the commission, if it's good enough for the UK, why can't we do it here in Fairfax County? And so from that, we thought, how can we take this concept and adapt it to the county? Next slide, please. There it is. Pause, question, protect.

[00:24:07] That was, this is the idea that we've been cooking up for the last four or five months. Next, please. And you can see that the beauty of this is the simplicity. You saw in one of Melissa's slides dozens of different scams going on. And scammers are really good at coming up with new ones, probably while we're all sitting here having this conversation.

[00:24:27] By the time you've updated your slide deck about the next type of scam, new ones are already being developed and hitting our phones via text message probably. Something like pause, question, protect, that sort of a concept is if you're going to leave a senior center and leave somebody with something that they'll hold on to, is it here are the 50 different types of scams that you should look out for, or is it here are three simple things you can do to give you a fighting chance to protect yourself?

[00:24:56] So that's what we've come up with. It's still very much a work in progress. Where it goes from here is very much an open question, but sincerely appreciate the opportunity to be here and share with

you what the commission's been doing. Great. Thank you very much, Jason. Appreciate all your and the commission's work on this and letting us know about it.

[00:25:17] Certainly, I'll open it up for questions and discussion in just a minute. I think you guys have made some great progress, I think, in identifying some possible strategies for countering scams. And I encourage you to keep working with staff on those.

[00:25:35] And I think, obviously, as you mentioned, things are changing rapidly sometimes on the bad guy side. So we do need to make sure we have all the tools available and appropriately arrayed.

[00:25:51] We also have, and again, our speaker is not here for this, several slides from the Stop Scam Alliance, and they actually have some good background information. They're a national organization, and they also mention the U.K. and some of the success that the U.K. has seen in slowing down scams.

[00:26:15] And they also mentioned the San Diego Elder Justice Task Force model, which at the recent Scam Jam, the person that created that model, I know Supervisor Herity and I were there, heard a very impressive presentation on how that got going and some of the things that San Diego has been doing over the last few years.

[00:26:38] so um anyway thank you all uh excellent presentations uh see if any comments questions from the chairman yeah i just um first excellent uh presentation i do think that uh where we do lack is in the communications category and i think what you said about everyone singing from the same hymnal um struck a chord with me because we recently had a conversation i don't remember which regional body i was i was in there's so many um but we were talking about pedestrian accidents and fatalities and there was a jurisdiction um i believe it was actually

[00:27:16] town of vienna inter-jurisdictional committee were crowing about this great slogan they had come up with to try to raise attention to pedestrian accidents and bicycle accidents and then of course i mentioned we had a campaign here in fairfax called take a moment to try to get people to pay take a moment put your phone down pay attention be aware when you're entering areas with high pedestrian activity let's together save some lives and it struck me that if every jurisdiction in the dmv region had their own slogan for that we might actually just be confusing

[00:27:49] everyone and so i guess the challenge i think for all of us on this is what is working in the uk is likely working because it's nationwide no matter where you are in the uk they're telling you the same thing and here in particular in the dmv area this is a huge challenge for us always not only are you really dealing with three different states uh you're dealing with all the jurisdictions within those and so i think one of the things that would be useful either for our county staff or for the consumer protection commission to be would be to reach out to our counterparts across the region

[00:28:25] to try to see if we can come up with a region-wide campaign strategy either through the regional Commission or through COG or through some other organization, governmental, non-governmental, so that we can come up with a common message here, so that we're not repeating the pedestrian safety issue. Because we've got to understand that our seniors or anyone in our population who's going to be responsive to this, they might be working one place, the rest of their family may be in another place, their accounts may be held in a different place. I mean, where they might get this may not align with at all where they may travel or where they may live and so

[00:29:04] i think for this to be meaningful it needs to be broader than just a county message and i think if we can make that regional at least as a starting point ideally we would have a nationwide one as as you mentioned we would be doing what the uk is doing as a country but we seem to be instead getting rid of all of our consumer protections in the united states at the federal level so this is going to be left at least in the short term to local governments and state governments to try to help with um and and maybe there's a virginia entry entry door there to walk through too because what would be more effective than a regional message would be a virginia statewide one

[00:29:40] and so i do run you know i do just want to caution us about running the risk of further confusing folks and thinking that you know we have the best message we probably do but let's get some other people on board with it too the last thing i want to mention is i understand this is changing all the time and we can't chase an individual incident but i will say this when melissa mentioned the toll road thing almost everybody in the room shook their head they knew what it was but there really wasn't an immediate response from any well-known government entity that said hey guys every one of you is getting this this is fraud don't do it um we all knew we

[00:30:20] got it but there was no concerted effort to remind people that that was was fraud and so while i get the point about you can't chase every one of these you can use big ones like that come out that seem to be affecting everyone as an educational opportunity intersection too and not let that go without notice i got asked by a lot of people why isn't the county telling people that this toll road message is fraud. And I got to be honest with you, it's the hymnal thing. I didn't have a great answer for that. I mean, we had various agencies and people telling folks, but there wasn't a concerted effort to respond to that one, to tell people, this is the kind of thing we're

[00:30:59] talking about. Don't do it. And I would just challenge us to think about that and how we're working together, because many of the things in the presentation were properly reactive to what we do after someone is already scammed. And I think we need to spend an equal amount of time being proactive to prevent them from being scammed in the first place. And so I just would leave it at that. I know that's a lot to unpack, but I think this is an important enough issue that it needs to be beyond Fairfax County. And we need to be thinking about regional or statewide partner to help with this as well. All right. Thank you, Mr. Chairman. I've got, let's see, starting

[00:31:39] Supervisor Palczyk. Thank you. Thank you all so much. Really, really appreciate the Scam Jam event. Thank you for the invitation. The one thing I'm thinking here is I hear the chairman is, don't mess with Texas was a PSA to stop littering the roads in Texas, right? So if we're going to go down this avenue, A, let's make sure, you know, don't scam with us is maybe in the title. Let's be more specific about what we're addressing. And let's think about coordination and how to Tap into all of our outreach abilities and I think statewide if we could get there would be brilliant and if not at minimum

[00:32:15] In the region, but yeah, don't mess with I don't know. I'm not an expert don't mess with Fairfax Take it on don't scam with Fairfax. Don't scam Fairfax. There you go Supervisor to Lusk. Thank you. Mr. Chairman. I want to thank the presenters for a very informative Presentation and I'll say this one. I think I say this every time I hear it. It just makes my stomach turn Just what's being done to the really the most vulnerable members of our community who've done so much for all of us It's outrageous so appreciate what you're doing specifically to address this problem. I want to lift up the chairman I'm going to say mr. Chairman at cog

[00:32:53] We will look at this and we can try to figure out how we can work with the county staff to see if there's something we could do more reasonably. I'm the chair of cog this year so I'm committing to take this on as one of the initiatives to bring the COG and see what we can do specifically.

[00:33:09] I can't promise I can't make the decision by fiat, but I will be happy to advance this with my fellow jurisdictional members. And there are 24 jurisdictions that are a part of COG. COG is an inter-jurisdictional committee between Maryland, Virginia, and D.C.

[00:33:27] So for those who might not know. And then I maybe want to ask one question. And I'm just thinking about this. Mr. Chairman mentioned the issue with the scam that we're all getting on our phones right now. For seniors, what is the most prolific scam right now?

[00:33:47] What is the scam that they're dealing with the most so we can at least have people hear what that is and to know that this is a scam? Can someone express what that is by chance? I got the look, so I'm going to try to answer.

[00:34:04] Yes, ma'am. So I can't say that we have data, but what I'm hearing when I'm, and I'm only speaking to what I hear when I'm going out in the community and doing outreach events. Anything related to cryptocurrency. Okay. Okay. They want money. So it's not the gift cards anymore. You get a few gift cards, but it's, I want, I want money to turn into cryptocurrency. So it's untraceable.

[00:34:27] Hopefully we can get that, you know, that's again, a federal level. We, we understand that. I think scams related that are perpetrated via email and phone and there and those are more the phishing scams where they're trying to get money whether they're scaring you because your computer is about to crash or you know the I mentioned earlier about the imposter scams with the Social Security tax minute or I'm sorry IRS and Medicare so that is what I think unless anybody on my esteemed colleagues has anything different to say.

[00:35:01] Just noting that Adult Protective Services data is specific to the number that come through APS specifically, I will say the top three have, at least in fiscal year 24, were investment scams, romance scams, and real estate scams.

[00:35:18] Now, the vehicle might be, you know, cryptocurrency evil, but those were the types of scams that were most prominent in 24. No, I appreciate that. And I'll just ask one last question about the AI and the deep fake scams. I know that they're able to replicate voices and images of people, having them basically articulate that they're in some type of crisis or a problem.

[00:35:40] And that one is difficult because you're looking at your phone and you're seeing your loved one on the screen saying they're either in jail or they've been taken hostage or something crazy like that. So what can we say about those types of scams for people to be kind of paying attention and what they might do to kind of vet them and understand that they're not real.

[00:36:00] So I think with those, it actually works with the messaging that we're talking about when we're looking at take a second and pause. Call that person. If that person that you are back close with or you know is a family member, take a minute to prove that they're in some sort of trouble.

[00:36:18] What we have is that they're knee-jerk reactions to the actual threat, and that's where they fall victim is because they release the information immediately. So if they do take a moment, pause, reflect on what's going on, question what's going on, verify it, then they'll realize everybody's okay.

[00:36:37] So, again, it goes back to the messaging and just getting them to take a breath, just take a second. Okay, perfect. Thank you, Mr. Chairman. Okay, Supervisor Jimenez and Supervisor Herity and Supervisor Stork. Thank you, Mr. Chairman, and thank all of you for coming and giving us this important information.

[00:36:55] And thank you to the commissioners for coming by and sitting down and participating today. So thank you. Just real quick suggestion. I think some of the things that one way that could be really helpful is when we hear from local voices. So those neighbors and family and friends who have been impacted, when our community hears from those voices, and we know that that's someone we see at the supermarket or someone we've seen in many different places in the community that have been impacted, now it's hitting home.

[00:37:24] Now it could happen to you. it could happen to your parents it could happen to your friends right so when you hear from those community voices and have real life stories of what's happening i think that that could be really impactful um to those in the community so that's all i have to say thank you right thank you supervisor harry yeah a couple things real quick and um you know the message is key and what's your community key is key but also getting it to the people that are most impacted and scam jam was great. We had a big audience, but most of those people are fully aware. So I want to commend you

[00:38:00] for going out into the community, because as I found with opioids, the only people that we got to come to the town halls where people already knew they had a problem, not the people that didn't have the problem yet that should have been listening. And it's also communicating to family members, because a lot of times the older adults aren't. I do like to don't scam Fairfax, but that requires us to be prosecuting people and then publicizing the fact that we're prosecuting people that scam our older adults and we need to do more of that because that's important what are the big challenges and i know a lot of this is being done internationally so i'm sorry i'm going

[00:38:38] to turn to the police department a little bit i mean how how are you what what are your biggest challenges and going after and catching these guys that are doing this prolifically so a lot of is there anything we can do to help more importantly so with scams scams are tricky because a lot of it is timing. So the quicker we know about the scam, the better chance we have of catching the money. That's the whole key is to catch the money and make the victim whole and return it back. So the majority of these scams, they're being done by people overseas. Very few

[00:39:13] of them are local or even tied to anywhere really in the United States except for maybe the first money transfer and then it's out. So it's really the timing. If we catch a scam that's going on in the local community, then it's a matter of getting that information packaged up and delivered to the courts and then seeing it through the court system. We run into the same problems with a lot of our cases, which are when we're in the older adults or the vulnerable adults, sometimes it's getting them to understand the process, getting their cooperation in the process, and getting them

[00:39:52] to see it all the way through themselves. Sometimes it's on the prosecution side and seeing the case all the way through and getting all the evidence and getting people to understand the money trail and how to track that information. The detectives are really good, but it's getting that projected out to the ones making the decisions.

[00:40:12] So there are some different factors when it comes to financial exploitation, and especially in the newer stuff or the more pronounced stuff now with cryptocurrency and Bitcoin, our detectives are

actually going right now to better training and more specific training for those because it is becoming a bigger issue so that they can even get better at those cases.

[00:40:33] But there are several challenges with them. Yes. So what I'm hearing you say basically gets back to the best answer here is proactive communication because once it happens, because it's international it gets very difficult to go after so it's it's the proactive communicate which i kind of thought it was but i wanted to make sure thank you that's all i have okay thank you uh supervisor stark and what i'm hearing is just like most of what i hear is these are international and so prosecution that's going to be difficult because the what's the money unless

[00:41:13] you can find somebody who's right there on site it'll be incredibly difficult and international is a whole other challenge. So it really is into the front end, the prevention, the education, the communication. And I think we all recognize it. We can do more. I think the other part of it that I'm looking for, and I love a campaign.

[00:41:31] I realized, Chairman I think was right, we're going to have to make it broad enough, the DMV or whatever, so that it's a theme that's constant throughout. And I know that we can do better and more. Do we have a sense of the number? I mean, one of the charts, one of the slides in here, it's not numbered.

[00:41:49] It's got the Australian flag on it. It says combined loss over five years. It shows them going down. But they literally had some estimate of, or maybe it's a count, of the number of individuals that were defrauded.

[00:42:05] Do we have any sense of that? And can we at least have some metric that we can use to start saying, hey, we're doing well, or no, we're still doing terrible. well, we better do something more because right now my impression, I think most of our impressions here is that we're doing terrible and it's getting worse, not better.

[00:42:23] And so we recognize that additional actions are going to be needed, but we have to have some sense of the problem so that we have some sense of whether or not this particular theme or communication or something we did is actually making some difference in the end result.

[00:42:39] Any sense of that at all?

[00:42:51] I can't speak to the universe of reports. And I'm sorry, I think the slide you were referring to was from Stop Scams Alliance, I believe. So I don't think we can speak to that. Reported losses are recorded in our state database for adult protective services, but I might need to defer to you, Captain Cash, on the whole of the county.

[00:43:10] If you're looking for sort of what intervention could we put in place and then sort of look at a metric to determine whether or not we've made improvement. Order of magnitude of improvement. Yeah, I mean, we can do all this stuff, but if it doesn't make a difference And we've not spent our money as well as we could have, although you can argue that we kept it from getting worse.

[00:43:27] But I think we're looking for something, some things, it won't be one thing, I fully understand that, but some things that might make some difference. And we know communication is number one, probably. Supervisor, if I may, I can speak a little bit to the Australia example, since it's in this deck.

[00:43:47] You know, the Australian example, and I'm not surprised that this chart shows those numbers going down. They are obviously very similar in many ways, but also very different, particularly in their

financial system. They have a very small number of banks. You could easily fit them all around this table with room to spare.

[00:44:04] And so their world of stakeholders is much smaller and easy to define than ours is here. Their central banks got all the banks together, all the groups together, all the telecom and said, look, you're all stakeholders, you all have skin in the game, figure out how to stop scams.

[00:44:22] And I know there have been some super interesting programs where the telecoms will partner with the banks to, when a person is on their phone calling their bank saying, hey, could you please release some funds to a friend of mine?

[00:44:39] They're in a world of trouble and an emergency right now. The telco can notify the bank that something is wrong, that something is wrong, that the phone is wrong, the number they've never talked to this person before. And then the bank, the teller, the caller can take that information and make a decision as to whether or not to release those funds.

[00:44:57] The likelihood of that happening in the United States at a national level anytime soon, that's pretty far off in the distance. But I think that at least can give you some idea of what it takes to truly make a dent in this at the national level. So in some ways we're back to where we were, which is we don't have very good tools, but we're trying to do the best we can with what we have and looking for something better.

[00:45:22] and hopefully we'll see and find something. We know right now that we can make a difference in at least improving our communication and education. We have a senior summit that we do every year that I think is making a difference, but the universe of that group is very, very small and probably not the universe that we really need to get to because if they're already there and they're already engaged a little bit more, they're probably going to be a little bit more sophisticated to begin with.

[00:45:47] So help us figure out other ways, But I'm all in on trying to do some kind of DMV improvement communication. Yeah, I just had one thing to say. So that's why when we started Scam Jam back in 2018, we partnered with Channel 16 to get it out there because we know that there are people that cannot get out of their homes, and we wanted to bring the program to them.

[00:46:10] So we're really trying to come up with innovative ways to get to the community because you're right. I mean, the people that do come to our event, they learn a lot, but they're, you know, A lot of them don't have problems, you know, or have not been scammed, thank goodness. But it's trying to get the education to those that have been. All right.

[00:46:29] Very good. Well, listen, thank you very much to everybody on the panel. I think you've heard a lot of concern from board members also. I think a desire to do something as much as we can, perhaps regionally, particularly on the communication side. Yeah, I don't think anybody has a good idea of the scale or really the universe of how many scams have been perpetrated against Fairfax County residents. I think we're only guessing, I think, at this point. Right, the shame involved, I think, of being scammed really keeps a lot of folks from

[00:47:06] even telling anyone about it. So I would certainly also encourage on the law enforcement side to keep an eye on any tools or opportunities that might be available or become available to do more, particularly as these scams become more sophisticated and using new technology tools, which are going to become ever more, I think, a challenge for us.

[00:47:30] Excellent discussion. Thank you all very much for everything on this. And we do have one more item. We do have an update on the Shape the Future of Aging plan. And Bethann, I think this one's yours. All right.

[00:47:48] Again, my name is Bethann Margetta, and I'm an assistant program manager with the Fairfax Area Agency on Aging, and I have the pleasure of supporting the work of the Shape the Future of Aging plan. Can everyone hear me okay? Trying to get closer to this. All right.

[00:48:04] At the Older Adults Committee meeting in May of last year, we reviewed steps that were taken to operationalize the Shape plan. Oh, next slide, please. I'm delighted to take this opportunity to share progress of the second year of the Shape implementation and updates on initiatives.

[00:48:20] As you know, the goal of the Shape the Future of Aging plan is to act as a North Star, not only internally as we evaluate the needs of our older adult population and their caregivers, but also to inform and support the work of community-based organizations that serve and support the same population.

[00:48:38] As you know, the plan was intentionally designed to be aligned with the countywide strategic plan and one Fairfax. Since we last shared an annual report, SHAPE Initiative Development Committees, or IDCs, have continued to meet regularly to review recommendations and identify long-term initiatives to move the work of the SHAPE plan forward.

[00:48:58] Commissioners who co-facilitate these IDCs have focused attention on visioning results of initiatives and overall alignment with the countywide strategic plan. One Fairfax was used to form the approach to ensuring diverse participation on committees and was introduced at the onset of IDC work as a foundational concept.

[00:49:17] An intentional approach was taken to developing committee membership to create a foundation rooted in community voice. Equity discussions have continued to be an integral part of SHAPE initiative planning and development work. The Commission on Aging has focused on combating ageism through revisiting equity discussions to ensure inclusive language is woven into the fabric of new initiatives and avoiding ageist stereotypes.

[00:49:43] You will recall a DOT system is used to measure progress, which is referenced in the presentation and the report. There is a key detailing the meanings for the DOTs and the clocks, and the full annual report can be found in the addendum of the plan on page 40, which is in your packet.

[00:49:58] Next, I'll use this time to share some updates on existing initiatives, those which have met their goals and are considered complete, and I'll introduce some new ones. Next slide, please. Just to note that on this slide, the page numbers reference refer to the page where you can find the corresponding recommendation in the plan.

[00:50:19] One of our first completed SHAPE initiatives was the community forums that were co-hosted by the Fairfax Area Disability Services Board, the DSB, and the Fairfax Area Commission on Aging, the COA. Two virtual forums were held last year during July and August.

[00:50:35] This initiative was developed to increase support for the county's older residents with disabilities with a goal of identifying strengths and gaps in county services. One forum was targeted to older adults with disabilities and another to caregivers of adults with disabilities. Questions for the forums were developed in collaboration with the DSB and COA to mirror the SHAPE priorities.

[00:50:55] The family caregivers and adults with disabilities attending the forums revealed significant challenges in the domains of services housing access personal well-being and economic mobility key issues raised included inadequate transportation high costs of personal care lack of affordable and accessible housing perceived ada compliance failures and the need for better support and information resources gaps identified have helped to inform discussions for future SHAPE initiatives and work developed through the DSB. Another successfully achieved

[00:51:30] initiative is the SAGE Cultural Competency Certification for AAA staff. This was developed from the SHAPE recommendation to increase inclusion and acceptance for all older residents. This AAA-led initiative was created to address inclusion, build cultural competency, and improve best practices in providing care to adults who identify as LGBTQ+. SAGE is a national advocacy and Services Organization, which has been devoted to, excuse me, supporting LGBTQ plus elders since 1979. The Fairfax AAA became SageCare certified by completing training courses in 2024 to increase

[00:52:07] knowledge of best practices for providing inclusive person-centered approach for service to LGBTQ plus adults. This certification will last into 2027. Another completed initiative was the effort to increase awareness of the Silver Shield anti-scam program, which has been implemented and the goals have been accomplished. This initiative sought to promote awareness of Silver Shield through mailing information to Fairfax County residents through their personal property tax mailing.

[00:52:36] This initiative reflected a collaboration between Adult and Aging, the Department of Tax Administration, and Silver Shield. This initiative provided information on Silver Shield and Adult and Aging Services to 650,000 residents of Fairfax County. When looking at the same period of time in the previous year, we can see this initiative, increased awareness of Silver Shield in the community as demonstrated by increased traffic to the Silver Shield website and calls about financial or legal issues to the Aging Disability and Caregiver Resources line or the ADCR line, which is the front door to Adult and Aging Services. Finally, as part of next year's

[00:53:14] work, the Silver Shield program will officially move under the Fairfax AAA as of October 1st. We will continue to collaborate closely with Melissa Smarr and other partners she outlined through the Silver Shield committee. With Silver Shield being located under the AAA, there will be a permanent home for the program and we could not be more delighted to coordinate and strengthen this important program to serve and promote scam prevention for the older adult population in the Fairfax area. Next, I'd like to highlight three new initiatives. The first new initiative is to increase dementia-friendly partners in the Fairfax area. This comes from

[00:53:50] the S or Services IDC to address the recommendations to establish setting up dementia-friendly training for employees. This long-term initiative seeks to build new partners as dementia-friendly organizations in three Fairfax area sectors. This includes local government, non-profit, and for-profit businesses by May of 2028. This initiative is championed by the Fairfax AAA and the Dementia-Friendly Fairfax Action Team.

[00:54:16] It was launched this spring and established the AAA as a dementia-friendly organization by completing a dementia-friendly information session for AAA staff. This initiative will progress when additional partnerships are established to increase dementia-friendly organizations in the Fairfax area.

[00:54:33] Another new initiative, Creating the Fairfax Culture of Connection, comes from the P or Personal Wellbeing SHAPE IDC and was created to address the recommendations to increase community

engagement, to decrease social isolation of older residents, and increase inclusion and acceptance for all older adults.

[00:54:52] The Creating the Fairfax Culture of Connection pilot is an initiative championed by Neighborhood and Community Services, the Coordinating Council on Aging and Adults with Disabilities, the CCAAD, and the Fairfax AAA. It seeks to educate and build awareness in the community of the importance of social connection in combating loneliness in the Fairfax area.

[00:55:12] During the first year of the pilot, a coalition of partner organizations within the CCAAD will be developed with a goal of increasing awareness of the need to address the epidemic of loneliness. The pilot group will promote well-being through creating opportunities for connection within their network to impact community well-being as a whole.

[00:55:31] This has been initiated and will progress when the pilot is completed this year. data is obtained and analyzed, and an awareness campaign is launched to grow the effort to the community. Next, another new initiative comes from the E-Economic Stability and Planning IDC to address the recommendation, increase the percentage of older residents completing end-of-life planning. The Advanced Care Planning Workshop Series pilot seeks to introduce workshops into senior centers with a goal of empowering community members with the knowledge and tools necessary for effective end-of-life planning. This pilot is a targeted workshop series focusing on health

[00:56:08] care directives, communication strategies, and financial preparedness. This is championed by Goodwin Living Hospice, Neighborhood and Community Services, and supported by staff from the health department. The initial workshop has been implemented in three senior centers, and this will advance after pilot workshops are completed and additional workshops are implemented in senior centers. Next slide, please. While the work of some initiatives have been completed, the work of others continues. Great progress has been accomplished over the past year of implementation and this is only a sample of some highlights, outcomes, and next steps. We've demonstrated

[00:56:43] increased effort in outreach across the Fairfax area, developed additional partnerships to move the work of SHAPE forward, and created valuable resources. Last year we introduced a market research initiative that was created to help provide information to adult and aging on how to improve awareness in the community of the county services for older adults, caregivers, adults with disabilities market research was completed and recommendations from the vendor were obtained these recommendations have begun to be implemented to include updating the adult and aging website creating a new logo and building a partner's toolkit with social media ready

[00:57:19] messaging where visitors can cut and paste or share their info about adult and aging through various online platforms other outreach efforts implemented include bus wraps and bus shelter as advertisements and a program on mature living devoted to adult and aging services which aired on channel 16 this spring partnerships developed through initiatives have grown and increased the reach of information in the community as seen through the targeted mobile outreach initiative in the last year the group developed additional partnerships to include the ncs caravan this has increased opportunities for outreach in the community a natural progression of a partnership

[00:57:57] developed through shape last year has been to promote awareness of adult and aging services through the Fairfax County Public Libraries. Through a pilot to promote awareness of transportation

resources at libraries to caregivers, we have continued to grow outreach to providing awareness of the ADCR line at all 23 branches using their digital scrolls.

[00:58:18] Several initiatives have developed useful resources through this second year of the SHAPE plan. A Consumer Resource Guide to Home Repair and Renovation was produced through a collaboration with Rebuilding Together in the Housing IDC. This resource will be beneficial to adults seeking to age in place and compiles information about helpful resources that are available.

[00:58:37] And an informational flyer about the Consumer's Guide to Home Sharing was created to promote awareness of this existing resource. Both resources will be made available in multiple languages. And finally, Supervisor Alcorn had mentioned, but I can't help but share this highlight of this year's work, is the national recognition of the Exploring the Dimensions of Aging Through Virtual Reality, the Embodied Labs pilot, which the board had heard a presentation about last October.

[00:59:07] We're proud to share that the Fairfax AAA will be recognized as a recipient of the 2025 US Aging Achievement Award in the category of caregiving for Embodied Labs this July at their national conference. So in closing, I'd like to thank Supervisor Alcorn and Supervisor Palchuk for their leadership on the Older Adults Committee, and I'd be remiss if I didn't take the opportunity to recognize and thank the Commission on Aging and the commissioners for their vision and support to the work of the SHAPE plan.

[00:59:38] So thank you for this opportunity to share updates today, and I'll open it up for any comments. - Thank you very much, Bethann, excellent update. a lot going on a lot accomplished really appreciate that thorough report and also thank you again to the commission on aging uh kathy you and the whole team uh you guys have been there every step of the way and really appreciate your being so involved in all of these uh all these efforts uh and also uh did not want to forget and thank uh the cpc as well jason you and everything you have done uh working on on the scams issue uh encountering that so any questions comments from any any

[01:00:17] colleagues all right well listen thank you all very much today and i said an hour and it's about one hour all right thanks everybody we're adjourned



Coraggio Consulting · aguyonx.com