



APPLICATION FORM

All applications must include the following information. Separate applications must be submitted for each eligible program. **Deadline: June 1, 2018.** Please include this application form with electronic entry. If you do not receive an email confirming receipt of your entry within 3 days of submission, please contact Gage Harter.

PROGRAM INFORMATION

County: Fairfax County

Program Title: Financial Exploitation Prevention Taskforce

Program Category: Health and Human Services

CONTACT INFORMATION

Name: Allison Fitch

Title: Financial Exploitation Coordinator

Department: Dept. of Family Services

Telephone: 703-704-6073 Website: www.fairfaxcounty.gov

Email: Allison.Fitch@FairfaxCounty.gov

SIGNATURE OF COUNTY ADMINISTRATOR OR DEPUTY/ASSISTANT COUNTY ADMINISTRATOR

Name: [Signature]

Title: County Executive Fairfax County

Signature: Bryan Hill

Virginia Association for Counties Achievement Awards Submission

Fairfax County's Financial Exploitation Prevention Taskforce

Allison Fitch, Adult Protective Services

June 1, 2018

Executive Summary

Financial exploitation and fraud is a growing problem in the United States, Virginia, and Fairfax County. Fraud or financial exploitation occurs when a person uses tactics such as trickery, undue influence, or a victim's disability to build trust and gain access to a victim's funds or valuables for their own use. The older adult population is expected to increase due to advancements in medicine and healthcare, and concurrently, their needs and dependencies on others is also growing. This creates the perfect storm for financial exploitation to flourish in the older adult community and often goes underreported and unnoticed until a significant loss occurs. Older adults are a primary target for financial exploitation as this population is usually retired and home during the day which causes them to be more susceptible to receive scammers whether it by a contractor scam, phone scam, mail scam, or internet scam. Financial exploitation and fraud can come in many forms which creates an environment where many different agencies are involved however, the representatives of the agencies do not necessarily communicate with one another. Fairfax County observed an increase in these crimes and wanted to create a comprehensive multi-agency response. The Department of Family Services and Fairfax County Police Department met in 2016 and discussed working collaboratively to develop better outcomes for older adult residents, which led to the creation of the Financial Exploitation Prevention Taskforce. This taskforce is a multidisciplinary team comprised of over 30 members from private, local, state, and federal agencies that aim to address financial exploitation. The Financial Exploitation Prevention Taskforce is a case review model where Adult Protective Services social workers present cases and receive guidance on these complex situations which in turn cultivates better outcomes for older adults (this includes prosecutions of the perpetrators).

Problem

The older adult population is projected to grow as the Baby Boomer generation enters retirement. The U.S. Census Bureau reported that people aged 65 and over made up 13% of the total population in 2010 and speculates that it will reach 20.9% by 2050. The University of Virginia projects that by 2030, 1 in 5 Virginians will be 65 or older (Cai, 2017). Fairfax County, Virginia is home to over 1,148,433 people, with 12.4% of the population being 65 and older (U.S. Census Bureau, 2017). Many of Fairfax County's older residents are individuals who worked for the federal government in some capacity and have chosen to retire in this area. The Virginia Department for Aging and Rehabilitative Services reported that financial exploitation of older adults results in losses of approximately \$28.2 million each year (Herring, 2017). Another troubling challenge is that financial exploitation and fraud is underreported, and it is estimated only 1 in 44 cases are reported to Adult Protective Services, law enforcement, or the Attorney General (Herring, 2017). The older adult population is at an increased risk of vulnerability as cognitive decline and physical limitations can make older adults targets for financial exploitation. Due to the advancements in medicine, people are living longer and with that comes an increase need for assistive services like home care, personal care, and home maintenance services. As a result of these needs, there has been an increase in individuals taking advantage of this vulnerability and exploiting Fairfax County residents. The Fairfax County Police Department reported that "between 2011 and 2015, there was a fifty-three percent increase in the amount of financial exploitation victims age fifty-five and above within Fairfax County" (Lt. Fairfax County Police Department, communication, January 12, 2017). This is a staggering

statistic that illustrates an area of crime that needs further investigation and demonstrates the need for a community response.

Challenge

Fairfax County Police Department began noticing a trend of contractor scams occurring in the community and observed that similar case types were existing in Montgomery County, Maryland. The Washington Post wrote an article in February of 2017 that described three elderly victims of contractor scams from the Washington region who lost more than \$100,000. The impact of these crimes was more than financial and robbed these victims of their emotional wellbeing (Morse, 2017). Older adults who experience financial exploitation are at increased risk for anxiety, worsening health conditions, and cognitive decline which in turn causes individuals to become more dependent on others and this vicious cycle continues. Financial Exploitation cases can become even more challenging as older adults carry the shame and guilt of knowing an adult child or beloved caregiver may have stolen from them and may not report it to Adult Protective Services or local law enforcement. Often times when a report is made, it is after an individual has lost large amounts of money and they are no longer able to afford their mortgage or to buy groceries. The romance scams are another area that is challenging because these perpetrators are able to build a strong emotional connection with their victims and become very controlling. Furthermore, because many of the perpetrators of romance scams are in foreign countries it is difficult for local law enforcement attempts to intervene as these cases are out of their jurisdiction and must be referred to Federal law enforcement such as the FBI or ICE. Romance scam perpetrators build trust with their victims and it is very challenging for a social worker or law enforcement officer to engage with a victim and inform them that they have been scammed. Sadly, many victims of romance scams deny that they have been scammed and

believe that they will receive the money they were promised or that they will end up in a relationship with their perpetrators.

In an effort to engage older adult clients regarding their financial decisions, Adult Protective Services social workers in Fairfax County utilize two tools: The Lichtenberg Financial Decision Screening Scale and the California Undue Influence Screening Tool. The Lichtenberg Financial Decision Screening Scale developed by Peter Lichtenberg in 2015 asks a series of questions related to the choice, appreciation, understanding, and rationale surrounding a financial transaction. This tool has been effective in addressing some of the challenges related to financial exploitation and motivates older adults to truly consider the financial decisions they are making or have made. The California Undue Influence Screening Tool assesses an older adult's risk and vulnerability of experiencing undue influence. Undue Influence involves an individual using excessive persuasion that causes another person to act outside of their own free will. This tactic can be seen through different forms of financial exploitation and fraud cases. Fairfax County saw the complexities of financial exploitation and moved to create a comprehensive approach to address this ongoing problem affecting our community.

Award Criteria

The Financial Exploitation Prevention Taskforce is an innovative approach to address financial exploitation and scams in the Fairfax County area. Prior to its inception, there was not a collaborative method to address this growing problem in the community and different organizations were addressing the problem individually. This silo approach led to residents speaking with multiple community partners regarding the same issue rather than a comprehensive response through a combined effort. The Financial Exploitation Prevention Taskforce is a multidisciplinary team comprised of different County agencies in conjunction with

local community agencies and federal government. Adult Protective Services, law enforcement, Dept. of Cable and Consumer Services, Office for Women & Domestic and Sexual Violence Services, and Land Development Services are the main County offices represented at the meetings. Fairfax County's taskforce was designed based off of the Philadelphia Financial Exploitation Prevention Taskforce that was led by Joseph Snyder as both groups are a case review model. One aspect that makes Fairfax County's taskforce unique is the inclusion of a "spotlight presentation" which allows a different member of the taskforce to present on their agency or department and share how they address financial exploitation. This educational piece provides working professionals the ability to connect with other agencies that they may not normally encounter.

Program Development

The Director of the Department of Family Services in Fairfax County met with the Chief of Police with Fairfax County in 2016 to develop a collaborative effort between Adult Protective Services and Law Enforcement. This proactive and collaborative approach to combat financial exploitation is necessary to prevent, detect, and respond to this growing problem and resulted in the creation of the Financial Exploitation Prevention Taskforce in Fairfax County. The Department of Family Services secured funds for an Adult Protective Services position in August 2017 for a Financial Exploitation Coordinator who was tasked to establish, cultivate, and facilitate the Financial Exploitation Prevention Taskforce and their meetings. The Financial Exploitation Coordinator reviewed the U.S. Department of Justice's Elder Justice Initiative's Multidisciplinary Team Technical Assistance Center for guidance when formulating the taskforce. To build the team of experts, the Financial Exploitation Coordinator contacted different offices and agencies emphasizing the need for their profession to be represented at the

table. Adult Protective Services social workers present three cases regarding financial exploitation and request feedback, guidance, and referrals to better address the concerns. Upon completion of the meeting, networking among attendees occurs and interagency connections strengthen which promotes better service delivery to clients. There have been nine taskforce meetings to date with an average of 30 attendees. Due to the success of the taskforce partnerships, the Department of Family Services in conjunction with the Financial Industry Regulatory Authority developed a comprehensive training that was offered to taskforce participants and other local jurisdictions. It covered an array of topics to include investigating, prosecuting, resource options, and navigating the complexities of financial exploitation.

Program Results

The Financial Exploitation Prevention Taskforce measures its success in part to the collaborations between different agencies and gaining the “buy-in” of other departments. In one case, due to the collaboration between the Adult Protective Services social worker and local law enforcement detective a client was able to receive some funds back from a fraud scam which is very uncommon. Contractor scams have grown in the area and due to the taskforce’s creation, there has been a better and more collaborative response from the County. In a recent contractor scam case, the Adult Protective Services social worker reached out to a local law enforcement detective who has a specialty in contractor scams, Consumer Affairs division regarding bad business practice, Virginia Department of Professional and Occupational Regulation regarding the alleged perpetrator’s contractor license, Land Development Services and Urban Forestry to evaluate the quality of the work completed. The client had the opportunity to meet different divisions within the County and see how their tax dollars are being used effectively. One of the greatest outcomes from the taskforce was that the Office for Women and Domestic & Sexual

Violence Services is offering counseling services to romance scam victims as the victim profiles are very similar. This is a new pilot program and one that may not have happened without supportive and innovative County staff. The Financial Exploitation Prevention Taskforce will be an ongoing and initiative multidisciplinary team that aims to make an impact on the lives of older adults in Fairfax County to secure their financial wellbeing.

Brief Overview

The older adult population is steadily increasing with the addition of the Baby Boomer population over the next thirty years. As people age, the ability to complete day to day tasks like grocery shopping, self-care, or money management may be weakened and the need for assistance increases. This dilemma is the perfect storm for scammers to come and exploit older adults for their retirement savings and other valuables.

Cases of financial exploitation were handled in silos and what was found is that victims had to share their story multiple times with different professionals. This led to stress on victims and many not wanting to pursue charges as it was too cumbersome. Fairfax County, Virginia noticed an increase of financial exploitation cases and desired to make a change.

The Department of Family Services and Fairfax County Police Department agreed that a collaborative approach was necessary to address financial exploitation and fraud cases. This discussion led to the development of the Financial Exploitation Prevention Taskforce and created a network of professionals.

The Financial Exploitation Prevention Taskforce is a multidisciplinary team that is comprised of professionals from private, local, state, and federal agencies with a shared focus. The taskforce is a case review model where Adult Protective Services social workers present

cases and receive guidance on how to proceed which ultimately leads to better outcomes for victims. The taskforce has also created an opportunity for agencies and departments that usually do not work together to have the chance to connect and learn from one another. The taskforce has led to better service delivery for Fairfax County residents and enhanced inter and intra office coordination.

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Yardwork scammers bilk elderly in region

W. Post 2/23/17

'Woodchuck' swindlers
sentenced after robbing
victims of funds, security

B-1

BY DAN MORSE

The crew preyed on a 94-year-old man living alone. "Their crimes robbed my dad not only of his money, but his trust in his own judgment," his daughter wrote.

They targeted an 82-year-old woman, who also lived by herself. The fraud "was devastating," her daughter stated.

And they scammed an 84-year-old woman, who was left to fear strangers. "This entire episode," she wrote, "has caused me to be nervous and anxious whenever anyone comes to the door."

The three Maryland residents — defrauded of more than \$100,000 — were victims of swindlers known to police in the Washington region as "woodchucks."

Police say there are more than 100 such crews in the area. They target the growing number of people living longer and alone, knocking on doors with what initially can be a reasonably priced offer to trim trees. From there, police say, scammers recommend more tree work and home improvement jobs — charging elderly victims for services barely performed or never performed.

"I can really think of no crime — or very few crimes — that rise to the level of what occurred to these three elderly people in this case.

FRAUD CONTINUED ON B4

FRAUD FROM BI

These people were preyed upon," Montgomery County Circuit Judge Robert Greenberg said Wednesday as he sentenced two members of a crew.

Days earlier at the sentencing of a different member, Greenberg said the groups take advantage of victims who are too trusting or confused from dementia — or both. "People who just don't know what they're doing," the judge said.

The judge said that on some level he could comprehend how someone might rob a younger person, but scheming against the elderly, given how many people watch their parents age and become vulnerable, left him struggling for words.

"What would possess somebody to take advantage of an 80- or 90-year-old person is just beyond me," Greenberg told one defendant, Ryan Butler, 26.

He sentenced Butler to seven years in prison, the most he could under an earlier plea agreement with prosecutors. He sentenced Steve Frazier, 62, to five years, following terms of a plea deal. Greenberg sentenced a third associate, Kim Butler, 50, to three years of probation and no jail time, saying she was less culpable.

The cases against Ryan Butler, Kim Butler, Steve Frazier, and a fourth suspect, Steve Butler, who is jailed on charges in Virginia, date to 2015 and involve an operation that used two business names on its cards: "Our Family Tree Service" and "Our Family Home Improvement."

In February 2015, according to Montgomery County police reports, the daughter of the 94-year-old man called police to her father's home in the Colesville area. Detectives reviewed the victim's checking account records and the maintenance work that was purportedly done.

Around that time, a similar call to police was made by the daughter of the 82-year-old woman, according to court records. Detectives determined that over four months starting in November 2014, the victim had paid more than \$80,000 in the trimming and repair scheme, according to police records.

Montgomery County Assistant State's Attorney Jessica Hall told the judge that, at one point, one of the victims was charged \$2,300 for insulation that was valued at no more than \$100. "The victims are, each and every one of the three of them, either vulnerable in a physical sense or vulnerable in a cognitive and mental sense," she said.

The effects on the three elderly victims were detailed in statements to the sentencing judge.

Suspects in such cases "are well-known among fraud investigators throughout the region as 'woodchucks,'" Montgomery Police Lt. Mike Hartnett wrote in a report about the case. He said the frauds capitalized on well-intentioned efforts of other Virginia-based crews to offer tree service after storms.

"Over the last three years, there has been a prolific increase in cases — not associated with weather events — that have drawn 'woodchucks' to the region

primarily to defraud elderly victims, using the tree business as cover," Hartnett wrote.

The disreputable crews, the officer wrote, "then migrate toward home improvement fraud by alluding that other issues were found while doing the tree work such as chimney repair, missing roof shingles, leaky attics, damaged insulation, rotting wood or perceived 'emergency' roof repairs. Very rarely were any of those cases legitimate."

In Arlington County, Detective Kevin White first saw woodchuck scammers 17 years ago when he joined the county's financial crimes unit: "From that point forward, I've never seemed to be able to get away from them."

He said many of the fraudsters pass their trade on to their offspring. "Fathers teach the kids how to do it," he said.

Fifteen years ago he said, woodchucks mainly were motivated to get money for prescription drugs. Now, he said, they appear to need money more for heroin or to get themselves out of legal jams and restitution orders from previous arrests. "They've got to hustle every day to support their habits or pay their attorneys," White said.

He estimated there are hundreds of woodchuck crews in the Washington region, some with as many as 15 members, and that crews are aggressive in their targeting. "They're relentless predators of the elderly," White said.

In the Montgomery case, Ryan Butler and Steve Frazier had pleaded guilty to three counts of conspiracy to exploit money from vulnerable adults.

Ryan Butler's attorney, Melanie Creedon, spoke in court Friday about his rough childhood and his early drug use — using marijuana by age 12, crack cocaine by age 14 and heroin by age 17.

Butler also spoke briefly in court.

"I do apologize for the crimes I committed. I know it doesn't make it right," he told the judge, saying he intended to repay the victims. "I just ask that you have a little bit of mercy. I'm just trying to get home to my daughter."

dan.morse@washpost.com

W. Post / Metro B-1
2/23/17

Financial Exploitation Prevention Taskforce

