

COMMITTEE ON AGING  
JOINTLY WITH THE COMMITTEE ON PUBLIC SAFETY 1  
CITY COUNCIL  
CITY OF NEW YORK

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TRANSCRIPT OF THE MINUTES

OF THE

COMMITTEE ON AGING JOINTLY WITH THE  
COMMITTEE ON PUBLIC SAFETY

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Date: Wednesday, October 30, 2024  
Start: 10:23 A.M.  
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HELD AT: COUNCIL CHAMBERS - CITY HALL

B E F O R E: HON. CRYSTAL HUDSON, CHAIR, AGING  
HON. YUSEF SALAAM, CHAIR, PUBLIC SAFETY

COUNCIL MEMBERS:

THE COMMITTEE ON AGING:

CHRIS BANKS  
LINDA LEE  
DARLENE MEALY,  
YUSEF SALAAM  
LYNN C. SCHULMAN  
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THE COMMITTEE ON PUBLIC SAFETY:

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CARLINA RIVERA  
ALTHEA V. STEVENS  
KALMAN YEGER

COMMITTEE ON AGING  
JOINTLY WITH THE COMMITTEE ON PUBLIC SAFETY  
**A P P E A R A N C E S**

ADMINISTRATION TESTIMONY:

Lorraine Cortés-Vázquez,  
Commissioner of the New York City Department for  
the Aging (NYC Aging)

Molly Bernstein,  
Senior Director of Elder Justice at NYC  
Department for the Aging (NYC Aging)

Josh Levin,  
Director of the Legislative Affairs Unit of the  
New York City Police Department (NYPD)

Assistant Chief Jason Savino,  
Detective Bureau of the New York City Police  
Department (NYPD)

Deputy Chief Julie Morrill,  
Quality Assurance Section of the Professional  
Standards Bureau of the New York City Police  
Department (NYPD)

Captain Spiro Papavlasopoulos,  
Commanding Officer of the Community Affairs  
Bureau's Crime Prevention  
Division of the New York City Police Department  
(NYPD)

PUBLIC TESTIMONY:

Jean Callahan,  
Attorney-in-Charge at Legal Aid Society

Bryan Ellicott-Cook,  
Director Government Relations for SAGE

Kimberly George,  
President and CEO at Project Guardianship

COMMITTEE ON AGING  
JOINTLY WITH THE COMMITTEE ON PUBLIC SAFETY

**A P P E A R A N C E S (CONTINUED)**

Christian González-Rivera,  
Director of Strategic Policy Initiatives at the  
Brookdale Center for Healthy Aging, Hunter  
College

Kevin Kiproviski,  
Director of Public Policy at LiveOn NY

John Holt,  
Senior Staff Attorney at Weinberg Center for  
Elder Justice at the Hebrew Home at Riverdale

Lily Kim,  
Counselor at Korean American Family Service  
Center (KAFSC)

Minister Dr. Diane Rose, D.Ph., LMHC

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COMMITTEE ON AGING  
JOINTLY WITH THE COMMITTEE ON PUBLIC SAFETY 4

SERGEANT WONG: Sound check for the Committee on Public Safety jointly with the Department of Aging. Today's date is October 30, 2024, being recorded by Danny Wong in the Council Chambers.

(PAUSE)

SERGEANT AT ARMS: Good morning, and welcome to today's New York City Council Hearing for the Committee on Aging jointly with the Committee on Public Safety.

Please silence all cell phones and electronic devices to avoid any disruptions. If you need assistance, please contact one of the Sergeant at Arms. Please do not approach the dais for any reason.

Chairs, we are ready to begin.

CHAIRPERSON HUDSON: (GAVELING IN)

Thank you, and good morning, everyone. I'm Council Member Crystal Hudson, Chair of the Committee on Aging, and my pronouns are she/her.

Welcome to today's joint oversight hearing with the Committee on Public Safety on Elder Fraud. Thank you to Chair Salaam for holding this important hearing with me today, and we'll also hear the following legislation:

1 COMMITTEE ON AGING 5  
2 JOINTLY WITH THE COMMITTEE ON PUBLIC SAFETY

3 Introduction number 1092, sponsored by myself, a  
4 local law to amend the administrative code of the  
5 city of New York in relation to educating older  
6 adults about elder fraud, end of life preparation,  
7 and financial literacy.

8 Introduction 1101, sponsored by Council Member  
9 Yusef Salaam and myself, a Local Law to amend the  
10 administrative code of the city of New York, in  
11 relation to requiring the police department to  
12 disseminate information and provide officer training  
13 on requisites for filing reports and criminal  
14 complaints of identity theft and related crimes.

15 And a resolution I have sponsored, Resolution  
16 561, calling upon the New York State Legislature to  
17 introduce and pass, and the Governor to sign,  
18 legislation to create a statewide public guardianship  
19 system to address current inequities and deficits and  
20 safeguard vulnerable New Yorkers in need of  
21 protective arrangements.

22 We are joined here today by Council Member  
23 Ariola, Council Member Marte, Council Member Ayala,  
24 and Council Member Zhuang.

25 Elder financial exploitation is the illegal or  
improper use of an older adults' funds, property, or

1  
2 resources by another individual. This exploitation  
3 can take many forms, including scams, abuse, and  
4 predatory products, and services marketed  
5 specifically to the elderly.

6 Elder fraud, a form of financial exploitation,  
7 involves stealing an elderly person's financial  
8 assets for personal gain, including money taken  
9 without consent, failure to repay debts,  
10 overcharging, or non-delivery of paid services.

11 Elder fraud often involves deception or  
12 manipulation to take older adults money, property, or  
13 personal information. This can be committed by anyone  
14 from strangers to family members.

15 Indeed, abuse and exploitation by trusted  
16 individuals such as family members, friends, or  
17 caregivers, is a significant form of elder financial  
18 exploitation and often occurs outside of public view.

19 Older adults are often targeted because they  
20 typically possess savings and assets accumulated over  
21 their lifetime. Scam artists and fraudsters often  
22 exploit older adults' trust and vulnerability, and  
23 they pose as all sorts of individuals from pretending  
24 to be government officials to obtain sensitive  
25 personal information to sending text messages posing

3 as the older adults grandchild and requesting large  
4 sums of money to get out of a fictional crisis  
5 situation.

6 Several risk factors make older adults more  
7 vulnerable to financial exploitation, including  
8 advanced age, cognitive decline, living alone, and  
9 limited social relationships.

10 In addition, the majority of abused elders are  
11 women. According to the New York State Department of  
12 Financial Services, elder financial exploitation in  
13 New York is estimated to cost up to \$1.5 billion  
14 annually. Elder financial exploitation is  
15 significantly underreported in New York State with  
16 only one in 44 cases being brought to the attention  
17 of authorities despite 42 out of every 1,000 elderly  
18 New Yorkers being victims.

19 At today's hearing, we'll review the City's  
20 current efforts to educate and protect our rapidly  
21 expanding older adult population from elder abuse,  
22 exploitation, and fraud, as well as the City's  
23 ability and commitment to investigate criminal  
24 conduct when it occurs.

25 Addressing elder fraud in New York City requires  
close collaboration between city agencies, including

2 NYC Aging, law enforcement officials, district  
3 attorneys' offices, our state and federal partners,  
4 as well as the human service providers caring for  
5 older adults every day.

6 The threat of elder fraud further compounds  
7 issues of affordability, receiving benefits, housing  
8 security, and so many other challenges faced by our  
9 city's older adults. We should be doing all we can to  
10 keep them up to date on the latest scam so they can  
11 protect themselves.

12 There have been far too many stories of older  
13 adults falling victim to these fraudulent schemes. My  
14 office has worked with older adult constituents who  
15 have lost money and other assets and were only able  
16 to partially recover what was stolen. We must do more  
17 to help.

18 In that spirit, my legislation that we're hearing  
19 today is concerned with ensuring that older New  
20 Yorkers have access to current information about  
21 scams, fraud, and other forms of financial  
22 exploitation, as well as resources to help older  
23 adults organize their financial affairs and improve  
24 their financial literacy. Older adults should feel  
25 empowered to make decisions about their financial



1  
2 well-being, and this legislation would give them the  
3 tools to do so.

4 I look forward to the Administration's feedback  
5 on this proposal.

6 I also want to highlight my resolution calling  
7 for the creation of a statewide public guardianship  
8 system. In the most severe cases, when someone is a  
9 victim of serious exploitation, and they're unable to  
10 navigate a necessary court process due to cognitive  
11 impairments, a guardian may be appointed under state  
12 law to protect and promote the victim's interests.

13 However, no public fund currently exists to  
14 compensate guardians, which are required to be  
15 provided under Article 81 of the State Mental Hygiene  
16 Law. Instead, the system relies on family caregivers  
17 and the personal wealth of those in need of a  
18 guardian to pay for their own services, neither of  
19 which reflects the experience of today's older adults  
20 who are living alone and are increasingly likely to  
21 live in poverty.

22 According to the US Department of Health And  
23 Human Services, someone turning 65 today has a 70  
24 percent chance of needing some form of long term  
25 care, including adult guardianship. That is why I'm

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calling for a statewide initiative of nonprofit guardians, which would build the capacity of high quality nonprofit guardians to meet the demand for services in their local communities. This initiative would fund existing nonprofit providers to increase their capacity to serve, as well as community based organizations, to develop guardianship programs in underserved areas. Most importantly, it would ensure that older New Yorkers, and those with disabilities and mental illnesses who need a guardian to have access to high quality care regardless of their ability to pay. It would also enable judges to quickly appoint guardians. It would also benefit local economies and institute significant Medicaid cost savings by preventing unnecessary institutionalizations.

Now is a time for Governor Hochul to take action to strengthen our guardianship system by instituting a public fund to compensate guardians in order to safeguard vulnerable New Yorkers in need of protective arrangements.

My thanks to Project Guardianship for their tireless advocacy on this issue. And thank you to the

1  
2 representatives from the Administration for  
3 testifying today.

4 Thank you to the members of the Aging Committee  
5 and the Committee on Public Safety who have joined  
6 us.

7 I'd also like to thank my staff Casie Addison and  
8 Andrew Wright, and Aging Committee staff Christopher  
9 Pepe, Chloë Rivera, Julia Haramis, and Saiyemul  
10 Hamid.

11 I will now turn it over to Chair Salaam for  
12 opening remarks.

13 CHAIRPERSON SALAAM: Good morning, I'm Council  
14 Member Yusef Salaam, Chair of the Committee On Public  
15 Safety. I want thank Council Member Hudson, Chair of  
16 the Aging Committee for co-chairing this important  
17 hearing on elder fraud.

18 Elder fraud and identity theft, as mentioned, are  
19 insidious crimes that prey on the trust and  
20 vulnerabilities of older adults, often leading to  
21 devastating financial losses and emotional distress.  
22 These crimes impact the individuals who fall victim,  
23 their families, and our communities. They undermine  
24 the safety and security that we strive to provide for  
25 all New Yorkers.

1 COMMITTEE ON AGING  
JOINTLY WITH THE COMMITTEE ON PUBLIC SAFETY 12

2 Today, we will hear from representatives of the  
3 New York City Police Department and other experts who  
4 are on the front lines of addressing these issues. We  
5 will explore the current efforts to keep the public  
6 informed about the various ways people may seek to  
7 take advantage of them and how they can best protect  
8 themselves their money and their property.

9 We also want to have a better understanding of  
10 how the public is informed about what to do when they  
11 suspect someone is targeting them or after they have  
12 been victimized.

13 We want to know what proof people need to put  
14 together where they should go to report what has  
15 happened, seek justice, file claims, and protect  
16 their assets.

17 We want to hear from the NYPD about what the  
18 steps are for reporting elder fraud, the challenges  
19 faced by victims in navigating the system, and how to  
20 get needed support. It is essential that we  
21 understand the tools available to our law enforcement  
22 agencies as well as any gaps that exist in their  
23 current practices.

24 Additionally, the Public Safety Committee will be  
25 hearing related legislation, Introduction Number

1  
2 1101, sponsored by myself and Chair Hudson. This bill  
3 seeks to enhance existing efforts and would require  
4 the NYPD to publish certain information on its  
5 website regarding the process of reporting alleged  
6 identity theft, including information on what  
7 documentation is needed to file related complaints.  
8 The NYPD would also be required to train officers on  
9 receiving complaints and investigations of alleged  
10 identity theft and related department policies.

11 At the end of the day, we want to work alongside  
12 the NYPD, DFTA (Department for the Aging), and others  
13 to make sure as few people fall victim as possible  
14 and that those preying on people will be stopped  
15 before they act or brought to justice if it is too  
16 late to stop them. Together, we can forge a path  
17 forward, a more effective and compassionate response  
18 to elder fraud, ensuring that our seniors feel safe  
19 and are supported in our city. Thank you.

20 CHAIRPERSON HUDSON: Thank you, Chair.

21 I will now turn it over to the committee counsel  
22 to administer the oath to the Administration.

23 COMMITTEE COUNSEL: Good morning, now in  
24 accordance with the rules of the Council, I will  
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administer the affirmation to the witnesses from the  
mayoral administration.

If you can all please raise your right hands? Do  
you affirm to tell the truth, the whole truth, and  
nothing but the truth in your testimony before this  
committee, and to respond honestly to council member  
questions?

I need a verbal "I do".

(PANEL AFFIRMS)

COMMITTEE COUNSEL: You may proceed with your  
testimony.

CHAIRPERSON HUDSON: We can hear from Commissioner  
Cortés-Vazquez first.

COMMISSIONER CORTÉS-VAZQUEZ: Good morning.

Good morning, Chair Hudson, good morning, Chair  
Salaam, and members of the City Council Committees on  
Aging and Public Safety.

I am Lorraine Cortés-Vázquez, Commissioner of New  
York City Department for the Aging commonly known as  
NYC Aging. I identify as she/her/aya, and Puerto  
Rican.

Today, we have an opportunity to address a  
critical issue that affects the safety of older  
adults: elder fraud, and scams.

3 As many of you know... as many of you know, older  
4 adults are already a vulnerable population, and  
5 unfortunately, are target for criminals seeking to  
6 defraud them and to take advantage of their needs at  
7 this time in their lives. And we have common cause  
8 that we want two things. We want to be able to  
9 educate, but at the same time, we want justice for  
10 those who perpetrate these crimes.

11 While scams and other opportunistic crimes affect  
12 us all, they do disproportionately affect all the  
13 adults - including those unfamiliar with technology,  
14 those who need to adapt to new and unfamiliar systems  
15 or processes either because they come from a  
16 different country of origin, or they speak a  
17 different language, and those reliant on entitlements  
18 and other public benefits. People prey on those  
19 individuals.

20 NYC Aging Office of Elder Justice was established  
21 to assist those who have experienced scams, as well  
22 as other forms of elder abuse, and to let older  
23 adults know that they are not alone.

24 We are pleased to see that across a range of  
25 crime areas, crime against older adults of the five  
boroughs has tended down in the past year. While

1  
2 there is still work to be done, we are pleased with  
3 the advancements we have made through the Cabinet for  
4 older New Yorkers regarding public safety and our  
5 partnership with the New York Police Department.

6 I'm happy to be joined today by my colleagues  
7 from the NYPD, as we have worked closely between our  
8 agencies to respond to the needs of older adults and  
9 to develop an innovative programs like the Older  
10 Adult Liaison, which is in every precinct.

11 But first, let me introduce who's sitting here  
12 with me: We have the Director of Legislative Affairs,  
13 Josh Levin. We also have with us Captain (INAUDIBLE)  
14 Papavlasopoulos... as someone with a strange name, I  
15 should know how to pronounce other people's name,  
16 Chief Savino, and Chief Morrill.

17 One of the things that we're really proud of is  
18 this Older Adult Liaisons, which are in every NYPD  
19 precinct, as well as the seven police service areas.

20 At the 17 Older Adult Town Halls we have hosted  
21 across the city with Mayor Adams over the past year,  
22 public safety comes up as an ongoing concern. Our  
23 partnership with the NYPD has been instrumental in  
24 helping older adults access the services that they  
25 need when they are victims of a crime. It also gives



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us an opportunity to introduce the public Older Adult Liaison at each one of those town halls.

Elder abuse, elder fraud, which can be form of... as you have said, Madam Chair, elder abuse is a form which perpetrated by trusted individual and or a known or a random stranger. I'm so sorry... a trusted individual or random stranger, and is typically financial in nature with the older adult as defrauded out of monetary benefit. Older adults are the targets of fraud or scams often, because they are viewed as vulnerable or having access to large amounts of money, uh, compared to other parts of the population, and people know when they get those funds.

As you know, the older adult population of this city is growing exponentially, with more than 1.8 million adults expected to live in the five boroughs by 2030.

NYC Aging has expanded our programs and resources to actively address this issue. For example, in 2022, we developed a Memorandum of Understanding, or MOU, with the New York Police Department to enhance our collaboration in Chinatown and Manhattan North,

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ensuring a coordinated response to elder abuse and crimes.

The MOU allows for NYPD to refer specific cases to NYC Aging through the Elder Crime Victims Resource Center known as ECVRC - and I call it the Resource Center - so that we can contact those older adults and pursue a greater degree of service and support for older adult victims.

Not all cases which are referred are specifically for fraud or victims of scams, but those types of referral do tend to happen and are on the increase.

In FY 2024, there were 1,342 referrals for grand larceny as part of the MOU. While grand larceny is not the only category where fraud and scams may occur for older adults, there is a higher instance of major crime category, where the referral to the NYC has become a scam or a financial fraud against the older adults.

And I want to take this opportunity to introduce Molly Bernstein, who is the Senior Director of Elder Justice Resource Center, who's done an exceptional job in pulling together that... those services in that unit.

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2       Additionally, NYC Aging is placing an increased  
3 focus on the victim's side of these issues offering  
4 resources and assistance to help individuals regain  
5 their independence and feel less alone during what  
6 might be during an incredible, stressful time.

7       When an older adult comes to the Resource Center  
8 to seek services or complete an intake, they may also  
9 be connected to the eight elder justice programs  
10 across the five boroughs. If their fraud case was  
11 also a case of elder abuse, these programs support  
12 survivors and their families when they are victims of  
13 abuse. While not all crimes are referred or related  
14 to as elder fraud, the types of service an older  
15 adult may receive include counseling, safety  
16 planning, court accompaniment, legal assistance,  
17 education, and coordination with the District  
18 Attorney, and local law enforcement when appropriate.  
19 We want to seek justice.

20       These services at NYC Aging both directly provide  
21 services through the Resource Center and are  
22 contracted elder justice providers to help address  
23 the needs of older adult victims and walk them  
24 through the process of seeking justice.

1  
2 In June 2023, in observance of World Elder Abuse  
3 Awareness Day, Mayor Adams joined NYC Aging and the  
4 NYPD to announce that an older adult liaison has been  
5 designated in each of the 77 police precincts and in  
6 all nine PSAs across the five boroughs - to correct  
7 my earlier statement. The liaisons were tasked with  
8 connecting victims with support services, educating  
9 the public on older adult programs available to them,  
10 and informing older New Yorkers on steps they can  
11 take to protect themselves and keep themselves safe.  
12 This initiative serves as a vital resource for older  
13 adults at risk of violence, abuse, or fraud.

14 As we have discussed with the Committee on Aging  
15 in the past, the idea of older adult liaisons stems  
16 from discussions that took place alongside NYPD  
17 Deputy Commissioner, Mark Stewart, within the Cabinet  
18 for Older New Yorkers. As Cabinet members discuss  
19 issues facing older adults, public safety comes up  
20 repeatedly. And it's not so much that there's a  
21 crime, an increase of crime, but it is the perception  
22 of public safety.

23 When Deputy Commissioner Stewart heard of some  
24 early ideas regarding making NYPD officers experts in  
25 aging issues, it was his vision and persistence that

1  
2 got the idea across the finish line. Through our  
3 partnership with the NYPD in the Cabinet for Older  
4 New Yorkers, over 6,000 police officers have gone  
5 through trainings to make sure they can identify  
6 elder abuse when they see it. We have also made  
7 significant strides in reaching vulnerable  
8 populations and providing them with essential tools  
9 and knowledge to recognize and report abuse.

10 The liaisons also review complaint reports made  
11 to the NYPD involving older adults to provide  
12 assistance, follow up, educate older adults on the  
13 latest crime prevention tips, and attend precinct  
14 community council meetings to help keep the public  
15 informed.

16 In many instances the liaisons have been present  
17 in older adult centers throughout the city as a way  
18 to introduce themselves to older adults in their  
19 local communities. Moreover, at each of the above-  
20 mentioned older adult town halls, hosted by Mayor  
21 Adams across the city, the liaisons are also in  
22 attendance so they can directly engage older adults  
23 and help ensure they are familiar with the officers  
24 assigned to their local precincts.

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2 Elder fraud and scams are pervasive threats to  
3 older New Yorkers and the resource team conducts  
4 briefing at older adult centers about common scams,  
5 ensuring that older adults are informed and  
6 empowered. Presentation at older adult centers across  
7 the city are a critical strategy in helping us raise  
8 awareness and provide essential information directly  
9 to those who most need it.

10 This goes beyond just the resource centers'  
11 focus, the focus is other NYC Aging units. Recently,  
12 the New York City Aging Government Affairs Unit  
13 hosted educational sessions about our programs and  
14 services with elected officials in all five boroughs.

15 Constituent services staff in elective offices  
16 have had the opportunity to hear from the resource  
17 center staff about the types of elder abuse adults  
18 experience and assistance that we can provide in  
19 order to better refer older adults to our programs.  
20 This is incredibly timely, as we recently learned of  
21 a scam where older adults are contacted by political  
22 campaigns, which utilize deceptive fundraising  
23 tactics that set up recurring donations and  
24 ultimately drain bank accounts. They receive a never-  
25 ending barrage of text messages asking for more

1  
2 donations, which adds to the confusion around the  
3 number of times these older adults gave to campaigns.

4 As you can see, education and prevention are  
5 necessary tools to combat elder fraud and scams  
6 against older adults. It is something that we all  
7 should be vigilant about.

8 We also recognize the critical need for support  
9 in navigating financial systems when older adults  
10 fall victim to scams.

11 The ECVRC routinely works with older adults who  
12 have been victims of scams or suspect they may be a  
13 victim and walk them through a process to remedy the  
14 situation or seek restitution.

15 Recently, a 95-year-old woman who was the victim  
16 of an imposter scam sought services from the ECVRC.  
17 Someone pretended to be a Chase Bank employee and  
18 withdrew \$60,000 from her account because she  
19 willingly gave over critical account information to  
20 the individual perpetrating the scam thinking they  
21 were a legitimate bank employee. When she contacted  
22 Chase Bank after realizing the mistake, they refused  
23 to return the funds, and the bank requested she fill  
24 out forms through an online process, which she was  
25 unable to complete. However, with the help of the

1  
2 ECVRC program at NYC Aging, the older adult was able  
3 to submit online complaint forms which she would not  
4 have been able to do on her own, and the bank  
5 ultimately reversed the funds.

6 This is a huge success and a testament to the  
7 importance of the ECVRC's work with older adults. We  
8 are eager to look into legislative approaches on the  
9 federal level which would require that banking or  
10 financial institutions set up greater safeguards and  
11 ensure a process where charges can be reversed before  
12 the fraud is completed.

13 As always, the NYPD... there's other legislation  
14 that I would like to present to you at the state  
15 level also, and that is regarding around financial  
16 preparation of taxes. New York State, if you look at  
17 every other financial manager, are required to be  
18 licensed or certified, and have a code of ethics that  
19 they must follow. That is not the case with tax  
20 preparers who have access to all of your money. So,  
21 we are asking for New York State legislators and the  
22 State Education Department to issue a certificate or  
23 a license for tax preparers to ensure that older  
24 adults are safe, and their information protected, and  
25 we hope that you join us on that advocacy effort.



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As always, the NYPD plays a pivotal role in our fight against elder abuse and fraud. If a victim suspects they are being scammed by a family member, a trusted individual, or even a random member of the public, it is imperative that they reach out for help.

In another recent instance, an older adult reached the ECVRC through our intake line after he thought he was paying his Spectrum bill, but in reality was paying scammers. We were able to work with him and our partners at the NYPD to complete a police report, which allowed the ECVRC to assist in filing restitution applications with the State Office of Victims Services as well as helping the NYPD to investigate the crime against older adults.

Our joint work with other agencies goes beyond the NYPD and in the past year, we have worked with the New York City Department of Consumer and Worker Protection (DCWP) to help educate older adults about common scams often seen around the holidays. A copy of the flyer which has been distributed to programs last year is included as an exhibit in my testimony.

We worked to connect DCWP to older adult centers throughout the city so that they could give

1  
2 presentations on common scams and ways to avoid  
3 becoming a victim. This partnership reinforces  
4 education around scams and elder fraud and helps  
5 older adults learn what they should look out for when  
6 something feels like it's too good to be true.

7 Finally, the NYC Aging Office of Elder Justice,  
8 where the ECVRC is housed, regularly meets with  
9 district attorney offices in New York City to discuss  
10 cases when referred as part of the MOU and  
11 collaborate on recent crime trends. Overall,  
12 partnerships with other agencies and law enforcement  
13 offices is key to collectively addressing elder fraud  
14 and abuse.

15 In conclusion, addressing elder fraud and scams  
16 against older New Yorkers is not just a matter of  
17 protecting a vulnerable population, it reflects our  
18 commitment to the values established as part of our  
19 Community Care Plan where we are engaging multiple  
20 programs, agencies, and providers to help keep older  
21 adults in their homes and communities longer. NYC  
22 Aging's initiatives, like the ECVRC and the Older  
23 Adult Liaisons Program, is taking proactive steps to  
24 empower older adults and provide essential support.  
25 By fostering awareness and ensuring that older New

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Yorkers have access to the resources they need, we can significantly mitigate the risks they face and help them navigate these challenging situations, and where possible, get legislation to ensure restitution.

Moreover, our collaboration with the NYPD and other city agencies is crucial in creating a comprehensive support network. This partnership allows NYC Aging to effectively address an older adult's needs in cases of elder abuse and fraud, ensuring that victims receive the assistance they deserve. The stories of individuals who have successfully recovered from scams highlight the importance of this collaboration and the impact it can have on restoring not just financial security, but also trust and confidence in our community. As we move forward, it is imperative that we continue to enhance outreach and education so that we ensure that older New Yorkers know they are not alone, have the tools to recognize scams and elder fraud, and know where to find services and support.

As always, we look to Council's partnership as well when we work to build an age-inclusive city where older adults feel safe, valued, and empowered,

1  
2 but also to help us with the legislative action that  
3 we need so that there is restation.

4 Thank you for your time today, and I look  
5 forward to answering your questions.

6 CHAIRPERSON HUDSON: Thank you so much.

7 DIRECTOR LEVIN: A 67-year-old retiree heads to  
8 the bank to withdraw money from an ATM. After  
9 punching in the number and getting the cash, two  
10 strangers bump into the elderly adult, who drops  
11 their ATM card. The strangers apologize, pick up the  
12 card, wipe it off, and hand it back to the retiree.  
13 They apologize, and one of the two strangers quickly  
14 exits the vestibule, while the other stays and  
15 continues apologizing. The retiree thinks nothing of  
16 it - until they get home and see the next day that  
17 their bank account has been drained.

18 Good morning Chair Salaam, Chair Hudson, and  
19 members of the Council. My name is Josh Levin; I am  
20 the Director of the Legislative Affairs Unit of the  
21 New York City Police Department (NYPD). I am joined  
22 today by Assistant Chief Jason Savino of the  
23 Detective Bureau, Deputy Chief Julie Morrill of the  
24 Quality Assurance Section of the Professional  
25 Standards Bureau, and Captain Spiro Papavlasopoulos,

1  
2 Commanding Officer of the Community Affairs Bureau's  
3 Crime Prevention Division, as well as Commissioner  
4 Lorraine Cortés-Vázquez, Commissioner of the  
5 Department for the Aging.

6 Thank you for this opportunity to discuss the  
7 NYPD's commitment to preventing and investigating  
8 financial fraud and abuse perpetrated against older  
9 New Yorkers.

10 So, the story I laid out at the beginning of our  
11 testimony is sadly one we see happen to all community  
12 members, regardless of age, but it is especially  
13 harmful when it targets the elderly, which as Chair  
14 Hudson has already alluded to, is a vulnerable  
15 population.

16 Now, according to a paper from the National  
17 Institute of Justice, which is the research,  
18 development and evaluation agency of the U.S.  
19 Department of Justice, the elderly can be  
20 particularly susceptible to financial fraud for  
21 multiple reasons, including possible lack of  
22 financial literacy, possible social isolation, or  
23 possible cognitive decline.

24 So, given this reality, the NYPD dedicates  
25 significant resources to the fight against financial

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fraud in general, but especially in regard to the elderly.

I'd like to take the next few minutes to explain our two-fold approach to combatting these types of crimes.

First, the proactive community campaigns we wage to educate elderly community members on common scams like the scenario I mentioned earlier. And second, the thorough investigative steps we take if such a crime is committed.

Alright, so, turning to the first prong, our proactive approach, the best cure is prevention. If you can educate the community, they can remove themselves from a harmful situation, which prevents any financial loss and avoids any contact with the justice system entirely.

We are going to speak today, I'm sure, more in depth to the work of the Crime Prevention Division, but I want to briefly highlight here some of their efforts here.

There are, embedded, as the commissioner mentioned, in each precinct and Police Service Area, Crime Prevention Officers - you may hear us refer to them as CPOs throughout this - their job is to

1  
2 provide educational outreach to the community and  
3 implement affirmative community initiatives to  
4 prevent these crimes.

5 Now, these liaisons conduct community outreach  
6 and regularly hold older individual safety  
7 presentations, and to date, we have done over 2,700  
8 such community events.

9 We do not expect anyone to come to us, so we meet  
10 these community members where they are. We go to  
11 McDonalds, adult centers, libraries, and houses of  
12 worship to provide personal and financial safety  
13 informational sessions, daily, citywide.

14 These events typically run from 30 to 60 minutes,  
15 and we provide printed flyers, videos, and PowerPoint  
16 presentations to inform elderly community members of  
17 the types of scams we see being perpetrated. We  
18 publish materials online, on the Crime Prevention and  
19 Safety Tips section of our website, which we have  
20 listed here for you in our testimony, and we have  
21 even attached some of these materials as an exhibit  
22 for your review.

23 On that website you can find out who your older  
24 adult liaison is, you watch videos on how specific  
25 scams are perpetrated, and view our many

1  
2 informational flyers, published in multiple  
3 languages, which identify types of frauds and how to  
4 protect yourself.

5 Finally, the liaisons are there to provide  
6 support and guidance to victims of crime as they  
7 navigate the justice system. This type of affirmative  
8 outreach and information is critical because  
9 prevention is better than cure.

10 Despite our outreach efforts; however, financial  
11 fraud still occurs. Even one occurrence is too many,  
12 but when it does happen, we explore any and all leads  
13 in order to bring justice to these vulnerable  
14 community members.

15 An investigation of a financial crime utilizes  
16 the same tools the Detective Bureau leverages in  
17 other cases. For example, in the hypothetical  
18 scenario I opened my testimony with, the first step  
19 is to speak to the victim and ascertain the facts.  
20 Specifically, the description of the perpetrators,  
21 what tactics they used, and what, if anything, they  
22 said to the victim. This helps us not only identify  
23 the suspects, but also provides clues if this crime  
24 was part of a larger pattern. Next, we canvas for  
25 video, and we will try to recreate, step-by-step,



1 where the suspects came from, the vehicle they drove,  
2 what they were wearing, who acted as a look out, and  
3 where they went. We obtain transaction information  
4 from financial institutions to track the money. We  
5 work with those same financial institutions to freeze  
6 stolen funds, while we work with our district  
7 attorney partners to help us narrow in on relevant  
8 evidence and build a solid case.  
9

10 Now, turning to one of the bills being heard  
11 today: Introduction 1101, would require the  
12 Department to publish information on our website  
13 relating to identity theft crimes and the processes  
14 regarding filing complaints. The Department would  
15 also be required to train officers on receiving  
16 complaints and investigating these crimes. The NYPD  
17 whole-heartedly supports the intent of this bill. I  
18 think that is demonstrated by the fact that much of  
19 this work is already being done by the Community  
20 Affairs Bureau and the Police Academy. And I would  
21 love to talk about those things today.

22 The Department looks forward to working with the  
23 Council to craft a version of this legislation which  
24 would most effectively achieve our shared goal of  
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protecting these vulnerable New Yorkers from these predatory crimes.

No one should ever have their peace of mind shattered and their financial future stolen from them. The Department cares deeply about preventing and investigating these types of crimes, but we understand that words only matter so much. We hope that the dedicated actions of the NYPD that we discuss today will demonstrate that commitment.

Thank you for the opportunity to speak with you today, and it is our pleasure to answer any questions you may have, thank you.

CHAIRPERSON HUDSON: Thank you so much.

I do want to acknowledge that we have been joined by Council Member Cabán and Council Member Yeger on Zoom, as well as Council Member Holden, and Council Member Lee here in the Chambers.

And I wanted to just ask a couple of questions out of both of your testimonies, but I will leave it to you all to determine who is best to answer.

But, Commissioner Cortés-Vazquez, you cited, and then I guess you also cited... You cited specifically Chinatown and Manhattan North as neighborhoods that

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the NYPD through an MOU that you have with NYPD. And then you mentioned 2,700 outreach events.

So, I'm just wondering, the data that's being used to identify and determine which neighborhoods you're going into, uhm, have you reached, you know, every borough, every councilmanic district, let's say, as an example, through those 2,700 community events? It sounds like you would have, because 2,700 is quite a lot. But just would love to get that on the record.

And, then, is only limited to Chinatown and Upper Manhattan?

COMMISSIONER CORTÉS-VAZQUEZ: The partnership we started in 2022 with NYPD was before the community liaisons. Alright? So, I want to be clear with that. And that was a partnership to look at just... the use of CompStat, and then how we can then use that data, that their getting on elderly crime victims, to then support those older adult victims. Alright? And we what we found was, just because we wanted to see a connection between their data and the data we were getting from the ground, right? What we found was... And we targeted Chinatown and that area, because there was an increase of crime, if you remember,

1  
2 there was an also an increase of crime against Asian  
3 elderly. Right? So, we targeted that, and what we  
4 have found was that the number was a little  
5 overwhelming. The number, uhm, and, so, we went  
6 looking at how many other boroughs or neighborhoods  
7 we would target with the CompStat pilot. And right  
8 now, we have just limited the CompStat project to  
9 that.

10       Shortly after that, we then had the conversation  
11 with Deputy Commissioner Mark Stewart, and, then, we  
12 expanded this notion of the community affairs officer  
13 dedicated to older adults. So, that was a way to  
14 supplement the services.

15       But, I want to distinguish between the CompStat  
16 project and the work that is being done across the  
17 city with the older adult liaisons. And, so, when we  
18 talk about the events, the events are throughout the  
19 city of New York. Alright?

20       CHAIRPERSON HUDSON: Great, thank you.

21       And, then, 6,000 police officers were also  
22 referenced that have gone through trainings to make  
23 sure they can identify elder abuse when they see it.  
24 And that's out of, I believe, a total of 36,000  
25 officers.

1 Do we know, like, which officers, how those 6,000  
2 were identified or selected to go through the  
3 training which precincts they're in?

4 And is there a plan to expand the remaining  
5 30,000 officer and then a timeline for that plan?

6 COMMISSIONER CORTÉS-VAZQUEZ: Again, I want to be  
7 real clear. We started that initiative of training  
8 officers before we had older adult liaisons. So what  
9 I'm reporting to you is the before and then the  
10 current state.  
11

12 So before we had the older adult liaisons, we had  
13 a regular partnership with NYPD of training officers  
14 just on older adult issues. We didn't have a specific  
15 person assigned to us. And so that was that process  
16 of training as many officers as we can.

17 I can get you the data as to where and how that  
18 process was done. And it was usually done through the  
19 Police Academy and sometimes through local presence,  
20 but I can get you that data.

21 But, what we now have is the older adult liaison,  
22 and that is a different set of training. So I just  
23 want to make sure that we are clear that this has  
24 been an ongoing process of cultivating this  
25 relationship and where we are today.

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CHAIRPERSON HUDSON: Okay, great, I appreciate that clarification, thank you.

DIRECTOR LEVIN: Chair, I'm sorry, can I add one thing to that?

CHAIRPERSON HUDSON: Yes, yes.

DIRECTOR LEVIN: I don't want the impression to be that 6,000 officers are the only people in NYPD who have been trained on identifying the signs elder abuse...

COMMISSIONER CORTÉS-VAZQUEZ: Right.

DIRECTOR LEVIN: I went through our academy materials, uhm, every single recruit who comes through the academy gets a module that is specifically dedicated to identifying the types of abuse against the elderly - whether it is psychological, whether it is financial, and it lays out the signs to look for, it lays out how to help them. I don't want to give all my information away, but ,you know, how to connect them with other agencies, the partnerships, et cetera.

CHAIRPERSON HUDSON: Okay, that's great... (CROSS-TALK)

1  
2 COMMISSIONER CORTÉS-VAZQUEZ: And I want to just  
3 add, uhm, that as of September 24th, 24,582 uniformed  
4 members have been trained.

5 CHAIRPERSON HUDSON: Oh, that's great...

6 COMMISSIONER CORTÉS-VAZQUEZ: And 12,889 civilian  
7 employees have also been trained.

8 CHAIRPERSON HUDSON: Okay. And they have been  
9 trained by you all or internally within the NYPD, or  
10 what does that look like?

11 COMMISSIONER CORTÉS-VAZQUEZ: Through the module.  
12 Through the module...

13 CHAIRPERSON HUDSON: The same module that he  
14 referenced...

15 COMMISSIONER CORTÉS-VAZQUEZ: The same module,  
16 that we have.

17 CHAIRPERSON HUDSON: (INAUDIBLE)... (CROSS-TALK)

18 ASSISTANT CHIEF SAVINO: And if I could just  
19 increase your level of comfort... (CROSS-TALK)

20 CHAIRPERSON HUDSON: Yeah (LAUGHS)...

21 ASSISTANT CHIEF SAVINO: From the Detective  
22 Bureau, every white shield, meaning everybody that  
23 comes into the investigative capacity, also goes  
24 through a two-week program. We have one our  
25 specialists teams, our Financial Fraud teams, that

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has a segment in every single one of these white shield programs, if you will. They go through that; they experience it, and these individuals are part of our teams, our specialist teams, they are so good that they actually teach nationwide. Anywhere from local, to state, to the FBI. So, these white shields are going through that program. They are ultimately going to be investigating these crimes. So, that's the layer. Obviously, you have to be held accountable. Right? You know, as much prevention, as much material we put out to raise awareness, we still need accountability.

So, these individuals are ultimately investigating these crimes, and they are well-trained as well.

CHAIRPERSON HUDSON: Great, thank you so much.

Okay, I am going to jump into some of my questions. And then I will let Chair Salaam jump in as well. And, then, I know we have some questions from our colleagues.

So, elder abuse is a widespread, but often hidden problem. What work is NYC aging engaged in to increase awareness of elder abuse and resources



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available for individuals who wish to report or seek assistance in elder abuse cases?

And I know you talked a little bit about this with the resource center.

COMMISSIONER CORTÉS-VAZQUEZ: Well, the resource center, it's an ongoing educational process and community outreach effort. And it is done through each one of our ,you know, 308 older adult centers, as well as the resource centers.

So, it is an ongoing effort to identify, to inform the public of the latest scams. And, as we said during the town halls, we also reinforce that work.

There is not a lack of information out there. What we need to do make sure that everybody is aware of what they are. And we make it... We make sure that we do it in multiple languages, so that the population ,you know, who is the most affected of those that - you know, do not speak English sometimes - are aware of also of what the latest scams are and what the fraud is.

The one thing that I wanted to say that has not come out of my testimony, nor at NYPD, is the impact that a fraud and a scam has on an individual. The

1  
2 emotional impact of the shame that occurs is one of  
3 the things that we have to deal with first and  
4 foremost - is to get them to deal with the shame.  
5 Because, you feel as if, how could I have been so  
6 stupid? Either for trusting the individual that I  
7 knew, uh, or this, how could I have fallen for this  
8 scam?

9       So, that emotional part is something that we do a  
10 lot of work around. Because, if we want to get  
11 restitution, and if we want to get to justice, we  
12 have got to get over that hurdle first.

13       And, I do not want to underestimate the power,  
14 the work that needs to be done in that arena first.  
15 And it is one of the reasons why we have had the  
16 partnership with the DAs and trying to get  
17 legislation to get people videoed early on about the  
18 crime and their... all of that, as much detail as  
19 possible, so that we won't get buyer's regret later  
20 one, again, associated with the shame, associated  
21 with that, and that is something that all of the  
22 education has... Any education we do has to also  
23 handle that, because that is the emotional part that  
24 most people do not... And people think about, like,  
25 okay, how do we get the perpetrator? How do we do

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this? First we have got to deal with the state of the  
victim...

CHAIRPERSON HUDSON: Right.

COMMISSIONER CORTÉS-VAZQUEZ: before we can move  
to that.

CHAIRPERSON HUDSON: And I am glad you brought  
that up, because I wanted to ask about capacity. Your  
capacity to actually deal with that, address it, I  
don't know if it's social workers or who is actually  
doing that work, but do you... is there additional  
capacity that is needed? And how does that actually  
look? I wonder too if it's only coming from you all  
if somebody... if a victim comes NYPD, they report  
it, does NYPD then refer somebody back to NYC Aging?  
Or...

COMMISSIONER CORTÉS-VAZQUEZ: I think it's I think  
it's always cross-referrals, and the referral can  
come from even a community group.

CHAIRPERSON HUDSON: Mm-hmm

COMMISSIONER CORTÉS-VAZQUEZ: So, I think that is  
cross referrals, and I think all of, uh, the entire  
social work team will work on that - either our case  
management agencies or the resource center, uh...

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CHAIRPERSON HUDSON: But, do you have enough to do that work?

COMMISSIONER CORTÉS-VAZQUEZ: You always...

CHAIRPERSON HUDSON: You know I am always trying to get you more money, so...

COMMISSIONER CORTÉS-VAZQUEZ: I know you are. And my answer to you is that the resources, the needs always go beyond the resources.

CHAIRPERSON HUDSON: Okay, that's good. On the record, she said the needs always go beyond the resources...

COMMISSIONER CORTÉS-VAZQUEZ: No, no, I... The needs, the needs...

CHAIRPERSON HUDSON: Yeah, the needs surpass the resources that you have, which means you need more resources.

COMMISSIONER CORTÉS-VAZQUEZ: Always, in all human services.

CHAIRPERSON HUDSON: Right, okay, great.

How can technology and cyber security measures be leveraged to protect older adults from online scams and fraud?

1  
2 COMMISSIONER CORTÉS-VAZQUEZ: Give me that  
3 question again, because you are talking to a tech  
4 dense here. So, what was your question?

5 CHAIRPERSON HUDSON: Sure, (LAUGHS) how can  
6 technology and cybersecurity measures be leveraged to  
7 protect older adults from online scams and fraud?

8 I don't know if you all have any, maybe you have  
9 partners that actually use technology and  
10 cybersecurity measures. Maybe it's the NYPD  
11 specifically, but essentially to protect older adults  
12 from online scams and fraud... (CROSS-TALK)

13 COMMISSIONER CORTÉS-VAZQUEZ: Yeah, we, not only  
14 because of my limited knowledge and ability, uh, but  
15 we usually refer to NYPD or to the district  
16 attorneys.

17 CHAIRPERSON HUDSON: Okay. Did you want to add  
18 anything?

19 DEPUTY CHIEF MORRILL: Good, morning, yeah, there  
20 are just a couple of ways, since we are... I am  
21 hoping everyone out there that's watching is ,you  
22 know, we can hope to educate a few of them. So, we  
23 will take the opportunity.

24 Uh, some things that they can use, spam filters  
25 on their email to kick out emails that are sent from

1  
2 spam accounts and on their phones, they cannot accept  
3 incoming calls that have no number attached or no  
4 name attached. Those are two ways. Uh, also not  
5 answering their landline from unknown numbers. Those  
6 are things that we ask them to do. It definitely  
7 helps.

8 We can think of a few more if you need, but it  
9 those are just some very basic steps to your  
10 question.

11 CHAIRPERSON HUDSON: Thank you.

12 CAPTAIN PAPAVALASOPOULOS: Hi, my name is Captain  
13 Papavlasopoulos.

14 So, obviously, we have 77 precincts throughout  
15 the City where our crime prevention liaisons are  
16 dedicated to serve the City. Part of their duties and  
17 their responsibilities, just to go through  
18 highlighting some of the few that they do is the day  
19 to day activities, they review crime reports on a  
20 daily basis. Part of those crime reporting reports  
21 that they review, they look to identify certain ages  
22 on file. With our patrol guide, it's 65 and above;  
23 however, with the Crime Prevention Division, we look  
24 at anyone who is a victim of a crime 60 years and  
25 above. As soon as we start identifying any victims 60

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years and above, we conduct immediate outreach to that victim. When we conduct immediate outreach, we provide certain services, certain crime victim services. We also refer to the Department of Aging for more resources that the Police Department does not offer.

However, as far as certain scams or certain crimes are concerned, in addition to those reports that they look at, those 61 reports that we have, we look at current crime patterns throughout the city. Our current crime patterns throughout the city actually determine some of the types of outreach that we are going to do with specific areas.

So, when you mentioned 2,700 initiatives were conducted, those are 2,700 initiatives that were conducted citywide.

Some of those initiatives vary depending on the actual crimes that we have seen. So, for example, Queens North and the confides of the 104, we saw that there was a trend of a roofing scam where the victim was older adult victim, she was scammed out of \$50,000, that encompassed individuals who actually approached the older adult while she was on her porch. The gentleman stated that there might be a

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leak on the roof. They offered her free services to go and check. While they went up on top of the actual roof, they actually damaged the roof purposely, convincing the actual victim that there is an actual damage to the roof. At that point, the perpetrators were able to withdraw \$50,000 by her actually giving that money to the actual perpetrators.

CHAIRPERSON HUDSON: How do you prove that they damaged that roof?

CAPTAIN PAPAVALASOPOULOS: Well, during the course of the investigation, we knew that these perpetrators were using some tactics that they normally use.

ASSISTANT CHIEF SAVINO I'll take that over. It was one of our investigations.

So in essence, what they would do is... and I'll just reiterate some of the things that he said because, it was a very common scam, we were seeing it in Queens. I think you were part of that as well, and thank you for that. Thank you for that, uhm, making us aware of it because, it was being more common.

So, what they would do is they would come in and essentially say, we're in the area, we notice you need work on your roof. Right? So, then they would say it's approximately \$8,000, and then they would



1  
2 take apart the whole roof and say, oh, well,  
3 unbeknownst to us, we didn't realize how much work  
4 really needed to be done, and then they would up the  
5 price to about \$50,000, and then they would never  
6 return once they obtain those funds.

7 CHAIRPERSON HUDSON: Mmmm!

8 ASSISTANT CHIEF SAVINO: But, it does have a happy  
9 ending. We did make two arrests on a on a James  
10 Maloney (phonetic) and a James Robb (phonetic) in  
11 March and August, respectively, and these traveling  
12 groups that essentially go in to a neighborhood,  
13 flood a neighborhood, once you make arrests on them,  
14 that sets a tone.

15 And we considered these two individuals really to  
16 be to masterminds of this particular scam. Once you  
17 make arrests on them, you remove them, the snake's  
18 head of the patterns, if you will, it ceases, and it  
19 gets displaced. They go to a different area. And  
20 since those arrests, we haven't seen incidents since.  
21 So it does have a happy ending. It certainly plays to  
22 the specialty groups, when we have specialty groups  
23 investigating these crimes - and, once again, thank  
24 you for making us aware, and that goes to everybody.  
25 You know, we're only as good as the people around us,

1  
2 and it plays also to our victims. We have to give  
3 that dignity back to them.

4 CHAIRPERSON HUDSON: Yeah.

5 ASSISTANT CHIEF SAVINO: And sometimes that  
6 underreporting is part of that.

7 CHAIRPERSON HUDSON: Right.

8 ASSISTANT CHIEF SAVINO: So, your eyes and ears,  
9 and thank you once again.

10 CHAIRPERSON HUDSON: Thank you.

11 CAPTAIN PAPAVALASOPOULOS: And just to add just one  
12 more thing to that...

13 CHAIRPERSON HUDSON: Yes...

14 CAPTAIN PAPAVALASOPOULOS: Despite these crimes  
15 that are occurring, working with local city agencies,  
16 the Crime Prevention Division also partners, due to  
17 these horrible events, we were able to get McDonalds,  
18 Starbucks, and we would come up with infinitives like  
19 this one right here, Coffee with a Crime Prevention  
20 Officer, McDonalds, Starbucks, were offering free  
21 coffee to all older adults where crime prevention  
22 officers would actually go early morning, at nine  
23 o'clock, where we would actually look to see where we  
24 would find older adults locations as such. We would  
25 sit down with the older adults, one on one, having a

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cup of coffee, and, then, as we are sitting and talking with them at these local establishments, we would give them informational material - what are the latest scams? What are the things that we are looking for? What can they do to protect themselves from the latest crimes that are occurring throughout the city?

So, despite these crimes that have been seeing, we have been seeing positive feedback from the actual communities, and big box store retail, in response to these crimes. They have actually been contacting us to be a part of anything that we could do to help. And these types of initiatives that you see across the city are some of the positive things that have been going on.

CHAIRPERSON HUDSON: That's great, thank you...

(CROSS-TALK)

COMMISSIONER CORTÉS-VAZQUEZ: I want to say for the record...

CHAIRPERSON HUDSON: Mm-hmm?

COMMISSIONER CORTÉS-VAZQUEZ: It is that type of partnership, between the NYPD, the dedicated older adult liaison, that is making this possible - making it possible to look at patterns of crime, making it

1 possible to come up with strategies to address those  
2 patterns of crime, as Chief Morrill has said.

3  
4 There are certain areas that we still have delved  
5 into, like cyber security, that's bit beyond some of  
6 us, which is what we leave to the district attorneys,  
7 but I want to go, for the record and say, had these  
8 partnerships not existed, I can say that three - four  
9 years ago, the relationship was there, we were doing  
10 training with officers and working with the NYPD, but  
11 this partnership has really accelerated, and really  
12 it has become a unified force to address this  
13 pervasive issue of elder abuse.

14 CHAIRPERSON HUDSON: Yeah, I mean all sounds  
15 great. I would love to, maybe we could follow up and  
16 partner with council members directly to help us  
17 inform our constituencies of some of these scams -  
18 especially as we approach the holiday season, and I  
19 know I saw a flyer in, I think your testimony, Josh,  
20 about some of the holiday scams specifically. Oh,  
21 that was yours?

22 ASSISTANT CHIEF SAVINO: That was ours but...

23 CHAIRPERSON HUDSON: It was yours (LAUGHS)  
24 everybody...

1  
2 DIRECTOR LEVIN: Sorry, I wanted to give Crime  
3 Prevention Division credit. It is there flyer.

4 CHAIRPERSON HUDSON: Yeah, their flyer.

5 DIRECTOR LEVIN: I just talked about it...

6 CHAIRPERSON HUDSON: Yeah, it's..

7 ALL: (LAUGHTER)

8 CHAIRPERSON HUDSON: Thank you for including that.  
9 What are the most frequent types of scams that  
10 older adults encounter? Do we have data on that  
11 specifically?

12 COMMISSIONER CORTÉS-VAZQUEZ: We can get back to  
13 you on what some of those are. But we know, you know,  
14 the ATM scam is a pervasive one. The nephew, grandson  
15 in peril is another very...

16 CHAIRPERSON HUDSON: Mm-hmm

17 COMMISSIONER CORTÉS-VAZQUEZ: frequent one.

18 And the one that we're most concerned about is  
19 the one perpetrated by people that you know and trust  
20 in around financial institutions.

21 CHAIRPERSON HUDSON: Right.

22 ASSISTANT CHIEF SAVINO: Yeah...

23 COMMISSIONER CORTÉS-VAZQUEZ: And so those are the  
24 that are the hardest, uh...

1  
2 ASSISTANT CHIEF SAVINO: Investigatively, right?  
3 Chief Morrill alluded to it before, that family and  
4 distress, those robocalls, you know, we all know  
5 somebody in some capacity that's fallen victim to it.

6 I'll just walk you real quick if you with your  
7 permission through the scam

8 CHAIRPERSON HUDSON: Mm-hmm?

9 ASSISTANT CHIEF SAVINO: So, essentially, these  
10 calls obviously go out in droves. Right? And  
11 individuals are just looking for engagement in some  
12 capacity, some sort of physical... and get out some  
13 sort of... just somebody to talk to. Once they get  
14 somebody on the hook, these individuals are called  
15 openers, and they'll start the conversation. And  
16 they'll start the conversation really with malice.  
17 Right? And, they'll say something to the effect of,  
18 "Hey, it's me, Grandpa." Now anybody who answers  
19 that, they may respond with their grandson or their  
20 granddaughter's name. And that's compounded. Right?  
21 If you really wanted to get to know somebody, it's  
22 very easy nowadays. You can go into social media, you  
23 can go into Google. But, if you just call somebody  
24 and say, "Hey, it's me, Grandpa," in a muffled voice,  
25 some people are gonna respond with that name. So now

1  
2 you have an engagement, now you have that person  
3 talking, then they come up with an excuse, why their  
4 voice sounds different, why it's muffled. Either  
5 they're far away, a bad phone connection, something  
6 to that effect. Then they compounded with... they'll  
7 ultimately beg them not to tell anybody, "Hey,  
8 listen, you know, I'm away, don't tell mom and dad.  
9 I'm in trouble." Then what they'll do fairly quickly,  
10 so nobody catches on, is pass that phone to what we  
11 call a closer. And that closer is another subject, so  
12 now that person is on the hook, and that closer comes  
13 in in the form of either a cop a bondsman or usually  
14 an attorney. And what they do is they'll say,  
15 "Listen, I need money either due to an accident or  
16 someone's in jail." "I need bail money". We've even  
17 seen people say that they would kidnapped.

18 CHAIRPERSON HUDSON: Right.

19 ASSISTANT CHIEF SAVINO: So, they'll ask for that  
20 money, they're a public defender or something to that  
21 effect, and they'll ask for the money via gift cards,  
22 wire transfers, they sometimes ask for cash or  
23 cryptocurrency. You know, what I will say is this,  
24 investigatively, these cases are very challenging -  
25 very challenging in that our actors are overseas.

1  
2 We're really chasing IP addresses. We're hoping for a  
3 face to face contact.

4 But once again, I need to give you some degree of  
5 confidence, we've taken down networks. We've taken  
6 down networks where we've traced origins back to  
7 Dominican Republic and taken down networks - where  
8 we've made arrests of over 60 individuals to the tune  
9 of over \$10 million in losses, and I'm very proud  
10 that our teams have actually been able to compensate  
11 \$2 million back to some of our victims. So we do have  
12 success with this. It's rare. But, when you take down  
13 a network, once again, that word gets out.

14 That word gets out. When we when we numerous,  
15 numerous search warrants, when we entered these  
16 locations, it looks like a telethon. And it's just  
17 individuals making calls, making calls, looking for  
18 that engagement.

19 Well, guess what? They met their match, and they  
20 will meet it again.

21 CHAIRPERSON HUDSON: Thank you for sharing that,  
22 very insightful.

23 You mentioned the Dominican Republic. I wonder if  
24 some of those scams are being done in Spanish. Are  
25 non-English speakers particularly impacted? Are there



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specific demographics that we have found to be more vulnerable than others?

I saw another flyer, I think, for Chinese phone scams specifically. I don't know if you can speak a little bit to some of the specific populations that are most impacted... (CROSS-TALK)

COMMISSIONER CORTÉS-VAZQUEZ: As I mentioned in my testimony, I mean, the fact that you speak another language, and you're not really able to is one of the things that we have found, uh, that population being the most vulnerable. You're not clear what the engagement is leading to... I've not seen, and we can get you data on how many of the language, uh, the scams are done in language. But, we do know that non-English speakers are more than likely targeted, and it's because of the communication.

And also, they're not familiar with certain processes from countries of origin. And so it's something that we have to make sure that we do all of the scam information in multiple languages... and which we... which we do, uh, to ensure that all communities get the right information in the language that they're the most comfortable with.

1  
2 CHAIRPERSON HUDSON: And then does NYC Aging  
3 monitor or track the latest financial scams impacting  
4 older adults served by NYC Aging?

5 COMMISSIONER CORTÉS-VAZQUEZ: Yes, we do. And we  
6 can give you some data if you want at a later point.

7 CHAIRPERSON HUDSON: Yeah, that would be great if  
8 you could share. You'll follow-up with me, you're  
9 saying?

10 COMMISSIONER CORTÉS-VAZQUEZ: Sure.

11 CHAIRPERSON HUDSON: Okay.

12 COMMISSIONER CORTÉS-VAZQUEZ: Sure.

13 CHAIRPERSON HUDSON: And then how is data privacy  
14 maintained when older adults report fraud?

15 COMMISSIONER CORTÉS-VAZQUEZ: Data privacy on our  
16 part?

17 CHAIRPERSON HUDSON: Yes.

18 COMMISSIONER CORTÉS-VAZQUEZ: As we do with all  
19 data, we protect the identity of the of the  
20 individual unless we want to make sure that we get  
21 restitution from a bank or work with the police  
22 department, but privacy is the most important to us.  
23 It's part of our standards.

24 CHAIRPERSON HUDSON: Great, thank you.  
25

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2 What efforts does the City engage in to disrupt  
3 scammers who impersonate or trick older adults into  
4 thinking they're public officials or federal, state,  
5 city representatives?

6 COMMISSIONER CORTÉS-VAZQUEZ: I don't know that  
7 anyone has the ability to stop a scammer.

8 What you could do is identify the scam and then  
9 put remedies in place. But anyone can produce - I  
10 remember, in my neighborhood, there was these guys  
11 walking around with Con Edison hats. You know? So,  
12 you can't... you can't stop someone from... the crime  
13 of perpetrating...

14 CHAIRPERSON HUDSON: Mm-hmm

15 COMMISSIONER CORTÉS-VAZQUEZ: a false identity.

16 CHAIRPERSON HUDSON: I guess just a follow up then  
17 would be, you know, for those of us who are elected  
18 officials and just coming from a government  
19 perspective, you know, I've seen some of these really  
20 great and informative flyers. I wonder if there's a  
21 way to also inform people that they will never be  
22 contacted by their elected officials or by any...

23 COMMISSIONER CORTÉS-VAZQUEZ: Oh, yeah...  
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CHAIRPERSON HUDSON: you know, political candidate or representative asking them specifically for money or something like that?

COMMISSIONER CORTÉS-VAZQUEZ: So, that one is tricky because lately, that's been the political donation...

CHAIRPERSON HUDSON: Right...

COMMISSIONER CORTÉS-VAZQUEZ: scams. So that one is tricky. What we do say, uh, in those areas that we can say with total certainty that your... Social Security would never contact you in this manner.

CHAIRPERSON HUDSON: Mm-hmm.

COMMISSIONER CORTÉS-VAZQUEZ: Certain agencies that we know that people use that are vulnerable... that older adults are vulnerable to and have common relationships with. There, we do put out that information. But for someone, there's no way that we could prevent someone from, you know, presenting themselves as an official.

What we do is an Officer, please tell me what you may do in that area.

But, we know the certain agencies and the things that we do are aware of, we tell them Social Security doesn't contact you this way, a bank would not

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contact attack you in this matter and things of that nature.

CHAIRPERSON HUDSON: Okay.

Maybe you can just add a government official, elected representatives, something like that, also would not contact you.

COMMISSIONER CORTÉS-VAZQUEZ: Right. Right.

CHAIRPERSON HUDSON: Did you want to add something?

CAPTAIN PAPAVALASOPOULOS: Just to add to that...

CHAIRPERSON HUDSON: Yeah...

CAPTAIN PAPAVALASOPOULOS: When our crime prevention officers conduct these trainings, that's a part of it.

CHAIRPERSON HUDSON: Yeah.

CAPTAIN PAPAVALASOPOULOS: So, part of our trainings, when we're informing them of any type of scams, we let them know that no one's gonna call you to ask specific information over the phone. You will never get approached by any City official requesting any donations...

CHAIRPERSON HUDSON: Right.

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2 CAPTAIN PAPAVALASOPOULOS: for any political  
3 campaign, any donations for the police department,  
4 and that sort of thing.

5 So the response is pretty positive. They know not  
6 to give certain information out, and they know that  
7 they would not be requested to give any money to any  
8 city agency.

9 CHAIRPERSON HUDSON: Great, thank you. And,  
10 then... (CROSS-TALK)

11 COMMISSIONER CORTÉS-VAZQUEZ: Yeah, I wanted to  
12 reinforce that, that the overreaching message,  
13 regardless of the scam, is not to give out personal  
14 information.

15 CHAIRPERSON HUDSON: Right.

16 COMMISSIONER CORTÉS-VAZQUEZ: And I think that's  
17 the educational message that we all drive home.

18 CHAIRPERSON HUDSON: Yeah, no matter who's  
19 asking...

20 COMMISSIONER CORTÉS-VAZQUEZ: Yeah.

21 CHAIRPERSON HUDSON: Right.

22 DEPUTY CHIEF MORRILL: I just wanted to add one  
23 more thing on that...

24 CHAIRPERSON HUDSON: Sure.  
25

1  
2 DEPUTY CHIEF MORRILL: because there are very, uh,  
3 a myriad ways to give money and things that  
4 legitimately need money - campaigns being just one of  
5 them. The thing that we like to hammer home is just  
6 hang up, just hang up, and then donate through the  
7 known channels.

8 CHAIRPERSON HUDSON: Mm-hmm.

9 DEPUTY CHIEF MORRILL: If you want to give to,  
10 let's say, the Red Cross or something like that, you  
11 don't have to engage with the person who's calling  
12 you. You don't have to engage with any of these. The  
13 scammers most especially.

14 So, if someone's calling up saying that they are  
15 a family member, they can hang up on that person and  
16 call the family member... (CROSS-TALK)

17 CHAIRPERSON HUDSON: Call the family member,  
18 right.

19 DEPUTY CHIEF MORRILL: Call the people through  
20 known channels, whatever it is, whether it's a family  
21 member, to call your family member direct, or if they  
22 want to donate money to a campaign or anything now  
23 during campaign season...

24 CHAIRPERSON HUDSON: Yeah.  
25

1  
2 DEPUTY CHIEF MORRILL: they can just do that  
3 through the known channels that they're already used  
4 to, even their bank, Con Ed, anything.

5 There's no one who can call from a bank or Con  
6 Ed, let's say, that they can't just hang up on and...

7 CHAIRPERSON HUDSON: Call back...

8 DEPUTY CHIEF MORRILL: Speak to who they're used  
9 to.

10 CHAIRPERSON HUDSON: Yeah, thank you. That's...

11 COMMISSIONER CORTÉS-VAZQUEZ: That's the other  
12 one, the education... now around the campaigns...

13 CHAIRPERSON HUDSON: Mm-hmm

14 COMMISSIONER CORTÉS-VAZQUEZ: Given the recent  
15 rash of abuse, is to educate them that it is a one-  
16 time versus a recurring event... (CROSS-TALK)

17 CHAIRPERSON HUDSON: Mm-hmm.

18 COMMISSIONER CORTÉS-VAZQUEZ: And that is a new  
19 educational piece that we have to start adding to our  
20 whole, you know, portfolio of informational tips.

21 CHAIRPERSON HUDSON: And, then, what metrics does  
22 NYC Aging use to measure the success of related  
23 programming and initiatives?

24 COMMISSIONER CORTÉS-VAZQUEZ: Well, one is,  
25 getting the older adult victim... I mean, I will give



1  
2 you some outcome measures that we have. I don't have  
3 them with me, but I will give you one... (CROSS-TALK)

4 CHAIRPERSON HUDSON: Yeah, even like year over  
5 year...

6 COMMISSIONER CORTÉS-VAZQUEZ: Right..

7 CHAIRPERSON HUDSON: You know?

8 COMMISSIONER CORTÉS-VAZQUEZ: Right. And  
9 (INAUDIBLE)... (CROSS-TALK)

10 CHAIRPERSON HUDSON: The people we have served or  
11 (INAUDIBLE)... (CROSS-TALK)

12 COMMISSIONER CORTÉS-VAZQUEZ: But, if you were to  
13 ask Lorraine Cortés-Vázquez, Commissioner of Aging,  
14 what some of the outcomes are that we want,  
15 restitution, justice, right? And the education of the  
16 older adults, and the prevention piece. Those were  
17 the things that we really want to work on.

18 CHAIRPERSON HUDSON: Okay, great.

19 I'm gonna pause here, turn it over to Chair  
20 Salaam, and then we'll ask our colleagues to ask  
21 their questions, and then I'll be back.

22 CHAIRPERSON SALAAM: Well, I'd just like to maybe  
23 start out by acknowledging the fact that this is a  
24 very serious issue - something that not only elders  
25 have encountered, I'm thinking about just my personal

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experience and how, you know, I've studied technology for years. And every so often, somebody might send me an email, and they might say it's from a company that looks reputable or from your bank. But, I'm, so to speak, savvy enough where I'm will look at the actual email address and realize, this is not from the bank, this is not from a reputable company.

But I'm concerned because, you know, like, my mother is part of the elderly community, who's always calling me and saying, "I don't know, I tapped something on my phone and this the thing won't go away."

A lot of these tricks, where there may be an "x" way up here, or you might have to swipe or kill that particular program just to get out of it... Wow, this is this is really, really something.

COMMISSIONER CORTÉS-VAZQUEZ: Yeah, I'm gonna share with you. My mother's...

CHAIRPERSON SALAAM: Yeah.

COMMISSIONER CORTÉS-VAZQUEZ: My mother's entire computer, my mother is very tech savvy - unlike her daughter - and, yet, my mother's computer was compromised, because someone called and said I have a program for you.

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CHAIRPERSON SALAAM: Wow.

COMMISSIONER CORTÉS-VAZQUEZ: And it was a program to protect. So, I mean, they... the ability to become ingenious in kind of creating scams is limitless it seems. And so that is why we, and I value this partnership, is because we're all trying to keep in front of it and educate, but there will be a new one tomorrow and another one the day after.

And, so, that is what our job is, is to know what they are, become aware, use all of the tips that Captain Morrill was saying, that is what we're up against, and that is what I want all of us to be aware of.

CHAIRPERSON SALAAM: You know, I'm wondering before, I start my line of questioning, about some of the practices that I've been seeing on social media where they'll say, be mindful of phone calls that you pick up and there's no one there. And you're saying, hello? And what they're saying is that they're catching a voice print, and using AI to now, instead of someone calling and saying my voice sounds different or... the reason why they're actually using AI to make the conversation become a conversation

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that is so much more believable, because it sounds like the person now because of the...

COMMISSIONER CORTÉS-VAZQUEZ: Or now, if you say, "yes" or "okay"...

CHAIRPERSON SALAAM: Right.

COMMISSIONER CORTÉS-VAZQUEZ: They use that phrase to then perpetuate another crime, which means that you have given them authorization...

CHAIRPERSON SALAAM: Mm-hmm

COMMISSIONER CORTÉS-VAZQUEZ: to do whatever the hell they were planning to do in the beginning.

So, I mean, it's... It is pervasive, it is clever, and we have a police department that is out smarting them every day, in every way. And, that is what we need to keep doing. And we need to do that in partnership.

CHAIRPERSON SALAAM: Absolutely.

So, I want to start by saying, you know, as the percentage of people aged 65 and above continue to grow, New York City must adapt to becoming a safer, more supportive home for older adults.

In my district of Northern Manhattan, we have a wonderful network of senior centers, places like the A. Philip Randolph Senior Citizen Center in Harlem,

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2 which creates a sense of community and offers a vital  
3 network of services to my constituents.

4       These resources matter, but fundamentally, to  
5 thrive, our seniors citizens must feel safe. To that  
6 end, improving quality of life is an important issue  
7 for my constituents. And as an elected official, we  
8 must work to ensure that the city provides the  
9 support and the protection that enables a sense of  
10 safety to flourish.

11       This is particularly true when it comes to  
12 protecting vulnerable New Yorkers and those who might  
13 be targeted by criminals. We hear concerns of all the  
14 constituents who do not feel safe navigating streets  
15 or feel there being targets of criminals merely  
16 because of their age.

17       We also know that older individuals are also too  
18 often the target of fraud and other cybercrimes, and  
19 they might face particular challenges in protecting  
20 themselves from fraud and obstacles in filing  
21 criminal complaints when victimized by criminal  
22 actions.

23       And, so I'd like to start off by asking  
24 specifically the NYPD, as technology advances and  
25 becomes more sophisticated, the nature of fraudulent

1  
2 schemes perpetuated against older adults continues to  
3 evolve.

4 One, how does the NYPD stay on top of emerging  
5 threats and schemes to defraud New Yorkers, and how  
6 does the NYPD notify the public, especially older  
7 adults, on how to safeguard themselves from these  
8 schemes?

9 And, I know some of this might have been already  
10 answered, but maybe like a drill down on some of it  
11 as well.

12 ASSISTANT CHIEF SAVINO: Yeah, I'll start just by  
13 walking you through another scam, just because it  
14 does play towards technology.

15 So, we experience what I call a Zelle scam, and  
16 what it was a groups of young individuals would go  
17 into areas where people were on (INAUDIBLE) lonesome  
18 some parks, transit, and they would go into those  
19 areas midday and really engage in conversation with  
20 individuals that were sitting by themselves. They  
21 didn't like crowds. They wanted to engage with people  
22 alone. And what they would do, is they would carry a  
23 clipboard, and they would really give a sob story.  
24 Say, "Hey, listen, we need money for our basketball  
25 team. We have no money. We really need money for our

1  
2 basketball team, but we can't take cash. We're not  
3 allowed to take cash because of our team. Do you have  
4 any PayPal or anything like that? All we're asking  
5 for is \$2, \$5, a small donation." And a lot of people  
6 will succumb to that. Right? You're pulling on the  
7 heartstrings. You're really pulling on everything you  
8 can. And especially if you're alone, and what they  
9 would do, they say, "Okay, no problem," they would go  
10 into the phone, and then the individual, somewhat  
11 aggressively would be, "Oh, listen, let me just put  
12 in the account information real quick. Just hand over  
13 the phone". And then comes to the crucial point, a  
14 lot of people would hand over that phone. Why?  
15 Because they pulled on those heartstrings.

16       And the elderly were particularly susceptible to  
17 this. And what would happen after that in, amazing  
18 time, we have it on film, we've seen it numerous  
19 times, individuals would download the entire account  
20 into their account. And we saw this time and time  
21 again.

22       In response, what we did, obviously,  
23 investigatively, we followed our leads, and we  
24 actually took down a small crew, traced them back to  
25 New Jersey, made several arrests on juveniles,

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actually raised up New Jersey Police Department, and they made arrests as well, and then it became defunct.

But that plays certainly towards the technology. It plays towards the apps. It plays towards things that we haven't seen.

And what did we do with that? We did a media blitz. I actually did it myself. But, you know, now we're raising awareness. You know, this happened to actually miss New York, and it was on the news. You know?

It goes to show how susceptible people can be. And once we raise that awareness, and the message was simple, don't hand over your phone. You know, that's essentially your bank your phone book, everything all at once. Treasure that, don't hand it over. The message got out. It got displaced with the rest, and we had success.

CHAIRPERSON SALAAM: I think that is really amazing, and it shows a lot of what I have been seeing as well. I am actually seeing people still handing over their phones, not necessarily in fraud instances, but because we are talking about the fact that many of the phones that we have the biometric



1 security, and as soon as you hand you phone over to  
2 anyone, if there are not further protections on that  
3 phone, face recognition for bank accounts,  
4 fingerprinting and so forth, a lot of times  
5 unsuspecting individuals will not realize that they  
6 are literally opening the door by handing over a  
7 phone.  
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9 ASSISTANT CHIEF SAVINO: Yeah, this group of  
10 individuals, uhm, 12 to approximately 22 years old,  
11 literally making tens of thousands of dollars with  
12 this scam.

13 ASSISTANT CHIEF SAVINO: You know, it was an...  
14 (CROSS-TALK)

15 COMMISSIONER CORTÉS-VAZQUEZ: I... I...

16 ASSISTANT CHIEF SAVINO: eyeopener across the  
17 board.

18 CHAIRPERSON SALAAM: My goodness...

19 COMMISSIONER CORTÉS-VAZQUEZ: And I want to  
20 emphasize something, and I think you both alluded to  
21 this earlier, this is a community education and  
22 information issue. I mean, we have all these, but  
23 unless each one of us, NYC Aging, NYPD, but it is  
24 incumbent on everyone in the community to start  
25 sharing information, and to being a source of

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distributing what the latest scams are. There are much faster and smarter than we are, uh, and unless we keep the public informed - and we have the resources to do that - but this involves an entire community that has to be partners in making sure that disinformation is disseminated.

CHAIRPERSON SALAAM: Absolutely.

During this election season, there has been a lot of reporting about illegitimate calls and text soliciting donations, as we were just discussing, or prompting people to register the vote.

Has the NYPD seen an uptick in reports of election related elder fraud scams?

COMMISSIONER CORTÉS-VAZQUEZ: (NO MIC) Not in New York...

CAPTAIN PAPAVALASOPOULOS: Not particularly. Not particularly. You have to remember, when we started looking at certain scams, right, there's certain categories that we look at, certain matrixes, certain scams are actually some of them are seasonal as well, like every tax season. We already know when the tax season's around, we have to start expecting that there's gonna be tax fraud, and that's where we start, you know, honing in. Holiday season, we know

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every holiday season, we're gonna have an uptick of gift card scams. So, we actually have we get the head start.

And you mentioned technology, again, we are actually using technology to combat some of these crimes. And, specifically, the Crime Prevention Division has a digital media truck, which is an actual big box truck that has over 15 inches of screens all over. We're using basically our social media team to advertise certain scams on video on this actual truck, and we would actually deploy this truck throughout the actual city.

Yesterday, we were in transit in certain locations, where we would show certain type of scams. So, if we know that certain type of areas are experiencing certain type of crimes, we would actually use our digital media technology to hit those specific areas with a digital media campaign, and that would include the truck being out there, that would include officers on actual foot, disseminating some of these flyers as well.

But, yeah, technology is one of the things that we actually look for to possibly help us combat some of these crimes.

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2 Again, one of the major issues is funding. Some  
3 of these are very costly going forward to try to  
4 acquire some of this new state of the art equipment -  
5 and that could be even our little pens that we  
6 usually give out our older adults when it comes to  
7 tax season.

8 There's specific pens, so when they're writing  
9 out their checks, the actual ink gets embedded into  
10 the actual check itself. We've seen that some of  
11 these scammers are very crafty where they were  
12 actually able to take the checks and wash the check.  
13 They call the check washing, so they're able to  
14 remove the actual link. So, we were actually... we  
15 had a campaign not too long ago giving out some of  
16 the things that we... certain pens that we had  
17 before. But again, yeah, the funding is one problem  
18 that we have with trying to get some resources out.

19 CHAIRPERSON SALAAM: Off mic, I said, my gosh!

20 You know, identity theft is one of the fastest  
21 growing crimes in America. And we have heard concerns  
22 that victims sometimes struggle to navigate the  
23 process of filing complaints with the NYPD and  
24 receiving copies of police reports to provide  
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1  
2 creditors when they suspect that they have been  
3 victims of identity theft.

4 Can you walk us through the process for an  
5 individual to file a complaint with the NYPD when  
6 they suspect their identity has been stolen or have  
7 been the victim of fraud or related cybercrime?

8 And also, what information must individuals  
9 provide to officers to initiate the process of filing  
10 a criminal complaint and producing a police report?

11 DEPUTY CHIEF MORRILL: Hello, we want to keep this  
12 as simple as possible. Just come in bring in whatever  
13 they already have, if they have any kind of bank  
14 records or phone records or copies of anything, we  
15 would love to see it. They don't need it. They can  
16 come in, and they will be taken care of in our  
17 complaint room, in all of our customer facing  
18 locations. That's every precinct housing and transit  
19 location citywide. They can just walk in, and someone  
20 will help them and help them walk through the  
21 process. That's how they get started.

22 Any other information we need, we will figure out  
23 what it is that we're going to need from them later,  
24 and it will be taken care of through the  
25 investigative process.

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CHAIRPERSON SALAAM: So, I'm assuming that in terms of, like, the forms themselves, maybe the process, especially with older adults, is to help them fill out these particular documents

Sometimes it's a lot just to navigate those steps of things. I'm assuming that that's...

DEPUTY CHIEF MORRILL: As far as filling out our complaint reports, we actually fill out our complaint reports. Our Lost or and Property form is the only form that we ask that the complainants fill out themselves, and we can always walk them through it. And anybody who refuses to fill out the lost or stolen property form still gets a complaint - or for whatever reason, cannot. You know, if there's any reason why they can't fill out the form themselves, they don't have to. It's not required.

CHAIRPERSON SALAAM: Do these forms require individuals to track down additional information or documents from other third party sources?

DEPUTY CHIEF MORRILL: There's no part of the process that requires them to perform the steps for us. We do whatever we can together. In the initial interview, we will take whatever evidence they have or they can bring in. In a lot of cases, some of

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those scenarios we've discussed right here, there isn't anything to bring with you whenever someone broke your roof. Right? We would expect them, if they can just to come in, and if they can't come in, dial 911, and we will come to you. Wherever you are, you're home, or wherever you want to make the complaint from, we will meet them there, and we will take their complaint there.

CHAIRPERSON SALAAM: Receiving valid police reports and documents of alleged fraud or identity theft are vital for victims to provide to creditors seeking judgment for debts. And individuals may have... I'm not sure if this is written correctly...

Can you walk us through the process for an individual to receive a valid police report? Assuming that this happens after a complaint has been filed correctly. What is the internal process for the NYPD produce a valid police report, and is this done at each precinct or centralized at One Police Plaza.

And do officers or civilian staff have to gather any additional information or conduct any investigation before producing a police report?

And, also, lastly, how long does it typically take to provide civilians with valid police reports?

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DEPUTY CHIEF MORRILL: Okay. Well, that was quite the compound question, but...

CHAIRPERSON SALAAM: (LAUGHS)

DEPUTY CHIEF MORRILL: I am gonna try to simplify this answer as much as possible.

We don't actually release the entirety of any complaint report. We give what is roughly a receipt of having made a complaint. It is a much more simplified sheet, and it's something that you can give... it doesn't have all of your information on it, for instance, and it doesn't have all of the start of our investigative questions on it. It looks much more like a receipt. They can request that online, or they can request that at the at the station house and receive that.

It available through our website that you can apply to get one, or you can come into the same place where you made your and get that copy.

CHAIRPERSON SALAAM: I just want to also recognize that we have been joined by Council Member Banks, Council Member Joseph, and Council Member Schulman.

DEPUTY CHIEF MORRILL: Oh, and if I could just add also, and that's all they need. That's all that their financial institutions are looking for. That's all



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the credit card institutions are looking for. That receipt that we give is what they need. We are not withholding anything, and they don't need any more than that to make their complaints to their financial institutions.

CHAIRPERSON SALAAM: Does the NYPD do anything to help ensure reporting identity theft is not overburdensome or to assist people who wish to file and identity theft police report? Like, what information or guidance is available to the public on how to navigate the process of filing a complaint and receiving a police report?

DEPUTY CHIEF MORRILL: Besides everything that we just discussed about the crime prevention and everything, the issue here is that it is so complex, and there are so many different ways, obviously a lot of this we are talking about is various frauds in person, online, over the phone, everything like that - there is not one good, comprehensive way to describe everything that they could have to bring. And we wouldn't want to confuse them by putting them... by putting all of that out there upfront. We want to protect them as much as we can upfront, but once they have unfortunately been the victim of a

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fraud, it shouldn't look like the tax code to try to report it. They should come in, and we will walk them through it, and we will see what it is that happened to them. What we might need as proof, as evidence in order to move forward with the investigation.

I am just referring to the start now. I am sure Chief Savino could go in more depth if you want in regards to the fulsome investigation. But, the... But, we wouldn't want to confuse them upfront by saying what all they might need. Because, it varies as widely as these scams do.

COMMISSIONER CORTÉS-VAZQUEZ: And that's the beauty of the partnership, in that the resource center and those staff, as well as some of our community partners, uh, that we have, the eight elder abuse programs throughout the city, are there also to help the individual navigate. So, it is not ,you know, it not only one door. It's... there are several doors where we can support the older adult - particularly those who are going forward to make, uh, pressing charges or taking the case forward. That's particularly important to us.

ASSISTANT CHIEF SAVINO: And that is really the beauty of this relationship, right? Because, we all

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2 hold pieces to the puzzle. But, investigatively, it  
3 goes without saying, the more documentation, the more  
4 proof that we have, the better chance we have of  
5 solving this crime. You know, (INAUDIBLE) the motive,  
6 description, physical evidence, forensics, or what  
7 have you, anything we can adds pieces to our puzzle,  
8 our investigative puzzle, if you will, and adds  
9 pieces to ultimately solve that crime.

10 So, sometimes we do ask for as much as possible,  
11 but that being said, whatever we have we are going to  
12 follow those leads, take them as far as we can go,  
13 and do everything we can to solve that crime.

14 CHAIRPERSON SALAAM: And, lastly, in what  
15 circumstances does the NYPD refer complaints to other  
16 law enforcement agencies when individual seeks to  
17 file a complaint that their identity was stolen?

18 DEPUTY CHIEF MORRILL: Alright, well, it is very  
19 complex actually. Uh, but, just to start, the NYPD  
20 only has jurisdiction where incidents occurred within  
21 the confines of the city of New York. And only for  
22 crimes that occurred that are crimes under the laws  
23 of New York State. So, there are many different types  
24 of non-crimes, or crimes that occurred in other  
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jurisdictions, that we have no authority over and we do not take complaints for.

A couple of examples are, uh, one is if you, let's say were expecting a check that was being issued in the state of Texas, and they found out that that check was in fact cashed in the state of Texas, that is the money never came into the state of New York, there is no identity theft within the state of New York that would actually be a theft wholly within the state of Texas.

So, if someone were to come into one of our station houses and say, I... They always say the same thing, everyone always says the same thing, and this is the second point, they are not required to know what the crime classifications are, they are not required to know... they are not required to know. Everybody says, "I was robbed." And we find out, someone stole a check in the state of Texas.

What we would do is have one of the crime prevention officers, maybe or NCO, one of the officers might help walk them through where they could actually make their report. Because, obviously, the state of Texas is quite large, we could see if we could figure out, help them figure out, to the best

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of our ability, where they might actually make that report.

Other things that they might want to come in and talk to us about turn out to be a civil matter. Let's say they had a verbal agreement to loan someone money, and now they decided, "I can't wait until the money comes due next year, I want the money right now." That is a civil matter. And it is not a crime at that point.

That's a brief example, but those are two examples that give you the idea. We can only cover what happens, what occurs within the city of New York, under New York State law.

ASSISTANT CHIEF SAVINO: But, I just want to add that.. Yeah, and I had started saying, ultimately, I talked about our specialist teams and how they teach nationwide. We liaison with not only the states, but other countries, where we have relationships through our federal teams, and what have you, across because the individuals, the criminals that commit crimes elsewhere are ultimately going to come here eventually also. So we share that network. We share all the information and we liaison with them and add pieces to the puzzles as well.

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So, we're always working with each other in every which way or form sharing intel, sharing information, and certainly working together, just trying to solve every crime we can.

CHAIRPERSON SALAAM: Thank you. Passing it back to you, Chair.

CHAIRPERSON HUDSON: Great, thank you so much, Chair Salaam.

I am now going to open it up for member questions, and, then, Chair Salaam and I will close it out.

I will start with Council Member Ariola.

COUNCIL MEMBER ARIOLA: Thank you, Chairs, and, thank you, everyone, for coming in today. It is so nice to see agencies working collaboratively, because it really is the best way to get things done.

You made mention, Chief Savino, about the construction people that were going... And that was kind of something that we could track, that we could make a pattern, because it was going from Bob's portion of the district, and, then, once the 104 got on to them, then they came into the 106, into my portion of the district. And I am so happy that the arrests were made.

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2 But, I don't envy you your jobs, because every  
3 time one scam is squashed, another one pops up. My  
4 mom, of course, is an older adult, and ,you know, we  
5 have helped her through many a things that she will  
6 say, "I think I just did something so wrong!" You  
7 know, but thankfully, everything has been okay.

8 However, I do want to say that your outreach is  
9 outstanding. You come to our civic association  
10 meetings. NYPD crime prevention officers throughout  
11 my district, they go to the senior centers, they come  
12 to the community boards, they are always seeking out  
13 where they can - and in various languages, because we  
14 have a very diverse district, you know, where they,  
15 uh, can meet with seniors and educate seniors.

16 Because, it is very difficult, these... the seniors,  
17 when the phone rings, they say, "Hello?", they are  
18 really excited about who is on the other phone.

19 Because, maybe they didn't talk to anybody that day.

20 Right? They didn't get a call from their kid yet. So,  
21 and, then, when they say, my mother was the victim of  
22 -- you know, your oldest grandson, we have him here,  
23 her oldest grandson happened to be sitting at the  
24 table that day. So ,you know, that was something that  
25 was averted. But, IRS calling, the Social Security

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calling, I mean, I think she might be on the list  
someone to call.

But ,you know, because of the outreach, because  
of the flyers that we bring home to her, because our  
office holds seminars for elder scams and abuses and  
things like that, we work closely with our precincts,  
our NCOs, our community affairs officers. So ,you  
know, does it stop it? No, but, uhm, what I want to  
really mention, because it really appears to me,  
Commissioner, what you said about the shame, because  
that's real.

COMMISSIONER CORTÉS-VAZQUEZ: It's very real.

COUNCIL MEMBER ARIOLA: Because, these are people  
who were functioning so well, but now they have lost  
a bit of clarity. So, they oftentimes don't want to  
report it, they don't want to tell their adult  
children, they don't want to tell anyone that it took  
place.

So, that outreach that you do in that area, and I  
agree with the Chair, we need to find more funding  
for more people to go out from your agency, because  
they are ashamed. And it is difficult then for them  
to go to the precinct, or even to have an officer



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come to the house, without sharing with one of their adult children to be there, to help them navigate.

So, as I said, I don't envy you your job, but I really am so pleased with the outcome, the work that you are doing, and the fact that you work so well with our offices. So, thank you very much.

COMMISSIONER CORTÉS-VAZQUEZ: Thank you for that. I also want to take a moment of privilege here and, please, you know, you all hear me talk about agism all the time, please do not - the first reaction is, "How could you let that happen?" That just embeds shame. So, that is all part of the process. I ask each one of us to reframe from those instincts, because the shame is real, and we don't need it to be embedded.

COUNCIL MEMBER ARIOLA: And my final thank you is for answering all of my questions before I had to ask them. So, thank you so much.

CHAIRPERSON HUDSON: Thank you, Council Member Ariola.

I will go to Council Member Schulman, followed by Council Member Holden.

COUNCIL MEMBER SCHULMAN: So, I just I came in a little late, but I wanna thank everybody here. I

1  
2 represent the 29th District, which is Forest Hills,  
3 Kew Gardens, Richmond Hill, small piece of Rego Park.

4 And, so I had a question, I think you might have  
5 covered a little bit of this. So, I was at a town  
6 hall with the Mayor, with the Commissioner, a little  
7 while back, and he said that there was an elder...  
8 there was a somebody for older adults, a liaison, in  
9 every precinct. Is that true?

10 CAPTAIN PAPAVALASOPOULOS: Yes, yes.

11 PANEL: Yes.

12 COUNCIL MEMBER SCHULMAN: Okay. So, if you could  
13 do us the favor, at some point, send us the list of  
14 who they are - because I don't even know for my  
15 precinct to be honest - so that we can let people  
16 know, uh, if they have an issue, who to ask for, that  
17 would be very helpful for us.

18 CAPTAIN PAPAVALASOPOULOS: So, we can... I could  
19 definitely give you a list...

20 COUNCIL MEMBER SCHULMAN: You can give it... You  
21 can give it to the Committee... (CROSS-TALK)

22 CAPTAIN PAPAVALASOPOULOS: Sure, and just so you  
23 know that, we have an online system that is open...  
24 (CROSS-TALK)

25 COUNCIL MEMBER SCHULMAN: Okay...

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CAPTAIN PAPAVALASOPOULOS: to the public. It has a picture photo... (CROSS-TALK)

COUNCIL MEMBER SCHULMAN: So, both of those, that would helpful... (CROSS-TALK)

CAPTAIN PAPAVALASOPOULOS: contact number, email, uh, all listed on our site. So, whoever doesn't know, they could, uh... and we'd like to advocate to go to the site, because ,you know, you might get someone who is in ,you know, originally resides in Queens, but just visiting someone in Brooklyn and needs to walk into Brooklyn location, for whatever reason, they could actually get whoever that crime prevention officer is citywide instead of... (CROSS-TALK)

COUNCIL MEMBER SCHULMAN: No, understood. But, in my district we have very active community precinct council, so when we go to the meetings, we like to point out, hey, Officer so and so, if there is an issue, but you can also do the online and electronic and all of that... (CROSS-TALK)

CAPTAIN PAPAVALASOPOULOS: Absolutely.

COMMISSIONER CORTÉS-VAZQUEZ: So, I want to wax poetically a little bit here. And, these officers, I mean, I have not seen this in the many years that I

1  
2 have been in public service, these officers are  
3 giving out phone numbers, emails...

4 COUNCIL MEMBER SCHULMAN: Yes.

5 COMMISSIONER CORTÉS-VAZQUEZ: So, I ask each and  
6 every... And we will make it our effort, because we  
7 have given to all older adult centers, who the  
8 community liaison in their area is, we will do the  
9 same thing, I am sure both of us will do the same  
10 thing with every council member. But, we would ask  
11 you then to really engage with them...

12 COUNCIL MEMBER SCHULMAN: Yes.

13 COMMISSIONER CORTÉS-VAZQUEZ: Because it is an  
14 incredible resource for the older adults, but also  
15 for the community as a whole. But, I have never seen  
16 that display of information of who they are, uh, to  
17 the public, and it is... this program has really  
18 initiated that. So, I just want...

19 COUNCIL MEMBER SCHULMAN: Yes, and, to your point,  
20 Commissioner, I would like to also go and speak with  
21 them. I am very... I have a very good relationship  
22 with my precincts and the commands. So...

23 CAPTAIN PAPAVALASOPOULOS: Absolutely. So, anything  
24 that you need from Crime Prevention... and one thing  
25 that was not mentioned, the Crime Prevention Division

1 also offers free security surveys that's, uh...

2 (CROSS-TALK)

3 COUNCIL MEMBER SCHULMAN: Oh, really?

4 (INAUDIBLE)...

5 CAPTAIN PAPAVALASOPOULOS: for residential, for  
6 house of worship, for any different establishment. If  
7 you were victim of a crime, or just want your house  
8 or your residence, uh, you have a trained police  
9 officer come to your actual house, identify certain  
10 vulnerabilities from cameras to lighting to windows,  
11 we offer that for free. We actually give a report,  
12 and, specifically for older adults. So, there are a  
13 lot resources that I want to make sure that everyone  
14 is aware that we offer.

15 COUNCIL MEMBER SCHULMAN: No, I appreciate...

16 (CROSS-TALK)

17 COMMISSIONER CORTÉS-VAZQUEZ: And last year...

18 Last year, we started, Lynn, uh, Council Member, last  
19 year we started at older adult clubs, working with  
20 the police department to do active shooter training.  
21 So, we are constantly on what the next available  
22 service that we can offer them is...

23 COUNCIL MEMBER SCHULMAN: I also just want to  
24 mention, I have cultural issues or challenges in my  
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district. I have a big Punjabi, big Sikh, Indian, all of that, and they are concerned about going to the officials or police or whatever. So, if we can put something together, more than happy to host something around that. And I also have orthodox, a big orthodox population, so the same...

CAPTAIN PAPAVALASOPOULOS: We will provide you the names of the crime prevention officers who are dedicated to that precinct. But, please... (CROSS-TALK)

COUNCIL MEMBER SCHULMAN: Okay...

CAPTAIN PAPAVALASOPOULOS: I don't want you to think that that police officer at the crime... That crime prevention officer at that precinct is the only person... (CROSS-TALK)

COUNCIL MEMBER SCHULMAN: No, no, no, understood, understood...

CAPTAIN PAPAVALASOPOULOS: So, we have other... (CROSS-TALK)

COUNCIL MEMBER SCHULMAN: Totally understood... (CROSS-TALK)

CAPTAIN PAPAVALASOPOULOS: uhm, officers citywide that have the same background of culture...

COUNCIL MEMBER SCHULMAN: Okay...



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2 going up to a senior. I've been approached. I'm a  
3 senior, so I come out of my stoop and one of the  
4 travelers says, you know, "I could do some masonry  
5 work or your roof work. I, you know, I have I have  
6 the crew in the neighborhood, and we have a lot of  
7 equipment here, and we have a lot of time, because we  
8 finished the job." And it's you know, I told him to  
9 get lost, but I did report it. But, of course, he was  
10 long gone.

11 But let me tell you how blatant it is, because I  
12 don't know if you understand. They advertise in local  
13 newspapers. We because we, yeah, they... these  
14 roofing companies will advertise. They're on the  
15 internet. They'll use an address that's phony. In  
16 fact, there was an awning company that pretended to  
17 be a local awning company, let's say, Middle Village,  
18 on 80th Street. They actually have, you know, and  
19 they have a website. And that's how they solicit, and  
20 people come to them when they do a search. You go to  
21 that location, and I called the landlord, I said, why  
22 is this address on 80 Street listed for this owning  
23 company? What the awning company did, phony awning  
24 company, they come over with a book after the person  
25 calls them. They take a down payment \$5,000 for this



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awning, you know, and it's \$20,000 awning they say. They never come back. So it's \$5,000 they got in cash.

But that it's worse than the roofing scam. Every time... I've been fighting this for 20 years. You know the weakest link in in reporting the awning scam? The police department. You know why? The responding officers say that it's a civil matter. This company, they did work on your chimney or your roof, so if you're not happy with it, you gotta take them to court. You have to do it.

So. I would call the CO, because I got to the CO, and I would have to educate the CO. I said, "This is not a real company. How could they sue a phony company?" And each time I was hitting my head against the wall.

In fact, it went so far that there was a, let's say, an address, 270 Broadway was a roofing company. They sent, the precinct, my precinct sent two officers down to check on the location. Of course, there was no location. There was there was no, you know, roofing company there. Or they use just a UPS location, and that's a big scam.

1  
2 It's happening every single day, the roofing  
3 scams. Because, every time we report it, and I  
4 publicize it, I get people coming out and said, "I  
5 think my roof was... I was scammed", but they're  
6 like, when you mentioned, Chief, they're  
7 embarrassed... Or you mentioned, I'm sorry,  
8 Commissioner, that they're in embarrassed, and they  
9 don't want to actually, sometimes they don't want to  
10 report it.

11 So, I still think though, because we had oner  
12 months ago, where the officers responding said it's a  
13 civil matter. They don't check on the company, and  
14 that should be the procedure.

15 DEPUTY CHIEF MORRILL: I am glad you brought that  
16 up. I'm...

17 COUNCIL MEMBER HOLDEN: Yeah.

18 DEPUTY CHIEF MORRILL: I am glad you're bringing  
19 that up, because that is an issue. The law is very  
20 complex, but that is covered under the law. And they  
21 shouldn't have to call a council member in order to  
22 get that kind of response. Any time, if somebody  
23 feels that they were the victim of a crime, under the  
24 jurisdiction and the law, they should ask to speak to  
25 a supervisor. And, that supervisor in the field, uh,

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in the stationhouse, wherever it is, they have other resources - we have given them a lot of resources in order to figure out what is and is not something that can be on a complaint report.

So, although it is complex, it is not impossible. And they should know. And, exactly what you are saying is correct. And anytime anyone is in that position, if they feel like they are not being heard, and that they were the victim of a crime, just bump it up to the next level, the can ask for a supervisor right in the field or in any of our stationhouses.

CHAIRPERSON HOLDEN: Yeah, I report it. But, getting back to the ads, I report it ,you know, because I have these ads in my local paper, and there's roofing, and you even get... you faxes, and we get all of that. And you check on the numbers, it doesn't... You know, we call, uh, Consumer Affairs, and they say that there is no such license or it expired three years ago.

There are so many scams, that we haven't even (TIMER CHIMES) touched, you know, touched the surface of this.

So, I just want to, uh, Chair, if I may just follow up one second...

1 CHAIRPERSON SALAAM: Sure.

2  
3 COUNCIL MEMBER HOLDEN: You know, I have  
4 legislation, because, uh, it's pending, it's being  
5 drafted, about that you should have a license to  
6 solicit and to ring a doorbell. Because, again, there  
7 are so many scams that we are never going to get a  
8 handle on this unless we prohibit or require a  
9 license. But even that's not going to...

10 But, they have gone so far, these ads, that they  
11 say they are on Angie's List. This is how widespread  
12 it is. So, I bet, Detective, if you check... I'm  
13 sorry, Chief, if you check on, and I will give you a  
14 list of companies, that they are not even legitimate.  
15 And they all use the same pictures on their website.  
16 They are sharing it. The travelers especially. They  
17 prey on the eastern seaboard. They come up from the  
18 south, and they prey on us. And they have been doing  
19 it for decades. Just Google my name along with  
20 roofing scams, and you will get a list of all the  
21 scams that... And elders are susceptible, because  
22 they are very trusting. And, but they are  
23 professionals, because they can convince you, because  
24 that is their business, scamming. So, they are very,  
25 very good. They can get personal with you, "Oh, I

1  
2 have grandchildren, I have children," and they talk  
3 like that. They are almost like your friend, "I want  
4 to help you out," you know?

5 CHAIRPERSON HUDSON: Thank you, Council Member.  
6 Did you have a follow up question?

7 COUNCIL MEMBER HOLDEN: That's alright.

8 CHAIRPERSON HUDSON: Okay, thank you.

9 We will now hear from Council Member Zhuang,  
10 followed by Council Member Banks.

11 COUNCIL MEMBER ZHUANG: Thank you, Commissioner, I  
12 want to tell you I love Puerto Rico also, and I think  
13 Puerto Rico is beautiful country. Uhm... (CROSS-TALK)

14 COMMISSIONER CORTÉS-VAZQUEZ: Yes, we are all  
15 Puerto Rican...

16 COUNCIL MEMBER ZHUANG: It is a beautiful place.

17 I do have a questions here. Recently, we have  
18 more than 500 seniors that came to my office, because  
19 the scheme for SNAP benefits. So their EBT card gets  
20 skimmed. And then when the money comes in, usually  
21 the 15th, of 15th day of the month, and at night,  
22 around 2 o'clock in the morning, the money is skimmed  
23 away.

24 For a lot of people, \$300 - \$400 is not big  
25 money, but for seniors who depend on the SNAP

1  
2 benefits, it's really big money for them. And it's  
3 been like a virus traveling in my area. It's not only  
4 in my district. I got phone calls from Queens, from  
5 Staten Island, from everywhere.

6 One my employee's mother-in-law also got scammed,  
7 she went to the website to look into it, they  
8 actually had a function where you can close online  
9 function for the SNAP benefit card. But, when you  
10 receive the card, every time you receive a new card,  
11 you report your skim, and then you get a new card.

12 When you get a new card, the function always have  
13 the online or out of state use always open.

14 Are we able to close that function when they  
15 receive the new cards? Because a lot of seniors,  
16 especially for the immigrants community, they don't  
17 speak English. They don't know how to go online or  
18 use the app. It's very difficult for them. And also,  
19 some of them went to... they think the precinct can  
20 resolve the issue, but I don't think they can.

21 So is there anything we can do here?

22 COMMISSIONER CORTÉS-VAZQUEZ: Well, thank you for  
23 that. It is something we are very aware of. And it is  
24 something that we work with HRA (Human Resources

1 Administration) on very closely first to get  
2 restitution and to get the benefits restored.

3  
4 But, it is something that we are aware of, and we  
5 are working very closely. If you have, obviously, you  
6 have a huge incidence in your community, what I will  
7 do is make sure that our staff can go out there. And  
8 also we will work with HRA to make sure that that  
9 particular community and group of people are  
10 identified. Alright?

11 So, we will handle that with you. But, it is  
12 something that we are working very closely with HRA  
13 on. And we have been very successful in getting funds  
14 restored.

15 COUNCIL MEMBER ZHUANG: Thank you.

16 And, also, in my community, I love that all the  
17 police come to the senior centers doing crime  
18 prevention. But, do we... But, a lot of the time we  
19 see cases that come to my office saying that they go  
20 to the precinct and the police don't take the report.

21 I think a lot of times they are misunderstanding  
22 and missing the information. Does the police  
23 department ever do a flyer with instructions on how  
24 to report scams and what documents they need to  
25 bring, what are areas issue the report?

1  
2 Because, especially for seniors, they don't know.  
3 And a lot of my constituents have language barriers.  
4 They go to the police precinct, and maybe did not  
5 understand the language, maybe the people there did  
6 not understand the senior. So, is there any way we  
7 can have a list for which precinct you should go to,  
8 and what they need to bring? We need a list that will  
9 be easier, and all of us elected officials are  
10 willing to partner with you guys to send it to our  
11 constituents about what they need to bring.

12 I think the prevention part, you guys are doing a  
13 very good job. But, when the case happens, the  
14 constituent goes to the precinct, and they don't know  
15 what to bring - even when they think they brought  
16 enough information, and then in the end they heard,  
17 oh, you need to bring one more thing, and then they  
18 come back, and the precinct tells them again, oh, you  
19 need to bring another thing.

20 So, it is very difficult, especially for seniors.  
21 They are not always very mobile. And they have to  
22 order a car service, so it can be a lot of money for  
23 them to spend also.

24 DEPUTY CHIEF MORRILL: Hi, this needs to be said  
25 as many times as we need to say it, and as loud as we



1  
2 need to say it - They need to bring themselves, if  
3 they can, to come to the precinct. If they can't,  
4 they can call 911, and someone will come to them to  
5 take the report there. There is no one list for  
6 everything anyone would need to have as proofs.

7 (TIMER CHIMES) And all they need to make their  
8 complaint, in some of those cases that you're  
9 describing, the complaint has already taken. And what  
10 they're asked for, for follow ups or what is needed  
11 or wanted for their specific case to further the  
12 investigation.

13 In other cases, if they were turned away, they  
14 were turned away wrongly. If they have enough to be  
15 able to say that they were defrauded, that they have  
16 a complaint to make, their complaint should be taken,  
17 so they should speak to somebody there.

18 As to what precinct to go to, it's not their  
19 responsibility to know what precinct they live in,  
20 nor is that necessary thing. If they go to any  
21 stationhouse, they should be helped - And I wanna add  
22 in any language also. The NYPD is certified to  
23 translate in a 109 different languages, and we have  
24 5,600+ officers who are certified translators. We  
25 have an awful lot more than that that speak various

1  
2 languages. And we speak, for instance, every language  
3 and dialect, I believe, from China. So, that's quite  
4 a bit. Right? And we're certified in in four  
5 different languages from China that I'm aware of. So,  
6 we can help them. We can help them.

7 COUNCIL MEMBER ZHUANG: Yeah, I... (CROSS-TALK)

8 DEPUTY CHIEF MORRILL: And if they're not getting  
9 the help right there that they need, they can speak  
10 to one of the crime prevention officers, or an NCO,  
11 or someone else there that can help walk them through  
12 what they need for their particular case.

13 Every case is different. We don't want to have to  
14 say, here is a laundry list of things you might need  
15 as proofs, because we don't want to confuse it.

16 They do not need those proofs to make their  
17 original complaint.

18 COUNCIL MEMBER ZHUANG: I have a case, the person  
19 used to live in Queens and then they moved to... the  
20 person moved to my district this year. And he's  
21 seventy years old. He went to a precinct to report  
22 someone deposited his check. He never got the check,  
23 and his ID address never changed. The local precinct  
24 told him, you need to go to your original precinct to  
25 report it. Is that normal in such cases?

1  
2 DEPUTY CHIEF MORRILL: They should be able to take  
3 the report there. Obviously, we can't speak to the  
4 facts of any particular investigation, because every  
5 case could be different. But in that case, he should  
6 be able to make a complaint in any precinct citywide.

7 COUNCIL MEMBER ZHUANG: Do you guys with like UPS,  
8 USPS?

9 CAPTAIN PAPAVALASOPOULOS: Yes, yes, we do. We work  
10 the United States Postal Office. And to help answer  
11 your question originally when you asked, is there a  
12 document that we could provide at the Police  
13 Department to help some of our older adults? We have  
14 discussed maybe, not even a fraction of the different  
15 types of scams that we are seeing. To try to put that  
16 all on a page, I think we would be... it would cause  
17 more damage than good. You would probably have people  
18 not showing up to the precincts, because they don't  
19 have all of their documentation. And that's not what  
20 we want. We want them to come in as is. And depending  
21 on the crimes that we are seeing, as they come in,  
22 that complaint will then be assigned to a detective,  
23 and that detective is going to help coordinate with  
24 that victim on the specific needs that they need for  
25 that specific investigation. No one crime is the

1 same. No one incident is the same. There are  
2 different variables to these crimes, and to put that  
3 all on one sheet would make things not pleasant for  
4 the actual victim who is already going through a lot  
5 of hardship. Can you imagine now trying to gather  
6 some of this information on their own after...  
7

8 COUNCIL MEMBER ZHUANG: Yeah, but when a case  
9 needs a followup are we able to give... Later on, we  
10 already know this case, do we later on give them what  
11 leads you need to bring? Just at one shot, that they  
12 don't have to bring one thing, and then another day  
13 bring another thing?

14 COMMISSIONER CORTÉS-VAZQUEZ: I am going to offer  
15 you some assistance. Alright? We have local crime  
16 victim programs in ever borough. And what I am going  
17 to ask you is - and also we have the resource center  
18 at NYC Aging - what I will ask you is, with those  
19 particular kinds of cases, I would ask for you to use  
20 the community resource, so that we can then help  
21 those individuals navigate what seems to be a  
22 complex... or appears to be a complex process for  
23 them. Alright? And, so, that's what I would like to  
24 offer to you. Because, again, there is not one way to  
25 do this, but the goal here is to have community

1 resources to help individuals navigate. And that  
2 navigation process could be simple or could be very  
3 complex. And, let's use the resources that we have in  
4 the community to help individuals navigate. Alright?

5 COUNCIL MEMBER ZHUANG: Okay, thank you.

6 COMMISSIONER CORTÉS-VAZQUEZ: You're welcome.

7 CHAIRPERSON HUDSON: Thank you, Council Member.

8 Now we will go to Council Member Banks.

9 COUNCIL MEMBER BANKS: Thank you, Commissioner,  
10 and thank you to the panel. Very important and  
11 serious topic. I want thank the chairs for bringing  
12 this hearing together.

13 When it comes to reporting, I get constant  
14 complaints about having a hard time trying to give a  
15 report or make a report at the precinct, and that's  
16 across the board. But particularly, in this  
17 particular topic, what is being done to so folks  
18 don't get frustrated? Because it, I mean, I'd say it  
19 makes it easy, but in a sense, it makes it easy to  
20 kind of suffer in silence. And we're talking about,  
21 you know, folks racking up thousands and thousands of  
22 dollars in debt.

23 So, what is being done to help make sure that  
24 when someone goes to the precinct that, you know,  
25

1  
2 that they're able to make a report, which is part of  
3 the process, I believe, to trying to get bring some  
4 of us off to the particular fraud.

5 COMMISSIONER CORTÉS-VAZQUEZ: I'll let NYPD answer  
6 that specifically, but what I will say is what we've  
7 done as two agencies, is create a system and  
8 individuals called community the older adult liaison.  
9 And that's for us, it's not a panacea...

10 COUNCIL MEMBER BANKS: Okay.

11 COMMISSIONER CORTÉS-VAZQUEZ: But, for us it is  
12 really clear that there is a point of entry for older  
13 adults.

14 COUNCIL MEMBER BANKS: Right.

15 COMMISSIONER CORTÉS-VAZQUEZ: And that's what we  
16 are all striving to and working for. Alright?

17 So, then, it is knowing who that individual is  
18 locally...

19 COUNCIL MEMBER BANKS: At the precinct?

20 COMMISSIONER CORTÉS-VAZQUEZ: At the precinct, in  
21 the community, and so that then becomes a point of  
22 contact... (CROSS-TALK)

23 COUNCIL MEMBER BANKS: So, the point of contact...  
24 (CROSS-TALK)

2 COMMISSIONER CORTÉS-VAZQUEZ: (INAUDIBLE)...

3 (CROSS-TALK)

4 COUNCIL MEMBER BANKS: Right, the point of contact  
5 is the crime prevention officer, or is that the  
6 person that's designated... (CROSS-TALK)

7 COMMISSIONER CORTÉS-VAZQUEZ: It's a crime  
8 prevention officer who is a designated... (CROSS-  
9 TALK)

10 COUNCIL MEMBER BANKS: to take the report?

11 COMMISSIONER CORTÉS-VAZQUEZ: older adult liaison.

12 COUNCIL MEMBER BANKS: Okay.

13 So the, you know, like at 75th Precinct, which is  
14 notorious for having a hard time to make a report,  
15 can a report be made to someone, to just a regular  
16 officer, or someone who I was at the desk when it  
17 comes to the fraud also?

18 CAPTAIN PAPAVALASOPOULOS: So, let's just be clear,  
19 uhm, any police officer in any person can take a  
20 report for any crime. We have a TS officer, which is  
21 our switchboard operator, who greets all incoming  
22 civilians on any report taking.

23 However, if that senior feels a little bit more  
24 comfortable with a crime prevention officer that they  
25 could put a face and a name to, that they might feel

1  
2 is a little bit easier for them to report, because  
3 they're a little bit more subject experts in that  
4 field...

5 COUNCIL MEMBER BANKS: Right.

6 CAPTAIN PAPAVALASOPOULOS: uhm, as a resource, then  
7 yes. But as far as anyone any police officer could  
8 take a report at any single time in a precinct.

9 COUNCIL MEMBER BANKS: I am glad to get that on  
10 the record, because I just want to make sure that the  
11 regular officers are not pushing them off to the  
12 crime prevention officers, which can serve as a  
13 barrier to making a report.

14 CAPTAIN PAPAVALASOPOULOS: We wouldn't want that  
15 anyway. I mean, what if the crime prevention officer  
16 is on vacation ,you know?

17 COUNCIL MEMBER BANKS: Right.

18 CAPTAIN PAPAVALASOPOULOS: We want a 24-hour, seven  
19 days a week operation. And we handle crimes at any  
20 time of the day. And we take reports 24 hours, seven  
21 days a week.

22 COUNCIL MEMBER BANKS: Okay.

23 When it comes to interagency collaboration, what  
24 are the... who are the outside partners that you're  
25



1  
2 working with? Are you working with the banks? Who are  
3 the outside partners that you're working with?

4 CAPTAIN PAPAVALASOPOULOS: We could go on a on a  
5 list on this. But, yes, so let's take ATM scams, for  
6 example. We actually held a security briefing with  
7 the top executives from every single major bank in  
8 the actual city here at One Police Plaza. That's from  
9 Citizens Bank, Chase Bank. These were the head of  
10 security representatives from their establishments  
11 discussing specific ATM scams and crime related  
12 financial scams on what we could do to prevent  
13 certain things that we're seeing on the actual ground  
14 level and what they could do to help us -  
15 specifically with the ATMs that we've seen a couple  
16 of these scams - and I think the Chief could actually  
17 elaborate a little bit more on how the scammers were  
18 switching debit cards between perpetrators. That's  
19 just one of the scams.

20 As far as the other type of collaborations that  
21 we've had as far as, like, Starbucks, McDonald's,  
22 Dunkin' Donuts, we... they have actually opened the  
23 doors for us to actually go in there and engage some  
24 of these older adults at specific times in the day.  
25 Usually, we see older adults early morning at certain

1  
2 of these locations, where the establishment now does  
3 not (TIMER CHIMES) have a problem with a light blue  
4 police officer shirt coming into that precinct...  
5 into that establishment sitting down.

6 You have to remember certain establishments, we  
7 don't want to present that there is police presence  
8 where some of the other individuals there might feel,  
9 is there's something going on? That's why we have the  
10 crime prevention officer. His uniform is a light blue  
11 shirt, a little bit more of a softer police  
12 department as you will. So when they're seen in these  
13 establishments, it's a little bit more of an easier,  
14 I would say, more smoother approach.

15 COUNCIL MEMBER BANKS: Right.

16 ASSISTANT CHIEF SAVINO: And just from an  
17 investigative standpoint, we have partnerships with  
18 HSI at (INAUDIBLE)... (CROSS-TALK)

19 COUNCIL MEMBER BANKS: Okay.

20 ASSISTANT CHIEF SAVINO: attorney, postal, the  
21 list goes on and on as well.

22 COUNCIL MEMBER BANKS: Excellent. The, uhm...

23 COMMISSIONER CORTÉS-VAZQUEZ: and we also want  
24 legislation at the federal level, so that banks can  
25 restore the money that has been scammed...

1 COUNCIL MEMBER BANKS: Right.

2 COMMISSIONER CORTÉS-VAZQUEZ: uh, in the way  
3 credit cards do, that is one of the things that  
4 we're... (CROSS-TALK)

5 COUNCIL MEMBER BANKS: same type...

6 COMMISSIONER CORTÉS-VAZQUEZ: working on...

7 COUNCIL MEMBER BANKS: Excellent...

8 COMMISSIONER CORTÉS-VAZQUEZ: I mean, that is  
9 outside their jurisdiction, but it is something that  
10 we want your partnership on.

11 COUNCIL MEMBER BANKS: Can I ask two more  
12 questions, Chair?

13 CHAIRPERSON HUDSON: Let me hear the first one,  
14 and then I'll decide (INAUDIBLE)...

15 (LAUGHTER)

16 COUNCIL MEMBER BANKS: Oh, well, this is a simple  
17 one, uh, there a hotline? Is there a hotline that  
18 exists where the elderly or seniors can call, uh...

19 COMMISSIONER CORTÉS-VAZQUEZ: It's (INAUDIBLE)...

20 (CROSS-TALK)  
21 COUNCIL MEMBER BANKS: And if there is... (CROSS-  
22 TALK)

23 COMMISSIONER CORTÉS-VAZQUEZ: Well, the  
24 (INAUDIBLE)... (CROSS-TALK)  
25

1  
2 COUNCIL MEMBER BANKS: who hears the complaint,  
3 and, uh...

4 COMMISSIONER CORTÉS-VAZQUEZ: Yeah...

5 COUNCIL MEMBER BANKS: and is it connected to PD?  
6 Uh...

7 COMMISSIONER CORTÉS-VAZQUEZ: The.. I ask  
8 everyone, if there is an issue on aging, called Aging  
9 Connect. I mean, we have the best information  
10 referral system, I believe, of all. Because, a live  
11 person answers you, and they are trained in all of  
12 the areas affecting older adults. And, then, they can  
13 help navigate and give you to the agencies.

14 But, is there a dedicated number?

15 CHAIRPERSON HUDSON: There's also a number  
16 (INAUDIBLE)... (CROSS-TALK)

17 COMMISSIONER CORTÉS-VAZQUEZ: Okay, they're  
18 getting me the number... (CROSS-TALK)

19 CHAIRPERSON HUDSON: flyers.

20 COMMISSIONER CORTÉS-VAZQUEZ: Okay, go ahead...

21 CHAIRPERSON HUDSON: too...

22 COUNCIL MEMBER BANK: So, if I may be...

23 CHAIRPERSON HUDSON: Okay, go with the second...

24 COUNCIL MEMBER BANK: (LAUGHS) And, then, I'll...

25 Thank you, thank you, Madam Chair.

1  
2 So, if there is a hotline that exists,  
3 when... (CROSS-TALK)

4 COMMISSIONER CORTÉS-VAZQUEZ: I'm not going to  
5 call it.. I'm not going to call it a hotline  
6 (INAUDIBLE)... (CROSS-TALK)

7 COUNCIL MEMBER BANK: (INAUDIBLE) a hotline,  
8 but...

9 COMMISSIONER CORTÉS-VAZQUEZ: Right...

10 COUNCIL MEMBER BANK: a number where folks can  
11 call...

12 COMMISSIONER CORTÉS-VAZQUEZ: Yeah, right...

13 COUNCIL MEMBER BANKS: Uh, does that start the  
14 paper trail? If a complaint is made, how is it  
15 documented, uh, I mean, are they allowed then to  
16 report it to PD? What steps are taken after the  
17 complaint is made... (CROSS-TALK)

18 COMMISSIONER CORTÉS-VAZQUEZ: So, I am going to  
19 give you the...

20 COUNCIL MEMBER BANKS: on that particular call?

21 COMMISSIONER CORTÉS-VAZQUEZ: We do have an elder  
22 abuse hotline. Alright? And, so, then, that starts  
23 the process.

24 COUNCIL MEMBER BANKS: That starts... Oh, okay.  
25

1  
2 COMMISSIONER CORTÉS-VAZQUEZ: Alright? And that  
3 puts you in. And, then we have Aging Connect, which  
4 puts you, if you don't have a hotline number,  
5 everybody has the Aging Connect number, it's widely  
6 publicized.

7 So, the hotline number for the Elder Abuse  
8 Resource Center is 212-602-3101.

9 COUNCIL MEMBER BANKS: And it's publicized?

10 COMMISSIONER CORTÉS-VAZQUEZ: 3 1 0 3...

11 COUNCIL MEMBER BANKS: Okay...

12 COMMISSIONER CORTÉS-VAZQUEZ: 3 1 0 3. And, uh,  
13 yes, it is known, and there is a human being that  
14 answers that. (INAUDIBLE)... (CROSS-TALK)

15 COUNCIL MEMBER BANKS: and I'm going to conclude  
16 my question by just...

17 COMMISSIONER CORTÉS-VAZQUEZ: Uh-huh...

18 COUNCIL MEMBER BANKS: making a quick statement. I  
19 had a constituent where we... Where I believe the  
20 mother of the constituent actually suffered with  
21 Alzheimer's, and was scammed on the phone. And she  
22 basically gave all of her children, I think about  
23 three of her children's information, you know, and  
24 now at least three children, they have debt of over  
25 \$90,000 each. So, this is a real serious...

1 COMMISSIONER CORTÉS-VAZQUEZ: Oh, yeah...

2 COUNCIL MEMBER BANKS: topic...

3 COMMISSIONER CORTÉS-VAZQUEZ: Yes, sure is...

4 COUNCIL MEMBER BANKS: So, thank you, thank you,  
5 on having this area, and, uhm... (CROSS-TALK)

6 COMMISSIONER CORTÉS-VAZQUEZ: So, go for the  
7 record... For the record, I want everyone to take  
8 down the Aging Connect number again: 212-...

9 COUNCIL MEMBER BANKS: Hold on, hold on one  
10 minute...

11 COMMISSIONER CORTÉS-VAZQUEZ: Go ahead...

12 COUNCIL MEMBER BANKS: Is it publicized? I mean,  
13 is it...

14 COMMISSIONER CORTÉS-VAZQUEZ: Of course it's  
15 publicized!

16 COUNCIL MEMBER BANKS: Okay...

17 COMMISSIONER CORTÉS-VAZQUEZ: But, I am going to  
18 give it to you, because you didn't... (CROSS-TALK)

19 COUNCIL MEMBER BANKS: So, yeah, what... (CROSS-  
20 TALK)

21 COMMISSIONER CORTÉS-VAZQUEZ: know it. 212-244-  
22 6469.

23 COUNCIL MEMBER BANKS: 6 4 6 9. Thank you.

24 COMMISSIONER CORTÉS-VAZQUEZ: You're welcome.  
25

1 COMMITTEE ON AGING  
JOINTLY WITH THE COMMITTEE ON PUBLIC SAFETY 120

2 CHAIRPERSON HUDSON: Thank you, Council Member.

3 Sorry, I am just trying to be mindful of time.

4 But, I do appreciate your questions, because now we  
5 have a couple of followup questions to that  
6 information.

7 So, on your website, on the Elderly Crime Victims  
8 Resource Center page, the two... This number you just  
9 gave us, 212-244-6469 number is on there. But, I  
10 don't believe, unless it is the 212-AGING?

11 COMMISSIONER CORTÉS-VAZQUEZ: It's 6 0 2 - 3 1 0  
12 3?

13 CHAIRPERSON HUDSON: That one is not... Is... Is  
14 that NY... Is that Aging NYC? No, because 602  
15 wouldn't be... A G I. A would be "one".

16 COMMISSIONER CORTÉS-VAZQUEZ: Yeah, we try to get  
17 everybody to go through Aging Connect, because it is  
18 our way of quality control also.

19 CHAIRPERSON HUDSON: Right, but, I don't...

20 (CROSS-TALK)

21 COMMISSIONER CORTÉS-VAZQUEZ: But, the  
22 212... (CROSS-TALK)

23 CHAIRPERSON HUDSON: think Aging Connect is on  
24 there. Oh, that's the Aging Connect...

25 COMMISSIONER CORTÉS-VAZQUEZ: Yeah...



1  
2 CHAIRPERSON HUDSON: Okay, but it's not... It's  
3 not this number.

4 COMMISSIONER CORTÉS-VAZQUEZ: No, that's not that  
5 number.

6 CHAIRPERSON HUDSON: Oh, no, this is that one...  
7 212-244-6469, is Aging NYC (212-AGING-NYC). But, it's  
8 not the other number that I think you referenced...

9 COMMISSIONER CORTÉS-VAZQUEZ: It's the resource  
10 center number...

11 CHAIRPERSON HUDSON: The Resource Center. Okay.  
12 Anyway, it's not on the website...

13 COMMISSIONER CORTÉS-VAZQUEZ: Got it.

14 CHAIRPERSON HUDSON: So, just FYI.

15 And, then, on your flyers, there's, on the  
16 Chinese Phone Scams flyer, there is 1-800-577-TIPS.  
17 But, then on some these scam alerts, it's 646-610-  
18 SCAM... (CROSS-TALK)

19 CAPTAIN PAPAVALASOPOULOS: So... So... So...

20 CHAIRPERSON HUDSON: What's the differentiation  
21 (INAUDIBLE)...

22 CAPTAIN PAPAVALASOPOULOS: So, some of the flyers  
23 were just brought in as props to show you some of the  
24 outreach that we have been doing.

25 CHAIRPERSON HUDSON: Okay.

2 CAPTAIN PAPAVALASOPOULOS: So, some of them have  
3 our ... some of them are dated, but the ones on our  
4 website are all up to date...

5 CHAIRPERSON HUDSON: And they all have the same  
6 number?

7 CAPTAIN PAPAVALASOPOULOS: Well, we don't provide a  
8 specific number to contact the Crime Prevention  
9 Division, we offer our email system (INAUDIBLE)...

10 CHAIRPERSON HUDSON: Okay...

11 CAPTAIN PAPAVALASOPOULOS: But, at a certain point,  
12 years ago, I believe there was a number that was  
13 created by the Chief of (INAUDIBLE) Office, uh, at a  
14 certain point it was a couple years back... (CROSS-  
15 TALK)

16 COMMISSIONER CORTÉS-VAZQUEZ: (INAUDIBLE) it was  
17 800...

18 CHAIRPERSON HUDSON: Okay.

19 DIRECTOR LEVIN: Chair, there is just one thing I  
20 want to clarify real quick, the tips hotline is for  
21 people not to report a crime, it is to provide  
22 information that can help... (CROSS-TALK)

23 CHAIRPERSON HUDSON: About... I see, so, there are  
24 (INAUDIBLE)... (CROSS-TALK)

1  
2 DIRECTOR LEVIN: Right. So, those are two  
3 separate, distinct things...

4 CHAIRPERSON HUDSON: Got it.

5 DIRECTOR LEVIN: I know you want to go on the  
6 website, every liaison, every officer had a contact  
7 and phone and email, et cetera... (CROSS-TALK)

8 CHAIRPERSON HUDSON: Okay, great, thank you.

9 Okay, bear with me, because I have got my...  
10 These are my last questions, but I have a few of them  
11 - several of them, I should say.

12 So, what are the current challenges NYC Aging  
13 faces in effectively educating older adults about  
14 elder fraud? Any challenges that you face for...

15 (CROSS-TALK)

16 COMMISSIONER CORTÉS-VAZQUEZ: Of course...

17 CHAIRPERSON HUDSON: in educating folks? (CROSS-  
18 TALK)

19 COMMISSIONER CORTÉS-VAZQUEZ: The challenge is,  
20 once we start educating in one area, we have to start  
21 again in another area.

22 CHAIRPERSON HUDSON: Mm-hmm.

23 COMMISSIONER CORTÉS-VAZQUEZ: It's keeping up with  
24 the scams. That's a challenge. Right? And we have all  
25 experienced that, and we all said our personal

1  
2 experience with that, but that is our major  
3 challenge. They outsmart us everyday in every way.  
4 But, the other challenge that we have, and we are  
5 constantly staying on top it, is making sure that we  
6 can translate these crimes into multiple languages,  
7 and making sure that people are aware of the. Because  
8 they are so nuanced that it is not your regular,  
9 simple translation process.

10 CHAIRPERSON HUDSON: Okay, thank you. And, you  
11 addressed this a little bit earlier, but how do you  
12 handle cases where older adults are reluctant to  
13 report fraud due to fear of embarrassment or losing  
14 their independence? Is there a process ,you know,  
15 through some counseling and stuff like that, where  
16 you eventually get them comfortable enough to go...

17 (CROSS-TALK)

18 COMMISSIONER CORTÉS-VAZQUEZ: Yeah, I... I...

19 (CROSS-TALK)

20 CHAIRPERSON HUDSON: you know, for it?

21 COMMISSIONER CORTÉS-VAZQUEZ: I am very proud of  
22 the social work team that we have who work on this as  
23 well as some of the case management agencies - and  
24 the social workers we have and the elder crime  
25 programs that we have throughout the city. It is good

1  
2 old social work to get people to navigate through  
3 that process. But, it is a process. Because, then,  
4 the easy part is the reluctance to report, which then  
5 gets us not to where we want, which is to get  
6 justice...

7 CHAIRPERSON HUDSON: Right.

8 COMMISSIONER CORTÉS-VAZQUEZ: at the end.

9 CHAIRPERSON HUDSON: Are there any  
10 intergenerational efforts that involve younger people  
11 helping educate and protect older adults from fraud?

12 COMMISSIONER CORTÉS-VAZQUEZ: We've worked very  
13 closely with our... through our intergenerational  
14 programs to make sure. Uhm, on fraud, specifically,  
15 no. I can't cite any. But, I know in all of our  
16 program areas, is to give as much information as we  
17 possibly can.

18 CHAIRPERSON HUDSON: Okay. I'm just thinking  
19 about, you know, grandkids talking to the  
20 grandparents and saying, like, Grandma, Grandpa, you  
21 know, I'll never call, you know, asking for money  
22 over the phone. I just want to make sure you know  
23 that when...

24 COMMISSIONER CORTÉS-VAZQUEZ: But that's a great  
25 idea to put into our curriculum of our stories told

1  
2 and our intergenerational programs that we have with  
3 DYCD.

4 CAPTAIN PAPAVALASOPOULOS: Just to add to that...

5 CHAIRPERSON HUDSON: Yeah, and then Council Member  
6 Salaam is saying, even like a... like a safety word  
7 or something that's just within the family, you know,  
8 that people know, like, okay, use this word.

9 COMMISSIONER CORTÉS-VAZQUEZ: Uh-huh.

10 CHAIRPERSON HUDSON: If you, uhm... We're full of  
11 great ideas up here, by the way, just for the record.

12 DIRECTOR LEVIN: Can I just jump in? We teach that  
13 at the academy. We teach a resiliency plan.

14 CHAIRPERSON HUDSON: Mmmm...

15 DIRECTOR LEVIN: Right? That helps the elderly  
16 know the tools and the things they should do to take  
17 care of themselves. So, guardianship issues, power of  
18 attorney issues, and safe words are built in.

19 CHAIRPERSON HUDSON: Mm-hmm.

20 DIRECTOR LEVIN: And in fact, I wasn't sure what  
21 that was when I was digging into the recruit  
22 materials. And now I know.

23 CHAIRPERSON HUDSON: Yes.

24 DIRECTOR LEVIN: But, yes, you're right.

25 CHAIRPERSON HUDSON: Mm-hmm. Great.

2 CAPTAIN PAPAVALASOPOULOS: In addition to the  
3 Community Affairs Bureau, there is a Youth Strategies  
4 Division dedicated to the youth. Part of the  
5 trainings, they inform the youth, and we actually  
6 promote them to go back to their homes and let their  
7 loved ones know, hey, you know, these are the new  
8 scams that are happening.

9 CHAIRPERSON HUDSON: Mm-hmm.

10 CAPTAIN PAPAVALASOPOULOS: And that the Crime  
11 Prevention Division is under the Community Affairs  
12 Bureau, which when we give these messages out, these  
13 officers in the Youth Strategies Division are also  
14 translating that to their daily community events that  
15 they do with younger kids and teenagers, that they're  
16 the ones bringing that information back home.

17 CHAIRPERSON HUDSON: Yeah.

18 COMMISSIONER CORTÉS-VAZQUEZ: But, I appreciate  
19 the idea of being a lot more intentional about it.  
20 I'm looking... I'm thinking now of the curriculum  
21 that we have with the Department of Education...

22 CHAIRPERSON HUDSON: Mm-hmm.

23 COMMISSIONER CORTÉS-VAZQUEZ: They don't call it  
24 that anymore... But, anyway, the Education  
25 Department...

1  
2 CHAIRPERSON HUDSON: Yeah, the Department of  
3 Education...

4 COMMISSIONER CORTÉS-VAZQUEZ: and the work that we  
5 do with DYCD.

6 CHAIRPERSON HUDSON: Mm-hmm.

7 COMMISSIONER CORTÉS-VAZQUEZ: So...

8 CHAIRPERSON HUDSON: Exactly...

9 COMMISSIONER CORTÉS-VAZQUEZ: It just is adding  
10 those dimensions to it, thank you for that.

11 CHAIRPERSON HUDSON: Yes.

12 What training do staff and OACs receive to  
13 recognize and respond to signs of elder abuse or  
14 financial exploitation for participating older  
15 adults?

16 COMMISSIONER CORTÉS-VAZQUEZ: The OACs are  
17 required to do training biannually, by local law on  
18 elder abuse and identifying it.

19 And so that is... and all the contracts also  
20 have embedded in it the requirement to do outreach  
21 and education.

22 So... of... in the communities that they serve,  
23 and in a particularly the topics that emerge in those  
24 communities that they serve. Alright... I am losing  
25 my voice.



1 CHAIRPERSON HUDSON: Great.

2 Does NYC Aging engage with Adult Protective  
3 Services...

4 COMMISSIONER CORTÉS-VAZQUEZ: (INAUDIBLE)

5 CHAIRPERSON HUDSON: in any... in any capacity?  
6 When... Does...

7 COMMISSIONER CORTÉS-VAZQUEZ: Can I get that  
8 again, I was...

9 CHAIRPERSON HUDSON: Does NYC Aging engage with  
10 Adult Protective Services in any capacity when  
11 incidences of elder abuse or elder financial  
12 exploitation are reported to NYC Aging or to  
13 contracted entities?

14 COMMISSIONER CORTÉS-VAZQUEZ: Yeah. Yeah.  
15 Absolutely.

16 CHAIRPERSON HUDSON: APS? Okay

17 COMMISSIONER CORTÉS-VAZQUEZ: Yes.

18 CHAIRPERSON HUDSON: What support systems are in  
19 place for victims of elder fraud after they report  
20 the crime? Is NYC Aging engaged in any follow-up  
21 efforts to ensure that older adults served by NYC  
22 Aging are able to remain in their homes and have  
23 their lives minimally disrupted by incidents of  
24 fraud?  
25

1  
2 COMMISSIONER CORTÉS-VAZQUEZ: That's all part of  
3 our case assistance and case management. And our  
4 whole approach is to... community care, keep them  
5 home. And so all efforts are going to be done to  
6 ensure that.

7 CHAIRPERSON HUDSON: Great.

8 And are there legal resources available through  
9 NYC Aging for older adults who have been victims of  
10 financial exploitation?

11 COMMISSIONER CORTÉS-VAZQUEZ: Oh, thank you, we  
12 have...

13 CHAIRPERSON HUDSON: That's also part of the...

14 COMMISSIONER CORTÉS-VAZQUEZ: We have the five  
15 legal service providers who work in partnership with  
16 us as well as with our community based organizations.

17 CHAIRPERSON HUDSON: Great.

18 And, then, for the NYPD, how do you collaborate  
19 with financial institutions, if at all, to track and  
20 prevent elder fraud?

21 DIRECTOR LEVIN: I'll let the Detective Bureau  
22 talk about the investigation part, but I just want to  
23 highlight something that that Captain Papavlasopoulos  
24 had said about actually working with the banks, going  
25 to them, making sure they're aware, doing the retail

1  
2 politicking, providing flyers, making sure that even  
3 at a retail location, correct me if I'm wrong, we're  
4 helping to train the staff to be on the lookout for  
5 the signs of a, like, Target Vanilla scam.

6 And so if an elderly person comes forward and is  
7 buying some of these, we want to train the people  
8 working in the cashier register to ask the next  
9 question.

10 CHAIRPERSON HUDSON: Mm-hmm.

11 DIRECTOR LEVIN: Just, instead of just looking and  
12 letting it go by, just ask another question. One  
13 more, like, who is this for, and then those are the  
14 ways you can do those things and to work with  
15 actually the companies and the institutions  
16 themselves.

17 CAPTAIN PAPAVALASOPOULOS: I think the Chief could  
18 elaborate on this, but the big scam with the roofing  
19 scam that was in Queens, in the confines of the 104  
20 precinct, I believe a banker was able to help  
21 identify the victim, because that victim was known to  
22 the actual bank teller. She kept on coming in and  
23 withdrawing funds. That bank teller noticed her  
24 activity wasn't normal, which helped identify that  
25

1  
2 she was being a victim of an actual scam that took  
3 place... (CROSS-TALK)

4 COMMISSIONER CORTÉS-VAZQUEZ: There is a due  
5 diligence requirement that was built in years ago.  
6 The issue that we all need to work on is making sure  
7 that it is put into practice.

8 But, it is usually through that due diligence  
9 that some of these bank situations are identified.

10 ASSISTANT CHIEF SAVINO: Yeah, I think you have  
11 been hearing the theme all day. Right? It's about  
12 collaboration and liaison. And that is what we have  
13 with the Detective Bureau, without it, we are not  
14 going to solve crimes. We have been talking about  
15 these scams over and over again. We spoke about these  
16 traveler groups.

17 I'll give you one more example. Okay, we have  
18 Romanian travelers. Now, what do they do? They go  
19 from state to state to state, they'll stay in that  
20 state, they usually go about 15 cars at a time.  
21 They'll stay in that state and commit crimes in that  
22 state for one day and then move on.

23 What does that do? It makes it transient, and it  
24 makes it very challenging to track. Unless you have  
25

1 liaisons, you're not gonna catch these individuals.  
2 You're not gonna be able to track them.  
3

4 So, we had a group of about 15 that ultimately  
5 would come in every other week. We tracked it. It was  
6 every other Tuesday by chance. And they would come  
7 in, and they would do jewelry swaps.

8 Now what is that? That's essentially... and they  
9 would once again, pull at the heartstrings. All these  
10 scams come as a ruse of somebody that's really  
11 patient and good to you. Right?

12 So, they would come in a minivan, a male driver,  
13 a female in the back, they would even use a baby as a  
14 prop.

15 CHAIRPERSON HUDSON: Mm-hmm.

16 ASSISTANT CHIEF SAVINO: And what that does is it  
17 distracts you. They would target exclusively the  
18 elderly. They would go into neighborhoods with  
19 predominantly elderly people. And what they would do,  
20 they would look for individuals with jewelry, and  
21 they would ride up right next to them. And they would  
22 call them over, and once... we spoke about it before.  
23 You know? People want that human interaction. Right?

24 CHAIRPERSON HUDSON: Mm-hmm.  
25

1  
2 ASSISTANT CHIEF SAVINO: So people would go up  
3 willingly, they go up close enough. They say, oh, you  
4 remind me of my grandmother, you know, something to  
5 that effect, I have to bless you. Can I bless you?

6 Now who's gonna say no to that? And what they  
7 would do is say, come over here, let me bless you.  
8 And they would say, I have... I have a blessing, I  
9 want to put it on you, it's a necklace.

10 CHAIRPERSON HUDSON: Mm-hmm.

11 ASSISTANT CHIEF SAVINO: And, then, they would  
12 put that on and then take the necklace off. And we  
13 were seeing this trend over and over again. And once  
14 again, it does have a successful ending. We made 25  
15 arrests on that, and that's in New York alone.

16 But, without the liaisons that we had, without  
17 being able to track these individuals, without being  
18 able to put those pieces together, we don't make  
19 these arrests, because we just have a couple of  
20 pieces to the puzzle.

21 But they were countrywide. They were going from  
22 state to state to state, and without having our  
23 liaisons, all of our networks, we don't make it  
24 happen.

2 So we work exclusively and with other individuals  
3 regularly.

4 CHAIRPERSON HUDSON: What's your... you've shared  
5 a lot of great success stories. I'm just curious to  
6 know, what percentage of the total open cases, or  
7 cases that have come to the department, do those  
8 account for?

9 So how many cases have not been solved?

10 ASSISTANT CHIEF SAVINO: Yeah, I don't have that  
11 number with me...

12 CHAIRPERSON HUDSON: Okay...

13 ASSISTANT CHIEF SAVINO: as far as a total  
14 caseload. Obviously, we're talking about the most  
15 predominant scams that we're seeing...

16 CHAIRPERSON HUDSON: Right.

17 ASSISTANT CHIEF SAVINO: There's many other  
18 scams...

19 CHAIRPERSON HUDSON: Yeah.

20 ASSISTANT CHIEF SAVINO: out there.

21 CHAIRPERSON HUDSON: Yeah.

22 ASSISTANT CHIEF SAVINO: Uh...

23 CHAIRPERSON HUDSON: It would be helpful if that's  
24 something you all could follow-up with just to give  
25

1  
2 us a sense of the percentage of success rates and  
3 where we still have work to do in terms of...

4 ASSISTANT CHIEF SAVINO: I appreciate that...

5 CHAIRPERSON HUDSON: informing people. Yeah...

6 ASSISTANT CHIEF SAVINO: Thank you.

7 CHAIRPERSON HUDSON: Because, I think so much of  
8 what you're sharing are... they're so elaborate,  
9 these scams, and people may not think anything of  
10 somebody offering to give you a blessing. Like, you  
11 said, who would turn that down?

12 But, if people are more aware of these types -  
13 and the roofing stuff and all of that, I know it  
14 might be specific to certain neighborhoods, but that  
15 doesn't mean that the next neighborhood in another  
16 part of the city might not fall victim, you know,  
17 afterwards.

18 So, it'd be helpful to know sort of like where we  
19 have some of that work left...

20 ASSISTANT CHIEF SAVINO: I appreciate that.

21 CHAIRPERSON HUDSON: When officers respond to a  
22 call where an older adult is the victim of some non-  
23 financial crime, an assault, for example, are  
24 officers trained to ask questions about the older  
25 adults financial situation?



2 In other words, is it... might one, you know,  
3 gain some insight from... if somebody's coming in to  
4 report one particular type of crime, does the  
5 Department sort of ask questions, if it's an older  
6 adult specifically, about... and try to look for  
7 other opportunities for vulnerability?

8 DIRECTOR LEVIN: Yes, not only are they trained to  
9 actually engage holistically with the victim, and  
10 what do you mean what I mean by that is, trying to  
11 identify whether it's physical or emotional or  
12 financial abuse.

13 And we educate the recruits to some of the  
14 factors, the symptoms, which would indicate to you  
15 that this person is suffering from XYZ.

16 So, the caregiver is refusing to be forthcoming  
17 with information when you're trying to get some basic  
18 information from them, you're seeing bruises on the  
19 person...

20 CHAIRPERSON HUDSON: Mm-hmm.

21 DIRECTOR LEVIN: The person is unable to explain  
22 random changes in bank activity or depletion of  
23 funds. So, we teach our recruits to take an organic  
24 view of the whole thing, and then to help connect  
25 that person with the services necessary, and how to

1  
2 even interrupt if it's an abusive guardian or family  
3 member, what that person can do to extricate  
4 themselves from that situation.

5 CHAIRPERSON HUDSON: Great.

6 And, then, how does NYPD prioritize cases of  
7 elder fraud compared to other types of fraud, or do  
8 you prioritize elder fraud?

9 ASSISTANT CHIEF SAVINO: Well, we do prioritize  
10 it, and this is how - we have specialized teams where  
11 even outside of the precincts and squads, we've been  
12 hearing all day about the precinct squads that are  
13 embedded in in the precincts themselves.

14 We have specialist squads that exclusively work  
15 on cases just like this, and it's upwards of a 100  
16 investigators. And these are the individuals that  
17 take the patterns, they take the more complex cases.  
18 And that's primarily why you are seeing in the  
19 success.

20 You know, these are the individuals that consider  
21 the elderly community, the wisdom of our community.  
22 And they are the most compassionate individuals. They  
23 treat individuals exactly the way they need to be  
24 treated, and they come back, you know, where  
25

1  
2 individuals feel compelled to stay with the cases,  
3 because that's when we have success. Right?

4 When people stay with the cases, see it all the  
5 way through, through the prosecution, and we work  
6 straight through. And these specialized teams are  
7 really where we have our most success.

8 CHAIRPERSON HUDSON: Great.

9 How does the NYPD handle cases where victims are  
10 hesitant or unwilling to file complaints?

11 DIRECTOR LEVIN: So, that is a very... That  
12 question alone could take a little bit of time to  
13 answer, but I'll just give you a general idea. I  
14 think it there's something called an evidence based  
15 prosecution, which is where even if you have a victim  
16 or a complainant who's unwilling to cooperate with  
17 the prosecutor, you can still go forward with that  
18 prosecution.

19 Well, how do you do that without a witness? Well,  
20 we have decided in public policy that you could...  
21 you might be a DV victim; you might not be a  
22 naturalized citizen; your husband may be threatening  
23 you if you come forward and you cooperate, "I'm gonna  
24 pull financial funding, or I'm gonna report you to  
25 some type of immigration person."

1  
2 And so we have a mechanism by which we can  
3 prosecute some cases even - and, again, I used to be  
4 a DA, but I'm not now, I'm with PD. Right?

5 CHAIRPERSON HUDSON: Understood.

6 DIRECTOR LEVIN: But, I'm just giving you... I'm  
7 just... (CROSS-TALK)

8 CHAIRPERSON HUDSON: It's helpful context to have.

9 DIRECTOR LEVIN: Yeah, go ahead?

10 ASSISTANT CHIEF SAVINO: Yeah. No. Essentially, if  
11 you can prove... and it's very challenging to do,  
12 but... and we and we do it with complex cases.

13 But, if you can prove where a criminal leaves  
14 their house, ultimately track that individual  
15 straight through to committing the crime, and then  
16 ultimately returning back to a residence, or what  
17 have you, straight through, and fill in every gap in  
18 between, we can ultimately prosecute that case even  
19 despite a victim's uncooperativeness.

20 And that is what we... I like to call a pristine  
21 case. So, even...(CROSS-TALK)

22 COMMISSIONER CORTÉS-VAZQUEZ: A what case?

23 ASSISTANT CHIEF SAVINO: with the lack of a  
24 victim...

25 DEPUTY CHIEF MORRILL: Pristine...

1  
2 ASSISTANT CHIEF SAVINO: With all that evidence...  
3 and obviously, we can overlap it with forensics.

4 CHAIRPERSON HUDSON: Mm-hmm.

5 ASSISTANT CHIEF SAVINO: We could overlap it with  
6 different overlays, clothing matches, every bit of  
7 evidence that we can. But, that is what we call, uh,  
8 what I like to call a pristine case. But, that  
9 evidence based prosecution, we have successfully put  
10 forward numerous times as successfully prosecuted,  
11 even lack of cooperation of a victim.

12 CHAIRPERSON HUDSON: Okay.

13 And, then, if you have a victim who does come  
14 forward, maybe they just don't want to follow through  
15 with the case or something like that, but they do  
16 come forward or somehow you become aware of their  
17 case, can you just talk a little bit about that  
18 referral system? Are you referring them back to NYC  
19 Aging? Are you referring them to, you know, therapy,  
20 psychological support, a physician if you think that  
21 there might be some cognitive impairment?

22 Like, how are you actually handling that person?

23 DEPUTY CHIEF MORRILL: Each individual will be  
24 taken individually.

25 CHAIRPERSON HUDSON: Mm-hmm.

1  
2 CHAIRPERSON HUDSON: If they give us enough  
3 information to take a report in the first place, we  
4 will take that report. It doesn't have to...  
5 sometimes they refuse their names, sometimes they  
6 refuse a location, sometimes they don't know a  
7 location, it's not necessary to the making or taking  
8 of a report. The reports we take are, uh, in some  
9 cases, we'll take a report knowing we're not gonna  
10 get anything else out of that person. If we can give  
11 referrals at that time, we will.

12 You know, as far as referring someone to the  
13 doctor, we can ask them if they want medical  
14 attention, and in the case... you know, your question  
15 was more broad. It wasn't as focused on the elderly.  
16 I'm going to assume that you mean the elderly in this  
17 case, but...

18 CHAIRPERSON HUDSON: Yes.

19 DEPUTY CHIEF MORRILL: sometimes we don't even  
20 necessarily assume the age or that because of their  
21 age, they need anything in particular, but we will  
22 definitely ask. And where referrals can be made, we  
23 definitely make referrals.

24

25

1  
2 You know, we don't just say, well, if you don't  
3 wanna make a complaint, you can go to the hospital.  
4 It doesn't work like that.

5 CHAIRPERSON HUDSON: Mm-hmm.

6 DEPUTY CHIEF MORRILL: But, if they want more  
7 resources, if we can see that there is extra need, if  
8 we can see that they need a doctor right then, if  
9 they need medical care, uh, if they could benefit in  
10 any way by follow-up with the Department of Aging or  
11 any other services, we will refer them right there.

12 CHAIRPERSON HUDSON: Okay, that's great.

13 Go ahead. And then, yeah?

14 DIRECTOR LEVIN: Can I add one thing to that?

15 CHAIRPERSON HUDSON: Yes, yes...

16 DIRECTOR LEVIN: So, this bill does deal with  
17 education of training at the Department. So, I dove  
18 into a lot of our recruit materials, and I wanna  
19 chance just to wrap that just a little bit here at  
20 the hearing.

21 So, there's just one other thing I want to say.  
22 the recruits are, specifically in the case of an  
23 elderly abuse, right, they are taught to stay in  
24 contact with the victim past taking the complaint,  
25 and to specifically provide follow-up calls, to

1  
2 visit, to conduct wellness checks, to check-in, and  
3 to assure them that they have somebody watching out  
4 for them. I mean, we care. I know sometimes that  
5 doesn't always come across, but we're trying to do  
6 the right thing by people. That's all.

7 CHAIRPERSON HUDSON: Yeah. I think that's my  
8 point. I am chair of the Aging Committee, and, so, we  
9 know, those of us who work in the aging space on a  
10 regular basis know how incredibly vulnerable the  
11 population is. And, so, I think if there is an  
12 opportunity for an added level or layer of  
13 engagement, so many of these folks who do fall victim  
14 to these crimes, is because they are socially  
15 isolated. You know? And, or they maybe have not  
16 received the adequate type of care from a  
17 professional because they don't know where to go, or  
18 they might be cognitively ,you know, declining or  
19 impaired. So, it's not until they show up to a police  
20 station and maybe they say, oh, you know, "I was  
21 defrauded out of this money", or what have you, that  
22 then having somebody who is able to identify some of  
23 those ,you know...

24 DIRECTOR LEVIN: Right...



1  
2 CHAIRPERSON HUDSON: characteristics or symptoms  
3 of...

4 COMMISSIONER CORTÉS-VAZQUEZ: I love the fact that  
5 it is codified in the training.

6 CAPTAIN PAPAVALASOPOULOS: Yeah...

7 CHAIRPERSON HUDSON: Right.

8 COMMISSIONER CORTÉS-VAZQUEZ: You know?

9 CHAIRPERSON HUDSON: Yeah.

10 COMMISSIONER CORTÉS-VAZQUEZ: And, that's all of  
11 this, all... There are these multiple layers of  
12 training going on...

13 CHAIRPERSON HUDSON: Yeah.

14 COMMISSIONER CORTÉS-VAZQUEZ: to officers.

15 CHAIRPERSON HUDSON: Yeah, and that people are  
16 trained to...

17 COMMISSIONER CORTÉS-VAZQUEZ: Yeah.

18 CHAIRPERSON HUDSON: to stay in touch and...

19 (CROSS-TALK)

20 COMMISSIONER CORTÉS-VAZQUEZ: And, uh, that...  
21 That... (CROSS-TALK)

22 CHAIRPERSON HUDSON: To keep in contact... (CROSS-  
23 TALK)

24  
25

1  
2 COMMISSIONER CORTÉS-VAZQUEZ: that this joint  
3 partnership is really elevated this whole  
4 conversation...

5 CHAIRPERSON HUDSON: Yeah, I know that ,you know,  
6 the NYPD deals with a lot of different types of  
7 victims. But, as an older adult advocate, I would  
8 just be remiss if I... (CROSS-TALK)

9 COMMISSIONER CORTÉS-VAZQUEZ: Absolutely...

10 CHAIRPERSON HUDSON: didn't take the opportunity  
11 to say, whatever extra, little added touches you  
12 can...

13 COMMISSIONER CORTÉS-VAZQUEZ: Mm-hmm.

14 CHAIRPERSON HUDSON: you can take and make for our  
15 older adult population, which is ,you know, growing  
16 exponentially in this city, and, then, we know also  
17 just need a little bit extra attention. So, if they  
18 are coming before the Department, I just ask that  
19 ,you know, you continue to do what you have been  
20 doing, but ,you know, just... I just want to sort of  
21 engrain the idea that older adults are extremely  
22 vulnerable...

23 CAPTAIN PAPAVALASOPOULOS: Just to add to that...

24 CHAIRPERSON HUDSON: Sure.  
25

2 CAPTAIN PAPAVALASOPOULOS: The Community Affairs

3 Bureau, uh, even has gone far to actually take  
4 victims to go shopping, where they don't have access  
5 to rides. So, we have our community affairs officers  
6 and crime prevention officers even picking some of  
7 the older adults up in certain situations to take  
8 them to get just some basic needs of food - to the  
9 supermarket where they have no access. I believe the  
10 victim in Queens, she had no transportation, she was  
11 taking care of her elderly husband who is sick at  
12 home and cannot leave. And, we actually had a  
13 community affairs officer go out and, uh, take them  
14 certain locations that they needed just to get by  
15 until they got some assistance.

16 CHAIRPERSON HUDSON: So, with that, I'm not going  
17 to ask you all if you need resources, because I would  
18 say you are over resourced, but what I do think is  
19 important is the allocation of those resources. So,  
20 for that officer, or in that precinct, I don't know  
21 if that officer is taking that woman to the grocery  
22 store or for shopping every single week - or often as  
23 she needs it, maybe they just did it the one time or  
24 twice or whatever, but would it make sense to  
25 reallocate or redistribute resources that you already

1  
2 have in the Department to make a service like that  
3 more accessible? Or, do we need to ,you know,  
4 resource the NYC Aging so that they can work with  
5 providers that might be able to provide some of those  
6 services?

7 CAPTAIN PAPAVALASOPOULOS: Well, again, this is not  
8 a policy that the Police Department has in place...

9 CHAIRPERSON HUDSON: I know, it's just people  
10 doing...

11 CAPTAIN PAPAVALASOPOULOS: This is... ex... (CROSS-  
12 TALK)

13 CHAIRPERSON HUDSON: it out of the goodness...

14 CAPTAIN PAPAVALASOPOULOS: Ex... exactly... (CROSS-  
15 TALK)

16 CHAIRPERSON HUDSON: of their hearts.

17 CAPTAIN PAPAVALASOPOULOS: Exactly.

18 CHAIRPERSON HUDSON: But, I guess my point is, if  
19 there are a number of officers across the Department,  
20 across the city, who are doing that out of the  
21 goodness of their hearts, maybe we should be thinking  
22 about allocating funding to organizations, and  
23 nonprofits, and agencies who could actually provide  
24 some of those services - if it's a need that we are  
25 seeing within this population.

1 CAPTAIN PAPAVALASOPOULOS: That would be great...

2 (CROSS-TALK)

3 DIRECTOR LEVIN: So, something we can...

4 CHAIRPERSON HUDSON: Okay...

5 DIRECTOR LEVIN: always certainly... (CROSS-TALK)

6 CHAIRPERSON HUDSON: it would be great...

7 DIRECTOR LEVIN: have continued conversations  
8 with... (CROSS-TALK)

9 CHAIRPERSON HUDSON: Mm-hmm.

10 DIRECTOR LEVIN: and something that we can  
11 advocate for.

12 I will say this, I think the continued  
13 partnership is a lot of magic for this. But, I am  
14 leery to talk about here, committing to, like, yes,  
15 we can allocate, change the way resources are....

16 (CROSS-TALK)

17 CHAIRPERSON HUDSON: Yeah, and I don't need that.  
18 He said that it would be great to have that as a  
19 resource. That's all I need.

20 DIRECTOR LEVIN: I see.

21 CHAIRPERSON HUDSON: When officers take reports  
22 about older adults falling victim to scams, do they  
23 have information on available resources and  
24 alternative places to report, like the National Elder  
25

1  
2 Fraud hotline or FTC, that they can make available to  
3 older adults?

4 Do you connect them to federal resources, state  
5 resources, things like that?

6 DIRECTOR LEVIN: Yeah, in the in the recruit  
7 training materials... so listen, if it's something  
8 that implicates, like, interstate, now you're in Fed  
9 land. So, we teach them in the materials that,  
10 depending on what you're hearing, to connect them  
11 with the FBI, who has jurisdiction over those type of  
12 things.

13 CHAIRPERSON HUDSON: And, then, beyond your work  
14 with NYC Aging and the Cabinet, do you work with  
15 other city agencies, like adult protective services,  
16 or HRA, or anybody else to address elder fraud  
17 effectively, even like DoITT (Department of  
18 Information Technology and Telecommunications) or any  
19 other city agencies?

20 DIRECTOR LEVIN: I'm not sure, I can find out.

21 CHAIRPERSON HUDSON: Okay.

22 DIRECTOR LEVIN: I suspect our materials, I'm not  
23 a 100 percent sure, but I suspect our training  
24 materials are built off of conversations with other  
25 agencies.

2 But I will double check that for you, Chair, and  
3 circle back. Okay?

4 CHAIRPERSON HUDSON: Okay, that would be great,  
5 thank you. And I think these are my last two or three  
6 questions, yes.

7 I think I know the answer to this, but does the  
8 NYPD track the interactions that liaisons have with  
9 older adults in their communities, and what are the  
10 most frequent kinds of requests that older adults  
11 reach out to liaisons for?

12 DIRECTOR LEVIN: I'm sorry, one more time?

13 CHAIRPERSON HUDSON: Do you track the interactions  
14 that liaisons have with older adults in their  
15 communities? And what are the most frequent kinds of  
16 requests that older adults reach out to liaison for?

17 DIRECTOR LEVIN: We do...

18 CHAIRPERSON HUDSON: You said earlier that you  
19 follow... you follow up with people as part of the  
20 training if they've reported a particular fraud.

21 So, I would assume that you do track the  
22 interactions at liaisons have, but maybe you can  
23 follow up on the most frequent kinds of requests that  
24 older adults reach out to liaisons for.

25 DIRECTOR LEVIN: Yeah, oh...

1  
2 CHAIRPERSON HUDSON: And maybe I'm not making a  
3 very appropriate distinction between the actual  
4 liaisons and then...

5 DIRECTOR LEVIN: I think I know...

6 CHAIRPERSON HUDSON: This general officer  
7 training, then...

8 CAPTAIN PAPAVALASOPOULOS: Do we track? Absolutely.  
9 Our crime prevention officers liaisons fill out a  
10 weekly activity report, and on those weekly activity  
11 reports, they actually list all the initiatives that  
12 they conducted with all their adults and some other  
13 agencies on that report. That's how we track what  
14 they're doing.

15 Again, we said there was over 2,700 initiatives  
16 that were conducted, and those initiatives were  
17 actually documented with the reports that we get  
18 through our liaison on the officers.

19 CHAIRPERSON HUDSON: Okay, great.

20 How does the NYPD handle situations where clients  
21 do not receive their valid police report within the  
22 expected timeframe?

23 DEPUTY CHIEF MORRILL: I'm sorry, can you just say  
24 it again?



2 CHAIRPERSON HUDSON: How does the NYPD handle  
3 situations where clients do not receive their valid  
4 police report within the expected timeframe?

5 So, if they have to submit a police report to the  
6 bank, for example, is... do you have a process for  
7 maybe expediting a report? How do... you how do you  
8 deal with somebody who may say, like, "I haven't  
9 received police report yet, and I need to submit it  
10 to the bank in order to get my money back," or what  
11 have you?

12 DEPUTY CHIEF MORRILL: That is nothing that we  
13 would actually track, and there really is no  
14 timeframe for anything like that.

15 But, anyone who makes a complaint, anyone who  
16 makes a complaint, can receive what's basically a  
17 receipt of having made a complaint as soon as the  
18 complaint is made and entered into the system.

19 They don't have to... if they want a number for  
20 that right away, they can get it while they're there.

21 If we take the report at their home, it might  
22 take, you know, 24 hours, let's say, but there's no  
23 set time at which that becomes available. And we're  
24 not withholding that. That's not actually an issue

1  
2 that we see, is that somebody says, I need my  
3 complaint report number, and I don't have it yet...

4 CHAIRPERSON HUDSON: Okay.

5 DEPUTY CHIEF MORRILL: Because there should be no  
6 serious wait at all there.

7 CHAIRPERSON HUDSON: Is the only way for somebody  
8 to make a report or a complaint in person, either at  
9 the precinct or through officers at their home or...

10 DEPUTY CHIEF MORRILL: It is incredibly rare to  
11 even have this as an issue, but someone could report  
12 something by sending us a letter, or entirely over  
13 the phone if we have enough information.

14 But, generally speaking, all of these, there  
15 would be in person contact. And (INAUDIBLE)  
16 complaint... (CROSS-TALK)

17 CHAIRPERSON HUDSON: There's no, like, online form  
18 or anything?

19 DEPUTY CHIEF MORRILL: No, there's no entirely  
20 online form right now.

21 CHAIRPERSON HUDSON: How does the NYPD track the  
22 status of submitted reports to ensure timely  
23 processing for clients? You said you don't.

24 DEPUTY CHIEF MORRILL: Uh, it...  
25

1  
2 CHAIRPERSON HUDSON: Like, at any point in time,  
3 can you tell me, oh, we have 1,000, you know, police  
4 reports in the system currently?

5 DEPUTY CHIEF MORRILL: Okay. Well, let me started  
6 at the beginning a little bit.

7 CHAIRPERSON HUDSON: Okay.

8 DEPUTY CHIEF MORRILL: Sorry.

9 But first of all, the city of New York takes  
10 approximately 600,000 to 700,000 total complaints  
11 every year.

12 I represent Quality Assurance. We audit a subset  
13 of those complaints, auditing always being, you know,  
14 not looking at every single one, but we look at more  
15 than a 100,000 complaints every year.

16 We're looking at it for various things, proper  
17 classification. Timeliness is one of those things,  
18 but, uh, where we see issues is a complaint was  
19 started and not signed off within about two or three  
20 days. We would in those cases, we are, like, a hand  
21 on the tiller, let's say, where we would reach out to  
22 the command and say, generally speaking, you have a  
23 number of complaints that were not signed off in a  
24 timely fashion.

2 Once this complaint is signed off, it goes  
3 immediately to the investigators, and the  
4 investigation starts, if it hasn't started already,  
5 because a lot of our investigations, especially  
6 something like grand larceny or identity theft, where  
7 someone came into the command to make a report. Most  
8 of the places where you can go in and make a report  
9 are precincts, right, as opposed to housing or  
10 transit, and they have embedded investigation units  
11 right there.

12 So, in a lot of those cases, if there's an  
13 investigator available, whenever you come into the  
14 command to make a report, they may be asked to stay a  
15 minute or two and speak to the investigator, and the  
16 investigation starts right there even before the  
17 complaint number is made. Right?

18 If, in fact, they're not there, or we took it at  
19 their home or whatever, that process would maybe take  
20 about 24 hours. And, then the complaint number... the  
21 complaint would be finalized, because it's a  
22 finalization of the report that generates the number.  
23 And, then, the complaint would then be in a queue to  
24 be assigned to a detective.

1  
2 So, you know, they can expect a call within, you  
3 know, a day or two from the assigned detective who's  
4 going to be taking their case and looking at that.

5 And that's where the continuation of the  
6 conversation would take place. So, we try to keep  
7 that as timely as possible. We catch those, in some  
8 cases, as they're happening. It's not just my unit,  
9 Quality Assurance, but in conjunction with Crime  
10 Control Strategies, we look at that.

11 CHAIRPERSON HUDSON: Thank you for that  
12 explanation. I appreciate it. Give me one second...

13 (PAUSE)

14 Okay, thank you so much to this panel, I really  
15 appreciate it on behalf of myself and Chair Salaam.

16 I am now going to open the hearing for public  
17 testimony.

18 I remind members of the public that this is a  
19 formal government proceeding and that decorum shall  
20 be observed at all times. As such, members of the  
21 public shall remain silent at all times.

22 The witness table is reserved for people who wish  
23 to testify. No video recording or photography is  
24 allowed from the witness table.

2 Further, members of the public may not present  
3 audio or video recordings as testimony, but may  
4 submit transcripts of such recordings to the Sergeant  
5 at Arms for inclusion in the hearing record.

6 If you wish to speak at today's hearing, please  
7 fill out an appearance card with the Sergeant at Arms  
8 and wait to be recognized. When recognized, you will  
9 have two minutes to speak on today's oversight topic  
10 of elder fraud, or on the legislation being  
11 considered today: *Introductions 1092 and 1102, and*  
12 *Resolution 561.*

13 If you have a written statement or additional  
14 testimony you wish to submit for the record, please  
15 provide a copy of that testimony to the Sergeant at  
16 Arms.

17 You may also email written testimony to  
18 [Testimony@council.nyc.gov](mailto:Testimony@council.nyc.gov) within 72 hours after the  
19 close of this hearing. Audio and video recordings  
20 will not be accepted.

21 Thank you, again, Commissioner.

22 And the first panel I will call to the table, we  
23 have five people, Kevin Kiprovski, Cristian Gonzalez-  
24 Rivera, Kimberly George, Jean Callahan, and Bryan  
25 Ellicott-Cook.

2 (PAUSE)

3 CHAIRPERSON HUDSON: We can start on this end and  
4 go down the row. Just press the button to turn the  
5 microphone on, and make sure it's nice and close to  
6 you.

7 JEAN CALLAHAN: Got it, thank you.

8 Thank you, Chair Hudson, Chair Salaam, and fellow  
9 committee members for this opportunity to testify  
10 today in support of Resolution 561, calling on state  
11 leaders to address the crisis in our guardianship  
12 system.

13 I deeply believe in autonomy and allowing people  
14 to make decisions for themselves. Guardianship is not  
15 always the answer. But there are times when people  
16 need the services, and we know that it is so  
17 important to have providers who have the training and  
18 resources to do the best possible job for the  
19 neediest and most vulnerable among us.

20 Over the past 20 years, I have been involved in  
21 Article 81 guardianship in many ways. As a Project  
22 Director at the Vera Institute, I had the opportunity  
23 to work on an early version of Project Guardianship.  
24 We saw the need for quality guardianship services for  
25 those who were unable to pay for private care. We

1  
2 were able to demonstrate that quality services can  
3 allow people to remain safely in the community, give  
4 them the care that they need and save money by  
5 reducing Medicaid expenditures.

6       Since 2014, I have served as Chair of the New  
7 York Working Interdisciplinary Networks of  
8 Guardianship Stakeholders, we call it WINGS. And it  
9 is an informal group, but it's a working group of  
10 professionals from within the Courts, State agencies,  
11 non-profit leaders, and the private bar with the goal  
12 of improving guardianship systems.

13       Throughout my time as chair over the past ten  
14 years, we have noted that resources for quality  
15 guardianship services are extremely limited. In  
16 particular, members of that group who are in the  
17 judiciary have urgently told us over the years of the  
18 need for qualified professionals to serve as  
19 guardians once they've made their findings. So the  
20 chronic lack of available guardians has created an  
21 untenable situation. (TIMER CHIMES)

22       We've created an unfunded mandate in New York,  
23 and Article 81 gives an obligation to judges to  
24 appoint a guardian without supplying adequate  
25 guardians for the community and for judges. So, we



2 want to urge this group to support, uh, pass  
3 Resolution 561, and continue to urge state  
4 legislators to address this issue.

5 CHAIRPERSON HUDSON: Thank you so much.

6 BRYAN ELLICOTT-COOK: Good afternoon, Chairpersons  
7 Hudson and Salaam, and esteemed members of the  
8 Committee on Aging And Public Safety. My name is  
9 Bryan Ellicott-Cook; I use the pronouns he and they,  
10 and I am the Director of Government Relations for  
11 SAGE, an organization dedicated to improving the  
12 lives of LGBTQ+ older adults.

13 Today, I want to offer my testimony on two  
14 critical issues, financial literacy and the statewide  
15 public guardianship system.

16 Financial literacy and SAGECents, we are grateful  
17 to the Council for their attention to the financial  
18 well-being of older adults through perceived  
19 initiatives, which include education on elder fraud,  
20 end of life preparation, and financial literacy.

21 LGBTQ+ older adults often faced significant  
22 economic disparities due to a lifetime of  
23 discrimination in the workforce, housing, and  
24 healthcare. At SAGE, we address this disparity  
25 through SAGECents. A digital financial literacy

1 platform, specifically designed for LGBTQ+ older  
2 adults, SAGECents offers personalized tools and  
3 resources that empower participants to make informed  
4 financial decisions covering topics such as  
5 budgeting, debt management, retirement planning.  
6

7 This platform also accounts for unique financial  
8 challenges our communities face, such as navigating  
9 legal complexities related to chosen families or  
10 planning for health and long term care needs that may  
11 arise later in life.

12 Incorporating principles of SAGECents into  
13 citywide financial literacy programs would provide  
14 invaluable support to the valuable populations who  
15 are often excluded from traditional financial  
16 education.

17 We urge the Council to ensure that new  
18 initiatives targeting financial literacy and elder  
19 for prevention are accessible and inclusive to LGBTQ+  
20 older adults and other marginalized communities.

21 I also wanted to say that we have a financial  
22 adviser at the Edie Windsor Center, his name is Bill  
23 Owens, he's great. People go to him with questions;  
24 he helps them detect possible issues.  
25

2 And, then, we also have a unique cadre of  
3 volunteers that provide tech support to our older  
4 adults. So that's something we've been doing that's  
5 had been helpful.

6 Uh, (TIMER CHIMES) as far as concerns for public  
7 guardianship, I just want to say really closely, that  
8 before public guardianship is appointed, that it  
9 should be exhausted, chosen family, and non-  
10 documented relationships.

11 CHAIRPERSON HUDSON: Thank you so much.

12 KIMBERLY GEORGE: Thank you, Chair Hudson, Chair  
13 Salaam, and fellow Committee Members, for the  
14 opportunity to testify today. I am Kimberly George  
15 and I'm the President and CEO at Project  
16 Guardianship.

17 Thank you for holding today's hearing on elder  
18 abuse, a pressing issue for aging New Yorkers, their  
19 families, and our broader communities. I'm here today  
20 to talk about the urgent issues unfolding in our  
21 guardianship system, what it means for New Yorkers  
22 and especially low-income New Yorkers, women, people  
23 of color, members of the LGBTQ+ population, and why  
24 it is so important for the Council to pass Resolution  
25

1  
2 561 and for Governor Hochul to heed its call to  
3 action.

4 Article 81 of New York's Mental Hygiene Law  
5 mandates courts to appoint guardians only after all  
6 less restrictive options have been rolled out.  
7 However, there is no public fund to compensate  
8 guardians, relying instead on family caregivers and  
9 the personal wealth of those in need. This approach  
10 does not reflect the reality of older adults who are  
11 increasingly aging alone and with limited resources.  
12 Nonprofits have stepped in to provide guardianship  
13 services, but without permanent funding, they  
14 struggle to meet the demand.

15 The threat of funding cuts jeopardizes these  
16 essential services and the individuals who rely on  
17 them. The lack of investment also created challenges  
18 for the courts. Statewide, judges report that up to a  
19 third of guardianship cases, uh, they struggle to  
20 find available guardians. With this number rising to  
21 half in New York City, delays in appointments can  
22 lead vulnerable individuals uncertain and may result  
23 in the appointment of unqualified guardians.

24 New York's older adult population is growing  
25 rapidly with 4.6 million residents aged 65 and older.

1  
2 By next year, they would represent 25 percent of  
3 people in 33 counties and 30 percent in 18 counties.

4 Many older New Yorkers live in poverty,  
5 particularly Black, African American, and Hispanic  
6 communities. A significant portion will require long  
7 term care, highlighting the urgent need for effective  
8 guardianship.

9 An annual investment of \$15 million in nonprofits  
10 (TIMER CHIMES) would increase capacity to serve 1,500  
11 more New Yorkers ensuring access to high quality  
12 care. This funding would also facilitate quicker  
13 guardian appointments, leading to Medicaid savings  
14 and boosting local economies.

15 Project Guardianship commends the City Council  
16 for its commitment to the aging population. It's  
17 crucial to pass Resolution 561 and for Governor  
18 Hochul to heed its call to action. Thank you very  
19 much.

20 CHAIRPERSON HUDSON: Thank you so much.

21 CHRISTIAN GONZÁLEZ-RIVERA: Good afternoon, Chair  
22 Hudson, Chair Salaam, my name is Christian González-  
23 Rivera, and I'm The Director of Strategic Policy  
24 Initiatives at the Brookdale Center for Healthy  
25

1 Aging, we are a research and policy center based at  
2 Hunter College.

3  
4 We support the three piece of legislation that  
5 you're hearing today, and we would just like to offer  
6 some insights from our research to help strengthen  
7 their impact on older New Yorkers.

8 So first, regarding Introduction 1092, we commend  
9 the focus on expanding financial literacy and scam  
10 awareness for other adults, of course. And, we also  
11 appreciate that the bill calls for distributing  
12 resources both online and offline to make sure to  
13 reach everyone. But, we actually urge a further step  
14 incorporating into this "warm experts". And what we  
15 mean by warm experts are people who are already  
16 trusted by older adults who are able to give that  
17 information to older adults, and explaining to them  
18 in a way that's understandable. Because it's one  
19 thing to be able to pick up a piece of paper and get  
20 the information, and some people are able to learn  
21 that way. But, there are many others, that won't...  
22 wouldn't be able to process the information and how  
23 it relates to them. So, it is better to be able to do  
24 this through nonprofit organizations or other trusted  
25 sources who would be able to explain this

1  
2 information. This also means that perhaps some of  
3 these printed and materials, some of it could be  
4 aimed towards older adults themselves, but others  
5 could be aimed towards their families as well.  
6 Basically saying, how do you explain to your older  
7 relative this information? So warm experts is one  
8 piece that we want to talk about.

9 Introduction 1101 addresses identity theft  
10 training for NYPD officers. There was a lot of  
11 conversation already about how often scams are  
12 changing, how you always have to stay on top of it.  
13 So, it was good to hear that from the officers  
14 themselves. We also want to be sure, I'm not... I'm  
15 not sure exactly, I mean, like, if this came up  
16 during the conversation, but that officers are also  
17 trained in not only what to do (TIMER CHIMES) with  
18 these reports, but also to make sure that they have  
19 patience and empathy when speaking to older adults  
20 about this. And moreover, really using, and this is  
21 something that did come up, really using locally  
22 based organizations, community based organizations,  
23 to distribute some of this information because, as we  
24 know, not all older adults are as likely to go to the  
25 NYPD with their issues as others.

1  
2 And finally, on Resolution 561, to establish a  
3 public guardianship system with centralized  
4 oversight, we support this enhanced oversight. Also,  
5 we are we would like to call for the inclusion of  
6 nonprofits in this system.

7 On top of that, we strongly advocate that the  
8 system remain open to engaging supported decision  
9 making, which would allow older adults to retain more  
10 control over their lives. New York, currently has a  
11 support decision making model under Article 82 for  
12 people with intellectual and developmental  
13 disabilities. And there is a model for older adults  
14 that is under development. So, are hoping that as the  
15 Council calls for the state to develop this this  
16 centralized system, the system with centralized  
17 oversight, that it also remains open to supported  
18 decision making for older adults put into place, so  
19 that it can be incorporated into the system as  
20 appropriate. Thank you very much.

21 CHAIRPERSON HUDSON: Thank you so much for those  
22 insights.

23 KEVIN KIPROVSKI: My name is Kevin Kiproviski, and  
24 am the Director of Public Policy at LiveOn NY. Thank  
25 you so much for the opportunity to testify today.



2 LiveOn NY's members include more than a 110  
3 community based nonprofits that provide core services  
4 under the NYC Aging portfolio and many other home and  
5 community based services in our city.

6 Aging is a complicated and unique process that we  
7 all experience in our own way. Some of us will  
8 experience conditions that leave us unable to handle  
9 our affairs, and our current system leaves many of us  
10 that are in that situation without adequate support.

11 While there are some public programs available  
12 through nonprofits that take on these challenges  
13 admirably and with care, many are left with  
14 inadequate or questionable care, and some are left  
15 without any support despite state law requiring it.

16 Additionally, in terms of scams, many are  
17 designed to target older adults specifically, and  
18 this leads to a higher rate of fraud among older  
19 Americans than their younger counterparts.

20 Additionally, engaging with the police is often  
21 necessary to file complaints against the perpetrators  
22 for the fraud, and for many that may be difficult for  
23 a variety of reasons. The bills proposed today would  
24 provide much needed resources to help prevent these  
25

1  
2 types of scams and assist victims in pursuing  
3 justice.

4 As with many issues facing older New Yorkers, we  
5 find that supports that help a person either avoid  
6 scams entirely, or help them adequately prepare for  
7 situations that would otherwise require guardianship  
8 are highly preferable to dealing with issues after  
9 they occur.

10 We support a wide range of early interventions  
11 and light touch supports across all areas of aging,  
12 from housing to nutrition to community engagement,  
13 and we're excited to work with the Council to  
14 continue exploring these types of investments that  
15 would both allow older New Yorkers to contribute,  
16 engage in our communities, and save our safety nets  
17 both money and time to support the folks who truly  
18 need it.

19 Our first recommendation is to explore programs  
20 that would assist New Yorkers in planning for end of  
21 life issues so that we can unburden a system that is  
22 particularly burdened. Those are things like, you  
23 know, helping people figure out who can be their  
24 power of attorney before we get to that situation.  
25 But, in terms of, Resolution 561, we are calling on

2 the Governor to create a statewide public  
3 guardianship, in concert with everyone at this table,  
4 to address the current inequities and deficits and  
5 safeguard vulnerable New Yorkers in need of  
6 protective arrangements.

7 (TIMER CHIMES) We also are urging the Council to  
8 pass Introductions 1101 and 1092, because they are  
9 wonderful ways to prevent people from getting scammed  
10 in the first place, thus protecting all New Yorkers.

11 Thank you so much for the time, and thank you so  
12 much for the opportunity to testify.

13 CHAIRPERSON HUDSON: Thank you, thank you all.

14 Kimberly, I do have a few questions for you.

15 How many New York City residents does this  
16 guardianship issue affect?

17 KIMBERLY GEORGE: There are an estimated over  
18 28,000 people with court appointed guardianships  
19 statewide, with over 60 percent of those here in New  
20 York City. So that's more than 16,000 New York City  
21 residents.

22 However, one of the major issues in our  
23 guardianship system is the lack of reliable and  
24 publicly available data. So, it's hard to know how  
25 many... exactly how many people petitions are being

1  
2 made for on any given day in sort of the size of the  
3 problem in terms of the judge's inability to find  
4 good guardians to serve.

5 CHAIRPERSON HUDSON: Right. And, then, what  
6 exactly do guardianship services entail?

7 KIMBERLY GEORGE: That's a great question. You  
8 know, there's misconceptions that guardianship is all  
9 about surrogate decision making and is just decision  
10 making, but in actuality, the job is also how you  
11 implement those decisions.

12 So for example, if somebody were to have an  
13 injury and need medical care, the guardian's not only  
14 deciding about that medical care, they're also  
15 putting into place all the services, and  
16 rehabilitation, and maybe accessibility  
17 modifications, paying the bills, and doing everything  
18 that comes after the decision is made.

19 Similarly, one of the things that we as a  
20 guardian pride ourselves in, is end of life decision  
21 making - arranging for preneed funeral arrangements  
22 before the time comes, informing family, getting  
23 death certificates. It's a very big job, and it's  
24 it's more than just decision making.

25 CHAIRPERSON HUDSON: For sure.

2 There is another proposal that was put together  
3 by guardianship judges calling for the creation of  
4 an Office of the Public Guardian. How is your  
5 proposal different or better from that one?

6 KIMBERLY GEORGE: The proposal that was put  
7 together was for a public guardianship agency where  
8 the agency itself would become the guardian has a \$70  
9 million price tag. We think that our proposal, which  
10 is to have a public oversight agency, but to work  
11 with nonprofits for the nonprofits to be the  
12 guardian, and the nonprofits to deliver the actual  
13 services, uh, is a better proposal. Because, first,  
14 any agency to become the guardian and have staff that  
15 are finance managers, case managers, attorneys,  
16 things like that, is unnecessary. Because, we have a  
17 nonprofit workforce already ready to do that job,  
18 already trained, and already passionate about the  
19 job.

20 Second, it is unlikely that a government agency  
21 would be able to provide inhouse the 24/7/365-day a  
22 year care that people under guardianship need and  
23 deserve.

24 And, third, the nonprofit guardians are  
25 accountable to their missions, which usually include

1  
2 terminating a guardianship, restoring rights when  
3 that can be done, and ,you know, providing people  
4 with harder services, but that keep them in less  
5 restrictive settings, like keeping them outside of  
6 institutions.

7 And, lastly, we conducted a cost benefit analysis  
8 that found that a \$15 million investment in  
9 nonprofits, to serve 1,500 people, would result in a  
10 \$100 million savings a year. So, if you subtract the  
11 \$15 million from the \$100 million, you get an \$85  
12 million savings for nonprofits to provide this  
13 service.

14 CHAIRPERSON HUDSON: Great, I think that's a no-  
15 brainer, saving \$85 million or spending \$70 million.

16 Thank you, thank you all so much.

17 JEAN CALLAHAN: May I just, I've neglected to  
18 introduce myself, I am Jean Callahan from the Legal  
19 Aid Society.

20 CHAIRPERSON HUDSON: Yes, thank you so much, I  
21 appreciate it.

22 Okay, I am going to call up the next panel. We  
23 have three folks, John Holt, Lily Kim, and Diane  
24 Rose.

25 (PAUSE)

1  
2 CHAIRPERSON HUDSON: Thank you, we can start on  
3 the end there and move from there.

4 JOHN HOLT: Good afternoon, Chair Hudson, Chair  
5 Salaam, and members of the Committee. I'm John Holt,  
6 senior staff attorney for the Weinberg Center for  
7 Elder Justice at the Hebrew Home at Riverdale.

8 The Weinberg Center strongly supports the  
9 proposal to make educational materials on elder  
10 fraud, end of life preparation, and financial  
11 literacy more widely available to older adults.

12 In New York State, research suggests that one in  
13 24 older adults experience some form of financial  
14 exploitation, and review of the elder fraud  
15 complaints to the FBI Internet Crime Complaint Center  
16 shows that the number of reported crimes and monetary  
17 losses have both significantly increased over the  
18 last five years.

19 As the scope of the impact of scams on older  
20 adult grows, so to do their variety and complexity.  
21 Scams evolving cryptocurrency and the use of  
22 generative AI are increasingly prevalent, and  
23 scammers reach older adults through a variety of  
24 channels, including text messages, phone calls,  
25 emails, and social media.

2 The landscape of scams is constantly shifting,  
3 requiring continual update of educational materials  
4 to ensure they are relevant to the current  
5 experiences of older adults targeted by scams.

6 Effective elder fraud prevention begins by  
7 providing information to older adults that empowers  
8 them to make appropriate decisions about their  
9 finances. Teaching basic financial and technological  
10 literacy and providing foundational understanding of  
11 how scams function and the tactics employed by  
12 scammers allows older adults to better identify  
13 fraudulent activities and avoid falling prey to  
14 exploitation.

15 However, education geared towards identifying and  
16 preventing scams is only one part of the equation.  
17 Older adults also need access to information on how  
18 to respond when they have been successfully targeted  
19 by a scam, including where to report the crime, what  
20 supportive resources are available, and how to  
21 minimize the likelihood that the fraud will imperil  
22 their ability to afford living independently in their  
23 community.

24 Scammers are sophisticated criminals who adapt  
25 their tactics to most effectively reach their



1 audience and achieve their ultimate goal,  
2 fraudulently obtaining control of as much money as  
3 possible from their target.  
4

5 Scammers often establish a relationship of  
6 dominance using manipulation, deception, and  
7 emotional coercion to instill fear, confusion, or  
8 dependence. Much like other forms of elder abuse,  
9 these dynamics of power and control foster and  
10 environment reduces the likelihood an older adult  
11 will report the fraud, even where an older adult  
12 recognizes that they have been the victim of a scam,  
13 feelings of fear and shame act as mere major barriers  
14 to seeking assistance. (TIMER CHIMES) These challenge  
15 providing effective prevention and intervention when  
16 an older adult has been targeted by a scam. Scammers  
17 are often successful, because what they offer fills a  
18 void, whether it is material, spiritual, emotional,  
19 or psychological that targets the unmet needs of the  
20 older adult.

21 The financial impact and fear of familial and  
22 social repercussions from the initial fraud can leave  
23 an older adult more vulnerable to manipulation and  
24 exploitation by new scammers, and literature suggests  
25

1  
2 that once an older adult has been scammed, the cycle  
3 of exploitation is likely to be repeated.

4 Any impactful education initiative on scams must  
5 address the stigma and create viable, accessible  
6 avenues for an older adult to receive assistance and  
7 support to prevent re victimization and mitigate  
8 harm. Thank you.

9 CHAIRPERSON HUDSON: Thank you so much.

10 LILY KIM: Good afternoon, Chairs Hudson and  
11 Salaam. My name is Lily Kim, and I'm a counselor at  
12 the Korean American Family Service Center. Thank you  
13 for the opportunity to testify today.

14 KAFSC has long been committed to uplifting and  
15 empowering the Korean American community with a  
16 special focus on those impacted by gender based  
17 violence, including elder abuse. Elder fraud is an  
18 escalating concern within immigrant communities,  
19 where language barriers, cultural isolation, and  
20 limited access to trustworthy resources increases  
21 vulnerability.

22 Recently, an elderly Korean received a call in  
23 Korean from someone posing as a government official,  
24 claiming they owed back taxes and would face arrest  
25 if they didn't pay back immediately. Out of fear, the

1  
2 client almost shared their bank details but contacted  
3 our organization first. This type of scam highlights  
4 the need for more fraud prevention resources.

5 KAFSC commends the City Council for addressing  
6 these unique challenges, and we support the following  
7 proposals:

8 Introduction 1092, which aims to educate older  
9 adults about elder fraud, end of life preparation,  
10 and financial literacy, is pivotal to safeguarding  
11 our seniors.

12 At KAFSC, we see firsthand how limited awareness  
13 around financial scams and healthcare fraud can place  
14 elderly community members at risk. Empowering seniors  
15 with knowledge in their preferred languages equips  
16 them to protect their assets, autonomy, and peace of  
17 mind.

18 Introduction 1101, which seeks to improve police  
19 training on identity theft and fraud, also addresses  
20 a significant gap in elder fraud protection. Many  
21 older adults we serve are hesitant to report  
22 incidents given language or cultural differences with  
23 law enforcement. Enhanced training for officers  
24 focusing on compassion, clear communication, and  
25

1  
2 cultural sensitivity will encourage senior to report  
3 issues without fear.

4 And lastly, Resolution 561, (TIMER CHIMES)  
5 advocating for a state established public  
6 guardianship system is a crucial step in supporting  
7 older adults who cannot manage their own affairs due  
8 to health or cognitive challenges. In immigrant  
9 communities, language barriers can complicate access  
10 to reliable guardianship options. A public  
11 guardianship system would address these disparities  
12 ensuring that all seniors can receive the protections  
13 they deserve.

14 Thank you for your attention to these important  
15 issues and for incorporating the feedback of  
16 immigrant communities into your proposals.

17 CHAIRPERSON HUDSON: Thank you so much.

18 (PAUSE)

19 CHAIRPERSON HUDSON: Just press the button at the  
20 bottom of the microphone there, and pull it a little  
21 bit closer to you. Great, thank you.

22 DR. DIANE ROSE: First, it's good to see you  
23 again, Councilwoman Hudson, and welcome, Council  
24 Member Salaam.

1  
2 I'd like to address the issue of aging public  
3 safety in the context of housing. And I'd like to  
4 define, first, public safety from a proactive versus  
5 reactive perspective.

6 One thing we know, according to the research, is  
7 that a smart city is also a safe city, a city that  
8 trusts... forgive me... A city that enhances the  
9 safety therein in its entirety... I'm sorry...

10 CHAIRPERSON HUDSON: That's okay.

11 DR. DIANE ROSE: Let me start again. First of all,  
12 I'm an older person, so forgive me. (LAUGHS)

13 CHAIRPERSON HUDSON: It's all good.

14 DR. DIANE ROSE: Okay... a city that must enhance  
15 the City's performance in its entirety on safety and  
16 security for aging gracefully older persons.

17 A smart, safe city is a prerequisite to create a  
18 robust economic and social environment in order that,  
19 we, as older persons age gracefully - and to attract  
20 investment over the long term.

21 The growth of a smart city, and the longevity of  
22 its inhabitants, relies on the investments that  
23 enable the quality of life for all who live there.

24 With rapid urbanization, and the increase in the  
25 population due to migrants to the city, public safety

1  
2 and aging gracefully has become a key socioeconomic  
3 challenge, which needs immediate and urgent attention  
4 as a key pillar for the life in the city.

5 What we have instead, as I've observed, are  
6 contributions to what I define as a death cycle, that  
7 though it may decrease the population size, it does  
8 so unnecessarily, and is a cruel way to think about  
9 how anyone wants to age.

10 If I may use my biblical canons as a minister of  
11 the cloth, the bible promises long life and health to  
12 our bones. For the last five years, I've come before,  
13 as some of you are aware, a number of bodies from  
14 City Hall to public, private, and nonprofit  
15 environments and have not with 90 percent achieved  
16 the goals for which I laid out from the beginning.

17 Today, I'd like to share what I've defined as  
18 nonfeasance and how it affects the safety... the  
19 public safety and health concerns that have resulted.

20 CHAIRPERSON HUDSON: If you are able...

21 DR. DIANE ROSE: (INAUDIBLE)...

22 CHAIRPERSON HUDSON: If you're able...

23 DR. DIANE ROSE: Speed it up, or?

24 CHAIRPERSON HUDSON: Yeah, yeah, just... in the  
25 next minute or so...

2 DR. DIANE ROSE: Okay...

3 That is the lack of public safety, that is  
4 unenforceable by the absence of legal policy and  
5 procedures working through the bodies that are set up  
6 to address it, especially in the context of housing.

7 Nonfeasance is defined as... I'll skip that part,  
8 because I probably have a book here and might be able  
9 to present the rest in writing.

10 CHAIRPERSON HUDSON: Yes.

11 DR. DIANE ROSE: But, I would like to address  
12 scams related to a housing context. In a city where  
13 affordability is greatly challenged, people are using  
14 the opportunity to offer people places to live  
15 without legal redress to do so. In that context, this  
16 person is forced to engage in a relationship that  
17 involves an ongoing one with the - what I define as  
18 con artists.

19 In these cons, a person is subjected to further  
20 vulnerability to abuse. That abuse may be emotional,  
21 psychological, and can even rise to the levels of  
22 physical violence to further subject this person to  
23 the insecurity of their home - which they perceived  
24 from the beginning was a legal relationship, is to  
25 increase the already rising numbers of those

1  
2 vulnerable in a housing context, such as the 250  
3 percent that is growing in the area of homelessness.

4       So what I have are quite a few recommendations.  
5 Being mindful of time, but the first one is to take  
6 public safety into the context for which it was  
7 created, as opposed to a law enforcement context,  
8 which it currently exists. Unfortunately, in this  
9 context, when one reaches out to a local precinct, to  
10 include the Crime Prevention Unit, there's not a  
11 crime that occurs that the police can act upon. And,  
12 so, in that context, there needs to be laws that  
13 protects one from a crime that would exist if it were  
14 on the books to do so. Does that make sense?

15       And, so, with that...

16       CHAIRPERSON HUDSON: Apologies, but if I can just  
17 ask you to wrap it up, we just have to...

18       DR. DIANE ROSE: Okay...

19       CHAIRPERSON HUDSON: be equitable with our  
20 allocation of time...

21       DR. DIANE ROSE: then with that, uh... So, crime  
22 prevention and battling crime to ensure public health  
23 by educating all professionals to the vulnerabilities  
24 in this context. Education through media - we heard a  
25 lot about pamphlets and giveaways, etcetera, going to



1  
2 a senior center, going to a precinct. Most people are  
3 not doing that. And so, yet, people may sit in front  
4 of their TVs, public announcements, media, etcetera -  
5 and integrating into policy, legislative laws that  
6 will address the realm of established laws that are  
7 already on the books, but how it relates to this  
8 unique characteristic.

9 CHAIRPERSON HUDSON: Thank you...

10 DR. DIANE ROSE: So I have a lot more. I'll submit  
11 the rest of them in written....

12 CHAIRPERSON HUDSON: I was just going to say, you  
13 could submit it in writing over the next 72 hours.

14 DR. DIANE ROSE: Got it.

15 CHAIRPERSON HUDSON: And we will make sure we  
16 share that with you. Thank you so much. Thank you,  
17 all of you, for being here and for testifying.

18 I am going to see if there's anyone who would  
19 like to testify who may be on Zoom? If you would like  
20 to testify, and you are on Zoom, you can use the  
21 Raise Hand function.

22 (PAUSE)

23 CHAIRPERSON HUDSON: Okay, seeing no one, and no  
24 one else in person who would like to testify, I want  
25 to thank, again, all of the panelists that we had,

1  
2 both from the Administration, and also from our  
3 nonprofit partners, and the general public.

4 I think that a lot of the information we heard  
5 today was incredibly insightful, and it just gives a  
6 little bit more information to work with in terms of  
7 legislation, and policy, and outreach, and engagement  
8 that we can do on behalf of older New Yorkers who  
9 might be experiencing these types of fraudulent  
10 activities.

11 I offer closing remarks to Chair Salaam, and then  
12 we will gavel out.

13 CHAIRPERSON SALAAM: I would just like to be  
14 associated with your closing remarks. This is  
15 definitely something that is of the utmost urgency.  
16 Because, as it has been stated ,you know, the aging  
17 population is not growing smaller, it is actually  
18 growing, and growing, and growing. And as much as we  
19 can do to ensure that there are protections across  
20 the board for the aging population, especially as  
21 this new digital age is a very... it's like a shock  
22 to them - and as much as we can do... This has been a  
23 good session to really talk about a lot of these  
24 issues, and I thank everybody for participating.

1  
2 CHAIRPERSON HUDSON: Thank you so much, Chair  
3 Salaam.

4 The meeting is now adjourned. (GAVELING OUT)  
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C E R T I F I C A T E

World Wide Dictation certifies that the foregoing transcript is a true and accurate record of the proceedings. We further certify that there is no relation to any of the parties to this action by blood or marriage, and that there is interest in the outcome of this matter.



Date November 20, 2024