




County of Fairfax, Virginia

MEMORANDUM

DATE: September 12, 2023

TO: Consumer Protection Commission

FROM: Rebecca L. Makely, Director 
Department of Cable and Consumer Services

SUBJECT: Consumer Protection Commission Meeting for September 19, 2023

Please find attached the Consumer Protection Commission meeting packet. The next scheduled meeting is **Tuesday, September 19, 2023, at 7:30 p.m. in Conference Room 232** of the Government Center, 12000 Government Center Parkway, Fairfax, Virginia.

Please RSVP with your attendance to Susan Jones by COB on Monday, September 18, 2023, at Susan.Jones@fairfaxcounty.gov or 703-324-5877.

Enclosures

cc: Ellicia Seard-McCormick, Deputy County Executive

Susan C. Jones, Consumer Specialist III
Department of Cable and Consumer Services



**FAIRFAX COUNTY
CONSUMER PROTECTION COMMISSION
September 19, 2023 AGENDA**

Call to Order by the Chairperson (7:30 PM)

Remote Participation Motions

Minutes

- Approval of the draft August 1, 2023, meeting minutes

Report of the Director

Old Business

- Review and consideration of CPC Subcommittee proposal
- 2023 Taxicab Biennial Determination Report

New Business

- FY 2023 Annual Report

Commissioner Matters

Report of the Chairperson

-

General Interest

- Consumer Protection Commission Calendar
- Consumer Protection Commission Membership
- CAB Statistics
- Community Outreach
- Consumer Resources

Minutes of the Fairfax County Consumer Protection Commission

August 1, 2023

7:30 PM

Government Center
12000 Government Center Parkway
Fairfax, VA 22035
Chairperson Kratovil, presiding

Attendance:

Commissioners: Belkowitz, Freedenthal,
Hargraves, Kharat, Kratovil, Roark, Springer,
Svab

Remote Attendance:

Commissioner: Rosier

Absent:

Commissioner: Gulakowski, Kirk, O'Savio,

Staff:

Rebecca L. Makely, Director
Cable and Consumer Services
Susan C. Jones, Consumer Specialist III
Consumer Affairs Branch

Guest:

Eva Velasquez, CEO
Identity Theft Resource Center

The meeting was called to order at 7:33 PM by Chairperson Kratovil.

Chairperson Kratovil notified the Commission that Commissioner Rosier requested to participate in the meeting remotely.

Commissioner Springer made the motion to approve that Chairperson Kratovil's decision to approve Commissioner Rosier's request to participate from a remote location was in conformance with the Consumer Protection Commission's Remote Participation Policy. Commissioner Hargraves seconded the motion. The motion was approved, 8-0-0.

Chairperson Kratovil made the motion that Commissioner Rosier's voice can be heard by all persons at the primary meeting location. Commissioner Hargraves seconded the motion. The motion was approved, 8-0-0. Commissioner Rosier participated remotely from Great Falls, Virginia due a family member's medical condition that requires the member to provide care for such family member, thereby preventing the member's physical attendance.

Minutes

The minutes for the June 20, 2023, meeting were adopted unanimously, 9-0-0.

Chairperson Kratovil officially cancelled the August 15, 2023, Consumer Protection Commission (CPC) meeting.

Report of the Director

Director Makely had the following information to share with the Commission.

1. The request for a Panhandling presentation at the July CPC meeting. The request went through several departments. Fairfax County Department of Neighborhood and Community Services (DNCS) planned to present, but during the week before the meeting reviewed the request and

decided not to present since DNCS provides services to people but were not a part of the panhandling issue. Staff went to the Fairfax County Police Department who also indicated they do not do presentations and directed staff to the County website on Panhandling. The County recently launched a NewsCenter piece on updated information on Panhandling which was emailed to the Commission last week. Director Makely stated she will recirculate an email sent to the Commission in May 2023, which has the most recent update the Board of Supervisors (BOS) which includes traffic violations.

Fairfax County Government Channel 16 received a request from Springfield District Supervisor Herrity to produce a Town Hall Meeting on Panhandling scheduled for August 17, 2023, at 7:00 p.m.

2. Update on Commissioner O'Savio. The Commission took action to recommend removal or replacement of Commissioner O'Savio at the May 2023 meeting. Director Makely consulted with the County Attorney's Office to make sure the process was done correctly and to consult on the next steps. The County Attorney's Office confirmed the CPC followed the Bylaws. Notification was provided to Supervisor Foust in person, and he was walked through the timeline. Supervisor Foust emailed Commissioner O'Savio on July 21, 2023, and Commissioner O'Savio responded that day that for the last several months he was busy with work, raising a toddler, and juggling several other volunteer community activities and had overextended himself. Commissioner O'Savio will draft a resignation letter to Supervisor Foust.
3. Update on Chapter 28.1, Massage Ordinance. The last update was Deputy County Executive for Safety and Security Tom Arnold, was hoping to reconvene the taskforce after July 4, 2023, when data was supplied by the Fairfax County Police Department (FCPD). A follow-up email was sent on July 12, 2023, and staff was informed of the delay and now the data is requested to be provided by FCPD by September 1, 2023.
4. Commissioner Rosier provided information on Chairperson John Fee's history and service to the County to draft a proclamation. Staff provided the Commission with a proclamation example. Commissioner Rosier's draft, and staff's draft template for review. Chairman McKay agreed to present the proclamation. Commissioner Rosier made a motion to submit the proclamation to the BOS. Commissioner Hargraves seconded the motion. The motion passed unanimously, 9-0-0.
5. Next meeting for CPC is scheduled for September 19, 2023. Director Makely and Assistant County Attorney John Burton will be in court and may not be available to attend the meeting.

New Business

1. Identity Theft Resource Center Presentation. Eva Velasquez, President/CEO of Identity Theft Resource Center (IRTC) provided an overview of the history and mission of ITRC, ITRC research publications, victim impact and identity crime trends, and free recovery resources.

A discussion ensued capturing metrics on data breaches, ransomware, MOVEit, risk minimization, legitimate sites, and phishing.

Commissioner Matters

Commissioner Freedenthal had no matters to bring before the Commission.

Commissioner Roark had no matters to bring before the Commission.

Commissioner Kharat had no matters to bring before the Commission.

Commissioner Hargraves spoke as immediate past Chair for the Police Civilian Review Panel (PCRP) who provided an Annual Report of the activities of the PCRP over the past year to the BOS. He is interested in Deputy County Executive Tom Arnold's responses to the Commission and making sure there is parallel activity with PCRP. He stated it was important to ensure the safety of the community from serious misconduct by the Fairfax County Police Department.

Commissioner Svab had no matters to bring before the Commission.

Commissioner Springer had no matters to bring before the Commission.

Commissioner Belkowitz had no matters to bring before the Commission.

Commissioner Rosier spoke about the resolution drafted for former Chairperson Fee. Commissioner Rosier mentioned she read a news report that a person sold their watch and accepted a cashier's check as payment and the check was fraudulent.

Chairperson Kratovil stated over the several months he has spoken to folks who have some role in consumer protection from the police to land development who is concerned about construction scams. He stated it was fantastic to hear all the work that is being done and it has been educational and eye opening. He believes it is an opportunity for folks to get together and coordinate ideas.

Commissioner Belkowitz had a question about the term Lord Fairfax in the resolution for Chairperson Fee. Director Makely stated it has not come up in any of the County's deliberations on renaming and the Board of Supervisors announced the call for Lord and Lady Fairfax for the upcoming event on October 3, 2023.

New Business

2. Proclamation for former Chairperson Fee. Commissioner Rosier moved to approve staff to submit the resolution to honor former Chairperson John Fee for his great work and accomplishments to the residents of Fairfax County. Commissioner Hargraves seconded the motion. The motion passed unanimously, 9-0-0. Director Makely stated that Chairman McKay will bring it up at board meeting that he would like to recognize John Fee and have the resolution approved. He will set the date of the proclamation.

3. FY 2023 Annual Report. Directly Makely sent out the draft FY 2023 CPC Annual Report for Commission review. The report was updated with metrics as of June 30, 2023. The report includes a summary of all meetings by the Commission; statistics on complaints, advice, and outreach; and sample case summaries; feedback from consumers; and good synopsis of the year's work. The Commission needs to consider and approve with a motion.

A discussion ensued on grammatical errors, formatting, more details in the "Other" complaint category, footnote on the category and data change, number of complaints made each year, and requirements for a business license. Staff will update the annual report, email it to the Commission, and vote on it at the September meeting.

Old Business

Chairperson Kratovil inquired whether the County Attorney was able to give some clarity regarding the Dillion Rule on the potential talking to other jurisdictions. Director Makely has a written opinion from Assistant County Attorney John Burton. She provided a summary of the opinion.

1. Whether the proposed agreement between the CPC and Howard County Office of Consumer Protection and the Montgomery County Advisory Committee on consumer protection is authorized under applicable law.

Based on Virginia and County Code nothing in these sections, even under an expansive reading, authorizes the CPC to independently engage with out-of-state governments or direct the allocation of staff resources in support of such engagement. Accordingly, applicable law does not authorize the engagement contemplated by the proposed motion.

2. If not, what must happen to authorize this engagement.

Any proposed arrangement with Howard County and Montgomery County must be reduced to written agreements containing the provisions set forth in this section, and must be approved by the BOS via an ordinance. It would require the BOS to approve an uncodified ordinance between the two jurisdictions and the agreement would not be between the CPC, but between Fairfax County Government and those local governments. This would be an uncodified ordinance requiring both an administrative item to the BOS and a public hearing.

Chairperson Kratovil inquired about local counties. Director Makely stated Virginia law addresses it for all localities to include in-state and out-of-state and provides no authority to enter into an agreement.

Report of the Chairperson

Chairperson Kratovil emailed the revised draft proposal in the form of a resolution for discussion with the Commission on five subcommittees. Chairperson Kratovil stated he tried to incorporate suggestions made by the Commission and added alternative statements that were expressed in the feedback.

Chairperson Kratovil spoke about the Community Engagement Subcommittee. He expressed his vision of one of the functions of the subcommittee to find new ways for the CPC to get the word out about things the Department and the County were doing. The subcommittee would draft information to be used by the CPC.

A discussion ensued on the budget subcommittee on its purpose, not a role of the CPC, and not within the CPC's jurisdiction or responsibility. Director Makely stated the CPC does not have a budget and there is nothing in the powers or duties of the CPC that speaks to the Department's budget. Director Makely further stated in the distant past, the Chairperson spoke at a public hearing when the Consumer Affairs was considered for reduction. Further discussion led to the suggestion to remove the budget subcommittee.

A discussion ensued on merging the data subcommittee with the financial scams and fraud subcommittee and rename, explanation of the data subcommittee involving reports and complaints, looking at trends, tracking the information, and the financial scams and fraud subcommittee having the ability to conduct outreach to consumers.

A discussion ensued on the role of the subcommittee's alternatives and the assignment of Chair and Vice-Chair, no limit to Commissioners participation, subcommittees up for annual review, existence, and viability, and mandating participation on a committee. Director Makely stated she needs to speak to the Bylaw County Attorney because the CPC Bylaws Article 8 – Committees. States the Chairperson may appoint standing committees and a Chairperson for each with the consent of a majority of the Commission members present and voting. Director will get clarification on the composition of its members and the item will be removed until determination is made.

Further discussion ensued on whether having committees with all the requirements are too much or necessary for the Commission to undertake, oversight concerns vs. the intention of CPC to further understanding information provided by staff, meeting occurrence requirements, leveraging staff's skills for advisory purpose, identifying the strategy in order it identify the tasks needed to accomplish the strategy, optimizing the meeting time, selecting specific things for the most impact and prioritizing the tasks to accomplish. Director Makely mentioned the Illicit Massage Business Taskforce is a directive from the BOS for the CPC and Department to review and the Department provides communications to the CPC on this initiative. Commission to look at the data points on where complaints are coming from, consider the trends, better educated on the issues, request staff to provide more regular briefings or deeper analysis on the data or having a standing subcommittee to do for staff to bring before the CPC. Director Makely stated staff is already identifying data daily, data drives what we do on outreach, what we educate staff, and the services we provide to consumers. Directly Makely further stated staff is out in the community doing 149 outreach events, reaching over 5,000 consumers, and posting on Facebook over 2,000 social media posts with relevant consumer information. She encouraged the CPC to take that information and leverage with their networks to reach more consumers. Staff could provide case summaries as examples of what staff is seeing and take that information and share with others.

A discussion ensued on the misinterpretation of the intent for subcommittees, trying to find ways for more CPC engagement, partnering with staff to fulfill the vision for the CPC and being more engage in outreach efforts.

Chairperson Kratovil provided an overview of the talking points provided by the Commission. Chairperson Kratovil will updated the subcommittee document and email it to the Commission for review and feedback.

Chairperson Kratovil made the motion to adjourn without objection. The meeting adjourned at 10:07 PM.

CPC Calendar

Consumer Protection Commission

2023 Planning Calendar

September 19, 2023

- January 17
 - Chapter 28.1
 - 2023 Meeting Calendar
- February 21
 - Resilient Fairfax and CECAP Presentation
 - Election of Officers
 - 2023 Items of Interest
- March 21
 - Authorization to Advertise Public Hearing
- April 18
 - Meeting Cancelled
- May 16
 -
- June 20
 - Virginia Senior Medicare Patrol Presentation by Commissioner Freedenthal
 - BOS Engagement
 - Review draft subcommittee outline
 - Future briefings and activity
 - Open discussion and ideation
- July 18
 - Meeting Cancelled
- August 1
 - FY 2023 Annual Report
 - Identity Theft Resource Center Presentation
- August 15
 - Meeting Cancelled
- September 19
 - FY 2023 Annual Report
- October 17
 - 2023 Taxicab Biennial Determination Report
 - Electrification/EV Charging Presentation
- November 21
 - Nomination of Officers
- December 19
 -

CPC Membership

Commissioners

Fairfax County Resident #1
Jacqueline Rosier (Secretary)
Appt. Expires 7/31/2025

Fairfax County Resident #2
Michael J. Roark
Appt. Expires 7/31/2026

Fairfax County Resident #3
Jason J. Kratovil (Chairperson)
Appt. Expires 7/31/2024

Fairfax County Resident #4
Dennis D. Kirk
Appt. Expires 7/31/2025

Fairfax County Resident #5
Dirck A. Hargraves
Appt. Expires 7/31/2023

Fairfax County Resident #6
Vacant

Fairfax County Resident #7
Pratik J. Kharat
Appt. Expires 7/31/2024

Fairfax County Resident #8
Harold G. Belkowitz
Appt. Expires 7/31/2024

Fairfax County Resident #9
Chester J. Freedenthal
Appt. Expires 7/31/2024

Fairfax County Resident #10
Josef Gasimov
Appt. Expires 7/31/2024

Fairfax County Resident #11
Paul Svab
Appt. Expires 7/31/2024

Fairfax County Resident #12
Denis Gulakowski (Vice-Chairperson)
Appt. Expires 7/31/ 2024

Fairfax County Resident #13
Maurice B. Springer
Appt. Expires 7/31/2024

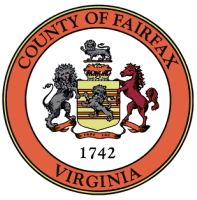
Staff

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consumer@fairfaxcounty.gov

CAB Statistics



Department of Cable and Consumer Services
Consumer Affairs Branch
Monthly Summary Statistics

7/1/2023 Through 7/31/2023

	Current Month		Fiscal YR to Date	
Cases Received	73		73	
Cases Closed	72		72	
Resolved	44	61%	44	61%
Unresolved	10	14%	10	14%
Referred	8	11%	8	11%
Legal	0	0%	0	0%
Other	10	14%	10	14%
Advice Inquiries Closed	417		417	
Amount Reclaimed	\$109,704.09		\$109,704.09	

Top Complaint Types

Tenant-Landlord	45%
Housing Services	12%
Automotive	11%
Communications Media	4%
Medical Billing	4%
Others	24%



Department of Cable and Consumer Services
Consumer Affairs Branch
Monthly Summary Statistics

8/1/2023 Through 8/31/2023

	Current Month		Fiscal YR to Date	
Cases Received	62		135	
Cases Closed	54		126	
Resolved	37	69%	81	64%
Unresolved	2	4%	12	10%
Referred	0	0%	8	6%
Legal	0	0%	0	0%
Other	15	27%	25	20%
Advice Inquiries Closed	432		849	
Amount Reclaimed	\$27,034.89		\$136,738.98	

Top Complaint Types

Tenant-Landlord	46%
Housing Services	10%
Automotive	8%
Professional Services	8%
Retail Stores	6%
Others	22%

Community Outreach

Outreach Event Calendar September 2023

DATE	EVENT	LOCATION	# of Guests	Event Time	Staff
9/13/2023	Senior Safety Summit	Lorton Community Center 9520 Richmond Highway Lorton, VA		10:00 a.m. - 1:30 p.m.	SCJ
9/21/2023	Consumer Connection Charge Up Fairfax	Fairfax County Consumer Affairs Facebook		11:00 a.m. - 11:15 a.m.	SCJ
9/23/2023	Fairfax Fiesta Consumer Booth	The Parc at Tysons 8508 Leesburg Pike Vienna, VA		12:00 p.m. - 5:00 p.m.	CH
9/27/2023	Consumer Knowledge	South Lakes High School 11400 S. Lakes Drive Reston, VA		9:00 a.m. - 11:00 a.m.	MDP

Consumer Resources

Resource Items

Fairfax County Department of Cable and Consumer Services

<https://www.fairfaxcounty.gov/cableconsumer>

Fairfax County Consumer Affairs

<https://www.fairfaxcounty.gov/cableconsumer/csd/consumer>

Fairfax County Consumer Affairs Facebook

<https://www.facebook.com/fairfaxcountyconsumer/>

Consumer Connection: Park Authority: Heath Department Consumer Protection Program and Food Safety (August 24, 2023)

<https://fb.watch/mLlzbqGaAc/>

Consumer Affairs Day: National Consumer Protection Week (March 9, 2023)

<https://www.fairfaxcounty.gov/cableconsumer/channel-16/consumer-affairs-day-2023>

Information Items

HOAs Encouraged to Apply Now for Charge Up Fairfax County Pilot Program ([more](#))

Officials say panhandling is a growing problem in Northern Virginia ([more](#))

Fairfax County is planning a ‘green bank’ ([more](#))

Bank of America imposters renew Zelle scam, telling victims ‘ignore fraud warning’ ([more](#))

Fairfax County supervisor pushes for panhandling ordinance ([more](#))

HOAs Encouraged to Apply Now for Charge Up Fairfax Pilot Program

September 5, 2023



Making it easier for homeowners and condominium owners associations to install shared electric vehicle charging stations for their residents is the goal of the [Charge Up Fairfax pilot program](#).

Interested HOAs and COAs – including multi-family condo buildings, clusters, or townhome communities – are encouraged to apply now to the pilot program to receive technical and financial assistance.

The Fairfax County Office of Environmental and Energy Coordination will host a webinar on Thursday, September 14 at 12:30 p.m. to address questions about the pilot program and how to apply.

[Electric vehicles](#), or EVs, are better for the environment and less expensive to fuel and maintain than gas-powered vehicles. Rebate and incentive programs for the purchase of EVs – including federal tax credits of up to \$7,500 – are reducing the cost and driving up demand.

EVs are the fastest-growing segment of the auto industry, with record sales of 300,000 in the second quarter of 2023, a 48% increase from a year earlier. And

EV sales in the U.S. are forecasted to reach 40 to 50% of total passenger car sales by 2030.

The convenience of at-home charging makes EV ownership more practical, but that can be a barrier for residents of HOAs and COAs who may not have access to power near their parking space. Community associations that offer green amenities like EV charging stations are more attractive to homeowners and renters.

HOA communities that apply and are accepted into the Charge Up Fairfax pilot program will receive a site visit and assessment from an engineering firm, paid for by the county. If the HOA decides to proceed with the purchase and installation of Level 2 electric vehicle charging stations, they'll hire a contractor to perform the necessary permitting, electrical upgrades, installation of equipment, and final inspection.

Following installation, HOAs participating in the program can seek reimbursement for some of the costs. All HOAs will be eligible for one-third of eligible expenses, **up to \$5,000**. HOA communities classified as having high or very high vulnerability in the Fairfax County Vulnerability Index or classified as disadvantaged in the Federal Government's Justice40 Initiative, will be eligible for **up to \$10,000**.

The application period for the Charge Up Fairfax pilot program will close on November 12, 2023. More information is available on the [Charge Up Fairfax webpage](#).

Contact Name

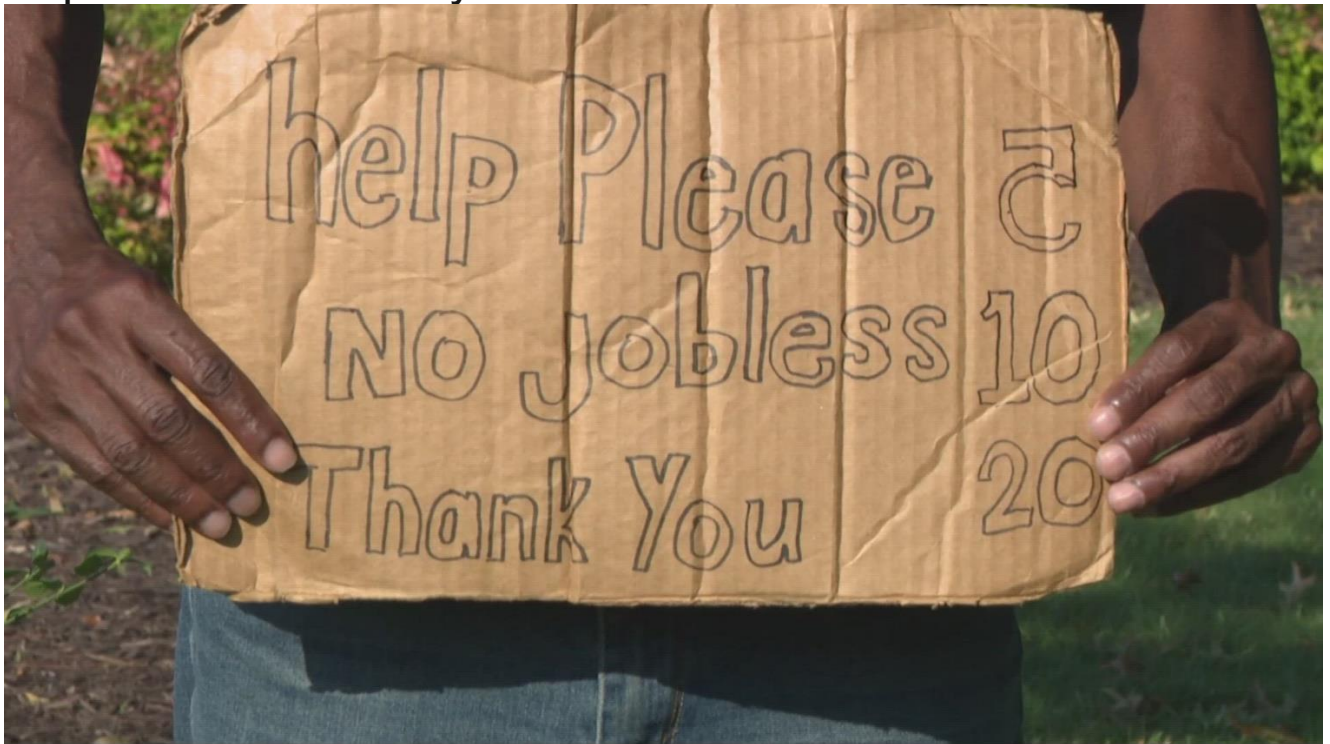
John Silcox, Public Information Officer

Contact Information

john.silcox@fairfaxcounty.gov

Officials say panhandling is a growing problem in Northern Virginia

The townhall was organized by Prince William County Supervisor Jeannine Lawson and Fairfax County Supervisor Pat Herrity.



Author: Katie Lusso

Published: 5:03 AM EDT August 18, 2023

Updated: 6:42 AM EDT August 18, 2023

FAIRFAX COUNTY, Va. — A "What should Northern Virginia be doing about panhandling" [regional town hall](#) was held virtually Thursday night.

It was organized by Prince William County Supervisor Jeannine Lawson and Fairfax County Supervisor Pat Herrity. The two told WUSA9 they often discuss issues and concerns that they receive from their communities and

decided they were both receiving a large amount of complaints about one topic in particular; panhandling.

For 90 minutes, they shared where things currently stand in both of their counties. According to [Fairfax County](#), these are the laws when it comes to panhandling:

- Asking for money is a **protected act under the First Amendment**.
- Asking for money in public areas, including roadway medians, is **not a violation of law**.
- The county **monitors legal developments related to panhandling**.

Currently, Loudoun County has an [ordinance](#) in place regarding panhandling.

"The panhandling ordinance for us it addresses interfering with traffic," said Major Greg Ahlemann with the Loudoun County Sheriff's Office during the meeting.

Both Supervisor Herrity and Supervisor Lawson say they like to have a similar ordinance in their counties.

During the town hall they heard from dozens of people over the phone, on social media and in emails.

"A panhandler started spitting on my car," said one caller.

Someone else wrote "They're on every single street corner."

Another person called in and said, "They're not even panhandling anymore at times, they're just nuisances at times."

Both supervisors called it a major issue for their constituents. Supervisor Lawson shared during the town hall that there are three types of panhandling situations, people who truly need the money and are facing economic challenges, people who are feeding their addictions through it and organized panhandlers.

She shared that Prince William County received more than 500 calls for service last year regarding panhandling concerns. According to Lawson, they're on track to receive an even higher number by the end of this year.

"There's no absolutes in panhandling. It ranges from people in need to people who are out there because they want to be. It's by choice. The only absolute to me is that it's a public safety issue. It's dangerous for our residents who are panhandling and our residents in the roadways because one of them is going to get hurt seriously," said Supervisor Herrity.

WUSA9 spoke to a man named Mark who was standing along Leesburg Pike Thursday afternoon.

Credit: WUSA9

"My sign says help please, jobless, I guess it represents the reality of me today," he told WUSA9.

He says the last few years have been tough. "In 2018 my taxi cab was run into," said Mark.

He says he lost his cab because of that crash, and eventually his job.

"They wouldn't rent me a cab to go back to work, so I've been out here panhandling," he said Thursday night.

He says it can be stressful and hurtful at times.

"People turn you down and say things that hurt you," he said. "It's stressful for me because it's never enough. It's not like a regular paycheck."

He told WUSA9 he does have a place to stay and for that he is grateful. "I live with my family. So as far as having shelter and something to eat it's good, but right now I can't go back to work," he said.

Panhandling he shared, felt like his only option.

Fairfax County is planning a 'green bank'

August 6, 2023

[#Board Of Supervisors](#), [#Climate](#), [#Energy](#)

1



A green bank would promote the use of solar energy.

Fairfax County is moving toward the establishment of a “[green bank](#),” an entity that would facilitate the financing of clean energy projects.

The green bank will boost the market for clean energy by providing the community with financial and technical assistance for energy efficiency, renewable energy, and electric vehicle projects.

A bill passed by the 2021 Virginia General Assembly and signed by Gov. Ralph Northam in 2021 gave localities the authority to establish green banks.

Fairfax County’s green bank would operate independently as a nonprofit 501(c)(3) corporation, although the county would provide funding to get it started.

It would help the county meet its climate action goal to achieve community-wide carbon neutrality by 2050 by financing renewable energy projects. It would also stimulate the economy by creating thousands of new jobs.

John Morrill, the acting director of the Office of Environmental and Energy Coordination presented recommendations on how the green bank could be structured and how it could operate at a July meeting of the Board of Supervisors' Environmental Committee.

A proposed timeline calls for a public hearing in October or November on a proposed ordinance to authorize the filing of articles of incorporation for a green bank.

A memorandum of understanding between BoS and the green bank entity would be executed in mid-2024, Morrill proposed. The bank would begin operations in mid to late 2024.

The Board of Supervisors would need to address several policy issues, including the selection and composition of the green bank's board of directors and the extent to which the board would review lending activity.

Morrill explained the rationale for creating a green bank: "To avoid the worst-case climate scenario, the nation and Fairfax County require a tremendous reinvestment in energy efficiency, the widespread deployment of renewable energy technology, and the rapid transition to electric vehicles."

"The mission of a Fairfax County green bank is to leverage relationships and private capital to develop a clean energy economy," Morrill said. And that includes access to clean energy for everyone countywide, including vulnerable communities.

"Decades of experience have shown that financial incentives alone, including the availability of funds, are not sufficient to achieve change," Morrill said.

"Energy costs remain a low priority for many consumers and businesses," he said. And when consumers are interested, they find it hard to sort through the various claims by clean energy companies, often resulting in uncertainty and inaction.

Morrill said green banks would overcome that obstacle by serving as a "trusted broker or concierge" between customers and clean energy companies, contractors, service providers, and lenders.

In the early stages, the green bank would focus on stimulating local market demand. The initial startup funds, mostly from a U.S. Department of Energy grant to Fairfax County, would be used to establish the entity and promote the use of federal and state rebates and tax credits.

In the future, the green bank could provide credit support for more significant energy efficiency and renewable energy projects and direct loans for residential and commercial projects.

The long-term goal is for the green bank to become independent and self-supporting. County control would decrease over time as the green bank matures and its balance sheet grows.

Having this entity become independent is “absolutely critical,” said Board of Supervisors Chair Jeffrey McKay. “We need to seize on this opportunity. We need to keep this momentum going.”

Bank of America imposters renew Zelle scam, telling victims 'ignore fraud warnings'

By [Michael Finney](#) and Renee Koury
Saturday, August 5, 2023



SAN FRANCISCO (KGO)—A notorious Zelle scam is back, as bank imposters trick customers into sending them money through the quick pay app. Banks are now sending fraud warnings to Zelle users—but it may not be enough.

Crooks are always one step ahead of the banks. Imposters know Bank of America is sending out warnings when it detects a suspicious money transfer. But the imposters simply tell victims: you're gonna get an alert. Just ignore it.

Rachael Adler believed the man on the phone was really from Bank of America.

"The guy was very friendly, calm, kind, clearly educated... it was very creepy in retrospect," she said.

Adler had just received a text -- did she charge \$432 at a Walmart in Texas? She replied "no." Her phone rang.

"Hi, this is the Bank of America fraud department," said the person at the other end of the line.

The man told her someone was using Zelle to withdraw money from her account.

"Now I see Zelle for \$2,000 taken out of your account. Did you just do that?" "No." "I also see one for \$1,500. Did you Zelle anyone for \$1,500?" "No, I did not," Adler recounted.

The man told her she had to quickly send the money back to herself through Zelle. She followed his instructions.

Adler had no idea the man was an imposter, and she was really sending her money straight to the crooks.

Then, the imposter went one step further. He told her she'd be getting a fraud alert from Bank of America -- but she should just ignore it.

"You're gonna get a text saying that we've detected suspicious transfer activity, that it could be possible fraud or scam. Don't worry about that. We're taking care of that right now in this phone call," Adler said she was told.

Sure enough, a real Bank of America fraud alert came on her phone --

"Rachael Adler, we have detected suspicious transfer activity..."

Just like the man said! She ignored it.

Another text said "beware," and "did she still want to proceed?"

And \$5,500 was gone.

"It's a hell of a lot of money. It's stunning," she said.

Bank of America started sending fraud alerts to Zelle users after the scam exploded last year. Now imposters are using them as part of the scheme.

"I trust nothing that the bank sends me right now. Like nothing," Adler said.

Bank of America sent 7 On Your Side this statement: *"Bank of America will never ask a client to send money to themselves or anyone, ever. Spoofing and fraud communications often have urgency, typos, asking clients to send money etc. They use more and more sophisticated methods to appear to be authentic from the bank. Bank of America prioritizes client protection and works with clients to mitigate risks. When sending money using Zelle, clients receive several messages alerting them to red flags that indicate a scam. Clients with questions should call the customer service number on their debit or credit card or bank statement to confirm any questionable or fraudulent inquiries."*

The best way to protect yourself is never to respond to a text message or phone call that seems to be from your bank. If you do get any kind of fraud alert, call your bank directly using a phone number you know is real.

Fairfax County supervisor pushes for panhandling ordinance

By: Hayley Milon

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FAIRFAX COUNTY, Va. (DC News Now) — Supervisor Pat Herrity will once again urge the Fairfax County Board of Supervisors to weigh an ordinance regulating panhandling.

Panhandling is the act of asking people on the street for food or money. The Fairfax County Police Department receives hundreds of calls involving panhandling each year.

“It’s a public safety issue,” Herrity said. “It’s only a matter of time before someone’s going to get hurt pretty bad.

Herrity has put forth similar proposals several times — most recently in July of 2022. The county conducted a safety study, examining 108 panhandling locations and intersections that see high vehicular collisions.

“Of the top 35 intersections with the most traffic accidents, only four were reported as panhandling locations,” reads a memo from Thomas Arnold, deputy county executive for safety and security. “Because these four intersections are also heavily trafficked by vehicles and pedestrians, staff cannot draw a firm conclusion that panhandling contributes to a number of vehicular collisions.

Herrity and Prince William County Supervisor Jeaniene Lawson (Brentsville District) are holding a town hall meeting with the Loudoun County Sheriff’s Office to discuss panhandling. Herrity said that in Loudoun, a similar ordinance has been effective.

But the American Civil Liberties Union (ACLU) has successfully fought a number of similar ordinances in courts, chiefly arguing that they violate the right to free speech.

Eden Heilman, legal director for ACLU of Virginia, said that an ordinance must leave different ways to pass money or goods on to a person in need (e.g., a driver pulling over to the side of the road, getting out of their car and giving items to panhandlers).

“It has to be narrowly tailored to serve a specific government interest. For example, if the government is concerned about people getting in traffic accidents or potentially the flow of traffic or safety, there are ways to tailor ordinances to specifically address those concerns,” she said. “If it’s just a really broad blanket ban on soliciting or asking for money, then those of very suspect of First Amendment principals.”

Fairfax County has a robust program aimed at providing essential services and job search assistance called “Those in Need.” “Operation Stream Shield” has graduated over 2,200 people into full-time jobs. The Office of Public Affairs also conducted a campaign to educate the public on alternative resources, discouraging people from giving to panhandlers.

Herrity plans to reintroduce his ordinance proposal in September, after the August 17 town hall meeting.