



# OFFICE OF THE POLICE & CRIME COMMISSIONER FOR NORFOLK

**Author:** Policy, Research and Equalities Officer

**DECISION NO.** 02/2019

**REASON FOR SUBMISSION:** For decision

**SUBMITTED TO:** Police and Crime Commissioner

**SUBJECT:** Norfolk Scam and Fraud Prevention Service

**SUMMARY:** In Norfolk 2,700 frauds were reported between April 2017 and September 2017, which resulted in a financial loss of £5.5 million locally. Victims of financial crime are the most likely of all victim groups to want support after victimisation according to the Crime Survey of England and Wales, yet there is not a countywide response to fraud victims..

Building on the success of Operation Bodyguard in the West of the county, which piloted the provision of support to those most vulnerable to scamming and fraud, a new service has been developed to provide support across the county.

The new service will be based on a partnership between the Norfolk and Suffolk Victim Care Service, Norfolk Constabulary and the Broadland Early Help Hub.

Initially the service will be funded until 31 March 2020 in order to test and learn from the implementation, with the intention of integrating the services into the specification for the Norfolk and Suffolk Victim Care Service after this date.

**RECOMMENDATION:** Fund the Scam Prevention Service at a cost of £35,633 per annum.

**OUTCOME/APPROVAL BY:** PCC/CHIEF EXECUTIVE/CHIEF FINANCE OFFICER  
(Delete as appropriate)

The recommendations as outlined above are approved.

**Signature**

**Date** 07/02/19

## DETAIL OF THE SUBMISSION

### 1. OBJECTIVE:

#### 1.1 Provide a service to prevent scams and support victims of fraud...

- Raising awareness of scams in Norfolk to reduce the number of victims.
- Prevent vulnerable victims from being re-victimised by providing practical and emotional support to build their resilience to future victimisation.
- Strengthening the partnership response to scams across the public, private and third sector.

### 2. BACKGROUND:

**2.1** Being the victim of a fraud can have a large scale and lasting impact on a person both financially and emotionally. Some of those who are victims of fraud or economic crime are particularly vulnerable to becoming re-victimised for a variety of reasons and are often repeatedly targeted with more fraudulent content.

**2.2** Between April 2017 and September 2017, nearly 2,700 fraud crimes were reported to Action Fraud by people from Norfolk, with a loss of £5.5 million. In addition, 140 cyber dependant frauds were reported over the same period in Norfolk with a total loss of £58,000. 34% of Norfolk's victims were aged between 60 and 79, a much higher rate than the national picture. Victims of fraud are more likely to request support as a result of crime, when compared to the average for crime victims. This suggests there is significant demand for a scam prevention service in Norfolk.

**2.3** In response to this issue Sussex Police developed Operation Signature, a campaign to identify and support vulnerable victims of fraud within Sussex. Norfolk Constabulary piloted this model over a four month period under the name Operation Bodyguard in the West of the county. This used Early Help Hubs and Police Community Support officers (PCSOs) to deliver outreach support that built on this Sussex's model by incorporating partner data, in addition to action fraud and police data.

**2.4** Norfolk Safeguarding Adults Board, Norfolk Trading Standard and Norfolk Fire and Rescue Service organised a financial abuse conference in September 2017, where Operation Bodyguard was presented. Partners saw the merit in this approach and wanted to see it across Norfolk. However, to expand the operation countywide at a time where a new business model within the constabulary was being introduced, it was clear that the pilot would need to be reviewed.

**2.5** Following this review, it was agreed that the most appropriate model to achieve countywide support to victims of scams would be the introduction of a dedicated co-ordinator, in a model referred to as the Scams Prevention Service from this point forward.

### **3. AREAS FOR CONSIDERATION:**

**3.1** This specialist service has the objective of preventing scam victimisation in Norfolk. To do this the Service will:

- Prioritise the most vulnerable victims of fraud as defined by set criteria.
- Assist in the organisation of visits from the volunteer support fraud specialists to most vulnerable victims of fraud.
- To ensure consistency of service provided to vulnerable scam victims.
- Manage a volunteer network.
- Promote the Scams Prevention Service amongst local service providers
- Provide training to volunteers to assist them to support victims, using predeveloped material (Friends Against Scams).
- Work to raise awareness of scams in Norfolk's community.

**3.2** This service will sit within Victim Care Service and will be required to comply with both the Code of Practice for Victims of Crime. This requires compliance with the EU Directive 2012/29/EU, establishing minimum standards on the rights, support and protection of victims of crime. Key aspects to this service include:

- A needs assessment to help work out what support the victim needs
- Information on what to expect from the criminal justice system
- Be referred to organisations supporting victims of crime
- Make a complaint if you do not receive the information and services you are entitled to, and to receive a full response from the relevant service provider.

### **4. OTHER OPTIONS CONSIDERED:**

**4.1** Police volunteer run service – For the service to be run by volunteers, the volunteers would need to be able to organise and undertake visits. This means that the volunteers would have their reach limited and would be undertaking administrative tasks. This approach is not appropriate because volunteers would spend too much time organising visits and not enough supporting victims.

**4.2** Do nothing – This would involve not commissioning a service for fraud victims. This was deemed not acceptable because, the Police and Crime Plan has an action to enhance support for victims of fraud and cybercrime under Strategic Objective 18, regarding working in partnership to make those at risk less vulnerable to victimisation and not providing this service means that vulnerable victims will continue to be exploited financially by fraudsters.

### **5. STRATEGIC AIMS/OBJECTIVE SUPPORTED:**

**5.1** Strategic Objective 18: Work in partnership to make those at risk less vulnerable to victimisation:

Action 2 - enhance support for cyber-crime and fraud victims.

**5.2** The proposed service will aim to provide an enhanced service to victims of fraud, therefore supporting OPCCN strategic objectives.

### **6. FINANCIAL AND OTHER RESOURCE IMPLICATIONS:**

**6.1** The service will run for one year and one months and four days at a total annual cost of £35,633. The total cost is therefore £38,602.

**7. OTHER IMPLICATIONS AND RISKS:**

None

**PUBLIC ACCESS TO INFORMATION:** *Information contained within this submission is subject to the Freedom of Information Act 2000 and wherever possible will be made available on the OPCC website. Submissions should be labelled as 'Not Protectively Marked' unless any of the material is 'restricted' or 'confidential'. Where information contained within the submission is 'restricted' or 'confidential' it should be highlighted, along with the reason why.*

<b>ORIGINATOR CHECKLIST (MUST BE COMPLETED)</b>	<b>PLEASE STATE 'YES' OR 'NO'</b>
Has legal advice been sought on this submission?	<b>No</b>
Has the PCC's Chief Finance Officer been consulted?	<b>Yes</b>
Have equality, diversity and human rights implications been considered including equality analysis, as appropriate?	<b>Yes</b>
Have human resource implications been considered?	<b>Yes</b>
Is the recommendation consistent with the objectives in the Police and Crime Plan?	<b>Yes</b>
Has consultation been undertaken with people or agencies likely to be affected by the recommendation?	<b>Yes</b>
Has communications advice been sought on areas of likely media interest and how they might be managed?	<b>Yes</b>
In relation to the above, have all relevant issues been highlighted in the 'other implications and risks' section of the submission?	<b>Yes</b>

**APPROVAL TO SUBMIT TO THE DECISION-MAKER** (this approval is required only for submissions to the PCC).

**Chief Executive**

I am satisfied that relevant advice has been taken into account in the preparation of the report, that the recommendations have been reviewed and that this is an appropriate request to be submitted to the PCC.

**Signature:**



**Date**

5-2-2019

**Chief Finance Officer (Section 151 Officer)**

I certify that:

- ~~a) there are no financial consequences as a result of this decision;~~
- ~~OR~~
- b) the costs identified in this report can be met from existing revenue or capital budgets,
- AND
- c) the decision can be taken on the basis of my assurance that Financial Regulations have been complied with.

**Signature:**



**Date**

5/2/19

## Contract Variation Form No: 2

<b>Contractor: Victim Support</b>	<b>Contract No: 2015-026</b>  <b>Surrey, Sussex and TVP Framework Contract JPS128 SSTV East 2</b>
<b>Contract Title:</b>  <b>Victim Assessment, Referral &amp; Non Specialist Support SSTV East 2</b>	<b>Original Contract Period:</b>  <b>3 years plus 2 optional years</b>

It is hereby agreed that the following Variation to Contract No 2015-026 (JPS128 SSTV East 2) shall take effect from 25<sup>th</sup> February 2019 and incorporate the following requirement in relation to SCAM Prevention.

### Background

Being the victim of a fraud can have a large scale and lasting impact on a person both financially and emotionally. Some of those who are victims of fraud or economic crime are particularly vulnerable to becoming re-victimised for a variety of reasons and are often repeatedly targeted with more fraudulent content.

Between April 2017 and September 2017, nearly 2,700 fraud crimes were reported to Action Fraud by people from Norfolk, with a loss of £5.5 million. In addition, 140 cyber dependant frauds were reported over the same period in Norfolk with a total loss of £58,000. 34% of Norfolk's victims were aged between 60 and 79, a much higher rate than the national picture. Victims of fraud are more likely to request support as a result of crime, when compared to the average for crime victims. This suggests there is significant demand for a scam prevention service in Norfolk.

In response to this issue Sussex Police developed Operation Signature, a campaign to identify and support vulnerable victims of fraud within Sussex. Norfolk Constabulary piloted this model over a four month period under the name Operation Bodyguard in the West of the county. This used Early Help Hubs and PCSOs to deliver outreach support that built on this Sussex's model by incorporating partner data, in addition to action fraud and police data.

Norfolk Safeguarding Adults Board, Norfolk Trading Standard and Norfolk Fire and Rescue Service organised a financial abuse conference in September 2017, where Operation Bodyguard was presented. Partners saw the merit in this approach and wanted to see it across Norfolk. However, to expand the operation countywide at a time where a new business model within the constabulary was being introduced, it was clear that the pilot would need to be reviewed.

Following this review, it was agreed that the most appropriate model would be the introduction of a dedicated co-ordinator, in a model referred to as the Scams Prevention Co-ordinator from this point forward.

## **Aims of the Scams Prevention Project**

The aims of the project are to:

- Prevent vulnerable victims from being re-victimised by providing support to victims to cope and recover from the victimisation and help them avoid being victimised again.
- Facilitate raising awareness of scams in Norfolk so that less of the population become a victim of scams.
- To avoid duplication in provision to victims of crime.
- Strengthening the partnership response to scams across the public, private and third sector.

This will be achieved by the initiating a contract variation for the Norfolk and Suffolk Victims' Care Service to introduce the role of Scam Prevention Co-ordinator. This role will be required to:

- Prioritise the most vulnerable victims of fraud as defined by set criteria.
- Assist in the organisation of visits from the volunteer support fraud specialists to most vulnerable victims of fraud.
- Avoid duplication of visiting vulnerable victims of scams by working in partnership to identify whether a visit has already taken place.
- To ensure consistency of service provided to vulnerable scam victims.
- Manage volunteer network.
- Promote the role of the Scams Prevention Co-ordinator amongst local service providers
- Provide training to volunteers assisting them support victims, using predeveloped material (Friends Against Scams).
- Work to raise awareness of scams in Norfolk's community.

## **How support will be provided**

The Scam Prevention Co-ordinator will be part of the Norfolk and Suffolk Victims' Care Service, operating in Norfolk only, until the 31<sup>st</sup> March 2020. The co-ordinator will use a predeveloped tool to identify people who have been victimised by scams and have additional vulnerability factors. The tool will use recorded crime data combined with Trading Standards, Victim Support and Adults Social Care data to identify those fraud victims who are most vulnerable.

The Co-ordinator will arrange for volunteers to visit and support the vulnerable victim. Victim visits are prioritised based on partner agency data influencing a composite vulnerability score and the professional judgement of the Co-ordinator. The volunteers will risk assess and identify how to support the person, developing a plan on how to prevent further occurrences and improve victims confidence and safety. A network of volunteers has been developed that have already received training in scams and are beginning to provide support. The co-ordinator will



## NOT PROTECTIVELY MARKED

be responsible for managing this network of volunteers. The result of this will be prevention of re-victimisation of fraud.

The police led Operation Bodyguard model of delivery is very similar to that provided by the Norfolk and Suffolk Victims' Care Service. The two organisations operating in a very similar space meant there was a potential flaw of multiple providers supporting the same people. Therefore, to avoid duplication and to provide a co-ordinated response the proposed Scam Prevention Co-ordinator will be located within the Norfolk and Suffolk Victims' Care Service, who have significant experience in delivering support to victims of crime. Further the role of the Norfolk and Suffolk Victims' Care Service is to support people who have been the victim of crime to cope and recover from victimisation, which complements the objectives of the Scam Prevention Co-ordinator.

To ensure consistency in the response that victims receive the co-ordinator will be responsible for providing Friends Against Scams training to volunteers to ensure volunteers have the same high standard of knowledge regarding scams. Further, this training will ensure that volunteers are aware of the scam prevention resources that are available to them to help vulnerable victims protect themselves. The co-ordinator will be responsible for collecting data on volunteer activity with vulnerable victims and making sure that partner agencies are aware of the Scam Prevention Co-ordinator.

This project is being developed at the formation of the Norfolk Against Scams Partnership (NASP) to respond to scams in Norfolk. The Scams Prevention Project is a core part of the work of this partnership and is supported by all members of the partnership. Currently the volunteer support is being driven by Police and Trading Standards.

### **Partners**

The partners to the Scam Prevention Co-ordinator will be:

- Office of the Police and Crime Commissioner for Norfolk (OPCCN)
- Victim Support/Norfolk and Suffolk Victims' Care Service
- Norfolk Constabulary
- Norfolk Safeguarding Adults Board
- Norfolk Trading Standards
- Early Help Hub (Broadland)

### **Deliverables**

- Number of victim visits arranged.
- Number of visits undertaken.
- Number of victims given crime prevention advice.
- Number of victims supported to access crime/fraud prevention equipment.

## NOT PROTECTIVELY MARKED

- Where continuing support is identified as a need, number of victims provided with follow up support.
- Where need for referrals to other agencies is identified, the number of victims referred and the number referred to different agencies.
- Adopt tested criteria identified as best practice through the pilot to assist in identifying and prioritising support for most vulnerable victims.
- Developing/adopt an outcomes post intervention questionnaire to measure a victims journey.
- Develop volunteer network and delivery of training to volunteers providing support. This will be Friends Against Scams training, which has been developed by Trading Standards.
- Develop 'help pages' on the Norfolk and Suffolk Victims Care Hub for the public and professionals.
- Develop self-referral pathway into service (Age UK could help provide referrals)
- Co-ordinator to undertake training in using different.

### **Outcomes**

- Increased feelings of safety and security, as reported at the end of visit.
- Increased confidence in identifying scams, as reported at the end of visit.
- Victim feels they are more able to cope with their victimisation, as reported at the end of visit.
- Volunteers feeling confident in providing support to victims.
- Raising awareness of scams in wider community by supporting campaigns and other awareness raising activity.
- Reduced re-victimisation
- 

### **Governance**

The delivery of the contract variation will be monitored by the Liam Bannon of the OPCCN through an addition to the already in place quarterly monitoring reports for the Norfolk and Suffolk Victims' Care Service. The contract provider will also be required to report on the Scam Prevention Co-ordinator at quarterly contract meetings.

In addition to this, the Scam Prevention Co-ordinator activity will be reported to and influenced by the Norfolk Against Scams Partnership, a partnership of Norfolk Trading Standards, Norfolk Safeguarding Adults Board, the OPCCN, and Norfolk Constabulary.

**What does success look like?**

The project's success will be assessed through exit questionnaires undertaken with supported victims. These questionnaires will measure how the interventions (visits) have made a difference to the victim, according to the victim. In addition, the activity of the co-ordinator which supports the visits will be recorded. That is the number of visits arranged and undertaken with victims and the training delivered to volunteers. Finally, the campaign supporting activity of the co-ordinator will be recorded to highlight how they have raised awareness in the community. The learning taken from impact evaluation will inform the future development the project and will be disseminated within local partnerships.

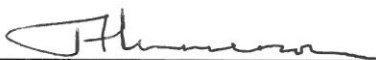
**Sustainability**

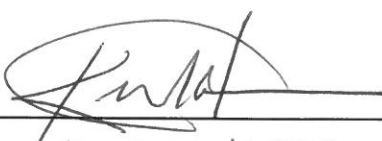
The project will be funded until the end of March 2020 fully by the OPCCN. At the end of this period, based on the evaluation of the project, a decision will be taken within the OPCCN to make this project a part of the standing contract for the Norfolk and Suffolk Victims' Care Service or to cease delivery of the project. A further consideration will be ensuring that the project is in line with the 2020 Police and Crime Plan.

**Financial**

With on costs, the total cost to the OPCCN will be £35,633 per annum.

**Similar Projects** Age UK - London

Signed for and on behalf of the Commissioner   
Name JOHN HUMMERSONE  
Position CHIEF FINANCE OFFICER  
Date 5/2/19

Signed for and on behalf of the Contractor   
Name KULIAH NAYYAR  
Position SERVICES DIRECTOR SOUTH + EAST ENGLAND  
Date 14/02/19