

**U.S. Senate Special Committee on Aging Field Hearing**  
**Testimony by Sheriff Rosie Cordero-Stutz**  
**Miami-Dade Sheriff's Office**  
**Doral, Florida**

Good morning Chairman, distinguished panelists, and everyone present. Welcome to the Miami-Dade Sheriff's office. This is your home. Thank you, Chairman Rick Scott, for your leadership and continued commitment to protecting America's seniors. It's an honor to stand beside you in this critical fight.

Florida is home to one of the largest senior populations in the country, and here in Miami-Dade County, we're proud of the enormous value our older residents bring to our families, our neighborhoods, and our history. But as Chairman Scott has long understood, our seniors also face growing threats from scams, abuse, and financial exploitation. And those threats are only becoming more sophisticated.

Since taking office in January, I made a promise to our residents: to do everything in my power to protect our elderly population from harm. That's why I launched a set of online tools to make it easier for people to report fraud and abuse. I've said it before and I'll say it again—these deceptive schemes can cause life-changing harm. But awareness and prevention can make all the difference.

Chairman Scott's work on the U.S. Senate Special Committee on Aging is a beacon of leadership. His dedication through the TRACED Act (Telephone Robocall Abuse Criminal Enforcement and Deterrence) and pushing for the reauthorization of the Older Americans Act shows his deep understanding that protecting seniors is not just a policy priority, it's a moral responsibility. Chairman Scott has reminded us that more than 10 million Americans benefited from the Older Americans Act program last year. That includes meal delivery, transportation, and day services. Those programs provide much needed support to the elderly. Through visitations, workers can detect signs of abuse or neglect.

At the Miami-Dade Sheriff's Office, our Cyber Crimes Bureau and Economic Crimes Section are working around the clock. From AI-generated scams to cryptocurrency theft and robocalls threatening arrest, these crimes are devastating. Retirement funds are wiped out, victims are saddled with debt, and many are left feeling embarrassed, isolated, and afraid.

Our Cyber Crimes Bureau is staffed with highly trained investigators who are leading the charge working with cryptocurrency exchanges around the globe, including in countries where treaties fall short, to recover stolen funds. We've seen scammers use AI scripts to generate fake websites and realistic investment dashboards. They prey on our seniors through messaging apps, removing human interaction and making detection harder.

That's why timeliness matters. The faster scams are reported, the better our chances of stopping them before they vanish and reappear under a new name.

We will continue to strengthen interagency collaboration. That means stronger ties with federal partners like the FBI, Homeland Security Investigations, and the Department of Business and Professional Regulation.

And we must not forget the growing threat of Condo and HOA fraud occurring right here in our backyard, a quiet crisis disproportionately affecting our elderly homeowners. One of my first actions as Sheriff was to set up a hotline, and an email address, for people to call if they suspect public or HOA corruption. Elderly residents are particularly vulnerable to fraud schemes involving unauthorized assessments, embezzlement, or falsified records. These crimes often go unreported or under-investigated due to the complexity of association governance and legal frameworks.

We're working with state regulators to detect fraud in these associations and protect the rights of vulnerable residents. Preventing fraud begins with education, as many homeowners are unaware of their rights. We have a public outreach initiative to empower residents and will continue to do so.

To our residents: don't share your Social Security number or banking info over the phone. Hang up on suspicious callers. The level of sophistication with regard to such scams is increasing. If you get a call from a relative or friend and they tell you to send them money immediately, verify it by calling them back on a trusted number. Never let urgency override common sense.

To our agencies and partners: let's keep pushing. Let's coordinate more, train more, and share more. Because in a perfect world, every senior in our community should live safe, supported, and scam-free.

Thank you and thank you again, Chairman Scott, for standing with us in this mission.

