Nevill Residents Association

Minutes of Open Meeting: Monday 21 September 2026,

7.30 pm St Mary's Church Hall, Highdown Road.

https://www.nevillresidentsassociation.org/

1. Welcome

Carole welcomed everyone to the meeting and introduced our speaker, Tony Cohen, who is a fraud expert and volunteers with the police

2. Talk by Tony Cohen, police fraud volunteer

Tony introduced his talk - types of fraud, keep your information safe, other top tips

Everyone in the room had had an approach from a potential scammer, by phone, email, at the door etc. All of us are potential victims of fraud - some spot the scams, some don't. *Now, almost half of reported crime is fraud.*

It is really important that <u>every</u> fraudulent attempt is reported, so the Police can keep abreast of what is going on.

There are lots of emotions amongst fraud victims - from embarrassed, guilty, to suicidal. It is important to support people to report fraud and it also enables the Police to intervene. There is a really wide selection of frauds.

<u>Courier fraud</u> - phone call from someone stating they are your bank or police. They say your bank account has been breached, ask you to withdraw your cash and wait for a police officer to come and collect it from you. The ultimate con artists get into your psyche and make you trust them. Alternatively you may get a phone call from the 'bank' that asks you to hang up and ring the number on your bank card. However, the caller hasn't actually disconnected and will pretend to be your bank and get all your details.

Never use the same phone to call - even if you have to go and borrow a neighbour's phone.

<u>Doorstep crime</u>: criminals look for run down properties, call and say they have noticed and fixed a couple of loose roof tiles. They tell you how much to pay them [for doing nothing!]. Also distraction crimes - the sort where one person keeps you busy at the front door while someone else goes upstairs and steals.

<u>Romance fraud</u>: This type of fraud sadly has very high suicide rates of victims and affects both sexes. The fraudster may use someone else's image to fool people looking for a relationship. They may take weeks and months to build confidence and rapport with their victims. They ask for financial help to meet up with you, help with medical expenses etc - they can defraud victims of tens of thousands of pounds. Victims become isolated from friends & family in the process, so it is really important to have difficult conversations if you suspect something wrong is happening.

<u>Investment</u>: Fraudsters use respected financial advisers in false advertising. Remember: ***if it's too good to be true, it really isn't true!***

<u>Financial abuse</u>: Not unusual to see coercion when people are writing a will. Also misusing Lasting Power of Attorney. Note that everyone <u>should</u> have a LPOA, but they can be abused if not properly written. By all means let your attorney

have ‘Joint and several’ rights to manage your accounts, but put a limit on the amount (like £1000) that just one of the joint attorneys can approve before getting the second involved. Very common for more disabled people to trust a carer with a bank card and PIN number. It may work out fine, but do get someone else to check the bank statement with you to make sure there is no more money missing than you’d expect.

Online shopping: Very common indeed: Facebook marketplace, eBay etc - secondary markets are the easiest to defraud people on. The scammer may ask you for a holding deposit on something you want, and they’ll hold it for you, for example, but then give someone else’s address to come for the goods. You can find relatively high value items on Facebook marketplace, which is rife with fraud.

Phishing: These are scam emails. If you hover your mouse pointer over an email address, you will see the actual sending address. If it isn’t the same as the one you’re seeing on the email, it’s a scam.

Quishing: This is using false QR codes that send you to a mimic website, where you’ll pay. You are paying the scammer. Common in car parks, for example. If you scratch the QR code on the notice and it comes off, it is a sticker and a fraud.

Phone scams: If you use a landline and have been the victim of a fraud, Surrey and Sussex Police will install a call blocker on your phone line that gives a message that the phone is protected with CIFAS (which captures the caller’s details). You can programme it with your own contacts and they will come straight though. A typical phone scam is the Microsoft scam, where they tell you that there is malware on your computer and ask you to download software. Within minutes they’ll have changed your passwords etc. and got access to your bank account. If you realise after you’ve downloaded the software, pull the lead out of the computer and disconnect it from WiFi as soon as possible.

Frauds are possible because of social engineering. Fraudsters encourage you to voluntarily part with pieces of information that are likely to make up your password, personal details etc. For example you may be asked you to enter personal data into a competition for a voucher - often found on Facebook.

Keep your personal information safe!! Too many people tell everyone they are waiting in Heathrow for their plane to a holiday! Tell people after you’re home again!

Better passwords: Pick three random words, add a number to the end and the password is almost uncrackable. Use separate passwords for all accounts and change them regularly. Safest was to keep your passwords is on a piece of paper under your bed. Alternatively, you can pay a small amount to use a password manager that will maintain your passwords without referring back to you.

Two factor authentication provides extra security. If invited, accept an invitation from a website to use it. You’ll be sent a code to the phone you have registered with the site, so it can only come to your own mobile phone.

Check there is a padlock in the URL of any website (at the top of the screen). If there start of any web address is HTTPS, the S stands for ‘secure’. If the web address starts with HTTP only, it isn’t secure.

Using open networks - be *really* careful if using public Wi-Fi. Don't do private business over those. You can download software that creates a VPN - virtual private network - that you use to log on to public Wi-Fi and keeps your business private. Always use the appropriate App Store for your system.

AI - artificial intelligence. AI can create your voice from only three spoken words. If you don't know who is phoning **be quiet! Stay silent** and wait from them to speak. ***Don't use the word 'yes' if you can avoid it.***

Device updates: always update your device (phone, laptop etc) when invited - these updates keep the patches that block scams up to date.

TOP TIPS!

1. Don't be afraid to say 'no'
2. Verify your source - phone the bank or police, or whoever using a *different phone*
3. Raise concerns with someone you trust
4. Does it seem too good to be true? Trust your instincts!
5. Stop! Think fraud. Don't feel rushed into making decisions - there is never the need for speed.

Door knocking: If you observe someone door knocking your neighbour and you believe it's a fraud, dial 999 and tell them about it. The police should send a response immediately.

If you've been the victim of fraud, you can register with CIFAS and they will contact you for every single new financial transaction to protect you from further fraud.

Tips from the floor

Consider using an email provider with a pay-for account (like Proton) which pretty much stops scam. That's because scammers send out millions of random email addresses to the larger email providers. It isn't worth their while trying the smaller providers.

Always hover over the email address to check that it is coming from the place it purports to be.

Cllr Kevin West told the meeting that he is trying to get a banking hub in Lewes so that people can actually visit a bank representative. Please click here to access Kevin's banking survey and make your views known.

3. Matters arising from AGM, 20th April, and Chair's report

National People's emergency briefing - look out for opportunities to see it. Christchurch is showing it on Wednesday 21st Oct. Just walk in. There are also limited cancellations for this Sunday's showing.

NRA Website Here! Thank you to Malcolm Young of Ruby Designs for maintaining our website. It does have all minutes, newsletters and reports including the traffic safety report commissioned by NRA last year, plus other information.

Bus stop outside shops Difficult to access down a slope, and bus often obstructed by parked vehicles so users have to step into the road. Sarah et al are looking at

potentially getting the bus stop moved up Highdown Road a bit to get a flatter access to the bus.

NRA Newsletter: Imogen Makepeace is taking over the newsletter after Carole has written it for 15 years. Thanks to Carole for her excellent and dedicated work!

Defibrillator talk The last talk had to be cancelled because of the heatwave. Carole is trying to arrange another date for the delayed talk.

Salt for the two NRA bins - will be delivered to Nevill bonfire Land after the Nevill bonfire in October. Hopefully no snow storm before then……

Public Liability Insurance NRA's new PLI will cover street weeding, releasing us from onerous reporting to ESCC Highways.

4. Treasurer's report

John talked about our current finances. While we currently have a decent balance, there are expenses coming up that may need funding. See below.

Nevill Residents Association balance & available funds 06/04/26-20/09/26				
Date	**Description**	**Money out**	**Money in**	**Balance**
6th April 2026	Start balance			1056.77
2nd July	St. Mary's hall hire	30.00		
14th September	Access Insurance	154.45		
	Balance carried forward			872.32
Held in reserve to April '27. All estimated	Defribulator costs			-30.00
	Salt bin grit			-282.00
	Hall hire			-90.00
	Bench repairs			-100.00
Available funds as of 20/09/26				370.32

5. Fitzjohn Community Food Project

John spoke to this - there has been a suggestion that the community food project operating at Christchurch might have a community meal on the Nevill. The NRA would be asked to pay for the hire of the hall. In fact, this won't happen this year but will be discussed next year.

6. Overgrown hedges

John spoke to this. It is recognised that certain roads have hedges that severely restrict or block pavements for wheelchairs, buggies etc. For example, the pavements on North Way should be 1.4m but are down to 60cm in places! Hedges grow out outwards, and people trim them back a bit to keep them neat, but less than the amount they've grown. So the hedges creep outwards. As a community we need to keep access open for all users. Overgrown hedges can be reported to Highways as obstructive to pavements and they will carry out enforcement action by instructing the resident to cut it back. They can take a resident to court. They may choose to do the work but will then charge the householder. Cllr. Wendy Maples confirmed the County Council's willingness to take residents to court. She will report an obstructing hedge on our behalf if we are reluctant.

Simmy pointed out that is *unkempt* hedges, so much as hedges that are insufficiently trimmed back to the property boundary.

John is offering his privet hedge at 50 North Way as an example of what happens if you cut your hedge back to where it should be. Hopefully this will persuade people that it is okay to be severe with their hedges! Please take a look and see how it recovers!

7. Benches

The 'Maurice Breeze' bench on Nevill Green is rotten. It was installed 26 years ago, and paid for by the NRA and Footpath Group. It now needs replacement and Jim Edwards from the Monday Club is going to repair it. The NRA will pay for the wood - estimated at £100. Footpath Group may or may not contribute to the costs.

The seat outside shops is gradually falling to pieces though John has managed to keep it robust. We are suggesting that next time it breaks, we will have it replaced by a backless bench, so people can sit looking either towards the shop, or towards the bus route. It will need robust fixings and potentially new permission from ESCC. We'll ask the Town Council for money towards it.

8. AOB

- Buddleias are growing in the roadside by the school crossing. They have been reported, and it is believed that ESCC has glyphosate sprayed them but that hasn't worked. Wendy suggested that LDC may be able to get their super-street sweeper on these. She will enquire.

- Street weeding: some road gullies aren't being weeded. Lesley clarified that Highways tells street weeding volunteers not to weed road gullies but to confine our weeding to pavements. Some roadsides *are* being done, especially on less busy roads, but this is the weeders' choice. Street sweepers would clear weeds from gullies but this currently happens only once a year, and this year was at the height of the heatwave when no weeds were growing.

- A resident asks people not to put down food for foxes in takeaway wrappings or yoghurt pots etc as the containers end up in her (and others') gardens and they have to clear up the debris.

- Lewes Retrofit Forum - tips for keeping your home cool in hot weather: Thursday 24th September 7.30 to 9pm at the Climate Hub (Lewes House, 32 High Street). Free

- Fundraising events for the replacement kitchen etc. for St Mary's church hall (where our meetings are held).
  - Philip Griffiths at St Ann's Church, 25th September from 7pm.
  - Concert party type entertainment on October 22nd. Maria Birch is looking for talented people to perform to an audience. Also asking for donations of refreshments (cakes etc).

Next NRA open meetings will be 8th February 2027, 17th May 2027 and 20th September 2027. All will start at 7.30pm.