

City of Philadelphia



Council of the City of Philadelphia
Office of the Chief Clerk
Room 402, City Hall
Philadelphia

(Resolution No. 250188)

RESOLUTION

Declaring March 2-8, 2025, as National Consumer Protection Week in the City of Philadelphia.

WHEREAS, American adults lost \$43 billion dollars to frauds and scams in 2023, according to the American Association of Retired Persons. Though anyone can fall victim to frauds or scams, seniors, immigrants, and non-English speakers are often explicitly targeted by scammers; and

WHEREAS, National Consumer Protection Week is a national event where federal, state, and local governments and nonprofit partners highlight efforts to protect consumer rights and resources that empower consumers to learn to detect, report, and avoid scams and decrease their chances of becoming victims of fraud; and

WHEREAS, The recent actions by the Trump Administration and Elon Musk's DOGE to "wind down" the Consumer Financial Protection Bureau (CFPB), which was created by Congress 15 years ago to protect American consumers, by halting all regulatory activity and laying off the majority of the agency's dedicated staff, make local efforts to protect and educate consumers even more critical; and

WHEREAS, There are protections in local, state, and federal law for Philadelphians from frauds and scams; and

WHEREAS, Philadelphians are encouraged to look out for signs of fraud or scams, which include when a person tries to pressure them to act immediately and to pay in a certain way, such as through putting money on a gift card or by using cryptocurrency. Scammers often try to impersonate government agencies or trusted businesses who would never try to pressure someone into making an immediate decision; and

WHEREAS, No Philadelphian should feel shame or that they have no one to turn to when they are a victim of frauds or scams; and

WHEREAS, Philadelphians who suspect a fraud or scam should stop engaging with the suspected scammer immediately and report the activity to the Philadelphia Consumer Protection

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Task Force, the Bureau of Consumer Protection at the Pennsylvania Office of the Attorney General, or the Federal Trade Commission; and

WHEREAS, The City of Philadelphia and its partners offer consumer rights education and resources to help residents protect their homes, manage their debts, and plan for their financial futures; and

WHEREAS, Philadelphians can access free financial counseling through the City's Financial Empowerment Centers. They can protect their homes from deed or mortgage fraud by signing up for the City's free Deed Fraud Guard service. Those who are receiving calls or mail from businesses looking to purchase their homes can sign up for the City's free Do Not Solicit list. And Philadelphians who are experiencing problems with their mortgages should call the Save Your Home Philly hotline to be connected to free housing counseling and legal services; and

WHEREAS, Philadelphians who have questions about bankruptcy, credit card debt, payday or student loans, or other consumer issues are encouraged to reach out to a financial counselor or legal service provider; now, therefore, be it

RESOLVED, BY THE COUNCIL OF THE CITY OF PHILADELPHIA, That it hereby declares March 2-8, 2025 as National Consumer Protection Week in the City of Philadelphia.

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CERTIFICATION: This is a true and correct copy of the original Resolution, Adopted by the Council of the City of Philadelphia on the sixth day of March, 2025.

Kenyatta Johnson
PRESIDENT OF THE COUNCIL

Elizabeth McCollum
CHIEF CLERK OF THE COUNCIL

Introduced by: Councilmember Landau

Sponsored by: Councilmembers Landau, Phillips, Gilmore Richardson,
Gauthier, Lozada, O'Rourke, Driscoll, Squilla and Bass