

City of Philadelphia



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

(Resolution No. 260177)

RESOLUTION

Declaring March 1-7, 2026, as National Consumer Protection Week in the City of Philadelphia.

WHEREAS, Consumers in the United States reported losing more than \$12.5 billion to fraud and scams in 2024, a 25 percent increase over the prior year, according to the latest available data from the Federal Trade Commission. Though anyone can fall victim to fraud 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 provide resources that empower consumers to detect, report, and avoid scams, thereby decreasing their chances of becoming victims of fraud; and

WHEREAS, The Trump Administration's sustained efforts to gut the Consumer Financial Protection Bureau (CFPB), which was created by Congress in the wake of the 2008 financial crisis, including ordering all staff to cease work, seeking to lay off nearly 90 percent of employees, cutting the agency's funding cap in half through the One Big Beautiful Bill Act, and dismissing 16 pending enforcement actions, have severely diminished its capacity to protect American consumers, even as courts have repeatedly blocked outright closure its long-term survival remains subject to ongoing litigation; and

WHEREAS, Philadelphia's Consumer Protection Ordinance enables the City's Law Department to investigate unfair and deceptive business practices, file civil lawsuits on behalf of residents, and levy penalties of up to \$2,000 per violation against businesses that harm Philadelphia consumers. This landmark local law demonstrates the City's commitment to protecting residents in an era of diminishing federal consumer protection enforcement; and

WHEREAS, Protections for Philadelphians from frauds and scams exist in local, state, and federal law; 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

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as through putting money on a gift card, making a wire transfer, or by using cryptocurrency. Scammers often try to impersonate government agencies or trusted businesses, which 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 fraud or a scam; 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 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, 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. Philadelphians can access free financial counseling through the City's Financial Empowerment Centers, which provide one-on-one, confidential sessions on budgeting, debt management, credit, homeownership, and more. They can protect their homes from deed or mortgage fraud by signing up for the City's free Deed Fraud Guard service, which sends email alerts whenever a document is recorded in a resident's name, enabling early detection of fraudulent transfers; and

WHEREAS, In February 2026 the City enacted a new law allowing deed fraud victims to reclaim the Realty Transfer Tax paid by criminals when fraudulently recording a false deed, money that victims previously had no legal avenue to recover even after winning their properties back in court. 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, Hereby declares March 1-7, 2026, 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 fifth day of March, 2026.

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, Jones, Brooks, O'Rourke, Driscoll, Squilla, Ahmad
and Bass