

To the office of U.S. Senator Margaret Wood Hassan

Re: S 4782 (119th Congress), ReportScams.gov Act • Latest action (2026-06-15): Read twice and referred to the Committee on Homeland Security and Governmental Affairs.

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Office of record (Congress.gov): 324 Hart Senate Office Building Washington, DC 20510, Washington, DC • (202) 224-3324

Interstate Scam Coordination and Consumer Alert Act of 2025

The measure, as described from the official record: To coordinate federal efforts to combat scams and fraud that cross state lines (e.g., phone scams, online fraud) by creating a steering committee, an action plan, and a central website, so consumers can better identify and report scams.

THE PROPOSAL

Section 1. Short title. This Act may be cited as the 'Interstate Scam Coordination and Consumer Alert Act of 2025'.

Section 2. Purpose. The purpose of this Act is to improve federal coordination and public awareness regarding scams that substantially affect interstate commerce, without supplanting or limiting state and local fraud-prevention efforts.

Section 3. Scam Coordination Steering Committee. (a) There is established within the Federal Trade Commission an Interagency Scam Coordination Steering Committee consisting of the Chairman of the FTC (or designee), the Director of the Consumer Financial Protection Bureau (or designee), the Attorney General (or designee), and the Secretary of Homeland Security (or designee). (b) The Committee shall meet not less than quarterly to share intelligence on emerging scams that cross state lines, identify regulatory gaps, and recommend voluntary industry best practices.

Section 4. Scam Alert Website. (a) Not later than one year after enactment, the FTC shall maintain a publicly accessible website — 'ScamAlert.gov' — containing plain-language descriptions of common scams, reporting portals, and links to state consumer-protection agencies. (b) The website may not collect personally identifiable information from visitors beyond an optional email address for scam alerts, and shall comply with the Privacy Act of 1974.

Section 5. Reporting and Action Plan. (a) The Committee shall submit to Congress biannually a Scam Action Plan detailing coordination activities, enforcement trends, and legislative recommendations. (b) The Plan may not preempt or supersede any state or local fraud statute or regulatory authority.

Section 6. Federal funding. (a) There is authorized to be appropriated \$5,000,000 for each of fiscal years 2026 through 2030 to carry out this Act. (b) Funds shall be allocated from

unobligated balances of the Federal Trade Commission appropriations.

Section 7. Sunset. This Act and all activities under it shall terminate five years after enactment, unless reauthorized by Congress.

Section 8. Constitutional authority. This Act is enacted pursuant to Article I, Section 8, Clause 3 (Commerce Clause) and Clause 1 (General Welfare). Nothing in this Act shall be construed to authorize any seizure of property without due process under the Fifth Amendment, or to limit state police powers under the Tenth Amendment.

OPERATIVE PROVISIONS (VFA PROPOSAL)

Funding Source	Unobligated balances of the Federal Trade Commission appropriations
Funding Amount	\$5,000,000 per year for 5 years
Sunset Years	5 years
Oversight Body	Senate Committee on Homeland Security and Governmental Affairs; House Committee on Energy and Commerce
Enforcement Mechanism	FTC civil enforcement for misuse of the website or false reporting; mandatory biennial reports to Congress
Effective Date	180 days after enactment

CONSTITUTIONAL BASIS

- Article I, Section 8, Clause 3 (Commerce Clause)
- Article I, Section 8, Clause 1 (General Welfare)
- Fifth Amendment (Due Process)
- Tenth Amendment (Reserved Powers)

WHY BOTH SIDES CAN BACK IT (VFA'S ASSESSMENT)

Honors Democratic priorities: protecting consumers from fraud, ensuring vulnerable populations are warned, and transparent oversight. Honors Republican priorities: narrow federal scope (no preemption of state laws), sunset provision, capped funding from existing accounts without new taxes, and privacy protections.

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