

KEEPING VIOLENT OFFENDERS OFF OUR STREETS ACT
 OF 2025

APRIL 9, 2026.—Committed to the Committee of the Whole House on the State of
 the Union and ordered to be printed

Mr. JORDAN, from the Committee on the Judiciary,
 submitted the following

R E P O R T

together with

DISSENTING VIEWS

[To accompany H.R. 6260]

The Committee on the Judiciary, to whom was referred the bill
 (H.R. 6260) to amend title 18, United States Code, to prohibit fraud
 in connection with posting bail, having considered the same, re-
 ports favorably thereon with an amendment and recommends that
 the bill as amended do pass.

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The amendment is as follows:
Strike all that follows after the enacting clause and insert the following:

SECTION 1. SHORT TITLE.

This Act may be cited as the “Keeping Violent Offenders Off Our Streets Act of 2025”.

SEC. 2. FRAUD IN CONNECTION WITH POSTING BAIL.

Section 1033(f)(1)(A) of title 18, United States Code, is amended by inserting before the comma the following: “(including the posting of monetary bail, criminal bail bonds, and Federal immigration bail bonds)”.

Purpose and Summary

H.R. 6260, the Keeping Violent Offenders Off Our Streets Act of 2025, introduced by Rep. Scott Fitzgerald (R–WI), amends the federal criminal statute concerning insurance-related crimes (18 U.S.C. § 1033) to include the posting of bail by a corporate entity, non-profit entity, or for-profit entity as being “engaged in the business of insurance.”¹ Therefore, if a charitable bail fund is posting bail on behalf of another individual, it will be subject to the criminal provisions within the statute. For example, this bill will prohibit charitable bail funds from making materially false statements in any financial reports or documents sent to an insurance regulatory official or agency.² It also prohibits charitable bail funds and their agents from embezzling or misappropriating the fund’s money. The criminal penalties associated with a violation of this section vary by the specific offense but generally include both a fine and a prison term not exceeding 15 years.³ Additionally, because charitable bail funds would be “engaged in the business of insurance” under federal law, this would subject them to state licensing requirements and regulation by state insurance commissions.

Background and Need for the Legislation

Bail is the amount of money that a criminal defendant must post in order to be released from custody prior to his or her trial.⁴ It is not a criminal fine and bail is not used as a punishment.⁵ Instead, bail exists to ensure that the defendant will appear at all required appearances, including all pretrial hearings and the trial.⁶ If a defendant makes all required appearances, the bail is returned to the defendant, even if he or she is found guilty by the court, at the conclusion of the trial.⁷ The Supreme Court has long held that bail is constitutional. In 1979, the Court explained that “presumption of innocence has no application to a determination of the rights of a pre-trial detainee during confinement before his trial has begun.”⁸

In addition to requiring bail, judges have the authority to release defendants on their own recognizance (ROR) without requiring a

¹H.R. 6260, 119th Cong. (2025); *See also* 18 U.S.C. § 1033.

²*Id.*

³*Id.*

⁴CONG. RESEARCH. SERV., BAIL: AN OVERVIEW OF FEDERAL CRIMINAL LAW, R40221 (Jul. 31, 2017).

⁵*Id.*

⁶*Id.*

⁷*Id.*

⁸*Bell v. Wolfish*, 441 U.S. 520, 533 (1979).

payment of money.⁹ Under the terms of such a release, defendants must promise that they will appear for all hearings and for trial.¹⁰ Usually, defendants are ROR if they have a steady job, family or close ties to the local community, and little or no criminal history.¹¹ Pre-trial release may also be conditioned on certain behavior and activities of the defendant.¹² The defendant, for instance, may be prohibited from contacting or associating with certain individuals or from visiting certain locations.¹³ Sometimes, defendants are required to submit to random drug testing. Defendants may also be restricted from leaving their home at certain hours or their state of residence.¹⁴

In most states, defendants who are unable to come up with the total amount of their bail may arrange for their release through a bail bondsman.¹⁵ Typically, the defendant pays a percentage of the total bond, usually 10 percent, and the bondsman will guarantee the remaining amount to the court should the defendant not appear for any court hearing or trial.¹⁶ Charitable bail funds, like the Minnesota Freedom Fund (MFF), use funds solicited from donations to post bail on behalf of defendants who cannot otherwise afford to do so.¹⁷

CHARITABLE BAIL FUNDS

Charitable bail funds are organizations that use money from donations to help pay cash bail for defendants. These charitable funds are a small part of the larger movement to significantly reform or eliminate the cash bail system. According to the National Bail Fund Network, there are over ninety charitable bail funds across the country that specialize in helping low-income individuals, protesters, LGBTQ individuals, immigrants, and other individuals post bail.¹⁸

Charitable bail funds regularly post bail for individuals charged with violent felonies and previous convictions. For example, a CNN investigation in 2023 into charitable bail funds found that in Indiana between 2019 and 2021, “24 percent of the roughly 1,000 defendants cut loose by The Bail Project—among the largest charitable bail groups in the United States—had been charged with a crime of violence; 35 percent were facing felony charges and had a previous charge of at least one crime of violence.”¹⁹ In July 2022, Indiana passed a law that prohibits charitable bail funds from bailing out felony offenders with a previous conviction for a violent

⁹ CONG. RESEARCH. SERV., BAIL: AN OVERVIEW OF FEDERAL CRIMINAL LAW, R40221 (Jul. 31, 2017).

¹⁰ *Id.*

¹¹ *Id.*

¹² *Id.*

¹³ *Id.*

¹⁴ *Id.*

¹⁵ *Id.*

¹⁶ The American Bar Association, How Courts Work (Jul. 16, 2020), https://www.americanbar.org/groups/public_education/resources/law_related_education_network/how_courts_work/bail.

¹⁷ Minnesota Freedom Fund, About Us, <https://mnfreedomfund.org/about/> (last visited Dec. 12, 2025).

¹⁸ Community Justice Exchange, National Bail Fund Network, Directory of Community Bail Funds, <https://www.communityjusticeexchange.org/en/nbfn-directory> (last visited Sep. 13, 2024); See also Jack Karp, *Do New Laws Seek To Regulate Charitable Bail, Or End It?*, LAW 360 (Apr. 5, 2024).

¹⁹ Rob Kuznia and Yahya Abou-Ghazala, *Bailed out, arrested again: These charities boomed after the murder of George Floyd. They're under fire for bailing out violent offenders*, CNN (Mar. 21, 2023).

crime.²⁰ According to CNN, at least nine individuals who were released by a bail charity were subsequently arrested for murder.²¹ CNN found that if the Indiana law had been applied nationally, it “likely would have prohibited charities from releasing at least five of the nine defendants who were later arrested on murder charges.”²² CNN’s investigation also found dozens of cases after the death of George Floyd in which individuals were bailed out by charitable funds and subsequently committed violent crimes, such as robbery, assault, kidnapping, and attempted murder.²³

Commercial bail bondsmen—who are subject to state licensing and background check requirements—are more successful at ensuring defendants show up to their court dates when compared to charitable bail funds. According to data reviewed by CNN, of the 500 defendants bailed out by the Minnesota Freedom (MFF) in 2021 and 2022, about 42 percent of them failed to show up for their court dates.²⁴ Of the 16,000 defendants assisted by commercial bail companies in this same time period, approximately 22 percent failed to appear for their court date.²⁵ Similarly, the Seattle area’s Northwest Community Bail Fund bailed out roughly 440 individuals since the leftwing riots on 2020 and 52 percent of them failed to appear in court.²⁶ Over a similar period, commercial bail bondsmen in the Seattle area secured the pre-trial release of 3,000 individuals and only 24 percent of those individuals failed to appear in court.²⁷ Defendants are more inclined to show up for their court appearances if they or their family members have to post collateral. With a charitable bail fund posting bail on their behalf, defendants have less of an incentive to show up to court as there is no financial burden on them or their family if they fail to appear. Joe Tamburino, a defense attorney in Minneapolis, put it plainly: “If you run, so what? . . . It’s not your money or your mom’s money being lost.”²⁸

After the death of George Floyd in May 2020, there was an unprecedented surge of donations to charitable bail funds. For example, the MFF received \$231,000 in 2019 but took in close to \$42 million in 2020.²⁹ Similarly, the Chicago Community Bond Fund raised \$1 million in 2019, but took in approximately \$8 million in 2020.³⁰ Charitable bail funds used this large influx of cash to bail out violent criminals across the country. Among other solicitations, then-Senator Kamala Harris publicly supported the MFF and urged Americans to donate to the group.³¹

²⁰ Karp, *supra* note 18.

²¹ Kuznia and Abou-Ghazala, *supra* note 19.

²² *Id.*

²³ *Id.*

²⁴ Kuznia and Abou-Ghazala, *supra* note 19.

²⁵ *Id.*

²⁶ *Id.*

²⁷ *Id.*

²⁸ *Id.*

²⁹ Kuznia and Abou-Ghazala, *supra* note 19.

³⁰ *Id.*

³¹ Alec Schemmel, *Kamala Harris-backed bail fund helped incarcerated man, now charged with murder, go free*, ABC NEWS 4 (Aug. 30, 2022).



Kamala Harris 
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VICTIMS OF CRIMINALS RELEASED BY CHARITABLE BAIL FUNDS

Charitable bail funds have repeatedly posted bail for criminals previously charged and convicted of serious violent crimes, including sexual assault of a minor. Greg Lewin, then-Executive Director of the MFF, stated, “I often don’t even look at a charge when I bail someone out.”³² He added, “I will see it after I pay the bill because it is not the point. The point is the system we are fighting.”³³ After these individuals are released by the charitable bail funds, they often continue to commit crimes. For example:

- Christopher Boswell, a two-time convicted rapist and level 3 sex offender, was bailed out by the MFF in the summer of 2020 after being charged with ten felonies including sexual assault, kidnapping, and assault.³⁴ Despite his violent history, the MFF paid \$350,000 to secure his release and by September 2020, Boswell had already violated the conditions of his release and a felony warrant was issued for his arrest.³⁵
- Timothy Wayne Columbus, a 37-year-old convicted sex offender, was bailed out by the MFF after sexually assaulting an 8-year-old girl.³⁶ The victim told police officers that Columbus told her that he would hurt her if she told anyone.³⁷ Despite his previous criminal history, the MFF paid \$300,000 for the unconditional release of Columbus.³⁸
- Lionel Timms, a convicted felon, was bailed out by the MFF after being charged with domestic assault for an attack on a bus rider who refused to give him money.³⁹ Shortly after his arrest, the MFF paid \$11,500 to bail Timms out of jail despite his history of violence.⁴⁰ After his release, Timms violently assaulted and robbed a bar manager behind Mac’s Industrial Bar in Minneapolis, leaving the manager in the hospital with a traumatic brain injury.⁴¹
- In 2002, Myon Burrell was sentenced to life in prison for the murder of an 11-year-old girl.⁴² Burrell’s sentence was commuted in 2020 by Governor Tim Walz after Minnesota’s pardons board found that exculpatory evidence was originally kept from Burrell’s legal team nearly twenty years ago.⁴³ In August 2023, Burrell was arrested after law enforcement officers found a loaded handgun and drugs in his vehicle during a traffic stop.⁴⁴ The MFF paid \$100,000 cash to bail Burrell out of jail after his arrest in August 2023.⁴⁵ While out on the MFF’s bail, Burrell was arrested and charged with a separate

³² Tom Lynden, *Minnesota nonprofit with \$35M bails out those accused of violent crimes*, FOX 9 (Aug. 10, 2020).

³³ *Id.*

³⁴ Crime Watch MN, *Rapist bailed out by Minnesota Freedom Fund after being charged in new cases now wanted on felony warrant*, ALPHA NEWS (Mar. 1, 2021).

³⁵ *Id.*

³⁶ Kyle Hooten, *Minnesota Freedom Fund bailed out 37-year-old man accused of raping 8-year-old girl*, ALPHA NEWS (Mar. 1, 2021).

³⁷ *Id.*

³⁸ *Id.*

³⁹ Crime Watch MN, *supra* note 34.

⁴⁰ *Id.*

⁴¹ *Id.*

⁴² Crime Watch MN, *supra* note 34.

⁴³ *Id.*

⁴⁴ *Id.*

⁴⁵ *Id.*

drug case after a traffic stop led to the discovery of methamphetamine.⁴⁶

CURRENT STATE REGULATION OF COMMERCIAL BAIL BONDS AND CHARITABLE BAIL FUNDS

According to data from the National Conference of State Legislatures (NCSL), at least thirty-seven states currently have licensing requirements for professional bail agents to practice in the commercial bail industry.⁴⁷ Most states rely on the state insurance department or state insurance commission to regulate bond agents, but some states use a financial services agency or the courts.⁴⁸ The most common requirements for bail agents to maintain a license include “reaching a certain age, paying a fee, passing an exam, completing education requirements, and submitting a criminal background check.”⁴⁹ For example, in California, bond agents must complete twenty hours of classwork, pass an exam, take continuing education courses, and renew their license every two years.⁵⁰ Some states will not issue or renew a bail agent’s license if they “commit a felony, a crime of moral turpitude or offenses involving misappropriation of money or property.”⁵¹ Jeffrey J. Clayton, the Executive Director of the American Bail Coalition, stated, “the for-profit corporate surety industry is heavily regulated as an insurance product” and that similar licensing requirements for charitable bail funds would ensure accountability for the large donations these funds receive.⁵²

Many states have recently sought to regulate charitable bail funds. For example, Georgia passed a law in 2024 that prohibits charitable bail funds from paying more than three cash bonds per year in a given jurisdiction and also subjects them to the same requirements as professional bail bond agencies in the state.⁵³ New York heavily regulates charitable bail funds by prohibiting them from posting bail in an amount more than \$2,000.⁵⁴ It also only allows these funds to post bail for defendants who are indigent and accused of low-level misdemeanor offenses.⁵⁵ Additionally, those operating the charitable bail funds in New York must be licensed by the Department of Financial Services.⁵⁶ Indiana passed a law in July 2022 prohibiting charitable bail funds from posting bail for felony offenders with a violent crime conviction on their record.⁵⁷

In 2024, Kentucky Governor Andy Beshear vetoed the Safer Kentucky Act, but the General Assembly overrode his veto, allowing the bill to become law.⁵⁸ The law bars charitable bail funds from

⁴⁶ *Id.*

⁴⁷ Amber Widgery, *Bail Bond Agent Licensure*, NATIONAL CONFERENCE OF STATE LEGISLATURES (Apr. 23, 2013).

⁴⁸ *Id.*

⁴⁹ *Id.*

⁵⁰ Jack Karp, *supra* note 18.

⁵¹ Widgery, *supra* note 47.

⁵² Karp, *supra* note 18.

⁵³ *Id.*

⁵⁴ *Id.*

⁵⁵ Alyssa Work, *Establishing a Charitable Bail Fund in New York State, A Step-by-Step Guide*, Bronx Freedom Fund (last visited Sep. 13, 2024).

⁵⁶ *Id.*

⁵⁷ Kuznia and Abou-Ghazala, *supra* note 19.

⁵⁸ *Kentucky Governor Sides with Community Safety in Vetoing Broken Safer Kentucky Act*, THE BAIL PROJECT (Apr. 11, 2024); Jeremy Cherson, *With Dangerous Veto Override, Kentucky Lawmakers Turn Misguided “Safer Kentucky Act” Into Law*, THE BAIL PROJECT (Apr. 12, 2024).

paying more than \$5,000 in bail and prohibits them from bailing out someone accused of certain crimes, including domestic violence.⁵⁹ The bill also requires charitable bail funds to disclose their donors and expenditures in an annual report to the state legislature.⁶⁰ The bill gained traction after the Louisville Community Bail Fund posted the \$100,000 bond of Quintez Brown, who after being released on home confinement tried to murder mayoral candidate Crag Greenberg.⁶¹ Other states like Idaho, Minnesota, Pennsylvania, and Virginia have introduced similar legislation in recent years.⁶²

THE KEEPING VIOLENT OFFENDERS OFF OUR STREETS ACT OF 2025

The Keeping Violent Offenders Off Our Streets Act of 2025 amends the federal criminal statute dealing with insurance-related crimes (18 U.S.C. § 1033) to include the posting of bail by a corporate entity, non-profit entity, or for-profit entity as being “engaged in the business of insurance.”⁶³ Therefore, if a charitable bail fund is posting bail on behalf of another individual, it will be subject to the criminal provisions within the statute. For example, charitable bail funds will be prohibited from making materially false statements in any financial reports or documents sent to an insurance regulatory official or agency.⁶⁴ Charitable bail funds and their agents will also be prohibited from embezzling or misappropriating the fund’s money. The criminal penalties associated with a violation of this section vary by the specific offense but generally include both a fine and a prison term not exceeding 15 years.⁶⁵ Additionally, as charitable bail funds would be “engaged in the business of insurance” under federal law, this would subject them to state licensing requirements and regulation by state insurance commissions.

Hearings

For the purposes of clause 3(c)(6)(A) of House rule XIII, the following hearings were used to develop H.R. 6260: “Victims of Violent Crime” a hearing held on September 29, 2025, before Subcommittee on Oversight of the Committee on the Judiciary. The Subcommittee heard testimony from the following witnesses:

- Mia Alderman, Grandmother of murder victim Mary Santana Collins;
- Steve Federico, Father of murder victim Logan Federico and Charlotte suburbs resident;
- Officer Justin Campbell, Police officer with the Charlotte-Mecklenburg Police Department;
- Michael Woody, Owner and CEO of 828 Bail Bonds, and NC Representative for the National Association of Bail Agents;
- Dena King, Former United States Attorney for the Western District of North Carolina; and

⁵⁹ Joe Sonka, *Measure to ban charitable bail groups softened; bill advances after emotional testimony*, LOUISVILLE COURIER JOURNAL (Feb. 24, 2022).

⁶⁰ *Id.*

⁶¹ *Id.*

⁶² Erin George, *Turning a blind eye to the bail bond industry*, THE BAIL PROJECT (Mar. 22, 2024).

⁶³ 18 U.S.C. § 1033.

⁶⁴ *Id.*

⁶⁵ *Id.*

- Jeff Asher, Co-founder, AH Datalytics.

The hearing examined violent crime in Charlotte, North Carolina and the surrounding areas looking at repeat offenders and lenient pretrial release policies and decisions among others.

Committee Consideration

On January 8, 2026, the Committee met in open session and ordered the bill, H.R. 6260, favorably reported with an amendment in the nature of a substitute, by a roll call vote of 15–9, a quorum being present.

Committee Votes

In compliance with clause 3(b) of House rule XIII, the following roll call votes occurred during the Committee's consideration of H.R. 6260:

1. Vote on favorably reporting H.R. 6260, as amended—passed 15 ayes to 9 nays.

COMMITTEE ON THE JUDICIARY
 119th CONGRESS
 25-19
 ROLL CALL

Date: 1/8/20

Vote on: *Final passage of HR 6260, as amended*

Roll Call #: 1

REPUBLICANS	AYE	NO	PRESENT	DEMOCRATS	AYE	NO	PRESENT
MR. JORDAN (OH) <i>Chairman</i>	✓			MR. RASKIN (MD) <i>Ranking Member</i>		✓	
MR. ISSA (CA)	✓			MR. NADLER (NY)		✓	
MR. BIGGS (AZ)	✓			MS. LOFGREN (CA)			
MR. McCLINTOCK (CA)	✓			MR. COHEN (TN)			
MR. TIFFANY (WI)				MR. JOHNSON (GA)		✓	
MR. MASSIE (KY)				MR. SWALWELL (CA)			
MR. ROY (TX)	✓			MR. LIEU (CA)			
MR. FITZGERALD (WI)	✓			MS. JAYAPAL (WA)		✓	
MR. CLINE (VA)	✓			MR. CORREA (CA)			
MR. GOODEN (TX)	✓			MS. SCANLON (PA)		✓	
MR. VAN DREW (NJ)	✓			MR. NEGUSE (CO)			
MR. NEHLS (TX)				MS. McBATH (GA)			
MR. MOORE (AL)	✓			MS. ROSS (NC)		✓	
MR. KILEY (CA)	✓			MS. BALINT (VT)		✓	
MS. HAGEMAN (WV)				MR. GARCIA (IL)			
MS. LEE (FL)				MS. KAMPLAGER-DOVE (CA)		✓	
MR. HUNT (TX)				MR. MOSKOWITZ (FL)			
MR. FRY (SC)				MR. GOLDMAN (NY)			
MR. GROTHMAN (WI)				MS. CROCKETT (TX)		✓	
MR. KNOTT (NC)	✓						
MR. HARRIS (NC)	✓						
MR. ONDER (MO)							
MR. SCHMIDT (KS)	✓						
MR. GILL (TX)	✓						
MR. BAUMGARTNER (WA)							

Roll Call Totals:

Ayes:

15

Nays:

9

Present:

Passed: X

Failed: _____

Committee Oversight Findings

In compliance with clause 3(c)(1) of House rule XIII, the Committee advises that the findings and recommendations of the Committee, based on oversight activities under clause 2(b)(1) of rule X of the Rules of the House of Representatives, are incorporated in the descriptive portions of this report.

New Budget Authority and Tax Expenditures

With respect to the requirements of clause 3(c)(2) of rule XIII of the Rules of the House of Representatives and section 308(a) of the *Congressional Budget Act of 1974* and with respect to the requirements of clause 3(c)(3) of rule XIII of the Rules of the House of Representatives and section 402 of the *Congressional Budget Act of 1974*, the Committee has requested but not received a cost estimate for this bill from the Director of the Congressional Budget Office. The Committee has requested but not received from the Director of the Congressional Budget Office a statement as to whether this bill contains any new budget authority, spending authority, credit authority, or an increase or decrease in revenues or tax expenditures. The Chairman of the Committee shall cause such estimate and statement to be printed in the *Congressional Record* upon its receipt by the Committee.

Congressional Budget Office Cost Estimate

With respect to the requirement of clause 3(c)(3) of rule XIII of the Rules of the House of Representatives, a cost estimate provided by the Congressional Budget Office pursuant to section 402 of the *Congressional Budget Act of 1974* was not made available to the Committee in time for the filing of this report. The Chairman of the Committee shall cause such estimate to be printed in the *Congressional Record* upon its receipt by the Committee.

Committee Estimate of Budgetary Effects

With respect to the requirements of clause 3(d)(1) of rule XIII of the Rules of the House of Representatives, the Committee adopts as its own the cost estimate prepared by the Director of the Congressional Budget Office pursuant to section 402 of the *Congressional Budget Act of 1974*.

Duplication of Federal Programs

Pursuant to clause 3(c)(5) of House rule XIII, no provision of H.R. 6260 establishes or reauthorizes a program of the federal government known to be duplicative of another federal program.

Performance Goals and Objectives

The Committee states that pursuant to clause 3(c)(4) of House rule XIII, H.R. 6260 would amend the federal criminal statute concerning insurance-related crimes (18 U.S.C. § 1033) to include the posting of bail by a corporate entity, non-profit entity, or for-profit entity as being “engaged in the business of insurance.”⁶⁶

⁶⁶H.R. 6260, 119th Cong. (2025); *See also* 18 U.S.C. § 1033.

Advisory on Earmarks

In accordance with clause 9 of House rule XXI, H.R. 6260 does not contain any congressional earmarks, limited tax benefits, or limited tariff benefits as defined in clauses 9(d), 9(e), or 9(f) of House rule XXI.

Federal Mandates Statement

An estimate of federal mandates prepared by the Director of the Congressional Budget office pursuant to section 423 of the *Unfunded Mandates Reform Act* was not made available to the Committee in time for the filing of this report. The Chairman of the Committee shall cause such estimate to be printed in the *Congressional Record* upon its receipt by the Committee.

Advisory Committee Statement

No advisory committees within the meaning of section 5(b) of the *Federal Advisory Committee Act* were created by this legislation.

Applicability to Legislative Branch

The Committee finds that the legislation does not relate to the terms and conditions of employment or access to public services or accommodations within the meaning of section 102(b)(3) of the *Congressional Accountability Act* (Pub. L. 104–1).

Section-by-Section Analysis

Section 1. Short title. This Act may be cited as the “Keeping Violent Offenders Off Our Streets Act of 2025.”

Section 2. Fraud in Connection with Posting Bail. This section defines bail bonds as insurance products and subjects them to federal insurance fraud laws, background check requirements, and allows states to regulate them.

CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

In compliance with clause 3(e) of rule XIII of the Rules of the House of Representatives, changes in existing law made by the bill, as reported, are shown as follows (new matter is printed in italics and existing law in which no change is proposed is shown in roman):

TITLE 18, UNITED STATES CODE

PART I—CRIMES

* * * * *

CHAPTER 47—FRAUD AND FALSE STATEMENTS

* * * * *

§ 1033. Crimes by or affecting persons engaged in the business of insurance whose activities affect interstate commerce

(a)(1) Whoever is engaged in the business of insurance whose activities affect interstate commerce and knowingly, with the intent to deceive, makes any false material statement or report or willfully and materially overvalues any land, property or security—

(A) in connection with any financial reports or documents presented to any insurance regulatory official or agency or an agent or examiner appointed by such official or agency to examine the affairs of such person, and

(B) for the purpose of influencing the actions of such official or agency or such an appointed agent or examiner, shall be punished as provided in paragraph (2).

(2) The punishment for an offense under paragraph (1) is a fine as established under this title or imprisonment for not more than 10 years, or both, except that the term of imprisonment shall be not more than 15 years if the statement or report or overvaluing of land, property, or security jeopardized the safety and soundness of an insurer and was a significant cause of such insurer being placed in conservation, rehabilitation, or liquidation by an appropriate court.

(b)(1) Whoever—

(A) acting as, or being an officer, director, agent, or employee of, any person engaged in the business of insurance whose activities affect interstate commerce, or

(B) is engaged in the business of insurance whose activities affect interstate commerce or is involved (other than as an insured or beneficiary under a policy of insurance) in a transaction relating to the conduct of affairs of such a business, willfully embezzles, abstracts, purloins, or misappropriates any of the moneys, funds, premiums, credits, or other property of such person so engaged shall be punished as provided in paragraph (2).

(2) The punishment for an offense under paragraph (1) is a fine as provided under this title or imprisonment for not more than 10 years, or both, except that if such embezzlement, abstraction, purloining, or misappropriation described in paragraph (1) jeopardized the safety and soundness of an insurer and was a significant cause of such insurer being placed in conservation, rehabilitation, or liquidation by an appropriate court, such imprisonment shall be not more than 15 years. If the amount or value so embezzled, abstracted, purloined, or misappropriated does not exceed \$5,000, whoever violates paragraph (1) shall be fined as provided in this title or imprisoned not more than one year, or both.

(c)(1) Whoever is engaged in the business of insurance and whose activities affect interstate commerce or is involved (other than as an insured or beneficiary under a policy of insurance) in a transaction relating to the conduct of affairs of such a business, knowingly makes any false entry of material fact in any book, report, or statement of such person engaged in the business of insurance with intent to deceive any person, including any officer, employee, or agent of such person engaged in the business of insurance, any insurance regulatory official or agency, or any agent or examiner appointed by such official or agency to examine the affairs of such

person, about the financial condition or solvency of such business shall be punished as provided in paragraph (2).

(2) The punishment for an offense under paragraph (1) is a fine as provided under this title or imprisonment for not more than 10 years, or both, except that if the false entry in any book, report, or statement of such person jeopardized the safety and soundness of an insurer and was a significant cause of such insurer being placed in conservation, rehabilitation, or liquidation by an appropriate court, such imprisonment shall be not more than 15 years.

(d) Whoever, by threats or force or by any threatening letter or communication, corruptly influences, obstructs, or impedes or endeavors corruptly to influence, obstruct, or impede the due and proper administration of the law under which any proceeding involving the business of insurance whose activities affect interstate commerce is pending before any insurance regulatory official or agency or any agent or examiner appointed by such official or agency to examine the affairs of a person engaged in the business of insurance whose activities affect interstate commerce, shall be fined as provided in this title or imprisoned not more than 10 years, or both.

(e)(1)(A) Any individual who has been convicted of any criminal felony involving dishonesty or a breach of trust, or who has been convicted of an offense under this section, and who willfully engages in the business of insurance whose activities affect interstate commerce or participates in such business, shall be fined as provided in this title or imprisoned not more than 5 years, or both.

(B) Any individual who is engaged in the business of insurance whose activities affect interstate commerce and who willfully permits the participation described in subparagraph (A) shall be fined as provided in this title or imprisoned not more than 5 years, or both.

(2) A person described in paragraph (1)(A) may engage in the business of insurance or participate in such business if such person has the written consent of any insurance regulatory official authorized to regulate the insurer, which consent specifically refers to this subsection.

(f) As used in this section—

(1) the term “business of insurance” means—

(A) the writing of insurance (*including the posting of monetary bail, criminal bail bonds, and Federal immigration bail bonds*), or

(B) the reinsuring of risks,

by an insurer, including all acts necessary or incidental to such writing or reinsuring and the activities of persons who act as, or are, officers, directors, agents, or employees of insurers or who are other persons authorized to act on behalf of such persons;

(2) the term “insurer” means any entity the business activity of which is the writing of insurance or the reinsuring of risks, and includes any person who acts as, or is, an officer, director, agent, or employee of that business;

(3) the term “interstate commerce” means—

(A) commerce within the District of Columbia, or any territory or possession of the United States;

- (B) all commerce between any point in the State, territory, possession, or the District of Columbia and any point outside thereof;
- (C) all commerce between points within the same State through any place outside such State; or
- (D) all other commerce over which the United States has jurisdiction; and
- (4) the term "State" includes any State, the District of Columbia, the Commonwealth of Puerto Rico, the Northern Mariana Islands, the Virgin Islands, American Samoa, and the Trust Territory of the Pacific Islands.

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DISSENTING VIEWS

I oppose this legislation, which would redefine the "business of insurance" to include the posting of monetary bail, criminal bail bonds, and federal immigration bail bonds. The true aim of H.R. 6260 is to discourage or even destroy nonprofit bail funds that raise money for people who cannot afford to pay bail themselves. These organizations try to address the clear injustice that results when wealthy people walk free while poor people are held in jail pending trial for no reason other than their inability to pay the bail amount set by the judge.

This important work benefits countless families and communities. It helps protect people from a system that punishes poverty, destabilizes families, and oftentimes, coerces guilty pleas. And nonprofit bail funds are not the only charitable organizations doing this important work. This bill will also discourage churches, faith groups, and any other community organizations from pooling financial resources to help their members post bail.

Unaffordable bail does not keep dangerous people in jail; it keeps poor people in jail. Without the help of organizations willing to help by providing free bail assistance, whether designated as a bail fund, church, or other nonprofit, people who cannot afford bail might languish in jail for weeks, months, or even years, while they are waiting for trial. In that time, they can lose their jobs, their homes, their medical coverage, access to medical care or medication, or even custody of their children.

We know that sometimes the most effective tools for justice are local, nimble, and born from the communities they serve. H.R. 6260 is aimed directly at those very tools. It is intended to sever a lifeline for thousands of low-income Americans, leaving only a potential windfall for the for-profit commercial bail industry. It is yet another example of misguided, unnecessary federal meddling into policies that should be left to the states by the so-called "party of states' rights." My Republican colleagues pay lip service to values they claim to hold like limited government regulation, fiscal responsibility, and personal liberty. Yet they champion this legislation that openly betrays those values.

In addition to the misguided goals of this legislation, it possesses a fatal flaw. The underlying statute applies only to the "business of insurance" that affects interstate commerce. Yet there is absolutely no evidence to suggest that the posting of bail by a state or local bail fund affects interstate commerce in any meaningful way.

Moreover, the underlying premise of this bill—that bail policies have increased violent crime—is fundamentally flawed. After spiking during the first Trump Administration, violent crime began to decline under President Biden. The data show this trend continues. Violent crime is down. Property crimes are down. Homicides are down across the country. And while my Republican colleagues love to criticize policies aimed at eliminating or reducing our justice system’s reliance on cash bail, study after study—including a recent, comprehensive study by the Brennan Center¹—shows that bail reform has not led to an increase in crime.

This bill does nothing to promote public safety. Instead, it would stretch federal criminal laws intended to regulate the insurance industry to reach nonprofit bail funds. There is no legitimate basis to move the goalposts on the American people the way this bill does. Nonprofits already are subject to strict oversight by the Internal Revenue Service. And while bail funds are not insurance companies, they are subject to federal prohibitions against wire fraud, money laundering, and misuse of funds. Adding additional nonsensical layers of bureaucracy will not make our communities safer, but it will make it harder for nonprofits to help people in need.

The vast majority of the bonds that these state and local bail organizations post are for non-violent crimes, and these organizations are already regulated by their own states. I challenge my Republican colleagues to explain how subjecting these groups to federal insurance regulations and federal criminal penalties will reduce violent crime. I doubt that they will. The evidence certainly does not support that argument. My Republican colleagues instead attempt to justify this bill through purely anecdotal evidence.

There are, of course, individual stories of people who committed violent offenses after being bailed out by nonprofit bail funds. Each is tragic, and our hearts go out to the victims and their families. But we must not ignore the thousands of families who received help from these funds, finished their cases, and moved on with their lives without incident.

The indisputable fact is that—despite a historic surge during President Trump’s first term in office—crime rates are down in America. This welcome trend is driven by Democratic-led cities across the country. We know from experience and from actual data that Democratic policies are working to reduce crime—even though President Trump has frozen grants for state and local police, cut funding for the community organizations making an impact on our communities, and pardoned hundreds of violent criminals who are now back on the streets committing new crimes.² There is no question that we must address the root causes of violent crime and invest in proven solutions, such as community violence intervention and drug treatment, and support law enforcement with funding and other resources, as the Trump Administration has refused to do.

If the Majority decides to get serious about public safety in America, instead of pushing unhelpful talking points and mes-

¹ Craigie, Terry-Ann & Ames Grawert, *Bail Reform and Public Safety. Evidence from 33 Cities*. New York: Brennan Ctr. for Justice at N.Y. Univ. Sch. of Law (Aug. 15, 2024), <https://www.brennancenter.org/media/13174/download>.

² The Editorial Board, Opinion, *The People Trump Pardoned Are on a Crime Spree*, N.Y. TIMES (Mar. 31, 2026), <https://www.nytimes.com/2026/03/31/opinion/trump-jan-6-pardons-crimes-recidivism.html>.

saging bills, I will gladly join them in exploring real solutions. But this legislation is no solution at all. I urge my colleagues to join me in opposing H.R. 6260.

JAMIE RASKIN,
Ranking Member.

