Advocacy and Communication as of July 2020

Sample of Recent Advocacy Materials

New Take Action advocacy campaign:

- **Take Action:** Urge your U.S. Senators to help families and the economy recover from COVID-19 by passing the HEROES Act

New Reports

- **Voices of Despair:** How Seizing the EITC is Leaving Student Loan Borrowers Homeless and Hopeless During a Pandemic, July 2020
- **Commercialized (In)Justice Litigation Guide:** Applying Consumer Laws to Commercial Bail, Prison Retail, and Private Debt Collection, June 2020

New Policy Briefs

- **A Looming Crisis:** Black Communities at Greatest Risk of Covid-19 Foreclosure, July 2020
- **The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers,** May 2016

Op-eds

- **4/28/20 The Hill** “Congress must make sure eviction bans will not lead to housing crisis” op-ed by Ariel Nelson and Eric Dunn at the National Housing Law Project
- **4/28/20 Utility Dive** “Utility shutoff bans are in effect for many families, but what happens when they end?” op-ed by John Howat
- **6/8/20 Utility Dive** “Utility exec and consumer advocate: Arrearage management programs are a win for customers and utilities” by Penny Conner and Charlie Harak

Blog

- **5/5/20 UnidosUS Blog** “We call for $700 million to help hardworking families keep their homes” mentions NCLC

Radio

- **7/14/20 NPR (23:42 runtime)** “Getting Out Of Medical Debt Can Feel Impossible. Here’s How To Do It” by Chris Arnold features Jen Bosco
- **4/10/20 NPR (3:22 runtime)** “Those $1,200 Emergency Payments are arriving – and debt collectors may be eying them” by Chris Arnold quotes Lauren Saunders (circulated widely)
TV

- **6/1/20 Telemundo47 (NYC/NJ/CT affiliate)** Runtime: 2:43  “Experts explain how homeowners can get mortgage relief” (Spanish and English) by Liz Gonzalez interviews Sarah Mancini

- **5/5/20 Scripps TV** (national and affiliates across the nation) **runtime: 1:17** “Some still having wages garnished for student loans” in an interview with Persis Yu about the lawsuit that NCLC and our allies filed against Betsy Devos and Dept. of Education for illegal wage garnishment of student loan borrowers under the CARES Act

- **7/14/20 NewsChannel5 (Nashville) (2:13 runtime)** “Steps to take when facing debt payments” by Alicia Nieves features Andrea Bopp Stark (circulated widely through Scripps TV outlets)

- **7/16/20 NBC News** (3:07 runtime) “Troy Harlow has always made sure to pay his mortgage on time. Wells Fargo had other plans for him,” by Gretchen Morgenson quoting Chi Chi Wu.

Video

- Coronavirus Crisis: What Consumers Need to Know About Mortgage Relief (NCLC communication team’s production)

Print/Online

- **4/11/20 Latin Post** “Advocates Are Calling for the Translation of Mortgage Notices to Different Languages” by Neil P. quotes Sarah Mancini

- **7/20/20 USA Today** “Hurricane fallout creates financial ruin for Puerto Rico’s seniors with reverse mortgages” by Nick Penzenstadler and Kevin Crowe, USA TODAY; Luis J. Valentín Ortiz, Centro de Periodismo Investigativo; and Jeff Kelly Lowenstein, Grand Valley State University quotes Tara Twomey


- **6/3/20 Harvard Law Today** “Office of Clinical and Pro Bono programs recognizes six students for outstanding work” features former NCLC summer intern Sarah Cayer

- **6/12/20 CBS News** “Redlining’s legacy: Maps are gone, but the problem hasn’t disappeared” by Kristopher J. Brooks quotes Stuart Rossman

- **6/30/20 The Guardian** “They shut his water off over an unpaid bill—and then a fire broke out” by Nina Lakhani quotes Olivia Wein

Bonus:

- **4/14/20 NBC News** “Why it’s suddenly more difficult to get a mortgage” by Marth C. White quotes Alys Cohen

- **4/15/20 USA Today** “Debt collectors can garnish coronavirus stimulus checks because of loophole, legal advocates say” by Aimee Picchi quotes Lauren Saunders (circulated widely)

- **4/22/20 ProPublica** “Coronavirus Put Her Out of Work, Then Debt Collectors Froze Her Savings Account” by Kiah Collier and Ren Larson quotes Lauren Saunders

- **4/24/20 ProPublica** “Millions of People Face Stimulus Check Delays for a Strange Reason: They Are Poor” by Paul Kiel, Justin Elliott, and Will Young quotes Chi Chi Wu

- **4/27/20 American Bar Association** “Coronavirus Pandemic Prompts Temporary Relief in Reverse Mortgage Foreclosures” by Odette Williamson

- **5/15/20 New York Times** “One Side Effect of the Virus: Free Credit Reports Each Week” by
Ann Carrns quotes Chi Chi Wu

• /23/20 Forbes “Senators Unveil Bipartisan Proposal To Exempt CARES Act Stimulus Checks From Private Debt Collection” by Shahar Ziv quotes Lauren Saunders
• 6/30/20 E&E News “Disaster loans foster disparities in Black communities” by Thomas Frank quotes Chi Chi Wu
• 7/15/20 Mass.gov Press Release: “AG Healey Leads Lawsuit Against Secretary DeVos for Regulations That Put Predatory Schools over Students” quotes Persis Yu
• 5/31/20 Washington Post “What you need to know about paying your June rent or mortgage” by Renae Merle quotes Andrea Bopp Stark
• 6/4/20 MA AGO press release “AG Healey Calls on the Department of Public Utilities to Investigate the Future of Natural Gas Utilities in Massachusetts” with quote by Charlie Harak on the importance of helping low-income customers transition to clean energy.
• 4/23/20 Politico “Biden vs Trump: Who’s the Actual Criminal Justice Reformer?” links to NCLC’s Commercialized (In)Justice report on private companies profiting from diversion programs, commercial bail, and electronic monitoring programs.

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**Appraisals**

- FDIC’s New Mortgage Appraisal Rule Ignores Lessons of Great Recession, Aug. 2019
- Letter to CFPB re a federal banking agency proposal to increase the threshold below which lenders are excused from obtaining an appraisal for residential mortgage lending, Feb. 2019
- Comments to the Federal Reserve Board: Truth in Lending Interim Final Rule on Appraisal Independence Standards, 2019
- Comments to to the Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System, and Federal Deposit Insurance Corporation regarding Real Estate Appraisals, Feb. 2019

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**COVID-19 & Consumer Protections**

The COVID-19 pandemic is creating upheaval in people’s lives, especially the most vulnerable, and NCLC is working with allies, government officials, and businesses, to help. This list of resources, which will be updated as new information is available, is a guide to help families navigate their financial lives during these turbulent times. It also includes best ways to connect with NCLC while our staff works from home to avoid community spread.

Stimulus Payments, General Consumer Protections, Autos, Banks and Prepaid Card Accounts, Bank Fees, Bankruptcy, Credit and Debt, Credit Reporting, Criminal Justice, Housing, Older Consumers, Racial and Immigrant Equity, Robocalls & Telemarketing, Student Loans, Utilities and Bridging the Digital Divide
Stimulus Payments

- **CBPP** (Center on Budget and Policy Priorities) resources to alert 12 million low-income people of October 15, 2020 deadline to request stimulus payment for receipt in 2020.
- **NCLC FAQs on Stimulus Payments**
- **Alert: IRS Sending Letters About Unactivated Stimulus Prepaid Cards**, July 2, 2020
- **The EIP Stimulus Payment Prepaid Card: Not a Scam; How to Avoid Fees** *(sample card and mailer)*, May 2020
- **Consumer, Banking Groups Applaud Bill to Exempt Economic Impact Payments from Garnishment**, May 26, 2020
- **Joint consumer & bank letter** supporting **S. 3841** protecting stimulus payments from garnishment, May 28, 2020
- **Letter** from banking and consumer groups to Congress urging clarification that stimulus payments are exempt from garnishment, April 21, 2020; press release.
- Letters from **bank trade associations** and **debt buyers** urging that stimulus payments be protected from garnishment.
- **Protecting Against Creditor Seizure of Stimulus Checks**, April 13, 2020

General Consumer Protections

- **Share your COVID-19 Financial Complaint**
- **NCLC Major Consumer Protections Announced in Response to COVID-19 (Federal and State)** *(continually updated)*

Federal Relief

NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars


NCLC Letters, Comments, Testimony & Other Materials

- **Take Action:** Urge your U.S. Senators to help families and the economy recover from COVID-19 by passing the HEROES Act
- Coalition letter to Congress and the U.S. Office of Budget and Management re: Need for Independent Oversight and Public Transparency re: federal money for COVID-19, June 18, 2020
- **NCLC and Public Justice comments** to the Advisory Committee on Civil Rules re: possible rule amendments that could ameliorate future national emergencies’ effects on court operations, June 1, 2020
- **Coalition letter** urging Congress to provide robust funding for the United States Postal Service, May 6, 2020
- **Coalition letter** to Congress with renewed call for credit and debt protections to address financial distress from COVID-19, May 1, 2020
- **Immediate Actions the CFPB Can Take to Address the COVID-19 Crisis by Former CFPB Director Richard Cordray, Former CFPB Deputy Assistant Director of Regulations Diane E. Thompson, and Former Special Advisor, CFPB and Department of Defense Christopher Peterson**, April 6, 2020
- **Senate COVID-19 Stimulus Bill is a Start but Falls Far Short for Families, Students, and the**
Nation’s Most Vulnerable, March 26, 2020

- **Group letter** to federal agencies urging suspension of all non-COVID-19 rulemaking during the public health emergency, March 24, 2020
- **Group letter** to federal agencies requesting a 90-day tolling (extension) of public comment periods during the COVID-19 pandemic, March 20, 2020
- 63 Groups **Call for Credit and Debt Protections to Address Financial Distress From COVID-19**, March 22, 2020
- **Group letter** to Congress on financial stimulus recommendations for COVID-19 to provide substantial relief for workers, consumers, and small businesses, March 20, 2020

**State Relief**

- [National Association for Attorneys General Center for Consumer Protection’s COVID-19 Information](https://www.nagc.org/Content/COVID19) - The latest information about what attorneys general are doing to combat COVID-19 related scams and price gouging, information on a wide range of consumer topics, and how to contact the consumer offices of each attorney general.

**NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars**

- [Stabilizing Consumer Finances During and After the Coronavirus Crisis in California](https://www.nclc.org/Content/206211), May 2020
- [What States Should Do: Stabilizing Consumer Finances During the Coronavirus Crisis](https://www.nclc.org/Content/206213), April 2020

**NCLC Letters, Comments, Testimony & Other Materials**

- [Letter](https://www.nclc.org/Content/206214) supporting California Governor Newsom’s Proposal for a Dept. of Financial Protection and Innovation (DFPI) to protect consumers during the Covid-19 crisis and beyond, May 27, 2020

**Autos**

**State Relief**

- [State Protections Against Repossession](https://www.nclc.org/Content/206215) (continually updated)

**NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars**

- [Auto Finance and the Coronavirus Crisis: What States Should Do to Help](https://www.nclc.org/Content/206216), March 2020

**Bank and Prepaid Card Accounts, Bank Fees**

**Federal Relief**

**NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars**

**State Relief**

- States, including [New York](https://www.nclc.org/Content/206217), have ordered or encouraged relief affecting overdraft, ATM and credit card late fees.
Banks and credit unions that offer safe checkless checking accounts that meet the Bank On National Account Standards (including no overdraft or NSF fees) can be opened online, and are available to people with blemished account screening histories, can be found at JoinBankOn.org.

Bankruptcy

Group letter urging Congress to adopt amendments to the Bankruptcy Code in response to the COVID-19 pandemic, March 24, 2020

Credit and Debt

Federal Relief

- The federal banking agencies have issued guidance encouraging institutions to work with affected customers.
- Support debt collection provisions of HEROES Act to give small businesses, nonprofits and consumers a path to recovery

NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars

- Wage Garnishment for Consumer Debts: Reforms Needed in the Current Crisis and Beyond, May 2020
- The U.S. Treasury Can and Should Ensure that Stimulus Payments Go for Families’ Food and Necessities, not to Debt Collectors, April 2020

State & Local Relief

NCLC is tracking state and local government responses to the coronavirus that are relevant to the collection of non-mortgage consumer debts, including:

- Covid-19 Related State Protections for Wages and Cash in Bank Accounts (continually updated)
- Prohibition of Certain Collection Practices - Entries track practices in the collection of civil, non-mortgage debts by debt collectors or creditors that have been temporarily prohibited due to the coronavirus.
- Can Debt Collectors Work from Home? - Entries track orders and guidance related to whether debt collectors can work from home. Only highlights guidance that has been issued in relation to the coronavirus. Some jurisdictions may have had prior guidance.
- Bar on Collection of Debts Owed to State/Local Government - Entries track state and city temporary orders that have been enacted to bar the collection of debt owed to the government.
- Suspension of Certain Court Proceedings Related to Debt Collection - Entries include a non-comprehensive list of courts that have suspended certain judicial proceedings or activities related to the collection of civil, non-mortgage debts. For more about state court closures see the National Center for State Courts website.
- Calls to Action - Entries track calls to action from legislators, attorneys general, businesses, and advocates to state governments and industry leaders calling for collection moratoriums
and other debt collection related consumer protections.

- **Legislative Responses** – Entries track legislation introduced at state and municipality level that includes prohibitions on certain debt collection practices. Entries track status of bills.
- **Other Debt Collection Responses** – Entries include responses by states that do not fall into one of the other categories, such as new legislation relating to debt collection during the coronavirus pandemic and recommendations for collection practices from state agencies.

NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars

- **Wage Garnishment for Consumer Debts: Reforms Needed in the Current Crisis and Beyond**, May 2020
- **Coronavirus Emergency: Why States Need to Act Now to Protect Families’ Stimulus Payments**, April 2020
- **Coronavirus Emergency: Preventing Garnishment of Stimulus Checks**, April 2020
- **What State and Federal Policymakers Can Do to Protect Public Health and Protect Consumers from Medical Debt**, March 2020
- For state advocates working with their state legislators to protect people impacted by income losses due to COVID-19, NCLC’s report may be of help. **No Fresh Start in 2019: How States Still Let Debt Collectors Push Families into Poverty** surveys all 50 states and has a number of charts and maps assessing the extent to which state laws protect basic income and assets needed for survival: wages, home, car, bank account, household goods.

NCLC Letters, Comments, Testimony & Other Materials

- Sample letters urging a halt to bank account garnishments and/or debt collection from advocates in California (includes sample order), Ohio, Texas

Credit Reporting

Federal Relief

NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars

- **Salt in the Wound: How Eviction Records and Back Rent Haunt Tenant Screening Reports and Credit Scores**, August 2020
- **Enforcing the CARES Act Credit Reporting Protections**, May 2020
- **Protecting Credit Reports During the Covid-19 Crisis**, April 2020

NCLC Letters, Comments, Testimony & Other Materials

- **Support letter for credit reporting provisions of the HEROES Act/S.3508**, June 24, 2020=
- **Group Letter** urging Congress to include S. 1581/HR 6470 the Medical Debt Relief Act of 2019 in the next Covid-19 relief package, May 11, 2020
- **NCLC press release: National Consumer Law Center Advocate Slams Trump Administration Credit Reporting Guidance for Giving Relief to Creditors and Credit Bureaus But Not Consumers During COVID-19 Pandemic**, April 1, 2020
State Relief

NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars

- [Credit Reports and the Covid-19 Crisis: What States Should Do to Help Consumers](#), March 2020

Criminal Justice

Federal Relief

NCLC Letters, Comments, Testimony & Other Materials

- [Group letter](#) supporting the inclusion of the COVID-19 Compassion and Martha Wright Prison Phone Justice provisions of [HR 6800](#) in the next COVID-19 package, August 11, 2020
- [Group letter](#) urging Senate to adopt provisions of [HR 6800](#) the HEROES Act incentivizing states and local governments to stop charging and collecting juvenile fees and fines during the COVID-19 public health and economic crisis, May 20, 2020
- [Group letter](#) urging the FCC to protect incarcerated people and their families during the COVID-19 crisis by request private companies offer free phone and video visits with no fees, April 7, 2020

State Relief

NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars

- [Coronavirus Emergency: Criminal Justice Debt – How States Can Help](#), March 2020

NCLC Letters, Comments, Testimony & Other Materials

- [130 groups Call for a Nationwide Moratorium on Juvenile Fees and Fines](#), May 13, 2020
- [Written Testimony](#) of NCLC before the Commonwealth of Massachusetts Joint Committee on the Judiciary Supporting H.4652, An Act Regarding Decarceration and COVID-19, May 5, 2020
- [Group letter](#) urging the American Association of Motor Vehicle Administrators to halt suspension of driver’s licenses and to reinstate and renew licenses currently suspended for reasons other than unsafe driving during the Covid-19 crisis, April 2020
- [Group letter](#) urging free access to telephone and video conferencing (where available) for all those incarcerated in Massachusetts, given the suspension of personal visitation to prevent the spread of COVID-19, March 20, 2020
- [Fines and Fees Justice Center’s COVID-19 Policy Recommendations](#) urging state and local governments to make immediate changes to their criminal, traffic and municipal ordinance fines and fees policies to protect public health and ensure that fines and fees are not a barrier to people’s basic needs throughout this emergency.

Housing

Federal Relief

- Appraisal Changes for Government-Backed Mortgages:
  - Fannie Mae, Freddie Mac, FHA, and VA to allow appraisals without interior inspections
  - The Appraisal Institute and the Appraisal Foundation have extensive information on how COVID-19 is affecting appraisers
  - The USDA has waived or relaxed certain parts of the application process for Single-
Family Housing Direct Loans, including site assessments, and has extended the time period that certificates of eligibility are valid.

- For mortgage borrowers facing difficulties as a result of the pandemic, Fannie Mae, Freddie Mac, FHA, FHFA, and the VA have issued guidance for borrowers and reminders to loan servicers about options available for borrowers in hardship.
- HUD issued a foreclosure and eviction moratorium for all FHA-insured Single Family mortgages for 60 days, effective March 18, 2020.

**NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars**

- **NCLC sponsored a series of free webinars for advocates in May 2020. See below to listen to archived webinars and access materials.**
  - **COVID-19 and Mortgage Relief for Homeowners: CARES Act Protections, May 7, 2020.** [Webinar recording and materials](https://www.nclc.org/webinar/covid-19-and-mortgage-relief-for-homeowners-cares-act-protections). This webinar will provide an overview of the forbearance and post-forbearance options for federally-backed mortgages, including an explanation of what the CARES Act requires and a discussion of the servicing policies of Fannie Mae, Freddie Mac, FHA, VA, and USDA (Andrea Bopp Stark- NCLC, Sarah Bolling Mancini-NCLC).
  - **Forbearance Options and CARES Act Requirements, May 14, 2020.** [Webinar recording and materials](https://www.nclc.org/webinar/forbearance-options-and-cares-act-requirements). In this session, we will go into more depth about the language of the CARES Act and the ways different government entities are implementing its requirements. We will also touch on how servicers are handling forbearance requests, and strategies to deal with servicer noncompliance. (Tara Twomey-NCLC, Steve Sharpe-NCLC, John Rao-NCLC).
  - **An Introduction to CARES Post-Forbearance Options, May 28, 2020.** [Webinar recording and materials](https://www.nclc.org/webinar/an-introduction-to-cares-post-forbearance-options). This session will provide an introduction to post-forbearance options for borrowers obtaining mortgage relief under the CARES Act. The program will review options available through FHA and the GSEs based on the most recent guidance and information available. (Tara Twomey - NCLC, Andrea Bopp Stark - NCLC, Geoff Walsh - NCLC).

**NCLC Letters, Comments, Testimony & Other Materials**

- **Group letter** to the U.S. Senate leadership urging them to include mortgage protections for homeowners in the next recovery package or other upcoming COVID-19 legislation, July 28, 2020.
Pandemic: Oversight of Mortgage Servicers’ Implementation of the CARES Act; press release, July 16, 2020

- Group letter providing feedback to the CFPB, Treasury, FHFA, and HUD on their consumer-facing website, which provides information about relief available for mortgage borrowers and renters, June 2, 2020
- Housing and industry coalition letter to federal agencies urging establishment of a single consumer-facing online portal to provide centralized housing information about federal mortgage and rental relief available during the COVID-19 national emergency, May 4, 2020
- Group letter to HUD thanking it for adopting a flexible forbearance policy and urging additional steps to help homeowners during the COVID-19 crisis, April 30, 2020
- Civil rights, consumer, and real estate organizations’ letter to U.S. Treasury and federal banking and housing regulators urging quick deployment of liquidity facilities to help mortgage servicers maintain stability during COVID-19 crisis, April 17, 2020
- Group comments to the U.S. Housing and Urban Development re: Mortgagee Letter 2020-04 and urgent steps needed to protect reverse mortgage borrowers during the COVID-19 public health crisis, March 24, 2020

State & Local Relief

- COVID-19 Related State Foreclosure Moratoriums and Stays.

NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars

- Coronavirus Emergency: Mortgage Relief for Consumers – How States Can Help, May 2020

NCLC Letters, Comments, Testimony & Other Materials

- Group letter to the MA Division of Banks urging clarifying guidance to Chapter 65 of the Acts of 2020, re: mortgage forbearances during the COVID-19 emergency, May 11, 2020
- National Housing Law Project: Enforcing Eviction Moratoria: Guidance for Advocates (eviction protections in the CARES Act, which includes HUD subsidized properties as well as private multi-family housing if the owner has a federally guaranteed mortgage), April 2020

Older Consumers

NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars

- Federal, State and Private Protections for Older Consumers Impacted by the COVID-19 Pandemic, April 2020

Racial and Immigrant Equity

NCLC Letters, Comments, Testimony & Other Materials

- Leadership Conference on Civil and Human Rights Civil rights urging Congress to enact health and economic policies to protect low- and middle-income households, (especially households of
**Robocalls & Telemarketing**

**Federal Relief**

**NCLC Letters, Comments, Testimony & Other Materials**

- **NCLC & American Bankers’ Association Ex-Parte joint comments** to the FCC requesting quick action to interpret the TCPA’s emergency exception to apply to automated calls from creditors during the COVID-19 emergency when informing consumers of forbearance and payment deferral options for loans secured by homes and vehicles, April 23, 2020
- **Group Ex Parte Comments to the FCC** supporting the American Banker Asso. and other lenders petition on pandemic calls during declared national emergency, limited numbers of automated calls from the described institutions to alert their customers to the callers’ offers of the specified kinds of relief related to the COVID-19 pandemic, April 9, 2020; [Related press release](#)

**Student Loans**

**Federal Relief**

**NCLC Litigation**

- *Barber, Jenkins et al vs Devos and U.S. Department of Education*, Case 1:20-cv-01137, May 7, 2020. [Amended Complaint](#) and [Press Release](#). [Share your story if you have had wages garnished in 2020 for a student loan](#). NCLC and Student Defense, with support of the Student Borrower Protection Center, filed an emergency APA lawsuit in the D.C. District Court against the U.S. Department of Education seeking to stop its garnishment of wages from defaulted student loan borrowers and to force the agency to immediately comply with [Sec. 3513 (e)](#) of the CARES Act that mandates that all such collections be ceased until at least next September. A motion for injunctive relief class certification has also been filed.

**NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars**

- [Borrowing From Our Future: The Case for Cancelling Student Debt](#), Aug. 10, 2020
- Video Explainer: [What the CARES Act Means for Repayment of Federal Student Loans](#), April 21, 2020
- [Coronavirus Crisis: What Borrowers Need to Know About Student Loan Relief](#), April 2020
- [What the CARES Act Means for Repayment of Federal Student Loans](#), March 28, 2020
- [Making Sense of Federal Student Loan Repayment Relief During COVID-19](#), March 24, 2020
- [Student Loan Cancellation is a Critical COVID-19 Equity Issue](#), March 23, 2020
NCLC Letters, Comments, Testimony & Other Materials

- Group letter to the U.S. Senate Committee on Health, Education, Labor, and Pensions opposing proposals to immunize colleges from legal liability because it would remove accountability for those that engage in careless actions that make their students or workers sick from COVID-19, June 3, 2020
- Coalition letter to Congress urging immediate and comprehensive action to ensure equal educational opportunity during the COVID-19 public health crisis and beyond, May 7, 2020
- Letter from NCLC and SBPC urging U.S. Dept. of Education to take swift action to mitigate student loan borrower harm from poor servicer implementation of the CARES Act, April 27, 2020
- Consumer and industry groups’ letter urging Congress to extend CARES Act relief to all federal student loan borrowers; 66 national, state, and community groups letter, April 13, 2020

Utilities and Bridging the Digital Divide

Federal Relief

- FCC order that no current Lifeline customer lose their service during this crisis and preserves Lifeline service for existing customers by waiving certain rules that are popular reasons for loss of Lifeline service, March 30, 2020

NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars

- Skyrocketing Utility Arrears during the Covid-19 Crisis: The Need for Substantial Federal Support, April 2020
- The Need for Utility Reporting of Key Credit and Collections Data Now and After the Covid-19 Crisis, April 2020

NCLC Letters, Comments, Testimony & Other Materials

- Group letter to Congress urging inclusion of expanded broadband in upcoming stimulus packages, April 30, 2020
- Group letter to House and Senate leadership urging Congress to provide a low-income broadband benefit as part of the forthcoming Phase 4 COVID-19 Package, April 14, 2020
- Group letter to the U.S. Energy & Commerce committee urging COVID-19 emergency action to ensure affordable and accessible broadband internet for underserved Americans, April 7, 2020
- Comments on behalf of Community Organizing and Family Issues to the Illinois Commerce Commission urging approval of flexible uniform, statewide credit and collections practices to ensure that customers remain connected to essential utility services, April 6, 2020
- Group letter to the FCC: Emergency Request for Increased Lifeline Support During the COVID-19 Crisis, March 23, 2020
- Letter to Senate leadership: Request for Low Income Home Energy Assistance Program (LIHEAP) in COVID-19 Response Bill, March 21, 2020
- Group letter encouraging internet and broadband providers to lift data caps and increase data speed for low-income consumers to help bridge the digital divide, March 20, 2020

State & Local Relief

• **Comments** on behalf of the Mass. Union of Public Housing Tenants and the Mass. Energy Directors Association, urging the Department of Public Utilities to create new post-moratorium consumer protections for utility credit and collections, April 10, 2020
• **MA DPU opens investigation into post-moratorium credit & collection policies**, Mar. 31, 2020
• NCLC filed formal requests with utility regulators to impose a moratorium on all utility shut-offs during the COVID-19 crisis in California (moratorium imposed) and Massachusetts (moratorium imposed). For a regularly updated list of moratoriums and other state responses, please see the National Association of Regulatory Utility Commissioners website.
• **MA** (and **MA update**), **PA**, and **IL** (electricity and gas) requesting halt of door-to-door marketing by Competitive Energy Suppliers.

**NCLC Articles, Briefs, Fact Sheets, Reports, Videos & Webinars**

• **Coronavirus Crisis: How States Can Help Consumers Maintain Essential Utility Services**, March 2020

**NCLC Letters, Comments, Testimony & Other Materials**

• **Advocacy to Manage Low-Income Utility Debt in the Age of Covid-19**, May 26, 2020
• **NCLC Briefing Statement to the Massachusetts Advisory Committee to the United States Commission on Civil Rights re: the need for access to safe and affordable water service during and beyond the COVID-19 crisis**, May 19, 2020
• **Press release: Covid-19 Crisis: Advocates Call for U.S. Governors to Take Immediate Action to Ensure Residents are Protected from Utility Shut Offs**, March 27, 2020

**Training and Conferences at NCLC**

All information will be updated on our [Conferences](#) or [Webinars](#) pages.

• NCLC’s annual **Consumer Rights Litigation Conference** will be online from November 9-20, 2020.

**Additional Resources**

**Consumers**

• For consumers needing legal help, please visit NCLC’s website for a list of resources on [how to get legal assistance](#).
• **Coronavirus Emergency: What Consumers Need to Know About Mortgage Relief**, April 2020
• NCLC’s free articles on **Consumer Debt Advice**.
• **Surviving Debt: Expert Advice For Getting Out of Financial Trouble** As many Americans grapple with the fallout from this unprecedented crisis, NCLC’s 50th anniversary edition of *Surviving Debt* is an invaluable resource for consumers and consumer advocates. **We have made the digital edition of Surviving Debt free to all during the COVID-19 crisis.** Read and download, print, or email content on debt issues. Print books are also available with bulk discounts at NCLC’s Digital Library [bookstore](#).
• The National Digital Inclusion Alliance [website includes a list](#) of free and low-cost broadband
Rent-a-Bank Loans

Predatory Rent-a-Bank Loan Watch List by State

Policy Briefs & Fact Sheets

- Brief: Payday Lenders Plan to Evade California’s New Interest Rate Cap Law through Rent-A-Bank Partnership, October 2019
- Brief: FDIC/OCC Proposal Would Encourage Rent-a-Bank Predatory Lending, December 2019
- Fact Sheet: Stop Payday Lenders Rent-a-Bank Schemes, November 2019

Op-eds & Media Hits

- Op-Ed: Rent-a-bank schemes trample voters’ and states’ rights by Lauren Saunders, Feb. 8, 2018

Comments & Testimony

- Testimony of Lauren Saunders before the U.S. House Financial Services Committee on Rent-a-Bank Schemes and New Debt Traps, Feb. 5, 2020
- Comments by NCLC, Consumer and Civil Rights Groups to FDIC Strongly Opposing Rent-a-Bank Notice of Proposed Rulemaking Federal Interest Rate Authority 12 CFR Part 331 RIN 3064-AF21, Feb. 4, 2020 || Short comments,
- NCLC, consumer, and civil rights groups comments to the OCC strongly opposing its proposed rule re: “rent-a-banking” Permissible Interest on Loans That Are Sold, Assigned, or Otherwise Transferred, 12 CFR Part 7 and Part 160, Docket ID OCC-2019-0027, RIN 1557-AE73, Jan. 21, 2020; Short comments from more than 100 community, civil rights, and consumer groups; Consumer and Civil Rights Groups long comments; Press Release.

Letters

- NCLC letter to the Office of the Comptroller of the Currency opposing proposed changes that will weaken the Community Reinvestment Act, Jan. 28, 2020
- Letter from 61 consumer, civil rights and community groups to the OCC, FDIC, and the Federal Reserve Board re: the threat that national banks could help predatory lenders charging 135% to 199% APR to evade new California law (rent-a-bank schemes), Nov. 7, 2019 Press Release
- Coalition letter to OCC and FDIC opposing their support for predatory small business lender
using rent-a-bank scheme, Oct. 24, 2019; Press Release

- Letter from Civil Rights and Consumer Groups to Federal Banking Regulators FDIC, OCC, Federal Reserve Bank and the CFPB) Urging them to Prevent the Return of Bank Payday Loans, June 7, 2019; Related Press Release

Litigation

- Amicus brief (Second District Court of Appeals) of the National Consumer Law Center, Center for Responsible Lending, and the National Community Reinvestment Corporation in Lacewell v the Office of the Comptroller of the Currency supporting the plaintiff New York State Department of Financial Services, July 30, 2020
- Amicus Brief of National Consumer Law Center and the Center for Responsible Lending supporting neither party in David Petersen, et al v. Chase Card Funding, LLC, Chase Issuance Trust, and Wilmington Trust Company, as Trustee of Chase Issuance Trust filed with the U.S. Western District Court of New York, Feb. 7, 2020
- Amicus Brief of National Consumer Law Center, Center for Responsible Lending and Colorado Public Interest Research in support of plaintiff in Martha Fulford v Avant of Colorado LLC et al and Web Bank, January 14, 2020
- Amicus Brief of National Consumer Law Center, Center for Responsible Lending and Colorado Public Interest Research in support of plaintiff in Martha Fulford v Marlette Funding, January 14, 2019

Press Releases

- OCC Proposal Would Turn State Interest Rate Limits Into a “Dead Letter,” Causing Explosion of Rent-a-Bank Payday Lending that Will Devastate Struggling Families, July 20, 2020
  Advocates Slam FDIC Proposed Rule for Industrial Loan Companies as Invitation for Predatory Lending, July 2, 2020
- Advocates Condemn FDIC Rule that Encourages Predatory High-Cost Loans; Call on Congress to Pass Federal 36% Interest Rate Cap Limit, June 24, 2020
- Advocates Praise Rent-a-Bank Colorado Court Ruling Upholding State Interest Rate Caps, June 10, 2020
- Advocates Praise D.C. Attorney General Suit Against Predatory High-Cost Rent-a-Bank Lender, June 5, 2020
- Advocates Condemn Rent-a-Bank Rule that Encourages Predatory High-Cost Loans; Call on Congress to Pass Federal 36% Interest Rate Cap Limit, May 29, 2020
- Consumer and Civil Rights Groups Strongly Urge Federal Banking Regulator (OCC) to Stop Rent-a-Bank Payday Loan Schemes, Jan 22, 2020
- Advocates Urge FDIC, OCC, and Federal Reserve to Stop Banks from Helping Payday Lenders to Evade State Interest Rate Limits, Nov. 7, 2019
- Groups: FDIC & OCC Are Wrong to Support Predatory Small Business Lender, Oct. 24, 2019
- New California Law Targets Long-Term Payday Loans; Will Payday Lenders Evade it?, Oct. 11, 2019
Principles for Laws Permitting Electronic Repossession of Vehicles

Medical Debt

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- What States Can Do to Help Consumers: Medical Debt, April 2019
- Model Medical Debt Protection Act, September 2019

Policy Analysis

Policy Briefs, Reports, Press Releases, & Fact Sheets

- Report: Don’t Add Insult to Injury: Medical Debt & Credit Reports, November 2019
- Fact Sheet: Medical Debt Collection, 2019
- Press release: Tens of Millions of Consumers Will Benefit from New Rules for Medical Debt on Credit Reports, Sept. 7, 2017
- Press Release: CFPB Report and Hearing Show Urgent Need to Protect Consumers from Medical Debt Collection, December 11, 2014

Comments, Testimony and Letters
Justice Catalyst Law and NCLC Letter to IRS addressing concerns over hospital financial assistance under Internal Revenue Code 26 C.F.R. § 1.501(r) and Revenue Ruling 69-545, May 18, 2020

Group Letter urging Congress to include S. 1581/HR 6470 the Medical Debt Relief Act of 2019 in the next Covid-19 relief package, May 11, 2020

Testimony by Jenifer Bosco before the Oregon House Committee on Rules in support of House Bill 3076 (Medical Debt), April 29, 2019

NCLC letter written in support of H.R. 5330 (Rep. Tlaib), the Consumer Protection for Medical Debt Collections Act, Dec. 9, 2019

Articles

Dealing with Medical Debt by NCLC attorney Jenifer Bosco, May 17, 2018

Guide to Reducing Medical Debt for Low-Income Patients by NCLC attorney Andrea Bopp Stark, Feb. 11, 2020

Webinars

- Medical Debt Strategies for Older Adults by Jenifer Bosco (NCLC), October 18, 2017
- Helping Older Americans Cope with Medical Debt by Chi Chi Wu (NCLC), Cheryl Fish-Parcham (Families USA), March 14, 2012

Campaign for the Future

NCLC’s vision is for a nation in which economic opportunity is available to all.

The Campaign for the Future will transform NCLC into a stronger and more sophisticated consumer rights and economic justice advocacy organization—the kind of organization needed to achieve our vision.

Over the past year, NCLC has engaged our Board, Partners Council, staff, and other constituencies to identify the areas in which new resources are most needed to advance consumer rights and economic justice. With the support of our community, Campaign for the Future investments will be focused in the following broad areas:

Next Generation Campaign
Building a Bigger and Stronger Consumer Law Community

When NCLC was founded in 1969, there were few consumer lawyers and no real “consumer law community.” Over the past five decades, NCLC has worked tirelessly to build this community. Our definitive consumer law treatises, highly-attended conferences, and support of consumer lawyers through webinars, listservs and other forms of ongoing engagement make a daily difference for consumer lawyers, and have helped build a thriving community.

Our commitment is not only to support consumer lawyers in the present, but to build the consumer law community of the future.

Through the Campaign for the Future, NCLC aims to invest in new ways to continue building a bigger and stronger consumer law community. Those who have benefited from support, mentoring and expert assistance in the past have the opportunity to present those gifts to the next generation.

Through these priority investments, NCLC will work to continue building a pipeline of new consumer lawyers with high levels of expertise to tackle the consumer law challenges of the future.

Legal Aid Partnership Project

Strengthening NCLC’s Support of Legal Aid Services for Low-Income Consumers

NCLC founding mission was to support the Legal Services Program, and that commitment has never wavered. Over five decades we have trained thousands of legal aid lawyers in consumer law, and provided resources they rely on to effectively represent their clients.

All Americans deserve equal access to justice—and justice requires access to good consumer lawyers.

In this era, legal services programs are in jeopardy, and resources are limited. Through the Campaign for the Future, NCLC will strive to build a permanent pipeline of attorneys well-versed in consumer law, and work to ensure that legal aid lawyers receive the training and development opportunities they need to meet the complex consumer law challenges of the future.

State Advocacy Initiative
Expanding NCLC’s Impact at the State Level

In this era of gridlock and regression at the national level, important consumer law fights are increasingly being fought at the state level. Some states offer opportunities for pro-consumer reform that are not currently feasible on the national level, and anti-consumer forces are active—often with little resistance—in others. NCLC has long fought to preserve the role of states in protecting consumers, and has always provided support to state advocates, but our resources to do so have been extremely limited. New resources will allow us to identify and respond to the most important threats and opportunities in the states and build lasting partnerships with state coalitions, which will positively impact state protections and also help NCLC mobilize state networks on federal issues.

Critical consumer law battles are being fought—and important opportunities for pro-consumer reforms exist—at the state level.

Through the Campaign for the Future, NCLC will be able to plan more pro-actively to engage on the most strategic and important initiatives, and to respond more quickly and aggressively when requests for assistance are made. Through these priority investments, NCLC will deepen our commitment to state advocacy to meet the challenges of the future.

Communications Capacity-Building Campaign

Enhancing NCLC’s Ability to Reach Decision-Makers, Engage Supporters, and Influence Public Opinion

In the 21st Century, honing a persuasive message to cut through a cacophony of information is an essential component of any successful campaign, and more important than ever in building a lasting pro-consumer political environment.

In a challenging and chaotic political environment, using sophisticated techniques to reach decision-makers, influence public opinion and mobilize people to take action is necessary to protect important consumer laws and win pro-consumer reforms.

Through the Campaign for the Future, NCLC will invest in building the more sophisticated communications capacity it takes to win, investing in the tools and resources needed to tell the stories of our low-income clients, shape the debate, convey complex information in more easily-understood ways, and mobilize supporters and others who care about consumer rights.
and economic justice issues.

Through these priority investments, NCLC will become a more effective advocate for consumer protections, better able to shape public opinion and persuade policy makers on the consumer law issues of the future.

**Advancing the Agenda Fund**

**Investing in New Strategies for Advancing Fairness in the Marketplace**

For half a century, NCLC has used its expertise in consumer law and energy policy to work for consumer justice and economic security for low-income and other disadvantaged people in the U.S. Our traditional tools have included policy analysis and advocacy; consumer law and energy publications; litigation; expert witness services, and training and advice for advocates.

**New tools and resources are needed for the next generation of consumer law advocacy.**

Through the Campaign for the Future, NCLC will be able to invest in areas where we often lack resources—to allow us to get ahead of the curve and lead the way forward on a range of critical issues.

Through these priority investments, NCLC will advance our expertise and capabilities in several key areas to meet the challenges of the future.

If you would like to find out more about NCLC’s Campaign for the Future please contact Paul Laurent at plaurent@nclc.org.

**HONORARY Campaign Co-Chairs:**
Senator Elizabeth Warren & Will Ogburn

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  - Lieff Cabraser Heimann & Bernstein
  - Andy Spanogle
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  - Abbas Kazarounian & Robert Hyde - Kazarouni Law Group, APC

• Campaign Counsel:
  - Mike Donovan - Donovan Litigation Group, LLC
  - James Sturdevant - The Sturdevant Law Firm
CRLC 2019 and NCLC’s 50th Anniversary Photo Highlights
Video: Visionaries Profile

The work of the National Consumer Law Center (NCLC) and its network is profiled in the 23rd season of Visionaries, the award-winning public television series hosted by acclaimed actor Sam Waterston of Grace and Frankie, and formerly of The Newsroom and Law & Order. The episode, now being shown on PBS stations across the country, profiles NCLC attorneys and its civil legal-aid partners on location in Atlanta, Boston, Detroit, and Washington, DC as they work to protect low-income families from wrongful eviction, foreclosure, and other unfair and deceptive consumer abuses.

Executive Director Rich Dubois encouraged Visionaries producers to emphasize that NCLC is more than a single non-profit organization with two offices in Boston and Washington, DC — that through the consumer law community NCLC has worked to build for five decades, it is in fact a national network of consumer champions, fighting together for economic justice.

NCLC is grateful to the supporters who underwrote NCLC’s involvement in this program:

- Long-time NCLC Board member Jon Kravetz and his wife Janny
- Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.
- Boston Private
- Brian Wanca

To watch the entire show, visit https://www.visionaries.org/organizations-profiled/national-consumer-law-center
Congress passed legislation to stop some unwanted robocalls, but critical measures must be taken by the FCC.

Last year, Congress passed the Pallone-Thune TRACED Act, officially putting telemarketers, scammers, and debt collectors on notice. Now, it is more important than ever that the FCC hear from consumers like you who are still being abused by harassing and disruptive robocalls.

Still getting unwanted robocalls? File a complaint with the Federal Communications Commission!

The final bill, signed into law by the President in December of 2019, includes elements from the bills passed in each chamber on a bipartisan basis: the Stopping Bad Robocalls Act by the House and the Telephone Robocall Abuse Criminal Enforcement and Deterrence (TRACED) Act passed by the Senate. Now, consumers must weigh in and insist the FCC solidify and strengthen key parts of the bill and go further to stop unwanted robocalls.

Send a message to the FCC urging them to strengthen consumer protections by:

- Providing clarification of disputed terms in the Telephone Consumer Protection Act that would prevent callers from continuing to call consumers who have not consented to robocalls, or who have withdrawn their consent for such calls;
- Mandating that call blocking programs be offered to all consumers.

Other Actions You Can Take

- **Tell us your story.** Have you been harassed by robocalls to your cell phone about a mortgage loan, a student loan, or some other type of debt? Then tell us your story.
- **Find an attorney** to help stop these calls to your cell phone.
- LEARN MORE about NCLC’s work to stop unwanted robocalls and defend the Telephone Consumer Protection Act.

*By sending an email letter, you agree to receive occasional email updates from NCLC. You can unsubscribe at any time.*