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
- 6/12/20 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
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.