

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**
- **5/28/20 The Markup (co-published with the New York Times)** “Access Denied: Faulty Automated Background Checks Freeze Out Renters” by Lauren Kirchner and Matthew Goldstein quotes **Ariel Nelson** and references her 2019 “Broken Records Redux” report
- **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**

- **1/23/20 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.