

Disaster Relief & Consumer Protection

Hurricanes, wildfires and other natural disasters devastate communities and threaten the financial well-being of residents. The National Consumer Law Center (NCLC) works at the national and state levels to develop innovative policy solutions, train and support local advocates, and educate consumers about their financial options. After the 2017 hurricanes and wildfires that tore apart communities in Puerto Rico, the Virgin Islands, Texas, Florida, California and elsewhere, NCLC launched its Disaster Relief and Consumer Protection project. NCLC's leadership is helping communities deal with the financial devastation of natural disasters while building a network of advocates in affected areas who can share information and learn from one another.

Housing & Mortgages || Bankruptcy || Credit Reports|| Student Loans || Debt || Utilities || Autos || Older Consumers || Insurance

Housing & Mortgages

Advocate Materials

- Report: Obtaining Mortgage Relief for Survivors of Disasters: A Practice Guide for Advocates, February 2020 [Note: To print, please select "Fit to Page" under Scale; for best online viewing, please open in Internet Explorer or Firefox]
 - Appendix A: Flow Chart: Homeowner Post-Disaster Road to Recovery [Note: To print, please select "Fit to Page" under Scale.]
 - Appendix B: Short Summaries of Loss Mitigation Rules for Government-Backed Loans
 - Appendix C: Long Summaries of Loss Mitigation Rules for Government-Backed Loans
- Consumer Organization Comments to HUD on the FHA Disaster Standalone Partial Claim and Additional Disaster Relief Issues, Sept. 14, 2018
- Comments to HUD regarding changes to the loan modification programs for victims of natural disasters, September 27, 2019; Press release, September 4, 2019
- Op-ed by National Consumer Law Center staff attorney Alys Cohen in **Government Executive** "How HUD Could Help More Families Affected by Natural Disasters," October 19, 2018
- Issue Brief: Assisting Homeowners with Reverse Mortgages after a Natural Disaster: A Guide for Advocates, October 2018
- Consumer Organization Comments to HUD on the FHA Disaster Standalone Partial Claim and Additional Disaster Relief Issues, September 14, 2018
- Comment letter submitted to the Texas General Land Office regarding the State of Texas's Disaster Recovery Plan, March 5, 2018
- Coalition letter to the federal banking/housing regulators urging stronger policies for homeowners in disaster-affected areas, Oct. 31, 2017
- Coalition letter for a Just and Complete Housing Recovery from Hurricanes Harvey, Irma and Maria, Sept. 28, 2017

Consumer Materials

- Consumer Tips: Avoiding Home Improvement Fraud After a Natural Disaster, October 2018
- One-Page Consumer Guide to Avoiding Home Repair Fraud: Lessons from Hurricane

Katrina, October 2018

- Report: Avoiding Home Repair Fraud: Lessons From Hurricane Katrina by Rick Jurgens, Nov. 2008

Bankruptcy

Advocate Materials

- Letter from the National Consumer Law Center and National Association of Consumer Bankruptcy Attorneys to the U.S. Department of Justice for U.S. Trustees Urging Credit Counseling Waivers for Hurricane Victims, Sept. 27, 2017
- U.S Dept. of Justice memo to U.S. Trustees re: Enforcement Guidelines for Bankruptcy Debtors Affected by Natural Disasters, Sept. 14, 2017
- Press release: U.S. Dept.of Justice Announces Temporary Wavier of Credit Counseling for Bankruptcy Filers in Puerto Rico and the U.S. Virgin Islands, Sept. 28, 2017

Credit Reports

- Letter urging credit bureaus to provide credit reporting relief to consumers affected by natural disasters, Jan. 18, 2019

Student Loans

Advocate Materials

- Letter to Education Secretary DeVos re: providing relief for student borrowers in hurricane disaster areas, Nov. 2, 2017

Consumer Materials

- Issue Brief: Federal Student Loan Relief after a Disaster: Your Guide to Short-Term and Long-Term Options, January 2018 Leer en español
- One-page Guide to Short-Term Student Loan Relief with Two Quick Calls, January 2018 Leer en español

Debt

Consumer Materials

- Consumer Tips: Weathering the Financial Storm After a Natural Disaster, October 2018
- Need Help with Debts? Don't get burned by scammers - know the facts about debt relief!, March 2018 || Leer en español

Utilities

Advocate Materials

- Group letter to the Subcommittee on Communications Subcommittee on Communications &

Technology regarding providing reliable and resilient communication infrastructure in times of crisis and natural disaster, Dec. 4, 2019

- Op-ed by National Consumer Law Center attorney Olivia Wein in **The Hill** “The FCC Should Not Hang Up on Low-Income Disaster Survivors,” November 7, 2018
- Video: A Lifeline for Disaster Survivors, highlights the importance of the federal Lifeline affordable voice and broadband program for disaster survivors, November 2018
- Op-ed by National Consumer Law Center attorney Olivia Wein in **Governing Magazine** “How Governments Can Keep Disaster Survivors Connected,” November 2, 2018
- Fact Sheet: Keeping Americans Connected During and After a Natural Disaster, September 2018
- Fact Sheet: Keeping Puerto Ricans Connected After a Natural Disaster, September 2018
- Issue brief: Model Utility Consumer Protections When Natural Disasters Strike, August 2018
- Issue Brief: How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and Internet Service after a Natural Disaster, March 2018
- Issue Brief: How the Low Income Home Energy Assistance Program (LIHEAP) Can Help Vulnerable Consumers After a Natural Disaster, March 2018
- Group comments to FCC re: Petition for Declaratory Ruling by the FHFA on emergency communications by mortgage servicers to borrowers after a declared disaster, Dec. 4, 2017

Autos

- Model Law: Safer Cars at the Point of Sale Act, December 2018

Older Consumers

Advocate Materials

- Issue Brief: Assisting Homeowners with Reverse Mortgages after a Natural Disaster: A Guide for Advocates, October 2018
- Webinar: **Assisting Older Homeowners after a Natural Disaster** (National Center on Law and Elder Rights), June 20, 2018:
 - Free Webcast: Assisting Older Homeowners After a Natural Disaster, June 2018
 - Issue Brief: Helping Older Homeowners Recover from Natural Disasters, June 2018
 - Presentation

Insurance

- Consumer Tips: Getting Your Homeowner’s Insurance Money After a Disaster, October 2018

Additional Resources

- [Sign up for Disasters & Consumer Law listserv for those working on behalf of consumers affected by natural disasters.](#)
- [National Disaster Legal Aid Resource Center](#)