

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

Training & Conferences || Additional Resources for Consumers

2021 Consumer Protection Priorities for a COVID Stimulus Package

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

- COVID-19 Crisis: Consumer Financial Protection Policy Recommendations (Federal and State), March 2020 (NCLC and AFR Education Fund)

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 - 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, May 2020
- NCLC Archived Webinar: Helping Those Harmed Financially by COVID-19 Policy & Practice: An Overview, PowerPoint and Recording, April 23, 2020
- What States Should Do: Stabilizing Consumer Finances During the Coronavirus Crisis, April 2020

NCLC Letters, Comments, Testimony & Other Materials

- Letter 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 (continually updated)

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

- Auto Finance and the Coronavirus Crisis: What States Should Do to Help, 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, have ordered or encouraged relief affecting overdraft, ATM and credit card late fees.

NCLC Letters, Comments, Testimony & Other Materials

- 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

NCLC Letters, Comments, Testimony & Other Materials

- 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, November 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

- Remote Court Appearances in the Covid-19 Era: Protecting Consumers in Collection Lawsuits, June 2020
- Wage Garnishment for Consumer Debts: Reforms Needed in the Current Crisis and Beyond, November 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
- Coronavirus Emergency: Consumer Debt Collection Lawsuits - How States Can Help, March 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

- 2021 Credit & Consumer Reporting Priorities to Promote Economic Recovery, December 2020
- 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 urging U.S. Senate to include Prison Phone Justice in Next Stimulus Package, September 10, 2020
- 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 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

- Group letter urging Connecticut Legislative Office to pass legislation to stop charging families for prison phone calls, September 17, 2020

- Group letter urging Massachusetts legislators to pass No Cost Calls legislation S. 2846, September 3, 2020
- 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

- How to Get Help with Your Mortgage During COVID-19, July 9, 2020 Spanish, Korean, Chinese, Vietnamese, and Bangla
- ***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. 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. 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).

Reverse Mortgage Foreclosure Issues in the Covid-19 Pandemic, May 21, 2020. Webinar recording and materials. This webinar will discuss the home-saving options for

reverse mortgage borrowers and non-borrowing spouses, including specific updates about Covid-19 related protections. (Sarah Bolling Mancini-NCLC, Odette Williamson, NCLC)

An Introduction to CARES Post-Forbearance Options, May 28, 2020. Webinar recording and materials. 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).

- Video Explainer: Coronavirus Crisis: What Consumers Need to Know About Mortgage Relief, April 29, 2020
- Mortgage Relief for Homeowners Affected by COVID-19, April 27, 2020; related chart.
- Coronavirus Pandemic Prompts Temporary Relief in Reverse Mortgage Foreclosures, April 27, 2020

NCLC Letters, Comments, Testimony & Other Materials

- New Rights for Homeowners Exiting COVID-19 Forbearances, September 25, 2020
- Group press release: “Advocates Say FHFA’s Delay of Fannie & Freddie Mortgage Refinancing Fee is a Necessary Yet Utterly Insufficient Step for Struggling Homeowners” Aug. 26, 2020
- NCLC Comments to the U.S. Dept. of Housing and Urban Development re: Mortgagee Letter 2020-22, August 7, 2020
- 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
- A Looming Crisis: Black Communities at Greatest Risk of Covid-19 Foreclosure, July 2020
- Testimony of Alys Cohen before a Virtual Hearing of the House Financial Services Committee Subcommittee on Oversight and Investigations regarding Protecting Homeowners During the 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
- Press Release: CFPB Guidance for Mortgage Servicing Transfers Lacks Crucial Consumer Protections, Especially During COVID-19 Crisis, April 27, 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 letter urging FHFA to quickly translate key mortgage forbearance notices related to COVID-19 for borrowers with Limited English Proficiency, April 9, 2020. Press Release
- NCLC press release: New CFPB Mortgage Guidance Does More for Servicers than Consumers, April 6, 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

- Building a California Seawall against the Tsunami of Debt Collection Caused by COVID-19: Mortgage Relief, November 2020
- 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, October 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 Letters and Policy Briefs

- Group Letter to the FHA addressing COVID-related issues for HECM (reverse mortgage) borrowers and spouses, Oct. 13, 2020
- 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 color), April 16, 2020
- Immigrant Workers' Rights and COVID-19 — A Resource for Workers and Their Advocates (National Immigration Law Center, National Employment Law Project, and the Occupational Safety and Health Law Project)
- Group letter urging FHFA to quickly translate key mortgage forbearance notices related to COVID-19 for borrowers with Limited English Proficiency, April 9, 2020; Press Release
- NAACP: Ten Equity Implications of the COVID-19 Outbreak in the U.S.: the Imperative for Civil Rights Advocacy, Monitoring and Enforcement, March 2020

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
- Covid-19: What the U.S. Department of Education, Lenders and Student Loan Borrowers Should Do Now, March 13, 2020

NCLC Letters, Comments, Testimony & Other Materials

- July Student Loan Rule Amendments: What Changes and What Does Not, August 27, 2020
- 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

- Joint Public Interest Comments to the FCC Supporting the National Lifeline Association's Petition of Waiver of Lifeline Mobile Broadband Minimum Standard and Voice Support Phase-Down, Sep. 14, 2020
- 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

- Press Release: Advocates Praise California Public Utility Commission's Unanimous Vote to Pass Utility Shut-Off Protections for Residents, June 12, 2020
- 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; additional Massachusetts moratorium order through April 1, 2021.
- 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

- Issue Brief: Innovative State Actions on Residential Utility Bill Payment Protections During Covid-19 & Beyond, September 2020
- Coronavirus Crisis: How States Can Help Consumers Maintain Essential Utility Services, March 2020
- COVID-19 Pandemic Requires Federal, State and Municipal Action to Stop Involuntary Utility, Water, and Telecommunications Shut-offs, March 2020

NCLC Letters, Comments, Testimony & Other Materials

- Advocacy to Manage Low-Income Utility Debt in the Age of Covid-19, May 26, 2020
- The Utility Customer Financial Impact of COVID-19: The Need For Flexibility and Reform in Utility Billing, Credit and Collections, May 13, 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 Covid-19 Publications.
- 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 internet plans.
- Consumer Financial Protection Bureau (CFPB): Protecting Your Finances During the Coronavirus Pandemic.
- CFPB: How to stop automatic payments from your bank or credit union account
- Tips from the Federal Trade Commission for avoiding scams related to COVID-19.
- How to Get Help with Your Mortgage During COVID-19, July 9, 2020 Spanish, Korean, Chinese, Vietnamese, and Bangla