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.

Advocacy Resources: 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

Resources

Advocacy

NCLC staff are working with allies, federal and state policymakers, and industry to push for relief for consumers facing financial distress in light of the coronavirus crisis.

General Consumer Protections

- [FAQs on Stimulus Payments](https://www.nclc.org/COVID-19-Financial-Complaint) (continually updated)

Federal Relief

NCLC & Other Recommendations

- [Coalition letter](https://www.nclc.org/COVID-19-Financial-Complaint) urging Congress to provide robust funding for the United States Postal Service, May 6, 2020
- [Coalition letter](https://www.nclc.org/COVID-19-Financial-Complaint) 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](https://www.nclc.org/COVID-19-Financial-Complaint), April 6, 2020
- [Senate COVID-19 Stimulus Bill is a Start but Falls Far Short for Families, Students, and the Nation’s Most Vulnerable](https://www.nclc.org/COVID-19-Financial-Complaint), March 26, 2020
- [Group letter](https://www.nclc.org/COVID-19-Financial-Complaint) to federal agencies urging suspension of all non-COVID-19 rulemaking during the public health emergency, March 24, 2020
- [Group letter](https://www.nclc.org/COVID-19-Financial-Complaint) 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](https://www.nclc.org/COVID-19-Financial-Complaint)
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 & Other Recommendations**

- [What States Should Do: Stabilizing Consumer Finances During the Coronavirus Crisis](#), April 2020

**Autos**

**State Relief**

- [State Protections Against Repossession](#) (continually updated)

**NCLC Recommendations**

- [Auto Finance and the Coronavirus Crisis: What States Should Do to Help](#), March 2020

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

**State Relief**

- States, including [New York](#), have ordered or encouraged relief affecting overdraft, ATM and credit card late fees.

**NCLC & Other Recommendations**

- 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.
NCLC & Other Recommendations

- 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
- 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.
- Non-essential Business Closure Orders - Entries track the impact of non-essential business closure orders on debt collection practices. Entries highlighted in green indicate debt collection agencies can continue to operate despite the closure of non-essential businesses. Entries highlighted in red indicate state actions that prohibit collection from operating under the order. The remainder do not explicitly reference collection agencies and are left to interpretation.
- 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 & Other Recommendations

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

Credit Reporting

Federal Relief

NCLC Recommendations

- 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
- Enforcing the CARES Act Credit Reporting Protections, May 2020
- Protecting Credit Reports During the Covid-19 Crisis, April 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 Recommendations

- Credit Reports and the Covid-19 Crisis: What States Should Do to Help Consumers, March 2020

Criminal Justice

Federal Relief

NCLC & Other Recommendations

- 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 & Other Recommendations

- 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**, and **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 & Other Recommendations**

- **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
- **NCLC is sponsoring a series of free webinars for advocates in May 2020.**
  - **COVID-19 and Mortgage Relief for Homeowners: CARES Act Protections, May 7, 2020 2 PM EST** 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) Register
  - **Forbearance Options and CARES Act Requirements, May 14, 2020 2 PM EST** 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) Register
  - **Reverse Mortgage Foreclosure Issues in the Covid-19 Pandemic, May 21, 2020 2 PM EST** 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) Register
- **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
- 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.
- **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**


**NCLC & Other Recommendations**

- **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
- **Coronavirus Emergency: Mortgage Relief for Consumers – How States Can Help**, April 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**


**Racial and Immigrant Equity**

**NCLC & Other Recommendations**

- **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
- **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

**Robocalls & Telemarketing**

**Federal Relief**

**NCLC & Other Recommendations**

- **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 Loans

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 & Other Recommendations

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

Video Explainer: What the CARES Act Means for Repayment of Federal Student Loans, April 21, 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

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


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 & Other Recommendations

Group letter to Congress urging inclusion of expanded broadband in upcoming stimulus packages, April 30, 2020
• **Skyrocketing Utility Arrears during the Covid-19 Crisis: The Need for Substantial Federal Support**, April 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

• **The Need for Utility Reporting of Key Credit and Collections Data Now and After the Covid-19 Crisis**, April 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, PA, and IL (electricity and gas)** requesting halt of door-to-door marketing by Competitive Energy Suppliers.

**NCLC Recommendations**

• **Coronavirus Crisis: How States Can Help Consumers Maintain Essential Utility Services**, March 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 **Mortgage Conference** will be an online webinar series from **June 15 - 18, 2020**, due to the ongoing public health crisis and our emphasis on the safety of conference attendees.

• NCLC’s annual **Consumer Rights Litigation Conference** will be November 19-22 in Atlanta.
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 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](#)