

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](#) || [Training & Conferences](#) || [Additional Resources for Advocates and 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

- [Major Consumer Protections Announced in Response to COVID-19 \(Federal and State\)](#), (continually updated)

Federal Relief

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

Autos

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) and are likely open to people with blemished account screening histories can be found at the very bottom of this [Bank On](#) page.

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 U.S. Treasury Can and Should Ensure that Stimulus Payments Go for Families' Food and Necessities, not to Debt Collectors](#), April 2020
- The federal banking agencies have issued [guidance](#) encouraging institutions to work with affected customers.

State & Local Relief

- [Coronavirus Emergency: Why States Need to Act Now to Protect Families' Stimulus Payments](#), April 2020
- [Coronavirus Emergency: Preventing Garnishment of Stimulus Checks](#), April 2020

NCLC is [tracking state and local government responses](#) to the coronavirus that are relevant to the collection of non-mortgage consumer debts, including:

- [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.

- [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 Recommendations

- [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

Credit Reporting

- [Credit Reports and the Covid-19 Crisis: What States Should Do to Help Consumers](#), March 2020
- [S. 3508 \(Schatz, Brown\)](#), Disaster Protection For Workers' Credit Act - NCLC (on behalf of its low-income clients) supports this bill which would establish a minimum 4-month moratorium on negative credit reporting to protect consumers' credit records during the COVID-19 pandemic, and other consumer protections to help recovery after the pandemic. [NCLC press release](#).

Criminal Justice

State Relief

- [Coronavirus Emergency: Criminal Justice Debt - How States Can Help](#), March 2020

NCLC & Other Recommendations

- [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
- [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
- [S. 3509 \(Brown\)](#) To Protect American Families Facing Financial Hardship or Foreclosure Due

to a Declared Disaster, including COVID-19 - NCLC (on behalf of its low-income clients) supports this bill. [NCLC Press Release](#).

- 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.

State & Local Relief

- [COVID-19 Related State Foreclosure Moratoriums and Stays](#).

Racial Equity

NCLC & Other Recommendations

- [NAACP: Ten Equity Implications of the COVID-19 Outbreak in the U.S.: the Imperative for Civil Rights Advocacy, Monitoring and Enforcement](#), March 2020

Student Loans

- H.R. (Pressley, Omar), [Student Debt Emergency Relief Act](#) - NCLC supports this bill, which will provide immediate relief for workers and families crushed by record levels of student loan debt during the COVID-19 public health emergency.

Senators Schumer, Murray, Brown and Warren [unveiled an emergency student loan payment and relief plan](#), March 19, 2020. NCLC supports this bill. [NCLC Statement](#). [Group Statement](#).

NCLC Recommendations

- [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

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
- 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

NCLC Recommendations

- Access to the internet for emergency alerts, medical advice, arranging for delivery of supplies, and social contact is more important than ever in this emergency. NCLC is encouraging internet and broadband providers to lift data caps and increase data speed for low-income

consumers to help [bridge the digital divide](#).

State & Local Relief

- [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](#) and [PA](#) 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
- [COVID-19 Pandemic Requires Federal, State and Municipal Action to Stop Involuntary Utility, Water, and Telecommunications Shut-offs](#), 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](#) is scheduled for June 15-16 in Baltimore, Maryland, with an all-day pre-conference intensive on bankruptcy on June 14. We are monitoring the course of the coronavirus and are optimistic that we can go forward with this conference. In the meantime, people interested in attending should save the date.
- NCLC's annual [Consumer Rights Litigation Conference](#) will be November 19-22 in Atlanta. Course proposals should be submitted by Tuesday, March 31 [here](#).

Additional Resources

Advocates

The coronavirus crisis is likely to reduce families' essential income, as businesses suspend or reduce operations. 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.

Consumers

- For consumers needing legal help, please visit NCLC's website for a list of resources on [how to get legal assistance](#).
- 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.