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

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

- Share your COVID-19 Financial Complaint
- FAQs on Stimulus Payments (continually updated)
- Major Consumer Protections Announced in Response to COVID-19 (Federal and State) (continually updated)

Federal Relief

NCLC & Other Recommendations

- 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 & Other Recommendations

- What States Should Do: Stabilizing Consumer Finances During the Coronavirus Crisis, April 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) 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

- Letter to Secty. Mnuchin from Senators Brown and Hawley requesting Treasury protect families stimulus payments via the CARES Act from garnishment by private debt collectors, April 9, 2020
- The federal banking agencies have issued guidance encouraging institutions to work with affected customers.

NCLC & Other Recommendations

- 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**

- **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](https://www.nclc.org/press-release).  

**NCLC Recommendations**

- [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](https://www.nclc.org/credit-reporting-guidance), April 1, 2020

**State Relief**

**NCLC Recommendations**

- [Credit Reports and the Covid-19 Crisis: What States Should Do to Help Consumers](https://www.nclc.org/crime-justice), March 2020

**Criminal Justice**

**Federal Relief**

**NCLC & Other Recommendations**

- [Group letter](https://www.nclc.org/crime-justice), 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**

- [Group letter](https://www.nclc.org/crime-justice), 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](https://www.nclc.org/crime-justice), 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](https://www.finesfeesjustice.org/covid-19-policy), 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
- 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.

NCLC & Other Recommendations

- 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

- COVID-19 Related State Foreclosure Moratoriums and Stays.

NCLC & Other Recommendations

- Coronavirus Emergency: Mortgage Relief for Consumers – How States Can Help, April 2020
- Coronavirus Emergency: What Consumers Need to Know About Mortgage Relief, 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

- Federal, State and Private Protections for Older Consumers Impacted by the COVID-19 Pandemic, April 2020

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

- **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

- 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.

NCLC & Other Recommendations

- 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
NCLC & Other Recommendations

- **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 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](https://www.naruc.org/).
- **MA, PA, and IL (electricity and gas)** requesting halt of door-to-door marketing by Competitive Energy Suppliers.

NCLC Recommendations

- **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](https://www.nclc.org/conferences) or [Webinars](https://www.nclc.org/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](https://www.nclc.org/conferences/proposals/).
Additional Resources

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