

COVID-19 & Consumer Protections Archive

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.
- Alert: IRS Sending Letters About Unactivated Stimulus Prepaid Cards, July 2, 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

Federal Relief

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

Credit and Debt

- The U.S. Treasury Can and Should Ensure that Stimulus Payments Go for Families' Food and Necessities, not to Debt Collectors, April 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

Credit Reporting

- 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

Criminal Justice

- Group letter urging Connecticut Legislative Office to pass legislation to stop charging families for prison phone calls, September 17, 2020
- Group letter urging U.S. Senate to include Prison Phone Justice in Next Stimulus Package, September 10, 2020
- Group letter urging Massachusetts legislators to pass No Cost Calls legislation S. 2846, September 3, 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
- 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 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
- 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

Housing

- Coronavirus Emergency: What Consumers Need to Know About Mortgage Relief, April 2020
- NCLC Comments re: COVID-19 Veterans Assistance Partial Claim Payment Program, January 8, 2021
- NCLC Comments to the Conference of State Bank Supervisors ("CSBS") on Proposed Regulatory Prudential Standards for Nonbank Mortgage Servicers, Dec. 30, 2020
- 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
- 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
- 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
- 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

- 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

Racial and Immigrant Equity

- 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

Student Loans

- NCLC/CRL Brief: Almost Two in Three Navient Borrowers Making Payments During COVID-19 Federal Student Loan Payment Pause Are Underwater, July 2021
- 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
- Making Sense of Federal Student Loan Repayment Relief During COVID-19, March 24, 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

- 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
- Advocacy to Manage Low-Income Utility Debt in the Age of Covid-19, May 26, 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
- The Utility Customer Financial Impact of COVID-19: The Need For Flexibility and Reform in Utility Billing, Credit and Collections, May 13, 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

- 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
- 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