

Disaster Relief & Consumer Protections Archive

Housing & Mortgages

Advocate Materials

- Consumer Organization Comments to HUD on the FHA Disaster Standalone Partial Claim and Additional Disaster Relief Issues, Sept. 14, 2018
- Comments to HUD regarding changes to the loan modification programs for victims of natural disasters, September 27, 2019; Press release, September 4, 2019
- Op-ed by National Consumer Law Center staff attorney Alys Cohen in **Government Executive** "How HUD Could Help More Families Affected by Natural Disasters," October 19, 2018
- Issue Brief: Assisting Homeowners with Reverse Mortgages after a Natural Disaster: A Guide for Advocates, October 2018
- Consumer Organization Comments to HUD on the FHA Disaster Standalone Partial Claim and Additional Disaster Relief Issues, September 14, 2018
- Comment letter submitted to the Texas General Land Office regarding the State of Texas's Disaster Recovery Plan, March 5, 2018
- Coalition letter to the federal banking/housing regulators urging stronger policies for homeowners in disaster-affected areas, Oct. 31, 2017
- Coalition letter for a Just and Complete Housing Recovery from Hurricanes Harvey, Irma and Maria, Sept. 28, 2017

Bankruptcy

Advocate Materials

- Letter from the National Consumer Law Center and National Association of Consumer Bankruptcy Attorneys to the U.S. Department of Justice for U.S. Trustees Urging Credit Counseling Waivers for Hurricane Victims, Sept. 27, 2017
- U.S. Dept. of Justice memo to U.S. Trustees re: Enforcement Guidelines for Bankruptcy Debtors Affected by Natural Disasters, Sept. 14, 2017
- Press release: U.S. Dept. of Justice Announces Temporary Waiver of Credit Counseling for Bankruptcy Filers in Puerto Rico and the U.S. Virgin Islands, Sept. 28, 2017

Credit Reports

- Letter urging credit bureaus to provide credit reporting relief to consumers affected by natural disasters, Jan. 18, 2019

Student Loans

Advocate Materials

- Letter to Education Secretary DeVos re: providing relief for student borrowers in hurricane

disaster areas, Nov. 2, 2017

Utilities

- Op-ed by National Consumer Law Center attorney Olivia Wein in **Governing Magazine** “How Governments Can Keep Disaster Survivors Connected,” November 2, 2018
- Fact Sheet: Keeping Americans Connected During and After a Natural Disaster, September 2018
- Fact Sheet: Keeping Puerto Ricans Connected After a Natural Disaster, September 2018
- Issue brief: Model Utility Consumer Protections When Natural Disasters Strike, August 2018
- Issue Brief: How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and Internet Service after a Natural Disaster, March 2018
- Issue Brief: How the Low Income Home Energy Assistance Program (LIHEAP) Can Help Vulnerable Consumers After a Natural Disaster, March 2018
- Group comments to FCC re: Petition for Declaratory Ruling by the FHFA on emergency communications by mortgage servicers to borrowers after a declared disaster, Dec. 4, 2017