

DEBT COLLECTION, CREDIT REPORTS, AND CONSUMER PROTECTIONS

Updated May 5, 2020

DEBT COLLECTION



Q. I can't afford to pay my debt right now, like my car payment or credit card bill. Are there protections for me against debt collectors?

A. Creditors and debt collectors cannot do the following during the public health emergency and for 60 days afterward:

- threaten to file or file a lawsuit,
- threaten to take or take your wages or property,
- threaten to repossess or repossess your car,
- threaten to visit or visit you at your home or work, or
- confront you in a public place.

For things other than real property (e.g., mortgages), debt collectors cannot communicate with you about the debt during the public health emergency unless you communicate with them first.

For help, contact Tzedek DC at (202) 274-7386.

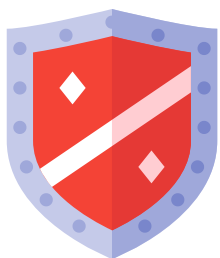
CREDIT REPORTS



Q. I'm worried that my credit score will be negatively affected because I can't pay my bills during the public health emergency. Is there any help for me?

A. Yes, if you show evidence of financial hardship to a credit reporting agency resulting directly or indirectly from the public health emergency, the agency must include an alert ("COVID-19 alert") in your file indicating that you have been financially impacted by the COVID-19 emergency and must include the COVID-19 alert with any consumer report or credit score provided by the agency. You can request to remove the alert at any time. No requester of a consumer report can use or take into consideration any adverse information in a report that was the result of an action or inaction by a consumer if there is a COVID-19 alert.

CONSUMER PROTECTIONS



Q. I think someone is trying to take advantage during the public health emergency by raising prices or selling fake products. Is that legal?

A. There are laws to protect you from people trying to take advantage, especially in an emergency. Here are some examples:

It is OK for merchants to stop people from stockpiling, like when your grocery store lets you buy only one package of toilet paper.

It is NOT OK to price gouge. That means it is not legal to charge more money than usual for items that are popular or hard to get because of the emergency, like face masks or hand sanitizer.

It is NEVER OK for anyone to make false claims and the penalties are higher during a public health emergency. For example, it is not legal to say something cures COVID-19 when it does not.

To submit a consumer complaint, go to:

doag-sandbox.force.com/dcoagcomplaints/s/?language=en_US or

call (202) 442-9828. For help, call Tzedek DC at (202) 274-7386.