March 27, 2020

Dear Debt Collection Industry Leaders:

We represent low-income Connecticut consumers facing debt collection activities for medical and credit card debt, many of whom are seniors and people with disabilities. We also represent individuals trying to support their families with low-wage jobs. During this health crisis, most of them have lost income and it will take them months, if not years, to recover if at all.

On behalf of these people, we are writing to request you completely stop all debt collection activities during the COVID-19 pandemic national emergency. We appreciate that the industry has provided guidelines to members that allow for greater individualized assessment, hardship waivers, and the curtailment of some legal action in areas where courts are closed or have limited operations. However, at this time when people are frozen with fear, losing income, and thinking foremost about how to have enough food on hand and whether they will survive, greater measures are necessary.

Specifically, we request that you:

- Waive interest and late fees on all accounts.
- Suspend all involuntary collection of debts, including by phone calls, dunning letters, wage garnishment, court action, bank and property executions and liens.
- Stop all negative credit reporting.
- Stop filing of new lawsuits.

Our low-income clients are facing greater economic insecurity than they probably...
ever have. We ask that you take the worry of debt collection from them in this unprecedented health emergency while they fight to Stay Safe, Stay Alive.

Sincerely,

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