



U.S. HOUSE COMMITTEE ON FINANCIAL SERVICES – RANKING MEMBER MAXINE WATERS –

FACT SHEET FOR CONSUMERS AFFECTED BY TRUMP-REPUBLICAN GOVERNMENT SHUTDOWN

Congresswoman Maxine Waters (D-CA), the top Democrat on the House Financial Services Committee, released this fact sheet with information and resources available for Federal workers, servicemembers, and others affected by the government shutdown as a result of President Trump and Congressional Republicans refusal to negotiate with Democrats to protect healthcare for millions of Americans. Their actions have already plunged public servants and working families into needless uncertainty and disruption.

Normally, the Consumer Financial Protection Bureau (CFPB) would be on the front lines helping consumers in these kinds of emergencies, however the Trump Administration and Congressional Republicans have sought to curtail this effective Federal watchdog, including by seeking to fire 90% of the staff and cutting their budget by nearly half. Congressional Democrats continue to fight against these moves in Congress, in the courts, and on the street. In the meantime, Ranking Member Waters has urged [Federal regulators](#) and [financial institutions, including banks, credit unions, and fintechs](#), to provide relief for affected consumers.

Here is a [LINK](#) to past regulator guidance to financial companies urging them to help affected consumers in a past government shutdown. In general, it encouraged financial institutions to consider modifying terms on existing loans or providing new credit, and **regulators encouraged consumers to contact your bank, credit union, or other lender *immediately* should you encounter any difficulty in making payments.** In the meantime, below are a list of additional resources if you, a friend, or loved one is affected by the Federal Government shutdown and may have any difficulty making loan or other credit payments on time.

Resources for Consumers Affected by Shutdown:

Who Can I Contact for Consumer Complaints?

Org/Institution	Description	Link
CFPB	While the Trump Administration and Congressional Republicans have tried to stop the CFPB, you should still try to submit a complaint about a financial product or service. Typically, the CFPB sends more than 50,000 complaints about financial products and services to companies for response. If another agency would be better able to assist, they typically send it to them and let you know. Most companies respond within 15 days.	https://www.consumerfinance.gov/complaint/ If you can't submit online (typically 7–10 minutes), you can submit over the phone (typically 25–30 minutes). More than 180 languages are available. Call: (855) 411-2372 TTY/TDD: (855) 729-2372 8 a.m. to 8 p.m. ET, Monday through Friday (except federal holidays).

State Consumer Protection Offices	State consumer protection offices can assist impacted federal workers and contractors with complaints concerning complaints against businesses, fraud and other concerns.	https://www.usa.gov/state-consumer
State Attorneys General Offices	In some states, the Office of the Attorney General may maintain a consumer complaint reporting hotline and other resources for residents experiencing.	https://www.usa.gov/state-attorney-general
Legal Assistance	If you are in need of legal assistance, because laws differ from state to state, it's a good idea to work with an attorney in your own state. The CFPB compiled suggestions on how to find a lawyer, and a list of free legal aid programs by state.	https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549/
National Association of Consumer Advocates	Consumer lawyers represent people who have been victimized by fraudulent, abusive, and predatory business practices. NACA member attorneys are committed to advancing the cause of just treatment for and ethical representation of consumers.	https://www.consumeradvocates.org/findanattorney/
National Association of State Utility Consumer Advocates	NASUCA is an association of 62 consumer advocates in 45 states and the District of Columbia Barbados, Puerto Rico, and Jamaica. NASUCA's members represent the interests of utility consumers before state and federal regulators and in the courts.	https://www.nasuca.org/about-us/

How Can I Access Financial or other Assistance?

Org/Institution	Description	Link
Credit Unions	Credit unions are offering financial assistance and payment flexibility for members affected by changes to their federal employment status due to the shutdown. Contact your credit union directly to determine eligibility and learn about available relief programs.	https://mapping.ncua.gov/
Credit Bureaus (e.g. Equifax, Experian, TransUnion)	Equifax outlined steps Federal workers and contractors can take, including getting your latest credit report, to minimize any adverse impact this situation may have on your credit.	https://www.equifax.com/newsroom/all-news/-/story/information-for-federal-employees-and-contractors-during-the-government-shutdown-1/ Consumers can also get credit reports at https://www.annualcreditreport.com/index.action or by phone at (877) 322-8228 or by mail at the address below. Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
CFPB	The CFPB maintains a list of financial resources for servicemembers, including financial assistance programs.	https://www.consumerfinance.gov/consumer-tools/educator-tools/servicemembers/

What Options Are Available if I Can't Pay My Mortgage, Rent or Utility Bills?

Org/Institution	Description	Link
Department of Housing and Urban Development	For homeowners who can't pay their mortgage or are worried about missing a mortgage payment, HUD offers steps to find available options to avoid foreclosure. This includes first call your mortgage servicer, and next call a HUD-approved housing counseling agency to get free, expert assistance.	https://www.hud.gov/sites/dfiles/OCHCO/documents/2008-5-FHA.pdf

CFPB	For renters who are having trouble paying their rent or utility bills, or need help if they are facing eviction, the CFPB has resources to support you. *BE AWARE: <u>Republicans want to end</u> consumer protections that require a 30 day notice before tenants can be evicted from federally-backed properties.	https://www.consumerfinance.gov/housing/housing-insecurity/help-for-renters/get-help-paying-rent-and-bills/
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