

COVID-19 Consumer Issues

I have a pending court case will I be able to resolve it?

Many courts around the country are suspending court cases as well as new filings for at least the next two weeks. Some courts have suspended face-to-face hearings but will be proceeding with legal proceedings via electronic means. There has not been a national response dictated to the courts. You will need to contact your local county courthouse or check your county courthouse website for specifics in your area.

What if I cannot pay for my internet service?

The Federal Communications Commission (FCC) has requested that all major internet carriers agree to the following for the next 60 days

- Not terminate any residential or small business customer due to their inability to pay due to the COVID-19 pandemic
- Waive late fees
- Open Wi-Fi hotspots to anyone who needs them

Almost every major provider has agreed to these terms. Please see the link below for a complete list.

<https://docs.fcc.gov/public/attachments/DOC-363033A1.pdf>

Many internet and cell service carriers have published other changes they are also making in addition to the recommendations of the FCC. It is best to go directly to your carrier's website as many businesses have a link to COVID-19 pertinent information on their websites.

What if I cannot pay my utility bills?

As with the court system, there has not been a direct order from the government in regards to utility delivery. Many local and state-wide providers have advised they will not terminate service or have suspended planned disconnections. There is a link below with some areas of the United States and their utility responses. The best practice is always to go directly to the utility company's website to see what changes they have made to their services.

<https://www.energyandpolicy.org/utilities-disconnect-coronavirus/>

What if I cannot pay rent?

While COVID-19 may impact the ability to work and earn a living, it is unfortunately not a legal reason to stop paying rent. The responses from cities or landlords seem to be localized. In general, many courts have shut down and are not allowing new cases to be filed. Landlords cannot use any self-help remedies like changing the locks or throwing your stuff out; it is illegal. While not ideal, if landlords were seeking to evict tenants for failure to pay rent, the court systems around the country will make that process longer than normal hopefully giving more time for your city to enact specific protections or come to an alternative with the landlord. Look to reputable news sources to investigate if your city has put in place any official restrictions. Below are some cities and states that have started to put protections in place.

<https://www.bankrate.com/mortgages/programs-to-freeze-foreclosures-evictions-from-coronavirus-disruptions/>

If your city has yet to formally address the issue you can try to negotiate directly with the landlord. If you reach an alternative agreement with your landlord, even a temporary one for the next 30 to 60 days, get the terms in writing and both sign it.

In addition, some banks have sought to help customers affected by COVID-19. Some bank and lending institutions are below. It is always best to check directly with your bank on the phone or via their website for the most up-to-date information.

<https://www.forbes.com/sites/advisor/2020/03/12/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#2854d1993ee3>

Contact us anytime for confidential assistance.

Does my landlord have to clean more because of COVID-19?

When it comes to maintenance, there have been no rules put in place to address additional cleaning the landlord has to do in light of COVID-19. The landlord's obligation still is that they have to provide a habitable place to live. For common areas of a building, as well as any public area, there are steps you can take to minimize your exposure and protect yourself. The Centers for Disease Control (CDC) has a number of suggestions.

<https://www.cdc.gov/coronavirus/2019-ncov/prepare/prevention.html>

I have upcoming travel plans within the United States, should I still go?

The government has yet to formally restrict travel to any state. Many cities and states are recommending against all non-essential travel here in the U.S. and internationally.

<https://www.cdc.gov/coronavirus/2019-ncov/travelers/travel-in-the-us.html>

I have upcoming travel plans outside the United States, should I still go?

For international travel, the U.S. government has restricted travel for non-U.S. citizens coming into the United States, although there are no restrictions on travel for U.S. citizens. If you are a U.S. citizen and are returning from a high-risk country, you may be subject to additional screening and/or quarantine upon arrival back in the United States. The CDC recommends against non-essential travel to China, Iran, and the majority of Europe at the moment. You can find a risk assessment by country from the CDC below.

<https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html>

I received information promising a treatment/vaccine for COVID-19. Is it real?

As of right now there is no approved treatment or vaccine. Be cautious of any information you receive via email or text related to the COVID-19 outbreak. When in doubt, go directly to that company or institution's website as opposed to clicking on any links in the email. If you receive any items you believe are scams or see evidence of price gouging on essential items, please contact your state's Attorney General's Office and file a complaint.

For up to date health information you should turn to local state health departments, the CDC or the World Health Organization (WHO).

- CDC – <https://www.cdc.gov/>
- WHO – <https://www.who.int/>
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What if I decide I want to cancel my travel plans, will I get a refund?

The eligibility for a refund and/or change fees will vary greatly depending on what type of travel it was and who you booked it with. It is always best to check with your carrier about their policy changes. As phone lines are extremely busy at the moment, many carriers will suggest going online first and only seeking to call if you are within 1-2 weeks of your travel dates to help alleviate congestion for their call centers.

Below is a link to many of the responses to COVID-19 from airlines and other carriers.

<https://www.airlines.org/content/covid-19-resources/>

Airbnb has also released changes to their cancellation/fee schedule.

<https://www.airbnb.com/help/article/2701/extenuating-circumstances-policy-and-the-coronavirus-covid19>

VRBO has not made any site-wide changes as of yet but suggests contacting your host if you are outside of the normal cancellation period.

<https://help.vrbo.com/articles/What-can-I-do-if-my-reservation-is-affected-by-the-Coronavirus>