



July 10, 2014

The Honorable John Conyers
Ranking Member
Committee on the Judiciary
United States House of Representatives
2142 Rayburn House Office Building
Washington, D.C., 20515

Dear Representative Conyers,

On behalf of the National Association of Consumer Bankruptcy Attorneys (NACBA)¹, I write in support of the goal of your recently introduced legislation, the *Preventing Termination of Utility Service in Bankruptcy Act of 2014*.

As a steadfast advocate for consumers' rights in bankruptcy, NACBA supports efforts to ensure that debtors in the bankruptcy system are able to maintain essential living conditions, including access to utility services. A financially distressed consumer who has pursued bankruptcy relief should not be denied basic needs including electricity, water, and plumbing. We are dismayed, however, that under current law utility companies are able to force bankruptcy debtors to pay security deposits for continued service. Consumers should not be required to pay two months or more of their average bills as a so-called "security deposit," in exchange for the ability to keep their lights on, prepare meals, maintain basic human hygiene, and heat or cool their homes.

In the wake of the economic downturn, NACBA attorneys work every day with Americans who are struggling to make ends meet. Their struggle is often as a result of a job loss, an acute health problem, or other financial hardship. These consumers should not be forced to pay an arbitrary security deposit or otherwise face a shut off of essential utility services. Although this legislation will not fully address the complex range of issues facing consumers in the bankruptcy system, NACBA applauds your efforts to protect fundamental rights of Americans who've filed for

¹[NACBA](#) is the only national organization dedicated to serving the needs of consumer bankruptcy attorneys and protecting the rights of consumer debtors in bankruptcy. Formed in 1992, NACBA has more than 4,000 members in all 50 states and Puerto Rico.

bankruptcy, and specifically, their rights to receive continued utility service throughout that process.

Sincerely,

A handwritten signature in blue ink that reads "Edw. Boltz". The signature is written in a cursive style with a large, stylized initial "E" and a long, sweeping underline.

Edward Boltz
President
National Association of Consumer Bankruptcy Attorneys