

# Car Sales & Financing

## **New! COVID-19 and Auto Protections for Consumers**

A working car can provide access to a better job or any job at all, health care, affordable housing, affordable child care, and a reasonable commute. But too often, abuses in the sale and financing of cars keep families from buying and keeping a safe, reliable car at reasonable terms. NCLC works to improve both policy and practice to ensure that working families get a fair deal when buying a car.

## **Working Cars for Working Families Project** **Learn how to secure a fair deal when buying and financing a car**

### **Electric Vehicles (EVs)**

#### **Policy Analysis**

##### **Press Releases, Policy Briefs and Reports**

- Press Release: Advocates Praise FTC Action on Discrimination and Abuse at Car Dealer and Urge Further Efforts, May 28, 2020
- Principles for Laws Permitting Electronic Repossession of Vehicles, Jan. 2020
- Report: Time to Stop Racing Cars: The Role of Race and Ethnicity in Buying and Using a Car, April 2019. Press Release
- Issue Brief: Principles for Fair and Equitable Investment in Electric Vehicles and Transportation Electrification, October 2018
- Report: The Future of Transportation Electrification: Utility, Industry and Consumer Perspectives, August 2018 by Philip B Jones (Alliance for Transportation Electrification), Jonathan Levy (EVgo/Vision Ridge), Jenifer Bosco (NCLC), John Howat (NCLC), John W Van Alst (NCLC), and Lisa C Schwartz, editor, Lawrence Berkely National Laboratory, August 2018
- Press Release: Congress Votes to Roll Back CFPB Guidance to Help Auto Lenders Avoid Discrimination, May 8, 2018
- Report: Auto Add-Ons Add Up: How Dealer Discretion Drives Excessive, Arbitrary, and Discriminatory Pricing, October 2017
- Statement of NCLC's Lauren Saunders re: Legal Standing of CFPB Director on Auto Lending Rule, Jan. 18, 2017

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##### **Comments and Letters**

- Comments and letter from 12 national consumer groups to the FTC supporting its NPRM on unfair trade and deceptive practices committed by auto dealers; addressing add-ons, price and financing disclosures, yo-yo sales, and more, September 12, 2022
- Consumer comments in response to the CFPB's request for information regarding junk fees imposed by providers of consumer financial products or services, May 2, 2022
- Group letter to the Colorado Motor Vehicle Dealer Board urging the Board to change its policy language in order to further protect consumers in Colorado against yo-yo financing by automotive dealers, Jan 23, 2019

- Consumer comments to CFPB re aligning the requirements of the Equal Credit Opportunity Act (ECOA) with the data collection requirements of the Home Mortgage Disclosure Act (HMDA), May 4, 2017 || Additional Comments, May 25, 2017

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### **Testimony**

- Testimony of NCLC attorney John Van Alst before the U.S. House Financial Services Subcommittee on Oversight and Investigations hearing “Examining Discrimination in the Automobile Loan and Insurance Industries, May 1, 2019

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### **Model Laws**

- Transparent and Consistent Pricing of Motor Vehicle Add-Ons Act, December 2018
- [Safer Cars at the Point of Sale Act](#), December 2018
- Making Repossessions Safer and Fairer: Model Consumer Amendments to Uniform Commercial Code Article 9, June 2016

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### **Litigation**

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### **Links**

- National Salvage Vehicle Reporting System (flood damaged cars)
- CFPB Auto Loan Complaints
- FTC Auto Fraud Complaints

### **GM and Chrysler Bankruptcies**

- The Status of Product Liability, Warranty and Lemon Law Claims for New GM and Chrysler

View our auto webinars.

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