# **Listservs Descriptions**

# **NCLC Listservs: Descriptions**

#### **Auto Fraud**

This list is for discussion of auto fraud issues under the auspices of the National Consumer Law Center.

# Auto Ownership, Finance, and Policy

This listserver is operated by the National Consumer Law Center with funding from the Annie E. Casey Foundation. We welcome anyone who is concerned about low-income car finance, sales, and ownership as well as anyone working on broader issues that affect access to transportation for low-income workers and their families (e.g., insurance, driver's licenses, maintenance, etc.).

## **Bankruptcy**

This list is for discussion of consumer bankruptcy issues under the auspices of the National Consumer Law Center.

#### **California Consumer Advocates**

This is a list under the auspices of the National Consumer Law Center for discussion among legal services and other nonprofit advocates who work on behalf of consumers in California. It is a general consumer listserv and is intended to be a place where (1) generalists who do not specialize in any particular field can ask questions; (2) California consumer advocates can coordinate and network on California specific topics; (3) members can communicate on California consumer topics that are not covered by other listservs. This listserv is intended to fill the gaps between and not to replace other consumer or California listservs.

## **DC Updates**

This is a list under the auspices of the National Consumer Law Center for the purposes of providing NACA members and nonprofit advocates who work on behalf of consumers periodic updates on federal legislative and administrative developments relevant to consumers. This listserv is for the purposes of providing general updates and not for detailed discussion of the nuances of legislative or administrative proposals.

## **Debt Collection Policy**

The Debt Collection Policy listserv is open to legal services and other nonprofit advocates, members of state attorneys general and other state government offices, and members of the National Association of Consumer Advocates. Others may be admitted on a case-by-case basis. The purpose of the listserv is to exchange information and ideas about improving the laws and regulations governing debt collection at the state and federal level. This listserv is not aimed at litigating debt collection cases or defending consumers.

#### **Disasters and Consumer Law**

The Disasters and Consumer Law listserv is a list for discussion of consumer law issues as they arise

in the context of natural disasters. It is open to legal services and other non-profit advocates, NACA attorneys, academics, members of state attorneys general and other state government offices, and others working on behalf of consumers affected by disasters. The purpose of the list is to exchange information on existing law and programs available to consumers as well as to provide updates on policy developments and to communicate for policy advocacy efforts.

#### **Domestic & Consumer Violence**

This list is operated by the National Consumer Law Center as part of a joint project with the Center for Survivor Agency and Justice and the National Association of Consumer Advocates to provide a forum for discussion of economic justice for survivors of domestic violence. It is intended for domestic violence advocates and consumer law specialists, whether in private practice, academics, legal services, or another non-profit organization.

## **Electronic Payments (Prepaid, Overdraft, Mobile, Fintech)**

This listserv covers electronic payment issues, including EBT and prepaid cards used for government benefits and other purposes, new mobile payment systems, and other electronic payment issues.

# **Fight Debt Scams**

The National Consumer Law Center provides this list as a forum to discuss debt relief scams, including debt settlement, debt elimination, tax debt relief, time share rescue scams, credit repair, and other scams related to the reduction or elimination of debt. There are, however, two exceptions: Questions about student loan debt should be posted on the student loan listserv. And questions about foreclosure rescue and similar mortgage-related scams should be posted on NACA's mortgage listserv. Attorneys who offer the services (scams) discussed on this list are not eligible for membership. The list is not a 'how-to' for providing debt relief services.

#### **Food Law**

This is a list for the discussion of using state Unfair and Deceptive Acts and Practices (UDAP) statutes and other laws to bring lawsuits against food and supplement companies to stop deceptive and abusive practices in the marketing and sale of foods and supplements.

## **Low-Income Energy Advocates**

The Low-Income Energy Advocate's Listserve is made available through the generous support of the Energy Foundation. The Energy Foundation has provided funds so that we can develop a rich email conversation amongst ourselves, between meetings. We can post news developments on the listserve, and in one posting reach all the members. We can attach documents to share with our colleagues. We can "debate" current topics.

#### **Manufactured Homes**

The manufactured home discussion group focuses on issues like sales practices, financing, insurance, defects and warranties, park conditions, evictions, leases and repossessions

# **Preemption**

The Preemption listserv is open to legal services and other nonprofit advocates, members of state attorneys general and other state government offices, and members of the National Association of Consumer Advocates. Others may be admitted on a case-by-case basis. The purpose of the listserv is

to exchange information and ideas about the preemption of state laws by federal banking laws and regulations.

## **Property Assessed Clean Energy Home Loans (PACE)**

The Property Assessed Clean Energy (PACE) Policy listserv is open to legal services and other nonprofit advocates, members of state attorneys general and other state government offices, and members of the National Association of Consumer Advocates, who work on consumer protection and energy issues. Others may be admitted on a case-by-case basis. The purpose of the listserv is to exchange information and ideas about improving the laws governing PACE loans and the administration of PACE programs.

# **Reverse Mortgages**

The Reverse Mortgage Discussion Group is a listserv for advocates representing older adults with FHA-insured Home Equity Conversion (HECM) mortgages and proprietary mortgages. The group will discuss issues related to the origination, servicing and foreclosure of reverse mortgages.

#### Student Loans

This list is for discussion of student loan issues under the auspices of the National Consumer Law Center. Although there is no censoring of the issues to be discussed, the focus of this group is student loan issues that affect low-income borrowers. This includes trade school fraud, loan discharges, bankruptcy, and collection practices.

## **TCPA Policy (robocalls)**

The listserve will deal with policy proposals to the Telephone Consumer Protection Act (TCPA).

# **Utility Network (Massachusetts)**

This is the "Utility Network" mailing list under the auspices of the National Consumer Law Center