

# Unfair & Deceptive Acts & Practices

Every state has a consumer protection law that prohibits deceptive practices, and many prohibit unfair or unconscionable practices as well. These statutes, commonly known as Unfair and Deceptive Acts and Practices or UDAP statutes, provide bedrock protections for consumers. In billions of transactions annually, UDAP statutes provide the main protection to consumers against predators and unscrupulous businesses. Yet, despite their importance, UDAP statutes vary greatly in their strength from state to state.

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

- Report: [Consumer Protection in the States: A 50-State Evaluation of Unfair and Deceptive Practices Laws](#) and [Press Release](#), March 8, 2018
- Policy brief: [PACE Energy Efficiency Loans: Good Intentions, Big Risks for Consumers](#), Sept. 2016
- [Statement](#): FTC Affirms Consumer Rights Under the Holder Rule, May 11, 2012
- [Press Release](#): Consumer Protection in the States: A 50-State [Report](#) on Unfair and Deceptive Acts and Practices Statutes, February 2009
- State-by-State [Analysis](#) of State UDAP Statutes

## **Policy Analysis**

- [Organization letter](#) to the American Law Institute to Reject Council Draft No. 5 of the Restatement of Consumer Contracts (Sept. 19, 2018), Oct. 12, 2018
- [13 national and state organizations short comments to the American Law Institute opposing ALI Council Draft No. 4 of the proposed Restatement of Consumer Contracts](#) (Dec. 18, 2017), Jan. 10, 2018
- [26 national and state organizations long comments to the American Law Institute opposing ALI Council Draft No. 4 of the proposed Restatement of Consumer Contracts](#) (Dec. 18, 2017), Jan. 10, 2018
- [Letter to the FTC regarding the Commission's guidance to the multi-level-marketing \(MLM\) industry](#), Nov. 3, 2017
- Coalition comments on [Draft Best Practice Guidelines for Residential PACE Financing](#), August 18, 2016 || [Press release](#)
- [Comments](#) to the Federal Trade Commission regarding the Telemarketing Sales Rule Regulatory Review, Nov. 13, 2014
- [Comments](#) of NCLC on behalf of its low income clients and multiple other groups to the federal banking agencies on federal regulations against unfair and deceptive practices, Oct. 27, 2014
- NCLC Comments to the Consumer Financial Protection Bureau re: [Senior Financial Exploitation](#), Aug. 20, 2012
- Consumer Groups' [Letter](#) to Senate Opposing S. 881 (Landrieu) -- Unfair To Rent-to-Own Consumers, August 2011
- Consumer Groups' [Letter](#) to the House Opposing HR 1588 (Canseco) -- Unfair To Rent-to-Own Consumers, August 2011
- [Protecting and Improving the Best Thing The FTC Has Ever Done: The Holder Rule](#)
- [Comments](#) of the NCLC and NACA Regarding Advance Notice of Proposed Rulemaking Relating to Unfair or Deceptive Acts or Practices, November 2007

## **Litigation**

- Amicus Brief (joint): [Grimes v. Enterprise Leasing](#), May 23, 2014
- Amicus Brief (joint): [Raysoni v Payless Auot Deals, LLC to the Georgia Supreme Court](#), May 19, 2014

## **Other Resources**

- [Learn to Recognize Online Consumer Debt Relief Scams](#) (click on Apply Now!)
- [U.S. Federal Trade Commission Dealing with Debt Relief Services](#)

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