Car Sales & Financing Archive

Policy Analysis

Reports and Press Releases

- Report: Shifting into Gear: A Revised Guide to Creating or Improving a Car Ownership Program, April 17, 2014
- Press Release: Consumer groups oppose FTC proposed Used Car rule, Dec. 7, 2012
- Article: National meeting looks at improving access to affordable, reliable cars for working families
- Report and Executive Summary: Fueling Fair Practices – A roadmap to improved public policy for used car sales and financing
- Report: State by State Analyses of State UDAP Statutes, February 2009

Comments, Letters and Issue Briefs

- Advocates’ letter to the U.S. Senate opposing riders to the 2017 appropriation bill that would obstruct the CFPB’s ability to protect consumers against discriminatory and unfair auto lending, May 16, 2016
- Group comments to the FTC re: auto buyers consumer survey, Mar. 7, 2016
- Group comments and related survey to the FTC re: sale of certified used cars with unrepaired safety recalls, February 29, 2016
- Group comments urging the FTC to retain and strengthen the Holder Rule, Feb. 12, 2016
- Comments to the FTC re: Used Car Regulatory Review, March 17, 2015
- Group comments to the CFPB re: defining larger participants in auto financing, Dec. 8, 2014
- Group letter to the FTC petitioning enforcement action against CarMax for deceptive ads and sales practices, June 23, 2014.
- Group comments to the FTC on the Used Car rule, March 12, 2013
- Letter to California Gov. Jerry Brown urging enactment of CA AB 1447 to increase consumer protections on “Buy Here, Pay Here” car dealer sales, Sept. 4, 2012
- Comments on Credit Risk Retention by National Consumer Law Center and National Association of Consumer Advocates to the U.S. Department of Treasury, August 1, 2011
• Letter: Consumer Groups Concerned over Auto Dealer Exemption in CFPA, October 6, 2009
• Comments regarding Cooling-Off Rule Regulatory Review, September 25, 2009
• Comments on the Federal Trade Commission’s Used Car Rule, November 18, 2008

Testimony

• Testimony of John W. Van Alst on “Consumer Protection in the Used and Subprime Car Market” before the Subcommittee on Commerce Trade and Consumer Protection of the Committee on Energy and Commerce United States House of Representatives, March 5, 2009
• Testimony Before House Financial Services Committee on the Need for Race, Age and Sex Data on Non-Mortgage Lending, July 16, 2008

Model Laws

• Making Repossessions Safer and Fairer: Model Consumer Amendments to Uniform Commercial Code Article 9, June 2016

Litigation

• Amicus Brief (joint): Raysoni v Payless Auot Deals, LLC to the Georgia Supreme Court, May 19, 2014