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
- 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

- 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

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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.