Car Sales & Financing

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

- **Principles for Laws Permitting Electronic Repossession of Vehicles**, Jan. 2020
- Issue Brief: **Principles for Fair and Equitable Investment in Electric Vehicles and Transportation Electrification**, October 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.

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