

[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.



[How to secure a fair deal when buying and financing a car at NCLC's Working Cars for Working Families](#)

[Electric Vehicles \(EVs\)](#)

Policy Analysis

Reports and Press Releases

- Report: [Time to Stop Racing Cars: The Role of Race and Ethnicity in Buying and Using a Car](#), April 2019 [Press Release](#)
- 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
- Report: [Auto Add-Ons Add Up: How Dealer Discretion Drives Excessive, Arbitrary, and Discriminatory Pricing](#), October 2017
- [Statement of NCLC's Lauren Saunders re: Legal Standing of CFPB Director on Auto Lending Rule](#), Jan. 18, 2017
- Press Release: [FTC Fails to Rein in Unrepaired Recalled Used Cars](#), Dec. 19, 2016
- Press Release: [Consumer Groups Applaud the Consumer Financial Protection Bureau's Efforts to Provide More Oversight of Abusive Auto Lending](#), Sept. 18, 2014
- Report: [Shifting into Gear: A Revised Guide to Creating or Improving a Car Ownership Program](#), April 17, 2014
- Press Release: [CFPB to Hold Auto Lenders Accountable for Discrimination in Auto Lending](#), March 22, 2013
- [Press Release](#): Consumer groups oppose FTC proposed Used Car rule, Dec. 7, 2012
- [Report](#): Repo Madness - How Automobile Repossessions Endanger Owners, Agents and the Public, March 2010
- [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

- [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
- Issue Brief: [Principles for Fair and Equitable Investment in Electric Vehicles and Transportation Electrification](#), October 2018
- [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
- Issue Brief: [New Ways to Understand the Impact of Auto Finance on Low-Income Families](#), May 2016
- [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
- [Group letter to U.S. House of Representatives opposing H.R. 1737, the Reforming CFPB Indirect Auto Financing Guidance Act](#), June 10, 2015
- Policy Brief: [Racial Disparities in Auto Loan Markups: State-by-State Data](#), June 2015
- [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 National Highway Traffic Safety Administration re: its 2014-2018 strategic plan \(odometer fraud\)](#), February 24, 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
- [Group comments](#) to the Federal Trade Commission on the Magnuson-Moss Warranty Act Review on auto warranties and defects. October 24, 2011
- [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
- Issue Brief: [State-by-State Racial Disparities in Auto Lending by Auto Dealers](#), May 2010
- [Letter](#): Consumer Groups Concerned over Auto Dealer Exemption in CFPB, 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

- [Transparent and Consistent Pricing of Motor Vehicle Add-Ons Act](#), December 2018
- [Safer Cars at the Point of Sale Act](#), December 2018
- [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

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.