

Model State Laws

Car Sales and Financing

- Transparent and Consistent Pricing of Motor Vehicle Add-Ons Act, Dec. 2018
- Safer Cars at the Point of Sale Act, Dec. 2018
- Making Repossessions Safer and Fairer: Model Consumer Amendments to Uniform Commercial Code Article 9, June 2016

Debt Collection and Debt Settlement

- What States Can Do: Criminal Justice Debt, Sept. 2019
- Model Medical Debt Protection Act, September 2019
 - Fact Sheet: What States Can Do to Help Consumers: Medical Debt, September 2019
 - Fact Sheet: What States Can Do to Help Consumers Debt Collection, May 2019
- Model Consumer Amendments to Uniform Wage Garnishment Act, January 2017
- Model Family Financial Protection Act, November 2015
- Statute of Limitations Reform Act, November 2015

Fair Arbitration

- Model State Act Limiting Arbitration, revised 2017

Foreclosures

- NCLC Model State Foreclosure Rescue Scam Statute (MS Word) and Overview Memo
- FORECLOSING A DREAM - State Laws Deprive Homeowners of Basic Protections: Report (Feb. 2009), Press Release
Survey of State Foreclosure Laws (prepared Feb., 2009). For current summaries of state foreclosure laws, see Appendix F to NCLC's Foreclosures and Mortgage Servicing (5th ed. 2014), updated at <https://www.nclc.org/library>

Foreclosure Mediation

- Model Foreclosure Mediation/Diversion Statute (Judicial Foreclosure State)
- Model Foreclosure Mediation/Diversion Statute (Non Judicial Foreclosure State)
- Model Statute: Requirement for Loan Modification Analysis/Loss Mitigation Before Foreclosure
- Memorandum on Federal and State Constitutional Issues Related to Foreclosure Mediation/Diversion
- Model Form for Summary Data of Loan Modifications from Mediations/Conference

General

- Model Consumer Credit Act (1973)
- National Consumer Act (1970)

Manufactured Homes

- AARP: Manufactured Housing Tenants: Shifting the Balance of Power, June 2004
- Promoting Resident Purchase Opportunities (Policy Guide with model law and full text of

existing laws)

- Protecting Fundamental Freedoms in Communities (Policy Guide with model law and Appendix - full text of state laws)

Mortgage Servicing

- Model State Law on Mortgage Servicing: An Outline, December 2010

Payroll Cards

- Consumers Union and NCLC Model State Payroll Card Law

Payday Loans and Usury

- Fact Sheet: What States Can Do to Help Consumers: High Cost Loans, July 2019
- Small Dollar Loan Products Scorecard (50 state survey), Press Release, Statutory Backup

Student Loans

- What States Can Do to Protect Consumers: Student Loans, January 2020

Tax Consumer Issues

- Revised Model Individual Tax Preparer Regulation Act, Nov. 2013
- Revised Model Refund Anticipation Loan Act with Commentary

Unfair and Deceptive Practices

Consumer Protection in the States: A 50-State Report on Unfair and Deceptive Acts and Practices Statutes, February 2009; Press Release; State-by-State Analysis of State UDAP Statutes

Utilities

- Fact Sheet: What States Can Do to Help Consumers: Energy Insecurity, January 2020
- Issue brief: Model Utility Consumer Protections When Natural Disasters Strike, August 2018