

# Policy Briefs

- Issue brief: Residential Property Assessed Clean Energy (PACE) Loans: The Perils of Easy Money for Clean Energy Improvements, Sept. 2017
- Issue Brief: The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners, April 2017
- Issue Brief: The CFPB's Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers, April 2017
- Policy Brief: Policy Recommendations for a Strong State Law on Land Contracts, April 2017
- Issue brief: The Low Income Home Energy Assistance Program (LIHEAP): A Safety Net that Saves Lives, March 2017
- Issue brief sent to HUD containing examples of problems with FHA reverse mortgage loss mitigation in the HECM program, Nov. 2016
- Stop Taking the Earned Income Tax Credit from Struggling Student Loan Borrowers, Oct. 2016
- PACE Energy Efficiency Loans: Good Intentions, Big Risks for Consumers, Sept. 2016
- New Ways to Understand the Impact of Auto Finance on Low-Income Families, May 2016
- Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination, May 2016
- Priorities for Consumers with HECM Reverse Mortgages, September 2015
- Credit Invisibility and Alternative Data: The Devil is in the Details, June 2015
- Racial Disparities in Auto Loan Markups: State-by-State Data, June 2015
- What is Operation Choke Point?: Stopping Banks from Helping Scammers Raid Your Bank Account, May 2015
- Optional, Early Compliance is a Common Regulatory Tool: Early Adopters Can Choose Phase-In Date, May 2015
- NCLC Survey Reveals Ongoing Problems with Mortgage Servicing, May 2015
- Adkins v Morgan Stanley: Expert reports support reverse-redlining allegations in Detroit, Nov. 2014
- Introduction to Account Screening Consumer Reporting Agencies, October 2014
- Changes to the Heat and Eat Provision in the 2014 Farm Bill and How LIHEAP Participants May Be Affected, June 2014
- Hold Wrongdoers Accountable to the Consumers They Harm, Nov. 2009