Older Consumers

The independence and financial security of older adults are threatened by abusive practices in the marketplace. NCLC provides trainings and case consultation as well as legal assistance to attorneys and advocates for older adults in consumer and energy law. Our advocates specialize in foreclosure prevention and defense, debt collection, consumer fraud, and energy/utility assistance, among other topics. NCLC is a partner organization with the National Center on Law and Elder Rights (NCLER).

- **Webinars**
- **Consumer Information for Older Adults (consumer and advocate brochures)**
- **Policy Analysis** (**Reports, Comments, Testimonies and Letters**)
- **Sign up for Elder Rights e-news!**

Policy Analysis

Policy Briefs, Reports & Press Releases

- Issue Brief: Contracts that Offer Cash for Home Equity Are Riskier than They Look, April 2020
- Issue Brief: Assisting Homeowners with Reverse Mortgages after a Natural Disaster: A Guide for Advocates, October 2018
- Press Release: Scam Claiming that Consumers Can Access Unpaid Social Security to Pay Debts Could Prove Costly, Aug. 16, 2017
- Press Release: Government Should Not Deprive Seniors in Nursing Homes of Their Day in Court, Aug. 7, 2017

More Policy Briefs, Reports & Press Releases>>>

Comments and Testimony

- Comments to HUD re: Mortgagee Letter 2019-15 (protections for non-borrowing spouses in homes with reverse mortgages), October 23, 2019
- Group comments to the U.S. Centers for Medicare & Medicaid Services opposing proposed changes to strip legal rights from vulnerable residents in long-term care (LTC) facilities, Aug. 7, 2017. Related press release.
- NCLC comments to the U.S. Department of Housing and Urban Development re: Reducing the Regulatory Burden: Enforcing the Regulatory Reform Agenda Under Executive Order 13777 (FHA's Home Equity Conversion Mortgage (HECM) program), June 14, 2017

More Comments and Testimony>>>

Letters

- Coalition letter to HUD re: significant problems with the Home Equity Conversion Mortgage (HECM) program, June 13, 2018

Additional Resources

- Webinar: **Assisting Older Homeowners after a Natural Disaster** June 20, 2018:
  - Free Webcast: Assisting Older Homeowners After a Natural Disaster
  - Issue Brief: Helping Older Homeowners Recover from Natural Disasters
  - Presentation

- Consumer Financial Protection Bureau: Reverse Mortgage Discussion Guide (consumerfinance.gov)
- Consumer Financial Protection Bureau:Reverse Mortgages: Know Before You Owe (video) (consumerfinance.gov)

NCLC's National Elder Rights Training Project provides trainings nationwide on a broad range of topics. The Project is part of the Administration on Community Living's National Center on Law and Elder Rights (NCLER). The NCLER is a national resource center for the legal services and aging and disability networks, focused on the legal rights of older adults. Providing webinars, trainings, written materials, and case consultations, NCLER is a one-stop resource for professionals serving older adults with the greatest economic and social needs.

NCLER combines resources from Justice in Aging, the American Bar Association Commission on Law and Aging, the National Consumer Law Center, and The Center for Social Gerontology to produce and disseminate monthly trainings and written materials that cover both basic and advanced legal topics. Sign up to receive notices of trainings and resources by email or request a free case consultation by emailing consultNCLER@acl.hhs.gov.