

Housing, Consumer & Energy

The HOUSING, CONSUMER & ENERGY team is dedicated to improving housing conditions for people with low incomes, ensuring affordable utilities and transportation, and protecting North Carolinians from harmful and abusive business practices.



OUR WORK HAS IMPACT:

Our core goals are to improve housing conditions for people with low incomes, protect North Carolinians from abusive business practices, reduce foreclosures, end predatory mortgage lending, litigate cases that increase consumer protections, and create affordable access to utilities, transportation, and energy efficient homes and other services. Our recent accomplishments include:

- **Settling a class action lawsuit against one of the nation's largest debt buyers.** The company—which had obtained default judgments against North Carolina consumers, violating state law—agreed to pay \$5.75M to settle the case and cancel over \$45M in unpaid judgments.
- **Reaching a settlement with Duke Energy that will save customers millions of dollars.** Duke Energy will also create a Customer Assistance Program and facilitate a \$16 million shareholder contribution to low-income households over the next three years.
- **Hosting a successful statewide transportation summit** that brought together a diverse group of advocates from across the state working on transportation issues.
- **Advocating before the State Energy Office**, which led to the agency's investment in over \$2M in collaboration efforts between weatherization and housing repair programs.

The Consumer, Housing & Energy team strives to:

- ▶ *Create affordable and sustainable access to energy, water, transportation, and other essential services;*
- ▶ *Engage in litigation representing consumers, renters, and homeowners who are victims of abusive practices;*
- ▶ *Advocate for stronger consumer, housing, and energy policy solutions in state and federal forums.*

MOVING FORWARD WE WILL:

Protect Homeownership by:

- Advocating for effective programs and funding to **protect homeowners at risk of foreclosure** and improving foreclosure laws and procedures.
- **Representing homeowners** facing foreclosure.
- **Protecting consumers from real-estate scams** through litigation, legislative advocacy, and community education.
- **Fighting to increase the rights of homeowners** governed by homeowners associations.

Create and protect an adequate supply of safe, decent, and affordable housing by:

- **Working to increase funding for and access to affordable housing** for people with disabilities and people of color.
- **Challenging discriminatory zoning practices** and increasing housing protections for people with criminal records.



Protect consumers and tenants from harmful business practices by:

- Engaging in legislative advocacy to maintain and increase **protections for vulnerable consumers and tenants**.
- **Engaging in impact litigation to challenge unfair practices** such as rent-to-own scams, unfair debt collection by debt buyers, and violations of landlord/tenant laws.

Ensure fair distribution of the benefits and burdens of energy production and consumption for people with low incomes and communities of color by:



- Working to **lower household energy consumption** through the creation of energy efficiency programs and the use of energy-efficient products.
- Striving to increase the availability and effectiveness of **energy bill payment assistance**.
- Supporting measures that **reduce the price of electricity** charged by utility providers.

Increase transportation programs for low-income communities by:

- **Identifying effective transportation programs** that protect the environment while ensuring the state implements these programs equitably.
- Advocating for North Carolina's policymakers to **prioritize the needs of low-income individuals and consumers** as the state transitions to electric vehicles.

LET'S WORK TOGETHER to *end poverty, build power, and share prosperity* across North Carolina!

SCAN HERE to support our work that protects consumers



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