



Neighborhood Economic Development Advocacy Project

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CONSUMER LAW PROJECT 2006 REPORT

NEDAP's Consumer Law Project addresses the vast and growing problem of consumer finance abuse. The Law Project provides needed legal information and assistance to victims of predatory and discriminatory financial services practices. The Project operates a legal hotline and community clinic and engages in policy reform through impact litigation and coalition advocacy.

In 2006, the Law Project:

- Returned more than **1,500** calls from hundreds of low to moderate income residents from all over the city through its NYC Financial Justice Hotline.
- Launched a weekly legal clinic at the Harlem Branch of the Lower East Side People's Federal Credit Union in September 2006.
- Represented **20** clients in the NYC Civil Court.
- Filed a groundbreaking federal lawsuit against a debt collection law firm and its debt buyer client.
- Drafted extensive consumer resources and published them on NEDAP's website.
- Produced informational packets on debt collection, identity theft, and credit reports and made them available to hundreds of individuals and community groups.

Top Issues Addressed by the Hotline and Clinic in 2006:

- 66% Debt Collection
 - 37% Frozen Bank Accounts and Wage Garnishments
 - 36% Debt Collection Lawsuits
 - 22% General Questions about Debt Collection
 - 5% Debt Collection Harassment
- 10% Credit Reporting & Repair
- 8% Identity Theft/Credit Card Fraud

Client Demographics:

- 64% Women
- 54% Receive government benefits or have no income
- 40% Have household incomes less than \$10,000 a year
- 40% African-American or Black
- 30% Immigrants
- 28% Non-Hispanic or White
- 26% Latino
- 21% English is not their primary language
- 18% Seniors

Top Five Referral Sources:


Callers were referred to the Hotline most frequently from:

- The Legal Aid Society
- South Brooklyn Legal Services
- Internet
- Legal Services of New York
- Friend or Family Member


PLEASE PRINT

NYC CONSUMER LAW CLINIC

For LES People's FCU Members

<p>By Appointment Only</p>  <p>To make an appointment call 212-925-4929</p> <p>The Clinic is held Tuesdays' late afternoons</p> <p>More info at nedap.org</p>	<p>The Clinic can help you:</p> <ul style="list-style-type: none">• Defend yourself against unfair debt collection practices.• Correct mistakes on your credit report.• Free yourself from the payday loan trap.• Resolve identity theft problems. <p>... and more!</p>
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The NYC CONSUMER LAW CLINIC is a project of the Neighborhood Economic Development Advocacy Project (NEDAP). The Clinic provides free legal assistance to low- and moderate-income New Yorkers who have experienced unfair or abusive financial services and credit practices.

 NEDAP provides community groups with an array of legal, technical, and training resources needed to organize and advocate for economic justice in low income communities and communities of color in New York City.

NEDAP is a nonprofit resource center for community groups in New York City. Our mission is to promote community economic justice and to eliminate discriminatory economic practices that harm communities and perpetuate inequality and poverty.

For more information about NEDAP, visit our website, www.nedap.org

