

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 2025 PRIORITIES

Protect Homeownership

- Advocate for effective programs and funding to protect homeowners at risk of foreclosure and improve foreclosure laws and procedures.
- Represent homeowners facing foreclosure.
- Combat real-estate scams through litigation, legislative advocacy, and community education.
- Expand the rights of homeowners governed by homeowners associations.

Create and Protect Safe, Decent, and Affordable Housing

- Increase funding for and access to affordable housing for people with disabilities and communities of color.
- Challenge discriminatory zoning practices and expand housing protections for people with criminal records.

Protect Consumers and Tenants from Harmful Business Practices

- Engage in legislative advocacy to maintain and increase protections for vulnerable consumers and tenants.
- Engage in impact litigation to challenge unfair practices such as robo-fraud and other scams, as well as violations of landlord/tenant laws.

Ensure Fair Distribution of the Benefits and Burdens of Energy Production and Consumption

- Create and promote energy efficiency programs and products to reduce household energy consumption for people with low incomes and communities of color.
- Expand energy bill payment assistance and support measures lowering electricity costs.

Increase Transportation in Low-Income Communities

- Identify and support environmentally effective, equitable transportation initiatives.
- Advocate for policies prioritizing the needs of individuals with low incomes during North Carolina's transition to electric vehicles.



OUR RECENT WINS

In 2024, we saw significant legal and policy achievements through our direct litigation efforts, advocacy, and support of successful pilot programs.

Victory In Debt Collection Lawsuit

- Secured a major settlement in a class action lawsuit against a major debt buyer for violating North Carolina debt collection law. The debt buyer paid \$5.75 million into a settlement fund, agreed to stop collecting on debts for 18,000+ class members, and canceled judgments totaling over \$35 million.
- In 2024, PRA filed thousands of cancellations and mailed 18,394 settlement checks, ranging from \$50 to \$5,204. A supplemental distribution will be sent in 2025.

Customer Assistance Program Advocacy

- As a key participant in the NC Utilities Commission-directed Affordability Stakeholder Group, helped improve Duke Energy's bill-payment assistance program for customers, including developing evaluation metrics.

Pilot Programs

Launched the following pilot programs:

- **High Energy Use Program:** Provides home repairs and energy efficiency upgrades for households with low incomes and high energy consumption.
- **Tariffed On-Bill Program:** Allows residents to finance home upgrades through their energy bills with no upfront cost.
- **EV Make-Ready Program:** Supports the development of electric vehicle infrastructure.

Legislative Advocacy

- Successfully halted harmful legislation, including Earned Wage Access and Litigation Funding bills.
- Stalled or improved several landlord-tenant bills.

Foreclosure Surplus Funds

- Helped recover over \$170,000 for five former homeowners who lost their homes to foreclosure.



Core Strategies and Approaches

- **Advocate for strong consumer protections**, including opposing predatory lending and defending laws that limit interest rates and fees on consumer loans
- **Protect homeowners and tenants** by collaborating with legal services to help homeowners avoid foreclosure and combat harmful bills targeting tenant rights.
- **Secure equitable and affordable energy services** through initiatives like bill-payment assistance programs, and work to block harmful energy-related legislation.
- **Pursue impactful litigation** to challenge unfair practices, protect consumers and tenants, and hold corporations accountable.



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

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