



June 4, 2021

Board of Directors  
Legal Services Corporation  
3333 K Street, N.W.  
Washington, DC 20007

Via: Carol Bergman, [bergmanc@lsc.gov](mailto:bergmanc@lsc.gov)

Dear Board of Directors:

The National Association of Consumer Advocates (NACA) is proud to be an avid supporter and partner of legal services organizations across the country. Legal aid attorneys are valued members of NACA's community, representing consumers victimized by fraudulent, abusive, and predatory business practices. Along with NACA's other members, legal aid attorneys are critical in promoting a fair and open marketplace that forcefully protects the rights of consumers, particularly those of modest means. We are grateful for the opportunity to voice our support of the Legal Services Corporation and its role in bolstering legal aid organizations.

Due to the COVID-19 pandemic, the last year has been long and difficult for most, particularly for millions of Americans who became vulnerable to job loss, severe health risks, housing and food insecurity, as well as a rapid growth in scams and fraud. The pandemic underscored LSC's essential function in our society to ensure the delivery of access to justice to low-income individuals and families as they try to resolve civil legal problems. NACA commends LSC's work during this period as it pursued additional funding for these essential services. We encourage the Board to build on these efforts with its FY 2023 budget request to Congress. We will strongly support a bold funding request that will ensure *all* of the 60+ million Americans eligible to receive free civil legal aid will be able to do so.

NACA is engaged with approximately 40 percent of LSC-legal aid programs. Our legal services attorney members represent veterans, seniors, homeowners, servicemembers, students, victims of domestic abuse, and working families. They represent Americans with civil legal problems including landlord-tenant abuses, wrongful foreclosures and reverse mortgages, abusive debt collection practices, inaccurate and illegal credit reporting and employment background checks, and predatory lending.

Over the last year, legal aid attorneys in our community shared with us their feedback and tips for consumers related to the prominent problems facing people during the pandemic. For example, they warned about landlords that were pursuing illegal evictions while courts were locked down and while moratoriums were in place. They provided tips on how to immediately deal with oppressive debt and abusive debt collection during the pandemic. They encouraged communications with mortgage servicers and safekeeping of records for homeowners desperate to stay in their homes.

Last year, NACA's submission to the Board included a sampling of experiences from legal aid attorneys in their work to help Americans during the fallout from the pandemic and other geographical natural disasters. Based on the attorneys' experiences, we anticipated that the well-established justice gap, - "the difference between the civil legal needs of low-income Americans and the resources available to meet those needs" – would widen as a consequence of the crisis. We believe this will remain true unless it is tackled with significantly more funding to LSC.

As we've stated in previous communications, the work of consumer attorneys at legal aid programs benefits the community as well as their individual clients. The pandemic fallout will magnify the impact if these attorneys lack the resources to serve their clients and incidentally, our society.

LSC funding provides the essential baseline for legal aid programs to function. These programs necessarily receive supplementary financial support from other sources including foundations, grants, state governments, and *cy pres* awards. Receiving funding from these sources is often complex and competitive due to the funding needs of other community and nonprofit organizations.

The COVID-19 crisis still weighs heavily on us a year later. As such, we encourage the Board to pursue funding that will generously support your programs and the committed attorneys who provide legal assistance to those who need it.

We remain grateful to you for leading the effort to boost this vital American service.

Sincerely,



Christine Hines  
Legislative Director