



June 19, 2017

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

Dear Board of Directors:

The National Association of Consumer Advocates (NACA) appreciates the opportunity to formally support Legal Services Corporation's (LSC) FY 2019 funding request. There is no question that LSC deserves full funding to assist its independent legal aid organizations across the country that provide a wide range of civil legal services for more than 60 million Americans.

NACA is a national nonprofit association of attorneys and advocates, including legal services attorneys, who are committed to the protection and representation of consumers. Access to justice for consumers in the marketplace, particularly for those of modest means, is one of our fundamental goals. Legal services attorneys are crucial to fulfilling this mission. They represent thousands of consumers each year victimized by fraudulent, abusive, and predatory business practices.

NACA's members include LSC-funded and non-LSC funded attorneys. NACA is engaged with more than 40 percent of LSC-legal aid programs. As part of our mission, we work to maintain a forum for communication, networking, and information-sharing among consumer advocates across the country, particularly regarding legal issues to help facilitate quality representation of clients.

Our legal services attorney members across the country represent veterans, servicemembers, seniors, homeowners, victims of domestic abuse, and working families. They assist these individuals and their families to protect and enforce their rights when confronted with distressing issues such as reverse mortgages, wrongful foreclosures, abusive debt collection practices, inaccurate and illegal credit reporting and employment background checks, landlord-tenant abuses, and predatory lending debt traps. These examples of risky and fraudulent conduct by bad actors in the marketplace affect millions of other Americans, and disproportionately impact low-income individuals and families, further aggravating their financial condition.

The needs of consumers eligible for legal services far outweigh the number of attorneys and limited resources, yet programs maximize the value and impact of their service. In many cases,

the results not only help the individuals directly affected and represented, but also benefits the larger community. The work of legal services attorneys has bearing on the greater good.

Based on our experience, LSC funding provides the essential baseline for legal aid programs to function. However, it is not nearly sufficient for the volume of work that they handle. These programs necessarily receive supplementary financial support from other sources including foundations, grants, state governments, and *cy pres* awards. Further, receiving and obtaining funding from these sources is difficult and competitive due to funding needs and requests of other valuable community and nonprofit organizations.

Legal Services Corporation is the central component to ensuring civil legal aid to the millions of consumers who face legal issues that impact their daily lives. We strongly support LSC's FY 2018 request of \$527.8 million, while we simultaneously acknowledge that the legal needs of low-income people in the United States far exceed that amount. Nevertheless, this funding will help LSC programs and their committed staff attorneys to provide vital legal assistance to vulnerable members of our communities.

We thank the Board for considering our views and leading the effort to sustain the exceptional work and service of legal aid programs.

Sincerely,

A handwritten signature in black ink, appearing to read 'CHines', written in a cursive style.

Christine Hines
Legislative Director