



June 4, 2018

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

Re: LSC FY 2020 budget request

Dear Board of Directors:

Thank you for the opportunity to support and advocate for FY 2020 funding of Legal Services Corporation (LSC). LSC deserves additional funding, far more than the status quo, to adequately support its independent legal aid organizations across the country so that they can provide vital civil legal services for the 58 million Americans eligible to receive such assistance.

The National Association of Consumer Advocates (NACA) is a national nonprofit association of attorneys and advocates, including legal services attorneys, who are dedicated to the protection and representation of consumers, particularly for those of modest means. Like their fellow NACA members, legal services attorneys are actively engaged in promoting a fair and open marketplace that protects the rights of ordinary people. They represent thousands of consumers each year victimized by fraudulent, abusive, and predatory business practices.

NACA members include LSC-funded and non-LSC funded attorneys. NACA is engaged with 43 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 nationwide, particularly regarding legal issues to help facilitate quality representation of clients.

Our legal services attorney members represent veterans, servicemembers, seniors, homeowners, students, victims of domestic abuse, and working families. They help them to protect and enforce their rights when confronted with distressing issues, such as wrongful foreclosures, reverse mortgages, abusive debt collection practices, inaccurate and illegal credit reporting and employment background checks, landlord-tenant abuses, and predatory lending.

For example, staff attorneys in *Bay Area Legal Aid's* (BayLegal) consumer unit, help low- and moderate- income families with a variety of legal issues, including defense of debt collection and debt collection lawsuits, resolution of credit reporting errors and identity theft, foreclosure prevention, enforcement of consumer protection laws through affirmative litigation, and representation of consumers in bankruptcies. In 2017, BayLegal, which services a seven-county area in California, closed 127 consumer cases, aiding 273 household members, and helped

consumers eliminate over \$1.2 million in debt. BayLegal's value to its community and beyond is unmistakable, and it is a shining example of the contributions of legal aid programs, generally.

Evidence shows that the needs of consumers eligible for legal services surpass current availability of legal services and the limited resources. In its 2017 Justice Gap report, LSC reported that 86% of the civil legal problems reported by low-income Americans received inadequate or no legal help. Our society can do far more to close this gap. A significant increase in congressional appropriations for LSC would represent a major step forward in helping legal aid programs seek access to justice for many more people.

Based on our experience, 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. Further, receiving and obtaining funding from these sources is often complex and competitive due to the funding needs and requests of other community and nonprofit organizations.

In the meantime, existing legal aid 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. For example, the previously mentioned examples of predatory and illegal conduct of bad actors in the marketplace that disproportionately impacts low-income individuals and families, also affect millions of Americans of other income levels. Any progress that legal aid programs make to cut down risky and illegal business practices benefits consumers and the marketplace as a whole.

Legal Services Corporation is the central component for ensuring civil legal aid to the millions of consumers who face burdensome legal issues that impact their daily lives. While we assert that the legal needs of low-income people in the United States far exceed the amount of LSC's FY 2018 appropriation of \$410 million and quite possibly its most recent request (FY 2019) of \$564.8 million, we strongly support LSC's efforts to secure appropriate funding for its programs. The resources will help committed attorneys provide essential legal aid to vulnerable members of our society.

Thank you for considering our views and leading the effort to sustain the exceptional contributions of legal aid programs.

Sincerely,

A handwritten signature in dark ink, appearing to read "CHines", written in a cursive style.

Christine Hines  
Legislative Director

cc: James J. Sandman, LSC President