



ELDER LAW & ADVOCACY

Legal Services and Medicare Counseling & Advocacy for Seniors | www.elaca.org

Serving San Diego and Imperial Counties

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March 3, 2026

Meeting Date: March 3, 2026

Agenda Item No. 6

Batch No. 01

San Diego County Board of Supervisors
1600 Pacific Highway
San Diego, CA 92101

Re: Consumer Fairness and Public Protection Unit—SUPPORT

Dear Chair Lawson-Remer and Members of the Board of Supervisors,

I write on behalf of Elder Law & Advocacy to express our strong support for the creation of the **Consumer Fairness and Public Protection Unit (CFPP)** within San Diego County.

Our organization serves older adults and their unpaid caregivers in San Diego and Imperial Counties. We see firsthand the harm foisted on our clients by illegal, deceptive, and predatory practices. From financial scams and abusive debt collection to predatory lending, housing-related fraud, and bad-faith insurance practices, these harms are real, growing, and too often fall through the cracks of existing enforcement systems.

For example, we routinely see scammers fraudulently induce transactions that drain our clients of thousands of dollars—their life savings—at a time when they cannot re-enter the workforce to recoup their losses. Cryptocurrency exchanges, payment platforms, financial institutions, social media platforms, and other businesses routinely lull customers into a false sense of security, portraying themselves as bastions safeguarding customers from fraud. When fraud occurs, however, they do little to nothing to stop it. The problem has more recently spread to local San Diego gold vendors selling gold by the millions to deceived victims without batting an eye.

The CFPP is a timely and necessary response to these challenges. Local governments need to fill the gaps left by weakened federal consumer protection enforcement and the limited resources faced by state agencies. Establishing a County-based civil enforcement and affirmative litigation unit will allow San Diego County to proactively address systemic misconduct, recover restitution for harmed residents, and deter repeat offenders while also promoting fair competition for law-abiding businesses.

We are particularly encouraged that the CFPP is designed to **complement, not duplicate**, the work of Legal Aid organizations, community partners, the District Attorney, and state agencies. By taking on cases that require government enforcement authority, address widespread harm, or demand systemic remedies, the CFPP will fill a critical gap and strengthen the broader consumer protection ecosystem in our region.

Importantly, the proposed funding structure ensures that this unit can be launched without burdening taxpayers, using existing settlement funds and a sustainable recovery model that reinvests penalties and restitution into continued enforcement and public protection.

San Diego County has an opportunity to lead California by demonstrating that local governments can and should play a decisive role in protecting residents from corporate misconduct and unfair practices. The Consumer Fairness and Public Protection Unit is a bold, responsible, and forward-looking step toward restoring trust, accountability, and economic fairness.

For these reasons, Elder Law & Advocacy respectfully urges the Board of Supervisors to support and approve the establishment of the Consumer Fairness and Public Protection Unit.

Thank you for your leadership and your commitment to protecting the health, safety, and economic security of San Diego County residents.

Sincerely,


Jaime Levine
Executive Director
ELDER LAW & ADVOCACY