

2019 ANNUAL REPORT



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FROM THE EXECUTIVE DIRECTOR

Your support of our work has an extraordinary impact on families across Washington State. It means we can shield vulnerable people from the catastrophic effects of foreclosure, homelessness, and falling victim to predatory business practices.

We've made some changes at NWCLC in the last 12 months. We've implemented a new staff structure, reduced operating expenses, and I am thrilled to report we have realized our founders' goal of building a self-sustainable organization funded through fee recovery and donations from individual supporters. It is a milestone moment for us.

Thank you for your faith in our work and for helping us to transform from a scrappy start-up to a formidable and well-respected non-profit providing access to economic justice to underserved populations.

I've been with NWCLC since 2013, starting as an intern and appointed Executive Director in 2019. Seven years ago, Washington was still reeling from the effects of a recession. Today, our work is as vital as ever. Consumer rights are under attack, and we see the rights of individuals taking a back seat to the rights of big corporations. The victories we win for our clients, from recovering fees paid in a car dealership scam and fighting back against \$30,000 medical debt, change lives.

NWCLC clients have nowhere else to turn. The majority are living on a low-fixed income with little or no savings. They are usually bewildered to find themselves feeling powerless against an onslaught of corporate power. With your help, our clients fight back against unchecked corporate power, regaining not only financial independence, but their dignity.

Our goals for NWCLC in 2020 are to continue to grow our fee recovery—which means serving more clients—and innovative ways to economic justice to low-income people. We could not do it with you.

Sincerely,
Amanda Martin
Executive Director

FROM OUR CLIENTS



Unfair Medical Debt Collection Practices Stopped

In early January 2019, Angel walked into the NWCLC offices looking to file bankruptcy. Angel just received a writ of garnishment for medical bills that she had been trying to pay off for over 10 years. The medical bills were her only debt. Angel and her husband both worked to support their family of six. Their modest income disqualified them for help from most legal aid organizations, but they could not afford to pay an attorney for help.

Angel met with Executive Director Amanda Martin, who knew that the particular debt collector was engaging in a scheme to obtain judgments against vulnerable consumers, violating their due process rights and state and federal collection laws. Through litigation, including an appeal, NWCLC negotiated a settlement for Angel and her family that stopped the garnishment and wiped out over \$30,000 in medical debt without Angel and her family having to pay a dime.

Of her case with NWCLC, Angel said, "[t]his was a long journey for us and we couldn't have done this without you. Thank you so much from the bottom of our hearts."

FROM OUR CLIENTS



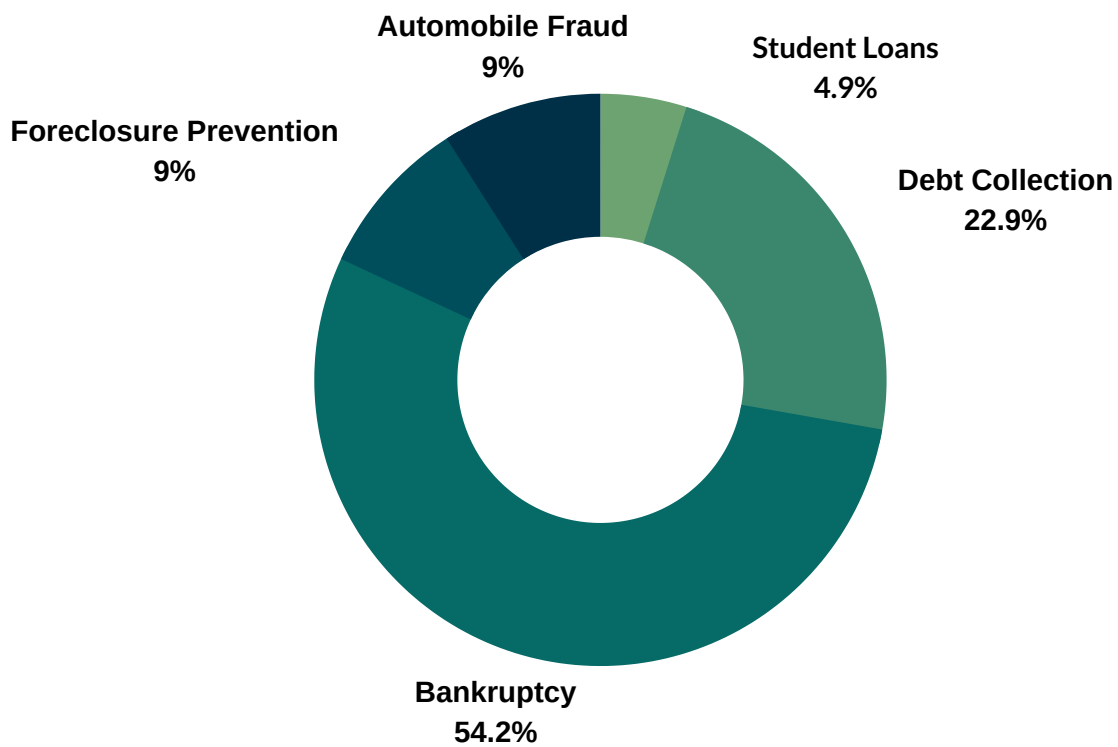
Money Recovered from Dealership Scam

Cindy, a low income senior, looked to purchase a RV to live in on her sister's property. After seeing an advertisement on Craigslist, Cindy scheduled time to look at an RV that she was interested in purchasing. When she showed up, she was surprised to learn that a dealership, not an individual, was selling the RV. She explained to the dealership that she needed to obtain financial assistance from her family to buy the RV. The dealership agreed that the purchase was contingent on her ability to obtain financial assistance from her family. Cindy paid \$10,000--her life savings--as a fully refundable down payment on a RV. When her family was not able to help her pay the remaining balance, Cindy tried to obtain a refund, but the dealership refused, and eventually ignored her calls.

Based on NWCLC's research, Cindy is not the first person scammed by the individuals involved with this dealership. Co-Counsel Joshua Turnham and NWCLC sued the dealership and its bond. Through litigation, Cindy was fully refunded from what she paid the dealership. Her life savings was recovered, and she plans to use the money to secure stable housing.

BY THE NUMBERS

In 2019, NWCLC served a total of 323 low and moderate income Washington consumers in foreclosure prevention, debt collection defense, automobile fraud, bankruptcy, student loans, and other general consumer litigation.



12

COMMUNITY EDUCATION
& OUTREACH EVENTS

323

TOTAL CONSUMERS
SERVED BY NWCLC

24

PRO BONO LEGAL CLINICS
HOSTED BY NWCLC

THANK YOU

Thank you to our volunteers and donors who enable us to bring economic justice to low and moderate income Washington families. With your support, we successfully transitioned from reliance on outside grants to being funded through donations and fee recovery litigation in 2019. We look forward to your continued support in 2020!

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Looking to learn more? Contact Executive Director Amanda Martin at 206-805-1716 or Amanda@NWCLC.org. We'd love to hear from you!

Looking to contribute to our work? Make a gift online at www.nwclc.org/donate or via check to Northwest Consumer Law Center, 936 N. 34th St. Ste. 300, Seattle, WA 98103.