



2021 ANNUAL REPORT



www.nwclc.org

FROM THE EXECUTIVE DIRECTOR

Your support in 2021 Northwest Consumer Law Center helped us fight—and win—for economic justice on more fronts than ever. From our new legislative program to successful impact litigation to our thriving automobile fraud practice, you enabled us to help more families than ever who fall into the justice gap. Thank you!

In the WA State Legislature

We wrote and passed our first Washington State law! Working with a national coalition of partners, including NACABA, AARP, Habitat for Humanity, and Legal Voice, and with the generous support of donors like you, this bill to fix the outdated state homestead exemption and protects working families from poverty. We fought a well-organized opposition; however, we built a bipartisan group of legislators who saw the bill as a common sense fix to an outdated law, and we passed it in record time! We're already hearing about families in need who, because of this bill, are now able to get a fresh financial start and keep their families in their homes.

In the Courts

By leveraging our legal expertise and organizational influence, we made precedent-setting case law that has a cascading effect on Washington families facing similar financial hardship. Last year, we submitted a record number of amicus briefs that we know impacted the courts' decisions. The outcome of a NWCLC client's case changed the law in our state! We won an appellate case that defines mortgage law in our state and has the potential to benefit families across the state who are the victims of zombie debt.

Auto Fraud

Since we opened our doors, we have heard time and time again from low-income families about predatory dealerships that are forcing them further into poverty. In the last year, we have built a thriving auto fraud practice. Our brand new staff attorney, Alyssa Au, has already helped hundreds of Washington consumers navigate complex automobile fraud issues through direct representation and our free webinar series. We are the only legal aid organization in the state with a specialized auto fraud practice.

2022 is shaping up to be another momentous period for NWCLC. With the foreclosure, eviction, and student loan moratoriums expiring, Washington families are struggling. Demand for our services is only increasing. Your support means that we will continue our fight of economic justice and provide legal help to more families than ever. We could not do this without you!

Yours in justice,
Amanda Martin



FROM OUR CLIENTS

Fighting Back Against Predatory Debt Collection



When an unscrupulous debt collector knocked on her door late at night, Lucy's elderly mother was terrified. The collector was rude and intimidating in serving her mother with legal paper for Lucy. Lucy and her mom felt unprotected and were terrified about what the debt collector might do next. NWCLC took Lucy's case; we immediately knew that the debt collector violated state law in attempting to collect the debt. The judge agreed, and we settled the case with a discharge of the debt and compensation for Lucy's stress and time in dealing with the collector. Had we not intervened, Lucy would have faced garnishment of her wages and wouldn't have been able to pay her and her mom's rent.

"I felt more than protected, satisfied, and relieved. I knew I was working with people of integrity, and they expected the same in return. My case was truly a miracle for me!"

One of every three Americans has a debt in collection. With collection abuse being the top complaint to regulatory agencies, it is no surprise that we hear from people like Lucy every day about the predatory practices of out of state debt buyers and the fear of facing a collection lawsuit alone. Your support enables us to fight back against this \$11 billion industry.

FROM OUR CLIENTS

Getting Unsafe Vehicles Off the Road



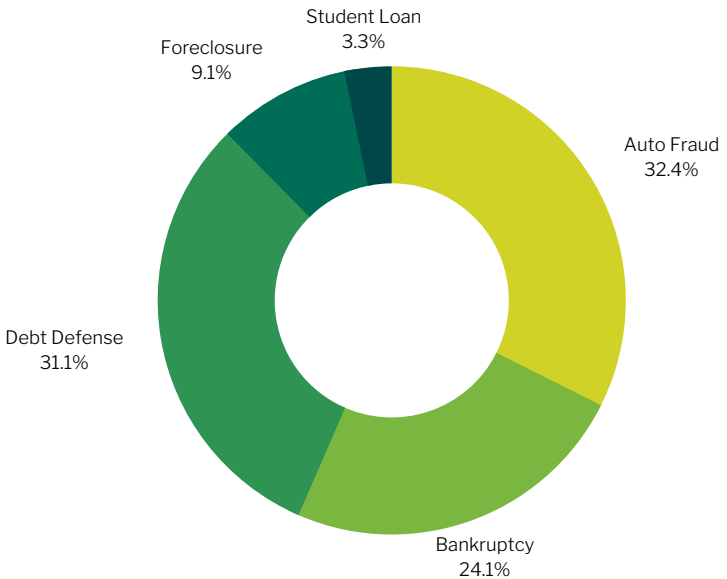
After becoming a grandfather, Miguel wanted a bigger car to take his grandchild on adventures! So he did what many of us would do: he went to the dealer and traded his older sedan to buy a crossover SUV and financed the remainder.

Two days later, the vehicle stalled as he was driving to work. He thought this may have been a fluke, but wanted to make sure the car was safe for his grandchild, so he took the vehicle to a mechanic who found several defects. As Miguel was returning to the dealership the vehicle stalled again, this time on the freeway. Miguel was shaken and scared with his grandchild in the car; it was rush hour, so traffic was heavy on I-5. Sitting on the side of the highway with traffic speeding by, he called the dealership for help and requested a tow. They refused. After almost an hour, he finally got the vehicle to start. He drove the car to the dealership and told them he wanted to undo the purchase since the car was unreliable and that he did not feel safe driving with his grandchild—which was the whole reason for buying the new car in the first place. No matter how much Miguel pleaded the dealership refused to take back the car.

When Miguel contacted NWCLC and explained his situation, we quickly recognized that the dealership violated Washington state law by selling an unreliable vehicle with several safety defects. We filed suit on Miguel's behalf, and in litigation, we fought for and won a settlement to undo the sale, get Miguel's sedan back, and compensation for the money Miguel spent. Almost two thirds of the automobile fraud cases that NWCLC litigates involve cars with serious safety defects like Miguel's. Your support helps us get our clients out of unsafe vehicles and away from the financial devastation that a unfair dealership causes.

BY THE NUMBERS

In 2021, demand for automobile fraud and debt collection defense assistance continued to rise among low income families as the financial side effects of the COVID-19 pandemic continued for a second year. We know that requests for help in foreclosure prevention, student loan defense, and bankruptcy will rise in 2022 as foreclosure, eviction, and student loan moratoriums expire.



551

NUMBER OF
CLIENTS SERVED

23%

INCREASE IN
CLIENTS SERVED

36

FREE LEGAL CLIENTS
& WEBINARS

THANK YOU

We are grateful to our board, volunteers, and donors who made possible another milestone year of economic justice at NWCLC. With your support, we look forward to continuing to fight for consumer justice in 2022 and beyond.

2021 Board of Directors

Beth Terrell, Chair
Sam Leonard, Chair-Elect
Tim Harrison, Treasurer
Catherine Fleming, Secretary
Forrest Carlson
Brendan Donckers
Joan Fairbanks
Christina Henry
Sart Rowe
Sarah Starr

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.



