



# Tzedek DC

## Legal Help for People in Debt

### **MISSION**

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Tzedek DC's mission is to safeguard the legal rights of low-income DC-area residents facing often unjust, life-altering debt collection lawsuits and other consumer protection crises. This work draws on a central tenet of Jewish teachings – “*Tzedek, tzedek tirdof,*” “*Justice, justice we shall pursue.*”

### **THE JUSTICE GAP FOR VULNERABLE LOCAL FAMILIES IN DEBT CASES**

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Tracking a national trend, poor and working class District of Columbia residents – in particular African-Americans and Latinos and other historically marginalized groups – are suffering from debt collection suits, with severe consequences for their families' futures. These civil legal disputes often have life-altering consequences, such as the loss of their drivers' license, seizure of their bank account, and inability to secure employment due to a bad credit report, all setting off a spiral that increases the likelihood of facing homelessness and prison. Although there is well-established evidence that access to legal help in these cases makes a dramatic difference in the outcome, most debt collection defendants get no legal help. We will change that.

### **THE THREE-PRONGED SOLUTION**

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**Direct Legal Services:** Tzedek DC provides direct, quality, free legal services to poor and working-class DC residents facing debt and consumer legal crises. In partnership with current legal aid providers, we will focus during a 2017-2019 pilot period on serving two client groups: (i) single mothers in Ward 7, which has the highest percentage in the city of African-Americans, who, even controlling for income differences, have been disproportionately affected by debt suits; and (ii) Latino families in Ward 1, many of whom are recent immigrants particularly vulnerable to predatory lending and debt collection actions.

**Policy Reform and Advocacy:** Many current local laws and court rules are obstacles to fairness for poor debtors. We will further research and advocate for improvements to these laws and rules to increase the fairness and accessibility for low-income and working class debtors.

**Community Outreach and Public Education:** We will make available a hotline, website materials, and, in partnership with congregations and community groups, targeted workshops in neighborhoods where our clients live. These efforts seek to move the consumer legal services paradigm to one in which vulnerable families are consistently empowered by legal help.

### **THE BOTTOM LINE**

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Get involved and support our access to justice work as the first-ever legal services group developed by the Greater Washington Jewish community and first-ever local legal services group focused on protecting the rights of low-income residents facing debt-related crises. Through this work, we will build bridges across faith and racial lines in our broader community.



# Tzedek DC

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