



TZEDEK DC[®]
Legal Help for People in Debt

Pursuing Justice

2022-2023 Report



WELCOME

Friends,

We are honored to share Tzedek DC's 2022-2023 report with you.

At Tzedek DC, we pursue our mission of safeguarding the legal rights and financial health of vulnerable DC residents through a racial justice lens because of the massive wealth and opportunity gaps that persist in the District of Columbia and nationwide, reflecting centuries of structural racism. The pandemic that we all lived through laid these disparities bare.

Together, thanks to our amazing staff and, thanks to you, our volunteers, funders, donors, and programmatic partners and allies, we have been making an extraordinary impact as our clients emerge from the pandemic and most of the emergency benefits have dissolved. From defending and advising DC households seeking to overcome credit report and debt collection obstacles, to launching our innovative financial counseling program, to securing a federal court constitutional victory and parallel legislative win abolishing DC's pay-to-play driver's license system, to catalyzing the DC Government's historic investment in medical debt, to setting the stage for so much more, these two years have been so important in our work and also shown what it can become.

With your ongoing commitment to our work, we will be well-positioned to serve many thousands more in the years ahead and to help craft District of Columbia-wide systemic solutions to persisting barriers to equality.

Your time, financial contributions, private and public cheerleading, and moral support allow us to sustain our pursuit of justice for many thousands of our neighbors. We hope you take as much pride as we do in the efforts you have helped make possible.

With deep gratitude,

Ariel Levinson-Waldman
Founding President & Director-Counsel

Rachel Kronowitz
Chair, Board of Directors

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Mission Statement

Drawing from the Jewish teachings of “Tzedek, tzedek tirdof,” or “Justice, justice you shall pursue,” Tzedek DC’s mission is to safeguard the legal rights and financial health of DC residents with low incomes dealing with the often devastating consequences of abusive debt collection practices and other consumer related issues.



Highlights



Medical Debt

In 2022, Tzedek DC was selected by Equal Justice Works to host a fellow, Jennifer Holloway, to focus on our Medical Debt Project, sponsored by PayPal and Orrick, Herrington, & Sutcliffe LLP. Over the next year, two multi-year grants from the Health Equity Fund enabled us to significantly expand the project's policy focus—first by hiring Tzedek DC's first Policy Director, Melissa Millar, and then by adding our newest staffer, Policy Associate Sam Pannell.

In just one year, the project has already made a major impact, most notably our advocacy and February 2023 testimony that led Mayor Bowser to fund the cancellation of up to \$90M in medical debt held by DC's most vulnerable residents.

We also participated in a panel with CFPB Director Rohit Chopra, co-convoked a medical debt panel at Temple Sinai, and have seen the project's work featured on NPR, in the New York Times, and in Washington Lawyer.

Left: Medical Debt Fellow Jennifer Holloway in CFPB panel alongside Our Revolution Executive Director Joseph Geevarghese

Fines and Fees

We co-led a coalition of 35+ groups and many DC residents that **catalyzed** DC ending its policy of automatically disqualifying residents owing \$100 or more in fines or fees from getting or renewing their driver's licenses. Our efforts paid off in July 2022 when the DC Council **unanimously voted** to end this policy. However, the new law was set to take effect only in October 2023—over 15 months later. We then **filed a systemic lawsuit** with Venable challenging the constitutionality of DC's continued enforcement of this scheme. A federal judge **ruled in our clients' favor**, leading to a July 2023 settlement in which the DC Government **agreed to cease** applying the law to driver's licenses.

However, DC continues to **deny occupational and small business licenses** under the Clean Hands Law. Accordingly, in June 2023, we filed a (still ongoing) **constitutional challenge** on behalf of our clients, and we recently issued a **report** highlighting community members' experiences and calling for legislative reform.



Right: Tzedek DC client Mr. Hall showing off his new driver's license

2022-23 AT A GLANCE

1,700+ residents with low incomes served



75+ community outreach events attended

95% positive outcome for clients



15,000+ community members reached

\$1.8 million saved for clients in total



80+ community partners across all 8 wards

\$5,559 saved per full representation matter



310,000+ benefited from systemic reforms



OUR CLIENTS



92% BIPOC
*(Black, Indigenous,
and People of Color)*



67% women



28% disabled



38% over age 60



Additional Systemic Change

In 2022, we secured relief for 299 DC residents harmed by the illegal debt collection practices of an abusive debt buyer. We also catalyzed landmark legislation that became effective on January 1, 2023, bringing permanent changes to DC's debt collection rules. In 2023, we filed an amicus brief urging the U.S. Supreme Court to support the constitutionality of CFPB's funding structure.

We have actively promoted other consumer protection reforms via advocacy before the DC Council. Our testimony in October 2022 highlighted the urgent need for systemic reform to help ensure fairness in the algorithms used to determine access to credit, loans, and housing. In November 2022, we testified on behalf of a bill that would make permanent certain credit alert protections that were temporarily enacted during the COVID-19 emergency, a reform that became law in 2023.

We also testified in support of reforms to decriminalize unlicensed street vending and provide amnesty to vendors for unpaid vending fines and fees so that they can continue working. Finally, in September 2023, we successfully urged the DC Council Judiciary Committee to incorporate financial abuse into a revamped bill addressing the grounds for divorce.

Left: Director Ariel Levinson-Waldman and Community Outreach Coordinator Stephen Jefferson at a DC Tax Revision Commission town hall

Community Outreach

With the arrival of Community Outreach Coordinator Stephen Jefferson in May 2022, our presence in the DC community increased exponentially. Under Stephen's exuberant leadership of our No Debts, No Doubts outreach program, we have maintained a regular presence at events like MPD's Beat the Streets, summer health and resource fairs, and other community convenings throughout the District.

Through our Sin Deudas, Sin Dudas program, led by Staff Attorney Jorge Tormes and Community Outreach and Communications Consultant Naomi Ayala, we've upped our outreach to DC's Latino and Spanish-speaking community. We are a familiar face at food distribution events hosted weekly by MOLA, as well as those at Santuario del Sagrado Corazón.

In addition, Staff Attorney Naji Mujahid Fenwick joined us in June 2023 to lead our Disabilities Community Project, which has led to a terrific rise in our outreach work with disability-focused organizations.

Right: Community Outreach Consultant Naomi Ayala, Senior Staff Attorney Jorge Tormes, and Staff Attorney Courtney Wilkes at a workshop alongside DC Office of the Inspector General Special Agent Jonathan Rich



Financial Counseling

In 2022, we launched a financial counseling program. In August 2022, Maritza Cortez became our first-ever Financial Counselor, and the program truly hit the ground running. Maritza sends her clients seasonal newsletters to supplement her high-impact individual services—so impactful, in fact, that one client screamed with joy in our Ward 8 office in August 2023 when she learned how much her work with Maritza had boosted her credit score.

The demand for our financial counseling services has shot through the roof. We hope to add a second counselor to supplement Maritza's work in 2024, and we have kicked off our pilot 2023-2024 Young Adult Financial Empowerment Program.

Right: Financial Counselor Maritza Cortez at an educational program session





Recognition

In 2022, Associate Director Sarah Hollender was selected to the DC Bar’s John Payton Leadership Academy, and our then-Disabilities Community Project lead Marissa Ditekowsky both received the Jewish Federation of Greater Washington’s Capital Chai award and was named to the Brandeis Bold 9 list, recognizing outstanding young alumni challenging the status quo. In 2023, Volunteer Staff Attorney Josh Levin received a Distinguished Alumni award from Northwestern’s Pritzker School of Law, Volunteer Jeff Nesvet received We the Action’s Amicus Mundi Award for his work with Tzedek DC, and Director Ariel Levinson-Waldman was one of three lawyers in the nation named a Rising Star by the National Consumer Law Center.

Left: Director Ariel-Levinson Waldman with Tycko & Zavaeeri Partner Hassan Zavaeeri



Eat Well, Do Justice!®

After a two-year virtual hiatus, our annual Eat Well, Do Justice!® celebration was back in person in 2022 and 2023! In 2022, we raised critical funds over the course of a fun, substantive, and tasty soup-themed evening hosted on a rooftop overlooking the U.S. Capitol that featured virtual remarks from U.S. Senator Elizabeth Warren. The soup selections from Soup Up and Kosher Sustenance were too good to choose between, so both chefs took home the prize.

Our 2023 event featured inspired and varied stuffed delicacies. CNN Anchor and Chief Political Correspondent Dana Bash shared remarks, and RASA’s stuffed sweet potato puchka took home the prize. Both events raised over \$400,000 in critical funds for Tzedek DC’s work supporting DC residents.

Left: EWDJ 2022 co-winners Rachell Bitton, Doron Azrad, and Donna Henry, who served as judges in 2023

OUR STRATEGY

Our vision is to end the racial wealth gap in DC. Our 3-part strategy works to fight abusive debt collection practices, reform policies that unnecessarily create obstacles to financial stability, and provide multilingual tools to empower residents' financial futures.

Direct Services

We offer free legal and financial counseling services to DC residents earning up to 400% of Federal Poverty guidelines who face debt- and consumer-related legal problems.

Catalyzing Systemic Reform

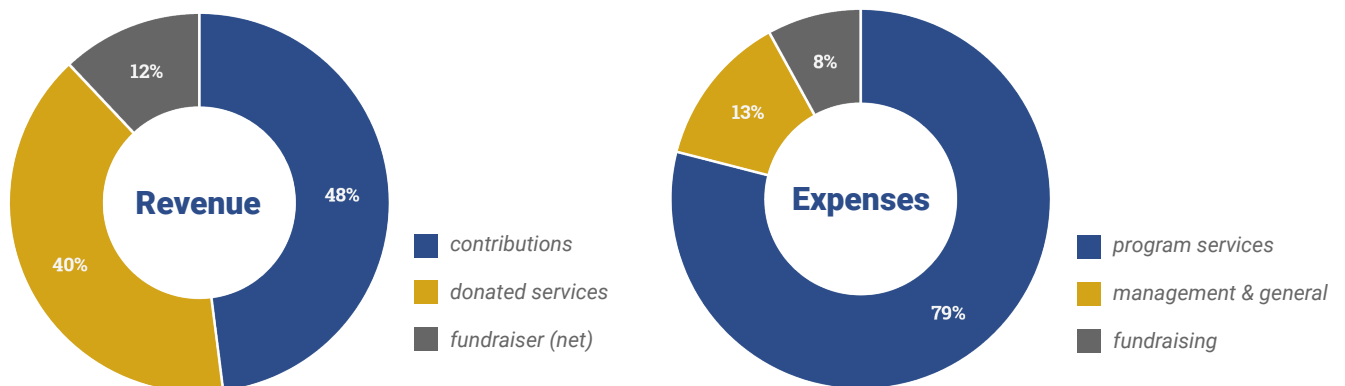
We engage with a broad range of coalition partners in advocating for systemic reforms that advance racial equity, expand access to justice, reduce debt, and broaden economic opportunities.

Community Education and Outreach

Our outreach activities make getting legal assistance easier and less daunting while simultaneously spreading preventative education and guidance.

2022 FINANCIALS

We are pleased to report net assets of nearly \$2.1 million as of December 31, 2022. This has been made possible both by your critical financial support as well as generous in-kind donations of pro bono legal support, donated space and supplies, and more.





Partnerships

OUR PARTNERS

We are fortunate to work side by side with dozens of experienced, knowledgeable, and deeply committed public interest organizations, community-based partners, government agencies, and pro bono volunteers in DC. Our joint activities ever since have greatly strengthened our individual and collective impacts. With more than 80 partnerships across all eight wards, our work is able to achieve a broader scope than ever.



1199SEIU	DC Developmental Disabilities Council	LINK Strategic Partners
ACLU of DC	DC DISB	Little Lights
AmeriHealth Caritas	DC Fiscal Policy Institute	Makom
Avodah	DC Justice Lab	Martha's Table
A Wider Circle	DC MOLA	MedStar Family Choice
Ayuda	DC MORCA	Milton Gottesman Jewish Day School
Beloved Community Incubator	DC MPD	Neighborhood Legal Services Project
Bread for the City	DC OAG	ONE DC
Byte Back	DC Office of Neighborhood Safety & Engagement	Pathways to Housing
Capital Area Asset Builders	DC Public Library	PJ Library
Capital Youth Empowerment Program	DASH	Project ACTION!
CARECEN	East River Family Strengthening Collaborative	Public Defender Service for DC
Carlos Rosario International PCS	Edgewood/Brookland Family Support Collaborative	Rising for Justice
CCPrep	Edlavitch DCJCC	Roman Catholic Archdiocese of Washington
Center for Responsible Lending	Fair Budget Coalition	Santuario del Sagrado Corazón
CentroNía	Far Southeast Family Strengthening Collaborative	Sinai House
Civil Rights Corps	Following Francis	Skyland Workforce Center
Color of Change	Generation Hope	United Planning Organization
Community Family Life Services	HBA DC	UDC Community College
Council for Court Excellence	Industrial Bank	UDC Law
DC Access to Justice Commission	JCADA	VLNDC
DC Affordable Law Firm	JCRC of Greater Washington	Vida Senior Centers
DC Bar Pro Bono Center	Jewish Federation of Greater Washington	Washington Interfaith Network
DC Central Kitchen	La Clínica del Pueblo	Washington Lawyers' Committee for Civil Rights & Urban Affairs
DC Coalition Against Domestic Violence	Legal Aid DC	Washington Legal Clinic for the Homeless
DC Department of Aging & Community Living	Legal Counsel for the Elderly	Whitman-Walker Institute
DC Department of Parks & Recreation	LIFT	



UDC David A. Clarke School of Law

We remain proudly headquartered on the clinical floor of UDC’s David A. Clarke School of Law, one of our earliest partners. In June 2023, we **celebrated** the formal renewal of that partnership, as well as the presence of three UDC Law alumni—Staff Attorneys Naji Mujahid Fenwick and Elsie Daniels as well as Policy Director Melissa Millar—on our full-time staff. “We’re thrilled to continue our wonderful partnership with Tzedek DC,” said Dr. Twinette Johnson, Dean of the School of Law.

Left: UDC Law Dean Twinette Johnson with then-new hires Policy Director Melissa Millar and Staff Attorney Elsie Daniels; Staff Attorney Naji Fenwick joined just a few short weeks after



Avodah Jewish Service Corps

Avodah provides young leaders a chance to spend a year working in organizations fighting poverty. At Tzedek DC, the Avodah program is named after a beloved founding Board member, Ron Glancz (Z”L). Over the course of 2022 and 2023, we hosted three outstanding Ronald Glancz Avodah Corps members, Raphy Gendler, Gali Davar, and Sophie Adler, who immersed themselves in all aspects of our work—from intake, client follow-up, and courtroom hearings to helping prepare educational materials and internal financial statements. Gali, like several of her predecessors, has entered law school; Raphy is in a graduate school program to become a high school history teacher; and Sophie joined us in September 2023.

Left: Former Avodah Fellows Gali Davar & Raphy Gendler with Staff Attorney Courtney Wilkes & Volunteer Staff Attorney Josh Levin

PRO BONO FEATURE

We are grateful to the numerous federal employees who donated their time representing clients with Tzedek DC in 2022 and 2023. From settling debt to removing unjust charges from a bill, the critical pro bono representation provided by these lawyers saved clients thousands of dollars and changed their lives for the better.

For example, pro bono attorney Michelle Melton saved Ward 6 resident Mr. James over \$100,000 in a debt collection lawsuit; pro bono attorney Giovanni Sanchez helped Ward 4 resident Mr. Green prove to a major collection agency that it was violating the Fair Credit Reporting Act, causing the agency to remove incorrect information and saving Mr. Green around \$4,000; and finally, pro bono attorney Arjun Ramamurti advocated for Ward 7 resident Ms. Martin, whose credit card was wrongly charged by a car repair shop for planned repairs that never happened because her car was totaled before she arrived at the shop—forcing the repair shop to cancel the charge and stop attempting to collect from her.

When asked about Tzedek DC, Laura Klein, Pro Bono Program Manager at the U.S. Department of Justice’s Office for Access to Justice, said, “the Federal Government Pro Bono Program enjoys working with Tzedek DC. Our volunteers have appreciated Tzedek DC’s substantial expertise and guidance, particularly since they handle pro bono cases in their personal capacities and not as part of their agency work. They have found Tzedek DC’s cases to be great experiences and very meaningful.”

The appreciation is certainly mutual. As Tzedek DC’s Pro Bono Coordinator A.J. Huber noted, “Laura Klein is excellent at connecting federal employees who are interested in doing pro bono work with Tzedek DC, including several Special Assistants to Attorney General Garland. We are extremely grateful for her continued support and for all the pro bono work that Laura’s efforts have facilitated.”





Our Team

STAFF



Sophie Adler

Ronald R. Glancz Avodah
Corps Member



Valencia Are

Equal Justice Works
CVAP Fellow



Naomi Ayala

Community Outreach &
Communications Consultant



Linda Coe

Staff Attorney



Maritza Cortez

Financial Counselor



Elsie Daniels

Staff Attorney



Naji Mujahid Fenwick

Staff Attorney



Erik Goodman

Senior Staff Attorney



Caitlyn Hickman

Development &
Communications Manager



Sarah Hollender

Associate Director



Jennifer Holloway

Equal Justice Works
Medical Debt Fellow



A.J. Huber

Senior Staff Attorney & Pro
Bono Coordinator



Stephen Jefferson

Community Outreach
Coordinator



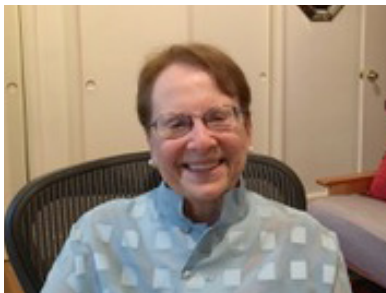
Josh Levin

Volunteer Staff Attorney



Ariel Levinson-Waldman

Founding President &
Director-Counsel



Janet Lowenthal

Senior Advisor



Melissa Millar

Policy Director



Sam Pannell

Policy Associate



Jorge Tormes

Senior Staff Attorney



Courtney Wilkes

Staff Attorney

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Roger & Irene Zuckerman



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