



## Navigating Housing and Debt Issues for Vulnerable Populations

---

### ORIGINAL PROGRAM DATE

December 12, 2025

---

*Presented in partnership with the  
WSBA Senior Lawyers Section*

---

### REPORTING YOUR CREDIT

This on-demand program was a live seminar presented on December 12, 2025. If you attended or viewed the original presentation, please note that WSBA members may not claim credit for the same CLE sessions if repeated within their three-year reporting period.

### DESCRIPTION

This on-demand seminar covers various issues regarding housing and managing debt in financially vulnerable populations, including options in bankruptcy. The seminar concludes with a short session on how and why lawyers should look after their mental health as they age, including recognizing the signs of cognitive decline.

### AGENDA

#### 1 Dealing with Debt

This section will cover educational options attorneys can refer clients to, an overview of Washington State exemptions for real and personal property, and a general overview of the liquidation and reorganization options in bankruptcy.

*Tony Leahy - Consumer Education and Training Services (CENTS), Seattle, WA*

*Michael M. Sperry - Schweet Linde & Rosenblum, PLLC, Seattle, WA*

*J. Todd Tracy - The Tracy Law Group PLLC, Seattle, WA*

#### 2 Breaking the Cycle: Eviction Prevention Through Early Conflict Resolution

Attendees will explore innovative approaches to resolving housing disputes before they escalate into eviction and litigation. The session will cover the tools and strategies behind voluntary conflict intervention services, including coaching, conciliation, and mediation techniques designed to stabilize tenancies and reduce homelessness. Participants will gain practical insights into how early intervention benefits both landlords and tenants, as well as how these approaches intersect with evolving legal frameworks and community needs.

*Lauren Novack - Housing Connector, Seattle, WA*

#### 3 Ejectment v. Unlawful Detainer

Landlords are facing new challenges in enforcing their rights under residential leases in Washington State. Unlawful detainer is not necessarily the most efficient manner in which to regain possession of leased property. This presentation will discuss ejectment as an alternative and examine pros and cons of pursuing this remedy.

*Evan L. Loeffler - Lewis Brisbois, Seattle, WA*

## Navigating Housing and Debt Issues for Vulnerable Populations

*(agenda continued from previous page)*

---

### 4 **Why Vigilance and Planning are Better than Damage Control: Ignore Cognitive Warning Signs at Your Peril**

Why does this talk choose to focus on how to move your health forward in face of cognitive decline? Because the psychology of lawyers is more often than not to deny and minimize. Signs of cognitive decline are overlooked by most. One third of people with subjective cognitive decline report that it interferes with their social and work life. Yet less than half of this group report their concerns to a health care professional. *G. Andrew H. Benjamin JD, PhD, ABPP – University of Washington School of Law and Department of Psychology, Seattle, WA*