

August 31, 2011

Dan Ruben
Executive Director
Equal Justice America
13540 East Boundary Road
Building II, Suite 204
Midlothian, VA 23112

Dear Mr. Ruben,

This summer I interned at Regional Housing Legal Services, a public interest law firm in Glenside specializing in affordable housing and community development projects. In addition to providing a range of real estate transactional services to local non-profits engaged in development projects, RHLS also has a policy wing that advocates for low-income people and communities at the local and state levels on issues of housing.

Working at RHLS gave me the opportunity to be involved in a variety of its efforts including both transactional and policy work. Because most development deals take well over one year from first obtaining site control to closing with a low-income buyer or renter, I was only able to see pieces of different projects. For example, I reviewed loan documents for a five-home new construction effort in North Philadelphia and helped draft assignment and escrow agreements for the deal. For a non-profit in Montgomery County that provides fixed-rate, forgivable mortgages to low-income homebuyers, I researched new federal regulations governing mortgage lenders. I worked on agreement of sale packages for a number of deals, including a South Philadelphia non-profit's acquisition of a property to rehabilitate and sell to a low-income buyer. I also drafted construction contracts for a number of new construction and rehabilitation projects throughout Philadelphia.

I was fortunate to have the opportunity to work on a development project in its very early stages. A Philadelphia non-profit, focused on providing housing options to homeless individuals, asked RHLS for help acquiring a ten-unit property in West Philadelphia for use as permanent, supportive housing for the formerly homeless. My work on the project consisted of initial meetings with the non-profit, research of funding options, initial review of title and mortgage documents, and contact with the owner's attorney. Ultimately, I prepared a memo for the non-profit proposing a plan to acquire the property using an option agreement with closing contingent upon securing financing and completing due diligence to the satisfaction of the non-profit.

In addition to transactional work, I also conducted research and composed memoranda on a range of issues. I wrote a memo on changes to Philadelphia's Business Privilege Tax that allowed Qualified Intermediaries, as well as Community Development Corporations to apply for tax credits. I wrote a memo comparing two American Institute of Architects construction contracts for a Philadelphia non-profit seeking to rehab five homes as part of an effort to overhaul an entire block in North Philadelphia. I wrote a memo on the feasibility of creating and administering a website to review affordable housing developers, including research on internet content provider liability and piercing the corporate veil in Pennsylvania. I wrote a memo

advocating for more permanent, supportive housing in Center City with an emphasis on the connection between Center City's recent growth and the need for housing options for the homeless. In preparation for comments to proposed changes to Pennsylvania's Low-Income Housing Tax Credit Program (a primary source of funding for the development of affordable housing), I compiled a survey of state allocation plans to determine whether other states use the discretionary "boost" for community services centers. I also composed memoranda on Pennsylvania's Mechanics' Lien Law, pleading requirements for quiet title claims in various states, proposed regulations for Philadelphia's new lobbying ordinance, bargain sales, non-profit governance, Business Improvement Districts, and various landlord-tenant issues. Additionally, I compiled a chart with owner and property information on a number of blocks near Temple University for a community organization interested in identifying negligent landlords.

I also worked on a number of policy issues. My largest project involved co-authoring an issue brief on Pennsylvania's plan to reorganize state programs. The brief primarily focused on Pennsylvania's administration of the Weatherization Assistance Program, a federal program that provides states money for rehabilitation and weatherization efforts on behalf of low-income communities. In conjunction with this project, I compiled a resource guide of local and state weatherization and home repair programs for low-income homeowners and renters.

Throughout the summer I accompanied staff attorneys to meetings with non-profits to discuss projects at various stages of development. I also attended meetings of the Housing Working Group of the Civil Gideon Task Force at the Philadelphia Bar Association and helped coordinate a community outreach event on fraudulent conveyances in low-income communities with substantial immigrant populations. As part of my policy work, I attended meetings of the Philadelphia Weatherization and Conservation Collaborative. I also conducted intake and shadowed an attorney at a Foreclosure Diversion Conciliation Conference.

Overall, I am very grateful for my experience at RHLS this summer, as it gave me an opportunity to be a part of its impactful work in developing affordable properties for low-income people across the state. Certainly, the community organizations with whom RHLS works would not be able to accomplish their great and meaningful work without the invaluable assistance of RHLS.

Sincerely,

Jonathan Sgro
Villanova University School of Law
Class of 2013



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August 12, 2011

Dan Ruben, Executive Director
Equal Justice America
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Re: Summer Intern Jonathan Sgro—Regional Housing Legal Services

Dear Mr. Ruben:

Everyone at RHLS was impressed with the exceptional work performed by Jonathan Sgro at Regional Housing Legal Services (“RHLS”) this summer. He worked on a wide variety of legal issues and, with his background, was able to make significant contributions to our clients’ affordable housing developments and to our policy initiatives. Jonathan and our other intern worked extremely well together, and since both were strong, they collaborated as equal partners on joint tasks.

Jonathan’s substantive work, which was consistently excellent, required few revisions, and covered a wide range of transactional matters and policy issues, included:

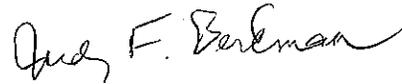
- Drafting a Memo on eligibility for the Philadelphia Business Privilege Tax tax credit program for Qualified Intermediaries, which were recently added to the program.
- Drafted a memo analyzing the differences between the AIA A101 and AIA A133 construction contracts.
- Wrote a Memo advocating for more permanent, supportive housing in Center City Philadelphia, with a focus on the connection between Center City’s recent growth and the need for housing options for the homeless.
- Handled some aspects of client relations regarding acquisition of a property to develop for affordable housing, including drafting a Memo analyzing

encumbrances on the title and proposing acquisition and funding options to the client.

- Compiled a 50 state survey of state Qualified Allocation Plans for the Low Income Housing Tax Credit program to determine whether other jurisdictions use discretionary “boost” for community services facilities.
- Assisted in drafting a construction contract and an Agreement of Sale package.
- Assisted in drafting an Escrow Agreement as part of a package of construction loan documents.
- Research Business Improvement Districts with a focus on corporate governance and obtaining and maintaining federal tax exemption.

The entire RHLS staff enjoyed working with Jonathan this summer immensely. He is very professional and also confident and comfortable with a wide range of assignments. We would be delighted to host him in the future an extern, since he is a Public Interest Scholar with an externship requirement.

Best regards,



Judy F. Berkman
Managing Attorney

JFB/m