

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

August 31, 2014

Dear Mr. Ruben:

I am writing today to tell you about my work at the Connecticut Fair Housing Center this summer as a recipient of an Equal Justice America fellowship. My work this summer was focused on assisting attorneys in my office who work on Foreclosure Prevention cases, but I also had the opportunity to work on and hear about a number of Housing Discrimination cases, as well as general housing issues that are ongoing in Connecticut, such as a shortage of public housing and the shortcomings of the government action taken following destruction of housing in a number of hurricanes and tropical storms that have hit the Connecticut coast over the last several years.

I went into this internship knowing that housing is an essential part of community development and a fundamental human right. What I did not know was the logistics involved with fighting housing discrimination and the issues facing underprivileged people who are trying to get housing to better their lives. One of the things I found was that there is a circle of poverty in Connecticut and elsewhere; you cannot find housing without income, and many establishments will not hire a person without a permanent address. Because of this, there is no outlet for struggling populations to improve their situations. One of the fair housing cases I worked on this summer involved a single mother with many children who was trying to move to a better neighborhood but was continually denied because of the size of her family. Even though they did have a place to live, it was troubling that a woman who had good references and a proven record of paying her bills was having so many problems and it is indicative of a larger issue of discrimination. In that case, I was able to draft a complaint against one of the landlords who had blatantly lied about their reasons for denying her application; the case is still pending, but having the opportunity to speak to a person who is actively experiencing discrimination was very interesting because it was an opportunity to understand that the people we work with have extremely difficult struggles in their everyday lives. I think it is easy as lawyers and law students to get caught up in case law and statistics; what I ultimately care about is people, and this summer, I realized that my place is working within the community, not stuck behind a desk at a law firm.

I also did a lot of work on foreclosure prevention cases, which mainly dealt with representing homeowners who were having problems getting loan modifications from their banks or who had received a modification that was then revoked or altered for no conceivable reason. One of the foreclosure cases I worked on involved a reverse mortgage where the bank unilaterally changed the terms of the agreement and then refused to honor the initial contract. I did a lot of research in

this case about contract law and irreparable harm. I was able to draft a request for a preliminary injunction forcing the bank to honor the original terms, because our client was suffering because of the bank's unfair actions. The foreclosure work was interesting because it gave me a look at just how powerful institutions like banks can be, as well as how unreasonable and unwilling to work with individuals they can be. The society we live in dictates that we involve ourselves with corporations; as an individual, there is only so much that can be done when we are wronged, but collective action and advocacy are key in changing unfair and unequal policies.

My summer experience taught me a lot about myself and what I want to do in the future, and Equal Justice America helped make that possible to me. I really appreciate that and hope to continue doing work for the good of underprivileged people.

Sincerely,

Laura Richardson
UConn Law School '15