

HOUSING AND CONSUMER LAW CLINIC

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

RE: EJA Summer Fellowship Final Reflection Essay

Mr. Ruben,

Thank you for supporting my work in the University of the District of Columbia David A. Clarke School of Law Housing and Consumer Law Clinic. The challenges I have faced in clinic have been rewarded with invaluable knowledge and a strengthened appreciation for the effects poverty has on our clients. Without your support, I would not have had this opportunity to continue working in the clinic on cases that have major implications on impoverished residents of the District of Columbia.

I would like to share a story with you about one of our cases, an insurance subrogation claim stemming from a car accident. Our clients are sisters; one had been driving their vehicle without insurance or a license when the accident occurred. The Plaintiff in the case, a large insurance company, is seeking thousands of dollars in the action to recoup monies paid to their insured. They claim our client was at fault. Furthermore, the sister who was not driving was solely on the title of the vehicle for financing purposes. Therefore, when they were sued, the Plaintiff insurance company sought to exploit her when they sued her as well as the driving sister. Our clients live near the poverty line and any judgment against them would be devastating.

In DC, the Courts require parties to attend mediation in an effort to resolve their differences without further litigation. About one month ago, this case went to mediation. Our client was nervous, as it was her first time in a room with opposing counsel. Before mediation began, opposing counsel stood up and threatened our client by guaranteeing he would win this case because the evidence against her is so strong and she would be liable for the full amount. We knew these were scare tactics, but the effect this had on our client was profound. Obviously we did not settle, but I realized at that moment what poverty does to an individual. It can crush the spirit. Our client was in tears in the lobby of the

courthouse. I did my best to console her, but all she could say was "how would I pay if I lose?" That day filled me with a relentless resolve to win this case for our client.

So far, we have defeated one of the plaintiff's claims by winning a motion for a failure to state a claim. Further, we have filed a motion for summary judgment on behalf of our client, which hopefully will knock the case out entirely. Our motions are still under advisement.

In another case, I represented a low-income tenant against a landlord in a case that has lasted over six years. Our clinic represented him in years of litigation, appeals, and remands. Finally our client prevailed on the merits. We were able to collect over five thousand dollars in damages for overcharged rent and have his rent level reduced by forty-dollars! It was rewarding to help our client find closure what was an arduous and complex case.

These are just a few instances I have felt our clinic's representation was meaningful against the war on poverty in the District of Columbia. I would like to thank you again for your support of the UDC-DACSL Clinics. Further, I would like to personally thank you, Mr. Ruben, and the entire Equal Justice America organization for this amazing opportunity you granted me this summer. I have learned a great deal and have developed the skills to keep fighting poverty throughout the remainder of my legal career.

Yours truly,

Savas G. Georgas EJA Summer Fellow UDC-DACSL Housing and Consumer Law Clinic