

Dear Dan Ruben:

This summer I had the opportunity to help low income clients through my work with the Legal Aid Justice Center in Richmond, Virginia. I worked primarily with the JustChildren program, comprised of two attorneys at the Richmond office who advocate for clients with special education needs, school discipline issues, and juvenile justice issues. I also worked with the housing unit to help prevent evictions of federally subsidized and public housing tenants. Additionally, I worked on cases involving employment and consumer law.

While these issues all have very different legal processes and solutions, the one thing that all clients had in common was fear. If I did nothing else for a client, I always explained the legal process in a way they could understand in order to ease their anxiety. I cannot count the amount of times I reassured clients that their landlords could not kick them out onto the street without first taking them to court and getting a judgment entered against them.

Many of our housing clients lived in public housing, which meant that their landlord was the local housing authority, Richmond Redevelopment Housing Authority (RRHA). The housing unit probably met with at least 15-20 housing clients per week and sometimes a lot more. While tenants fall behind on their rent for a variety of reasons, we started to notice that many of our RRHA clients complained that they had small charges that were added to their regular rent that they could not keep up with. These charges were being billed as 'excess utilities' and usually ranged from monthly charges of \$5 - \$30. After I interviewed a client who was being evicted solely for her failure to pay these excess utilities charges and was otherwise up to date on her rent, we decided that this was a systematic issue that needed to be addressed. I, along with two other interns, spent a week researching the HUD regulations on charging excess utilities. There turned out to be a lot of very specific regulations about notice and amounts of utility allowances - many of which RRHA had not followed. With our extensive research in hand, the senior housing attorney met with RRHA which agreed to stop all evictions of tenants who were unlawfully charged excess utilities. Our work saved not only our specific clients, but also other public housing tenants who would have otherwise had to face the possibility of homelessness.

One client in particular came in with a consumer law issue - something I had never done but was very interested in learning about. The client had 'bought' a television from a retailer that allowed her to pay in monthly installments. She had been unable to work for a number of months due to a car accident so she had fallen behind on her payments. She was very upset because her creditors kept coming to her home, her friends' homes, and her family's home looking for her. She just wanted them to leave her alone and had offered to give the television back but they would not accept it. She told me that her creditors had served her with a warrant but she did not have a copy of the warrant with her, nor did she have a copy of the original agreement she had signed for the television. My instincts told me that she had probably signed one of those awful rent-to-own agreements that have sky high interests rates and she had been served with a warrant in debt. I cautiously told her that she might owe the store money but told her to return with the relevant documents as soon as possible. To my surprise she had not signed a rent to own agreement but just a rental agreement that had listed the 'price' of the television - \$1,200! Plus, she had not been served with a warrant in debt but a warrant in detinue. I told the client that if the store refused to come pick up the television, to take it back to the store herself and write a receipt that she had

returned the television including the date and demand that they sign it. Then I told her that all she had to do was to take this receipt to court and show the judge, and all she would owe would be the nominal court filing fee. She was relieved that she did not owe hundreds of dollars and all I did was explain the legal process in a way she could understand, and gave her the confidence to advocate for herself.

I was moved by how much my limited knowledge of the law was able to help so many people this summer. I was in awe of how hard our clients worked to maintain things I take advantage of every day, like shelter and food security; and I was humbled by their faith that I would have all of the answers to their legal problems. I think many of our clients were grateful to have someone just sit down and listen to their story and I was grateful they trusted me to listen.

Sincerely,

Georgia Maclean

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William & Mary, 2016