



EQUAL JUSTICE AMERICA

Summer 2022 EJA Fellow:



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Update 1: It's somehow already my third week as a legal intern at Community Legal Services's Homeownership and Consumer Rights Unit in Philadelphia. I'm grateful to have received an Equal Justice America (EJA) fellowship to fund me this summer and excited to share the first of several EJA Fellow Updates.

I'm primarily learning about tangled titles (which I'll talk more about in my next post!), and I have enjoyed working up cases, talking with clients, issue spotting, and determining what we need to do to get the house in their name! I've gotten to observe a pre-trial bankruptcy hearing and will watch a consumer debt trial next week.

The work has me thinking about the supposed stability of homeownership — how meaningful it is to be “home,” but also the impact of life events that threaten stability and disproportionately impact Black and Brown low-income homeowners in Philly. I'm also reminded of the role that civil legal aid attorneys can play in advocating for systemic change, on top of case work (see this piece out today from attorneys in my unit: <https://lnkd.in/eCX4-h8K>).

I'm looking forward to dipping my toes into more of HCRU's work, completing legal research on the probate process, and developing a few data, tech, and mapping projects as well (s/o to Access to Justice Tech Fellows Program).

Update 2: In the past two weeks, I have:

- observed two trials (I didn't realize how short a trial can be!)
- gotten a 30-minute crash course in consumer debt cases before the first trial
- passed out flyers and listened to people's legal problems at a community outreach event (see picture of me, my coworker, and a rep from another community org! I wasn't surprised to hear that affordable and safe rental housing was the most common need that people expressed)
- gotten back into my coding brain and made a map of homes that have signed up for a program that could help protect people from predatory homebuyers
- had my first in-person client meeting
- and somehow, there's even more that I don't have space to talk about!



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This work has given me a lot to think about as I choose fall classes at University of Pennsylvania Carey Law School.

P.S. I promised to talk about tangled titles this round, but I'll save that for post number 3.

Update 3: Ok, time to talk about tangled titles for this EJA Fellow Update. This summer, within the Homeownership and Consumer Rights Unit at Community Legal Services, I'm on the Tangled Title Team. A title is "tangled" when the person whose name is on the deed of a house is different from the name of the person living there and maintaining it -- e.g., when an heir to a property lives in their deceased relative's house, but their name isn't on the deed.

This can prevent rightful owners from accessing the benefits of homeownership and from being able to resolve serious problems, such as getting enrolled in essential home repair programs or fighting a foreclosure. In Philly, homes most affected by tangled titles are in predominantly Black and low-income areas, which can lead to the erosion of a primary source of intergenerational wealth for communities of color.

The probate process (first step in resolving the problem) is time consuming and expensive (it can cost ~\$9,200 for the median-valued home). I spent a day this week with a coworker who gave us a tour of the 3 or 4 different offices a person has to navigate in order to probate an estate and transfer a deed, and it was hard for me to keep straight. I'm grateful for the opportunity this summer to work with clients to navigate this system (and to work on a little document assembly project to streamline some of the many forms involved).

For more, this Pew report is informative: https://lnkd.in/eM_rmGir

Update 4: With a little more than a week left at my internship at Community Legal Services, I'm sharing my second to last EJA Fellow Update, this time discussing wholesale homebuyers.

You've probably seen the "We Buy Houses" signs before. I knew that they were predatory in some way, but I didn't understand how the scheme worked until this summer.

Aggressive buyers pressure homeowners in gentrifying neighborhoods, who may struggle to afford repairs and property taxes, into selling their homes for far less than they are worth. Then, the buyers quickly turn to investors willing to pay more than what the homeowner agreed to sell for, conducting both sales in the same day, and making a profit on the difference.

Philadelphia's City Council passed legislation in 2020 to protect homeowners from these scammers, thanks to the advocacy of community groups and attorneys at CLS. One element of the legislation creates a "Do Not Solicit" list. Wholesalers are put on notice not to contact those who sign up, and they will face fines if they persist.

The "Do Not Solicit" list launched earlier this year, so I've been comparing where undervalued sales take place to where people have signed up. This way, we can identify neighborhoods targeted by wholesalers where homeowners are not yet protected by the list. Unsurprisingly, the data show that Black and Brown, low-income communities are particularly likely to be targeted.



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For further reading...

CLS attorney Kate Dugan and Strawberry Mansion CDC President Tonetta Graham wrote this piece in 2020 on the legislation that ultimately passed in order to combat this scam:
<https://lnkd.in/ejiYYBBd>

On the legislation after it passed: <https://lnkd.in/etnaQ54K>

On how the scam operates in Atlanta: https://lnkd.in/e_r9znXC

Update 5: As I get ready to head back to class (within hours, yikes!), I'm sharing my final reflections as an EJA Fellow this summer at Community Legal Services, in the Homeownership and Consumer Rights Unit.

I've worked in a legal aid setting before, but this summer confirmed that I want to do direct legal services work that advances economic and housing justice. I loved working with clients, getting to know them and how much their homes mean to them and their families, and putting in the hours to research interesting legal issues that could seriously impact a client's financial situation, save a home, and address the racial wealth gap.

I had the opportunity to balance typical legal aid internship work with the geospatial data skills that I hope to continue to integrate into my practice. You can read more about my experience working on data-related projects this summer here: <https://penntoday.upenn.edu/news/penn-law-students-who-help-make-justice-accessible-all>

I learned bankruptcy and consumer debt basics, how to draft deeds, what goes into a will, the complexities of navigating the Register of Wills' office, the components of an adverse possession claim, and how wholesale homebuyer schemes work.

I had brilliant and kind coworkers who took time to walk me through new concepts and research questions. It was undoubtedly a wonderful summer.

I'm grateful to have received support from Equal Justice America and University of Pennsylvania Carey Law School, though institutions like Penn contribute to the kind of displacement evident in the housing work that I was part of this summer. I don't have clear answers, but as a start, I'd like to see Penn support the demands of directly impacted renters and homeowners, including those fighting to save the UC Townhomes.

It's not too late to donate to EJA, so that they can continue to support public interest law students like me!