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Summer 2023 EJA Fellow:



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Organization: Philadelphia Legal Assistance

Update 1: I'm thrilled to spend this summer working in the Consumer Housing Unit (CHU) at Philadelphia Legal Assistance. CHU helps low-income homeowners fight foreclosure, sort out tangled titles, and hold predatory lenders accountable.

I'm also excited to be an Equal Justice America fellow. EJA provides financial assistance to law students working with organizations that deliver civil legal services to those most in need. As part of my fellowship, I will be posting five EJA Fellow Update's throughout the summer.

Philadelphia has one of the nation's highest rates of low-income homeownership. For many of CHU's clients, their home is their only asset and a major source of stability and intergenerational wealth. Philadelphia is also a majority-Black city, and homeownership is an important pathway to narrowing racial inequity.

Last week I joined the CHU team at National Association of Consumer Advocates and National Consumer Law Center's annual mortgage conference, where legal aid attorneys and consumer advocates from around the country spoke about the issues their clients are facing. I learned a lot about predatory mortgage practices, the statutes that exist to protect consumers, and the ways in which consumer advocates and government agencies are working together to implement creative solutions and expand access to legal resources.

I'm encouraged that so many professionals are working together to identify problems and implement solutions so that low-income homeowners can not only keep their homes but build equity and financial stability. I'm excited to see what the rest of the summer holds, and I can't wait to get started working with clients myself!

Update 2: The past few weeks at Philadelphia Legal Assistance have been extremely eye-opening. I have learned more than I ever expected to know about different types of mortgages, the practices of predatory mortgage servicers, and the hoops that low-income homeowners have to jump through to save their homes. I've also



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learned a lot about how bankruptcy can be a creative way for low-income homeowners to reorganize debts, avoid burdensome financial penalties, and pay off their mortgages.

This week I've been working with a client who has been fighting foreclosure on and off for 10 years. We went down to City Hall together to file a petition to postpone the impending sheriff's sale of his home, and we also filed a Notice of Error to let the mortgage servicer know it is breaking the law. Our hope is to save his home with a loan modification or through Chapter 13 bankruptcy.

I didn't expect to find myself interested in bankruptcy and consumer law, but seeing the humans behind the cases has helped me realize how important and impactful consumer advocates are. I'm grateful to Philadelphia Legal Assistance and Equal Justice America for the opportunity to learn more about this critical legal service.

Update 3: I can't believe I'm more than halfway through my internship with Philadelphia Legal Assistance! I've learned so much from the attorneys and paralegals in the Consumer Housing Unit.

Recently I've been helping clients apply for financial support from the Homeowner Assistance Fund. HAF was created as part of the American Rescue Plan Act and can provide up to \$50,000 in direct financial assistance to homeowners who fell behind on their bills because of COVID. The program has not been without a few bumps in the road, but it is truly a lifeline for our clients, many of whom are at risk of losing their homes over a few thousand dollars.

Working on HAF applications has given me the opportunity to interview and collaborate with PLA clients. It's not always easy — low-income homeowners must jump through seemingly endless hoops to save their homes, which can lead to understandable frustration or apathy — but I'm grateful for the opportunity to grow my skills in confidence, sensitivity, and effective advocacy. The experience has also instilled in me a deep respect for our clients' persistence as they navigate hurdle after hurdle to save their homes.

As always, thank you to Philadelphia Legal Assistance and Equal Justice America for this opportunity.

Update 4: I didn't expect consumer advocacy to be a particularly people-focused area of law, but the past few weeks have been full of meaningful, educational, and sometimes challenging client interactions. Even when dealing with frustrating mortgage servicers and never-ending obstacles, I've cherished the opportunity to work directly with clients and am proud of the rapport we've built.

My clients have shared with me about their lives, jobs, families, and more. We've commiserated about the weather (hot), the state of public transit in the city (bad), and the endless paperwork they've had to file. Some of my clients are my neighbors. All of them have expressed immense gratitude to PLA for providing legal services at no cost.

As my internship draws to a close, I've found myself worrying about what will happen to these clients. It's likely that some of their cases will drag on for years, and it's likely that some of them will end in foreclosure. I'm



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heartened, however, to know that the passionate and capable attorneys at PLA will continue to do all they can to help these clients save their homes.

My internship with Philadelphia Legal Assistance is nearly over and I'm just beginning to feel like I'm gaining a grasp on consumer advocacy. I'm grateful for the opportunity to learn a little bit about this incredibly important work, and I'm grateful to Equal Justice America for funding non-profit legal experiences for students like me.

Update 5: I wrapped up my summer internship with Philadelphia Legal Assistance last week, and I couldn't be more grateful for my first professional legal experience.

I learned a lot about consumer advocacy, mortgages, bankruptcy, the public interest legal community in Philadelphia, and myself. I learned that I love working directly with clients, and that a huge part of legal aid is practicing patience and perseverance when obstacles continuously appear in their way.

I also learned that marginalized clients face a myriad of legal issues stemming from the interconnected web of structural injustice. Clients who are likely to face eviction and foreclosure are the same clients who are likely to receive (and have issues with) public benefits, have un- or undertreated health issues, endure intimate partner and familial violence, be taken advantage of by employers, and experience incarceration.

Each of these issues makes a client more likely to experience the others. For under-resourced legal aid organizations, this often means scrambling to treat the most urgent issue while also doing whatever we can to provide preventative legal care — helping clients make a will to prevent future mortgage issues, for example, or sign up for city-run programs to cover utility costs.

I'm so proud of the work I was able to assist in this summer, and I look forward to continuing to explore the many pathways of public interest law. Thank you to Philadelphia Legal Assistance and Equal Justice America for making this experience possible.