

Summer 2023 EJA Fellow:



Name: Andra Metcalfe

Law School: University of Pennsylvania Carey Law School

Organization: Philadelphia Legal Assistance

Update 1: As I wrap up my third week as a legal intern in the Consumer Housing Unit at Philadelphia Legal Assistance, I am grateful to be receiving summer funding from University of Pennsylvania Carey Law School and Equal Justice America (EJA), which has provided me with the opportunity to share my experience through bi-weekly updates. EJA is a nonprofit that helps fund law students working with legal aid programs that fight to protect the rights of people across the country who are vulnerable or experiencing poverty.

In my experience with Philadelphia Legal Assistance so far, I have learned so much about tangled titles, mortgages, property taxes, and the myriad of ways in which vulnerable Philadelphians are in danger of losing their homes. Last week, I had the opportunity to attend the National Consumer Law Center's annual mortgage conference, where I was particularly interested to hear about the ways in which Philadelphia's consumer housing policies compare to other cities across the country.

For example, Philadelphia is at the forefront of legal assistance concerning tangled titles, which will be the focus of my work this summer. A tangled title occurs when a person lives in a home that they own or have a right to own, but are not named in the deed—leaving their home at risk for deed theft and making it difficult or impossible to set up utilities, mortgage assistance, repairs, and more.

Update 2: Last week, I had the opportunity to experience Philadelphia like never before through a day-long bus tour event offered by Community Legal Services (CLS) and my summer internship site, Philadelphia Legal Assistance (PLA). For my second Equal Justice America update, I thought I would share my experience and reflections from the tour.

The bus tour offered legal interns with CLS and PLA the chance to visit five organizations throughout Center City and North Philadelphia: Project Home, Share Food Program (part of their garden is pictured below), The Norris Square Neighborhood Project, Open Kitchen Sculpture Garden, and Asian Americans United. At each organization, we had the opportunity to inhabit communal spaces while hearing from organizers who are

working to combat homelessness, hunger, and gentrification all while building culturally rich, caring, and empowered communities.

Given our career-oriented culture in the U.S., I think it is easy to get so wrapped up in the 9-5 workday that we forget our place within the community that lives just beyond the office walls. Of those who are actively involved in their communities, many treat it as separate from their day jobs. Yet legal service nonprofits are uniquely positioned somewhere between highly formalized/insulated services and community-engaged organizations. Like law firms, our work is insulated, existing within an institutionalized space that was designed to be inaccessible and has historically provided benefits to individuals or companies over communities. But like community organizations, our work constitutes free, locality-based offerings that are meant to empower those who would be otherwise unable to receive legal assistance.

I think that lawyers have a unique opportunity to create change by inhabiting this space in between. But no matter our day jobs, there will always be space for everyone to build community through making art, attending and hosting events, making new friends, volunteering, talking about and listening to each other's passions, building power, and growing, eating, or sharing food. These are life's most fulfilling moments, and I am grateful to PLA for the chance to get to know the community in Philadelphia as part of our internship experience.

Update 3: When most people think of legal aid work in housing, they think of legal assistance for renters. Issues like eviction, repairs, and unfair leasing practices deserve great attention, yet, at the core of housing work is an understanding that homeownership is the most affordable (in the long term) and empowering way to occupy a dwelling. Because homeownership leads to greater economic and social stability, creates agency, and improves access to education and healthcare (among other advantages), it is a valuable tool for anyone who plans to be in one area for the long-term. Additionally, particularly in light of recent and alarming gentrification trends, homeownership is crucial for community and cultural preservation. It is telling that of the growth in occupied housing units in Philadelphia since 2009, three-quarters were rentals--creating new wealth for landlords and management companies as opposed to owner-occupiers.

The high barrier to entry for homeownership (i.e., a down payment) might lead us to believe that all homeowners are living comfortably. However, as of 2021, 26.7% – or over a quarter – of homeowners in Philadelphia were cost-burdened (meaning that they spent over 30% of their household income on a mortgage). Even for those without a mortgage (about 38% of Philadelphia homeowners), increasing property taxes, utility liens, intestate (without a will) deaths of title-holding family members, and misleading homebuying schemes can put low-income homeowners at risk of losing their homes to mortgage lenders, the city, or developers.

In my 7th week with Philadelphia Legal Assistance, I have been reflecting on how homeownership builds stability, yet is still fragile. Even homes that have been in families for generations can be easily lost. I am grateful to be working with an organization that seeks to preserve low-income homeownership through legal assistance

with tangled titles, mortgages, and real estate taxes, and to be receiving summer funding from Equal Justice America to do so.

Update 4: My summer experience working with Philadelphia Legal Assistance has reaffirmed my belief in the difference that free legal assistance can make for low-income clients, but working on tangled title cases in particular has also presented me with some new reflections when it comes to the role of law, which I wanted to share for my fourth EJA Fellow Update.

Before attending law school, I wrote about wanting to become a lawyer as a means to help shift balances of power after having been exposed to gross injustices in areas such as immigrant detention and eviction. However, while cases concerning immigration or landlord-tenant law typically entail a big-player (e.g. the federal government or wealthy landlords) against a smaller player (e.g. immigrants or tenants), tangled title disputes are often intra-family. This means that in many cases, winning property rights for one low-income client necessarily entails losing property rights for a family or community member. Faced with this, the tangled title unit at PLA has developed certain priorities for selecting cases, including prioritizing people who seek to live in the home (as opposed to selling it), or people with consenting family members.

I still aim to shift balances of power, but my time with PLA has taught me that great power is not always in the hands of a plaintiff or defendant and being wielded against the other adversarial party. The injustice in many of these cases is the inaccessibility of the law itself, and how people in danger of losing their homes are expected to spend as much money as they can on lawyers and filing or court fees simply to navigate a legal system that was designed to be expensive and difficult to understand. In the end, shifting power does not always entail challenging a more powerful opponent, but can also mean the creation of power as agency through translation of legalese, thoughtful listening, and meaningful advice in a non-representational capacity. I admire organizations like PLA, who, even when they are unable to represent clients, work diligently to distill and translate the law, provide a listening ear, assist with applying for funding programs, and point people toward additional resources. I am grateful to Equal Justice America for funding that makes summer internships with legal assistance organizations like PLA possible for law students like me!

Update 5: I write my fifth and final EJA Fellow Update as I wrap up the summer at Philadelphia Legal Assistance and return to law school this week. Having completed one year of law school and one summer in the practice realm, my return has prompted me to think about the ways in which I have experienced the connections and disconnections between legal education and public interest practice.

As many will tell you, the first year of law school is daunting. Sleepless nights are accompanied by classes that encourage us to seek prestige and craft arguments based mostly on what has been said or done before. It is difficult to envision (or even have the time for) a more just world when the justice system primarily asks its students to answer, "how can we stay the same?" and its students respond, "how am I going to make it through



the week?"

Law school has its perks, though, and my summer at Philadelphia Legal Assistance helped me return to the reason why I came. Through working to help people obtain or preserve their homes, I got to see how firsthand how the law can change someone's situation for the better—irrespective of any amount they paid to do so. More broadly, I got to immerse myself into the huge and growing field of public interest lawyers who, even in the midst of a widely inaccessible and unjust legal system, possess some semblance of an underlying belief that the law can and should be wielded non-traditionally; that is, not according to market principles and not in a way that emphasizes the kind of precedent-based stagnation we learn in school.

Legal education may not translate perfectly to legal practice for any attorney, but I think its perks are grounded in a similar collectivism that I experienced as a public interest legal intern this summer. I am excited to learn, laugh, and build community this year alongside brilliant people who are not focused on prestige or competition, but on their own happiness and wellbeing, or the wellbeing of others.

I am so grateful to have spent the summer working with Philadelphia Legal Assistance. So grateful, in fact, that I will be continuing as an extern in the consumer housing unit this fall! I am appreciative of funding from Equal Justice America and for the work that they do to make public interest experiences more accessible. If you are interested in contributing to Equal Justice America's efforts to support public interest law students like me, please feel free to donate.