

11 October 2016

Dan Ruben, Executive Director
Equal Justice America
13540 E Boundary Rd, Midlothian, VA 23112

Dear Mr. Ruben,

My job, as a legal intern in the Consumer Housing Unit at Philadelphia Legal Assistance, allowed me to learn about the lack of process involved with tax foreclosures in Philadelphia and the low-income homeowners harmed by such practices.

I worked with a number of clients whose homes were foreclosed on but who, prior to the actual sheriff sale, had no idea that they were parties to legal proceedings. These problems seemed to stem from a Pennsylvania statute (that applied only to Philadelphia) known as MCTLA, which allows sheriff sales to proceed in the absence of personal service. As one can imagine, service by posting and mailing seems to have the most deleterious consequences for seniors and those who are disabled. Consequently, a number of clients did not even learn that their homes were sold until the new owner was seeking to eject them from the property.

Clients were understandably perplexed and alarmed at discovering that they no longer owned the homes in which they had lived for decades, and they came to PLA seeking legal help to restore their title. Therefore, much of my work involved petitioning to set aside those sheriff sales for lack of service. Successfully doing so within my first few weeks at the job—and restoring to a property owner his home of thirty years—was particularly rewarding.

Still, the fact that this process continues to unfold for countless low-income homeowners who never receive legal help and who, as a result, lose the only capital they have been able to amass is incredibly troubling, and I believe it is an issue worth dedicating ample time to resolving. Thus, learning about these problematic practices has meant a lot to the development of my career in legal aid. I have decided to continue working on the problems of procedural due process in the City of Philadelphia and apply what I have learned at Philadelphia Legal Assistance to the context of landlord-tenant proceedings in Municipal Court.

I therefore wish to humbly thank you for the opportunity to work at Philadelphia Legal Assistance this past summer. More than simply continue to expand my familiarity with the troubling legal issues surrounding low-income housing in Philadelphia, I gained invaluable expertise and skills in legal writing by working under my supervisor, Irwin Trauss, Esq., and was able to apply those skills to ensure that clients did not permanently lose their homes. *This experience was career altering.*

Sincerely,

Ian Charlton
University of Pennsylvania Law School
Class of 2017