



Legal Aid Society of Cleveland is teaming with lawyer Ed Icove to help low-income South Euclid residents facing foreclosure

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By **Jeff Piorkowski, Sun News**

By



SOUTH EUCLID

-- Low-income residents facing foreclosure will soon have a friend in their local lawyer.

"It's devastating to see a neighbor or friend have to move because they couldn't get loan modifications," said lawyer and Ward 3 Councilman Ed Icove. "There are a number of ways to help people facing foreclosure, but it takes a lawyer to help people understand the intricacies and federal regulations that apply, and to make them aware of the federal programs that are available."

Icove credits former South Euclid councilman Larry Baker for speaking before City Council at a recent meeting with an idea. That idea is for South Euclid lawyers to help, at no cost and through the Legal Aid Society of Cleveland, South Euclid residents facing foreclosure.

Icove, a former president and board member for the Legal Aid Society of Cleveland, is used to doing *pro bono* (volunteer) legal work.

"The Legal Aid Society already helps people who are facing foreclosure," Icove said, "but the difference with this program would be that local attorneys would be helping South Euclid residents. I'm hoping to get all attorneys in South Euclid to help out.

"If I can get 15-20 (lawyers) to take on one case each, we'd be making a huge dent in the foreclosure problem. We'd also be saving our neighborhoods."

Icove discussed the idea with Housing Manager Sally Martin, who agreed it would be a help with the foreclosure problem.

"We're now seeing a bit more of a flow (of foreclosure cases)," Martin said. "From 2006-11 there were 1,326 cases of foreclosure filings in South Euclid.

"I always would say that of our housing stock, about 10 percent had foreclosures filed. But we have 9,600 housing units, so that's 14 percent of our housing stock that has been involved in foreclosures in the last five years and we think we're going to keep having them for the next year."

The Legal Aid Society of Cleveland, formed in 1905, has 52 staff lawyers and 1,800 volunteer lawyers.

"This program should greatly increase that number of 1,800 volunteers," said lawyer and Legal Aid Society of Cleveland Development Director Melanie Shakarian. "We're very excited about it."

"This is an innovative program for Ed and his colleagues in South Euclid to take on. We've never had a group of lawyers in one city work together to help their city like this."

The society serves as a law firm for low income individuals, providing legal work in the areas of consumer rights, disability, domestic violence, education, employment, family law, immigration and other matters.

Shakarian said that, in foreclosure cases, the person seeking help must have his or her name on the mortgage and be an owner-occupant of the house.

Further, the society will only help people who are at least at 250 percent of the federal poverty guidelines.

Currently, 250 percent of the guideline means, for a family of four, an income no greater than \$55,875.

Icove said he and society lawyers will meet to organize the program on Jan. 27.

"We hope to get it started as soon as we can after that," Icove said. "We'll probably have a day where people (residents facing foreclosure) can come in and talk with us."

Icove and Shakarian are both hopeful that the South Euclid program is so successful that other cities in Cuyahoga County will follow suit with it, and that it will even become a national program.

Those who want further information can call Martin at (216) 381-0400, or the Legal Aid Society of Cleveland at (216) 687-1900.

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