

Spotlight on Jewish Community Legal Services: Giving Back Is a Reward in and of Itself

By Judge Joel L. Chupack

“Pro bono” does not mean for free. Rather, it translates to “for the public good.” Having been a volunteer for Jewish Community Legal Services, I can tell you that it has also been for my own good. Every pro bono case that I have handled brought me back to why I became an attorney and the feeling that I had when I first joined the profession. I looked forward to the next call from Sima Blu, the director of JCLS, and the story that she was going to tell me about the prospective client.

A recent referral from JCLS was that of a widow who lost her Skokie home by foreclosure. Her home was in the shadow of the congregation that I attended. She had lived in the home for 40 years, but when her husband died a few years earlier, she was left with no income, no savings and a ton of debt, including a federal tax lien, sandwiched between the primary mortgage and a junior mortgage. This formerly well-to-do and sophisticated woman was now facing becoming homeless. She had no family that could help her and with only social security as income, her options were limited. Yes, she did apply for residency in subsidized housing, but the waiting list was two-years plus. Every time I spoke with my client, she told me that she cannot believe that this is happening to her. Such incredulity was a common chorus from those caught up in the foreclosure crisis.

Having come to JCLS after the foreclosure sale had been confirmed, I did not know what I could do for her. I rummaged through the documents in the court file for anything. Service was good. She appeared in court several times. There was no equity in the home to fight for. The judgment for foreclosure and sale and the order confirming sale seemed standard. But that proved to be to my client’s benefit because the order confirming sale did not expressly provide for payment of the junior mortgage, which would have resulted in a surplus from the sale. The omission was an unintentional mistake, but it gave me enough rope to proceed on a motion to vacate the order confirming sale and to petition for the surplus funds.

I did not expect to win the case and I did not win the case, but I did get my client what she desperately needed—time. After over a year of post-judgment litigation and working behind the scenes with a social worker at the Council for Jewish Elderly and with the successful bidder at the foreclosure sale, my client was able to find alternative housing and spared her the indignity of the sheriff evicting her, taking her to a hospital for a mental health evaluation and placing her into temporary housing, which is its protocol in such situations.

In the end, we did the best that we could. My client was immensely appreciative that she had someone on her side that she could trust and talk to and preserve her dignity. I felt I was successful in taking on this lost cause, but still accomplishing a worthwhile result.

Just one case can have an immense impact on one’s life and will enrich yours. Please contact Sima Blu at JCLS: legalservices@juf.org or 847-568-1525. You will be grateful for it.

The Hon. Joel L. Chupack is a past president of the Decalogue Society and a recently elected judge of the Circuit Court of Cook County.