



## **Bankruptcy attorney uses pro bono work to launch debt relief foundation**

By Mary Moore – Reporter, Boston Business Journal  
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Starting in 2009, bankruptcy attorney Richard Ravosa began to see more clients showing up in his law firm needing to file for bankruptcy but without money to pay for the service.

“They were like legal castaways who had no place to turn,” said Ravosa, whose law firm has offices in Boston, Natick,

Worcester and Springfield.

In response, Ravosa started a nonprofit – the Massachusetts Debt Relief Foundation – and is now actively seeking grants and donations to fund his work. The foundation received 501c3 nonprofit status from the IRS at the end of 2013.

Law firms often provide pro bono services, but few launch nonprofit foundations as Ravosa has done.

His first step toward creating the foundation was by preparing Chapter 7 bankruptcy filings for free to help clients who couldn't pay, and he says he paid for the work out of his pocket. Ravosa requests that his pro bono clients to donate 30 hours to a local charity, although he doesn't make it a requirement.

In 2011, with the help of his staff, he launched the foundation. To date, his firm, which has six attorneys and five other staffers, has handled nearly 60 pro bono bankruptcies and Ravosa estimates he's taken a loss of about \$100,000 in the pro bono work, some of it paid for through payments his firm receives from personal injury cases.

Operating the work through the nonprofit, Ravosa hopes to

fund up to 200 pro bono bankruptcy filings a year, though he also said the effort will become “as big as it needs to be.”

What the pro bono clients are saving is \$1,500 in legal fees and \$306 in a bankruptcy court filing fee, though the court typically waives the bankruptcy fee for pro bono cases. Ravosa or one of the firm’s other attorneys stay with the client throughout the bankruptcy process – from preparing and filing the paperwork to any court hearings they are required to attend.

Ravosa is not waiting for pro bono clients to come to him. He has a marketing campaign in place to attract pro bono clients, including advertising on Craigslist. Debt counseling centers send over some referrals. And then there’s always word of mouth, among the firm’s former pro bono clients, Ravosa said.

“The problem for people is that it’s so confusing. They go to a meeting at the courthouse. They’re asked all these questions by the trustee,” Ravosa said. “Our help streamlines the process and it saves court time.”