

## MWOC Client Profile – Sandra

Sandra is a forty-three year old mother of two teenagers who resides outside of Worcester, an area MetroWest Outreach Connection usually does not cover. Sandra fell behind in her mortgage payments due to a work-related injury which caused her to miss nearly four months of work. When she returned to work and had been there for a few months, she realized that she could no longer deal with the excruciating pain. She had foot surgery in February 2006 to insert a metal plate and screws that causing her to miss several additional months of work. During her recovery, she lived on Workman's Compensation and depleted her savings. At one point, she owed the mortgage company over \$4,000.

Sandra returned to work and even acquired a part time job earning \$8.00 per hour to try to pay off her mortgage arrears. Finally, her mortgage company issued her a letter indicating that the loan was in default. The letter also indicated that there was no grace period in the agreement. Two weeks prior to the deadline, Sandra had raised some of the funds but she had nowhere to turn for the balance. She contacted The Advocates, Incorporated to see if they could assist her. They were able to give her a portion of her arrears and MetroWest Outreach Connection was requested to provide the rest, \$1,008.

MetroWest Outreach Connection's Homeless Prevention Program committee met the Thursday before the foreclosure date and voted to fund the client. Because Sandra needed to fax the mortgage company a copy of the check by noon on Friday, an arrangement was made to meet her at the Framingham exit of the Mass Pike which was on her way to work. One of our committee members delivered a check to Sandra for \$1,008 made out to her mortgage company, with her loan number and reason for the check affixed.

She was able to meet the deadline and is no longer in arrears. She asked the committee member how she could pay MWOC back; the member indicated that the best way to do that would be to assist someone else who needs help.

Sandra works for a very prominent university in the Greater Boston area. She earns \$58,000 per year. We are not usually asked to fund clients either in that income range or on such short notice. However, we have done so a few times during the past three years. We **never** give checks directly to clients. In this instance, we made an exception because of the circumstances and time requirement.