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## Freddie Mac, big bully

By Yvonne Abraham

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Freddie Mac has been using our tax dollars to make Sophia Mitte and her family suffer.

The federal mortgage company seems determined to evict the family from their home, even though it would cost it (that is, us) less to cooperate with the small army of people trying to help them stay.

Spend an hour at the Mattapan house Mitte shares with her boys and it's clear they're already suffering enough, without help — or lack thereof — from faceless, federally funded bureaucrats.

Back in 1994, when Mitte was working as a nurse, it wasn't a stretch for her to buy the small blue house for \$87,500. She and her husband refinanced a few times to fix the roof, delead the house, build a ramp and a deck.

Banks were throwing money at families like theirs. Soulless vultures on Wall Street got obscenely rich betting those families would go under.

And so they did.

In 2003, Mitte was diagnosed with multiple sclerosis and bipolar disorder, and couldn't work. Her four sons — now ages 10 to 18 — had psychological and physical ailments, including schizophrenia, autism, bipolar disorder, and pulmonary disease.

Mitte's husband left her. Trying to care for herself and her kids on disability benefits, she fell behind on the mortgage, even after her loan was modified in 2008. By then, she owed close to \$300,000.

Wells Fargo foreclosed last June. Freddie Mac bought the house for \$133,000 and began eviction proceedings.

Mitte, 38, turned to Jamaica Plain housing activists City Life. They put her in touch with Boston Community Capital, a nonprofit that buys foreclosed homes and sells them back to foreclosed owners.

None of the owners to whom BCC has sold back properties has defaulted. The group sized up Mitte's finances and assessed her house, which is a mess: A stalled kitchen renovation left the room partially gutted, electrical wires exposed, walls covered in patches of black mold; the bathrooms are pits; the wheelchair ramp is rotting.

In October, BCC offered Freddie Mac \$90,000 for the house.

The reply? Silence. A Boston Housing Court judge has twice ordered Freddie Mac to respond to the offer or explain its refusal to consider it. Freddie Mac's lawyers keep asking for more time. Mitte's lawyers, from Harvard Legal Aid, have agreed. The new deadline is April 7.

It's hard to imagine anybody paying even the \$90,000 BCC is offering (they plan to lend Mitte enough money to buy back the house and make it more habitable). But to Mitte and her fragile kids, the house is enormously valuable. Familiar and comforting, it's close to their schools and to neighbors who watch out for them.

"I don't have any place to go," Mitte said. "This would uproot my kids from the only home they know."

If Freddie Mac succeeds in evicting Mitte, it is going to have to pay to fix the place up, market it, and sell it. In the meantime, there'll be another foreclosed house vacant in the neighborhood, weakening an already vulnerable community. And eviction will put more strain on the Mittes than they can bear.

If the people at Freddie Mac have their reasons, they're not sharing them: Their lawyer declined to comment.

It's bad enough when a profit-hungry giant such as Bank of America behaves this way. It's much worse when the heartless behemoth in question is Freddie Mac, a company at the heart of the federal government's effort to stabilize communities and help the economy recover by keeping families in their homes.

Freddie Mac survives today only because it has been propped up by \$65 billion (so far) in federal tax dollars.

How about they don't blow our money putting this family out on the street?

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