

## Foreclosure-related suicide in Taunton raises alarm about economic stress

Taunton police say a distraught woman apparently killed herself because of the stress the foreclosure process was putting on her.

By Elaine Allegrini

GateHouse News Service

Posted Jul 24, 2008 @ 01:18 PM

Laura Joseph is counting the days to the foreclosure of her house.

"It's very stressful, I can't even go to my house and pack up my belongings," said Joseph, 37, who has left her Plympton home and is staying with her father in Hull.

A former financial counselor, Joseph said she has seen people suffer through embarrassment and guilt amid similar crisis and sympathizes with the Taunton woman who committed suicide this week amid foreclosure proceedings.

Taunton police said Carlene Balderrama was apparently distraught when she shot and killed herself Tuesday, apparently unaware the mortgage company had granted an extension, avoiding the auction of her house later in the day.

"It's a tragedy. The financial stress must have been too much," Taunton Police Chief Raymond O'Berg said as he stood outside the two-story, brown-shingled house on Duffy Drive where Balderrama lived with her husband and son.

"I know where she's coming from and I know a lot of people are probably thinking the same thing," Joseph said.

O'Berg said a suicide note found next to the body urged the woman's husband and son to "take the insurance money and pay for the house."

Those facing foreclosure often reach out to municipal leaders, social service agencies, real estate offices and housing specialists where they share raw emotions as they seek help to hold onto the American dream of home ownership.

"There's a lot of angst right now with a lot of people," said Whitman Realtor Richard Rosen. "I have people come in, desperately trying to sell their houses. The last thing people want is to have their house foreclosed, but a lot of people can't avoid it."

He said debtors have to talk to people — their bank, their mortgage company.

"It may be bad, but may not be as bad as perceived," Rosen said. "It's never so desperate where you have to kill yourself."

A Brockton man who recently moved his family from a 3,500-square-foot home to a rented apartment in a three-decker said he overcame the stress when he came to terms with foreclosure with the help of an understanding wife and support of friends.

"I know it's just a house, I can bounce back," said the father of three children under age 4, who asked to remain anonymous.

Carol DeLorey of the Brockton Housing Partnership has seen the fear, the tears, the depression of homeowners at risk. But, when 247 families showed up at a Brockton foreclosure-prevention workshop last month and met face-to-face with their lenders, she said many of those same people left with smiles.

"There is help out there, that's the most important thing," DeLorey said. "You should not try to do it alone."

Neighborhood Housing Services in Brockton is one-stop shopping for those seeking foreclosure counseling.

"Nobody was doing this a year ago," said Joseph Medaio of Neighborhood Housing Services, where there are four counselors currently working with 250 families.

"One of the things I tell them, 'It's not the end of the world,'" Medaio said. "People go through situations all the time.

"It's a stressful time, it definitely is. You've got to live to fight another day."

Brockton Interfaith Community, meanwhile, sees the need for additional services for those dealing with foreclosure.

"BIC is looking at some ideas for prevention, intervention," Executive Director Wes Lathrop said. "There are complex, multi-faceted problems. It's affecting all sorts of people, not just one demographic, race or class. People come to the edge of the cliff. It's scary, frustrating and overwhelming."

*Material from GateHouse News Service contributed to this report. Elaine Allegrini can be reached at [eallegrini@enterpriseneews.com](mailto:eallegrini@enterpriseneews.com).*