Trying to enjoy the holidays with eviction looming in the new year

By Kyle Swenson

Dec. 27, 2020 at 11:40 p.m. EST

The tree was wedged into the corner of the living room, plastic white branches catching the morning glare from the windows overlooking the apartment complex’s parking lot in Virginia’s Henrico County.

LaRoya White, eyes heavy from working overnight, looked at the decorations and thought about how weeks earlier she had doubted whether she would be able to muster enough holiday spirit for them.

“It is what it is,” the 35-year-old single mom said from the couch.

In June, White lost her job, one of the estimated 10.7 million positions that have gone since the coronavirus pandemic arrived. As a result, an estimated 12 million renters will have an average of $5,850 in back rent and overdue utilities on their balance sheets going into the new year. Before the winter is out, a wave of evictions is expected to begin, as a patchwork of national, state and local moratoriums expire. Last month, the U.S. Census Bureau said 83 million Americans reported having difficulties covering basic household expenses.

Even as vaccines promise to restart life in the United States, millions of Americans like White will still be struggling to find their way out of the financial crises set off by the pandemic into next year and beyond.

The catch was that White had seen up close how money problems could snowball into homelessness and worse. The job she lost was as a property manager at a low-income building in Richmond, which has one of the highest eviction rates in the country, according to Princeton University’s Eviction Lab. She had listened to excuses and sad stories from tenants. She had personally put countless eviction notices in the mail. She had watched sheriff’s deputies empty out more apartments than she cared to remember. None of that readied White for the blast of anxiety and dread she felt when she saw the eviction notice taped to her own door in September.

That was the day White decided she would do whatever she needed to keep the deputies from moving her out. She resolved that by the time the Christmas tree stood in her living room, her debts would be paid off and she would start the new year with a clean slate. “Got to do whatever I got to do to be at zero,” she told herself.

Now the tree was up and Christmas was next week, but her promises were only partially fulfilled. She glanced again below the white branches dripping with a string of lights.

“Ain’t too much under there, either,” she said, nodding to the lack of gifts.
"I got to put you out, or I'm going to be put out"

She listened to her tenants' stories because it was an unofficial part of the job. As a property manager, White says, she did everything from absorbing the angry complaints of residents to flipping fuse boxes when the power went.

“I was basically a counselor,” she said, recalling her six years working at two properties run by a Richmond nonprofit where she made $20 an hour. “I was a security guard. I was watching the cameras. I was doing work orders. I was doing everything, and I was all by myself.”

She also handled evictions.

“My first day I was evicting people,” she said. “I kind of got used to it. You can tell when people are being genuinely honest with you, and you can see when people are just trying to get one over on you.”

White says she tried to work with the tenants who were willing to try to even up. White would sit in her office walking residents through all of the government programs and local nonprofits available to help bring overdue ledgers up to date. She would submit the paperwork, work out payment plans, try to explain how an eviction could damage a credit score for years to come. Some paid off the debts. Some didn’t.

“It gets to the point where it’s either me or you,” she said. “I got to put you out, or I’m going to be put out.”

When the pandemic hit in March, evictions continued at White’s building and beyond in greater Richmond. According to the Eviction Lab, 4,933 evictions were filed in Virginia’s capital between March 15 and mid-December. More than half of those filings came after the Centers for Disease Control and Prevention issued a moratorium on evictions in September because of the state’s loose interpretation of the order.

Dealing every day with tenants and their deepening problems began to wear on White through the spring and early summer. “Especially the evictions of people with kids, and the people you know that were actually trying,” she said. “It was a revolving door.”

That stress followed her back to the two-bedroom apartment in Henrico she shared with her daughter. It even began clouding her mood as she planned her daughter’s 13th birthday in June — a day at the beach with friends. Then, a day before the party, she lost her job.

“I was depressed,” she said. “I didn’t know if I was going left or right.”

But after years of seeing how quickly her tenants’ debts could balloon, White realized very soon she and her daughter could lose their apartment. “I’ve been the one on the other side,” she said. “I know.”

No support system

She had put countless eviction notices into the mail and that meant she was often in court testifying against tenants. Weeks after pulling the eviction notice off her door, White was on the phone with an attorney from the Central Virginia Legal Aid Society. She recognized the voice. It belonged to Palmer Heenan. She had faced off against him in court many times before, trying to evict someone she knew.
proceedings he had brought against her property on behalf of residents. Now, she was asking for his help. He agreed to take her on.

“When I talk to Ms. White, it’s really clear to me that a big part of what is going on right now is this incredible stress that people in her position feel,” Heenan said. “She’s never been in this situation before. But whether you have or not, if you are unable to get back to work or get on unemployment or the work that you do have is much less than you were making, there’s no way for you to get out of the debt.”

Finding an attorney was a lifeline after months of wandering lost in a maze of government bureaucracy.

“I’m trying to figure out why I don’t have Medicaid. Does my daughter have Medicaid? What are the other programs I can get into?” she said. “This is something new to me. I’ve never been on welfare or SNAP benefits, anything like that.”

She applied for unemployment benefits in June. But the Virginia system, like many other states, was overwhelmed by the number of claims coming in, and her application was jammed up in the line. With July’s $650 rent and her $455 car payment about to be due, plus living expenses, White then turned to three local nonprofits she knew from her property management days that helped renters.

But those services were also buckling under the demand sparked by the pandemic. She submitted applications and was told a check would be coming, but nothing arrived. “When it came to me, a person who has had jobs, who has paid bills, why is it so hard?” she says. “I applied like everyone else. Why am I not receiving?”

She immediately also began looking for new jobs, staring at her laptop, eyes losing focus after another sleepless night because of anxiety.

“A lot of the places I applied to said my resume was too overqualified for the job that was hiring,” she says. Others balked at paying close to what she had been making in her other job. Others only wanted to hire folks with property management experience in high-end buildings, not nonprofit complexes for the poor.

But the jolt of seeing the eviction notice in September rearranged White’s expectations.

Soon, she was begging for a gig from a friend of a friend as a cleaning lady, and eventually she started an overnight shift working security at a nursing home. Money started coming in, but only a fraction of what she had been making — $12 an hour. “I had to humble myself,” she says.

In November, unemployment finally came through, just under $8,000. But she was already behind around $3,800 in back rent and late fees on her apartment, plus small loans she had taken from friends.

“Do I go ahead and give them the whole money they gave me from unemployment?” she thought. “For almost six months I had no income, I was borrowing and begging, and I’ve got to pay those people back.”

She worked every shift she could; it didn’t matter how tired she felt. She poured every paycheck back into balances, trying to keep to the promise she made in September to get even by the holidays.

“I really wanted it to be all paid off,” she says. “I don’t want to have something hanging over my head. I have no support system. I’m alone.”

The eviction, however, had already been filed. She was working off the balance, but the money was still owed. Heenan helped her file for a state rental relief program tied to pandemic support, but the money still hasn’t come.

“Even when it comes through, it’s only a Band-Aid; it won’t stop the fact that she still has financially struggled,” Heenan said. “I understand this is the common story today — people who have never known poverty or hunger.”
Heenan said, "I would say that this is always going to hang over her head, even if the rent relief comes through and pays all or some of what she owes, and she’s able to stay current, and the case against her is dismissed. This is still a black mark on her rental record. There are landlords who still won’t rent to someone with an eviction filing on their record."

At the mercy of the landlord

She had often watched sheriff’s deputies clear tenants out, but now she felt differently about all those people who were pushed out of those apartments.

“I see why it took so long for people to get their ledger clear,” she said. “It takes people time to get back into the groove of things.”

Recognizing this, lawmakers have made efforts to buy people time. In November, Virginia Gov. Ralph Northam (D) signed a revised budget that included some protections for renters during the commonwealth’s state of emergency, which is not expected to be lifted anytime soon.

In December, Congress agreed to a $900 billion relief bill that extended a federal moratorium on eviction cases to Jan. 31. The new package also offers direct payments to struggling Americans and their children. White and her daughter would qualify under the deal for $1,200, money that would help them stay in place for the time being. President Trump signed the bill late Sunday.

But there’s no guarantee. Flexibility in state and federal orders gives local judges discretion in terms of finding judgments against tenants, even if the actual removal is delayed by the moratoriums. That means White — even as she continues to pay off what she can and wait for rental relief from the state — could still find herself out of her home soon.

“At the end of the day it’s still a problem for her,” Heenan explained, because at her next hearing date, scheduled for January, “the landlord could decide they don’t want to wait any longer. The judge could decide he agrees the landlord has waited long enough and grant a judgment against her.”

For now, White, sitting on the couch in her apartment, finally pulled her tired eyes away from the Christmas tree and settled deeper into the couch cushions. Her next overnight shift was tomorrow.

“It is what it is,” she said.

Correction: An earlier version of this story incorrectly stated that Gov. Ralph Northam signed a revised budget that included a ban on evictions in failure-to-pay cases. Landlords can still evict tenants for unpaid rent if the tenant refuses to apply for or cooperate with rent relief. This version has been updated.