PERSONAL FINANCE

He was 4 months behind on his rent. Why his landlord never mentioned eviction



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KEY POINTS

- The pandemic has been a difficult time for landlord-tenant relations.
- But Andrea Sorum and Victor Washington have a different story to tell.

At one point in the pandemic, Victor Washington was nearly four months behind on his rent.

The problems began soon after he moved into the one-bedroom condo in South Minneapolis in October of 2020. Out of nowhere, a blood clot formed in his right leg and he needed a procedure. At the middle school where he worked as a custodian, he used up all of his paid vacation and sick time to heal.

Then, in December, he got Covid. Washington's breathing became so bad, he landed in the hospital. He spent eight days there. He missed more work, this time without pay.

Washington had to call his landlord, Andrea Sorum, and tell her that he wasn't going to be able to come up with his \$1,500 rent.

"I explained that I contracted Covid, that I nearly died," Washington, 41, said.

What happened next, however, is not.

Sorum didn't threaten to evict Washington, her only tenant. Instead, she thought about how they might raise the money to cover his rent.

"He can't be evicted," Sorum, 38, said. "He's sick. He would not be OK."

At first, she remembered the references Washington had submitted along with his rental application back in the fall, including one from a good friend and another from his pastor. "They were really good conversations that filled me with a lot of confidence," Sorum said.

She asked him: Could any of those people give him some cash?

Unfortunately, it turned out many in Washington's community were going through their own hardships. "I have several friends and family members who have died due to Covid," he said. Others had been laid off. "I've experienced more loss than I ever wanted to experience," he said.

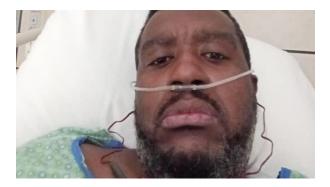
Washington did reach out to his pastor: "I asked him, can you float me \$600?"

His pastor said yes, but it wasn't enough.

By February, Washington owed Sorum more than \$5,000.

He was collecting unemployment, but a large share went to child support for his two teenage daughters. He and his wife divorced last year.

And he didn't know when he'd see his next paycheck.



Three months after Washington was diagnosed with Covid, many of his symptoms persist. Breathing remains difficult. Randomly his heart will start racing. He suffers from fatigue.

"By noon, I'm extremely exhausted," Washington said. "No amount of coffee or energy drinks can help you when you're dealing with the aftereffects of Covid."

His doctor said he shouldn't expect to return to work until April.

Still, <u>like many landlords during the pandemic</u>, Sorum had her own financial difficulties.

Although she was able to put the condo's mortgage in forbearance with <u>Wells Fargo</u>, the homeowner association fees are more than \$700 a month.

And the single mother, who's a music director at a church and a piano instructor, couldn't work as much with her two young sons learning from home. Neither of them have been at their school in over a year.

By chance, when Washington was in the hospital with Covid, Sorum was in the hospital with appendicitis. That caused her to miss more work. At one point, she qualified for food stamps. "It's been really intense," she said.

She explained some of her challenges to Washington.

"I haven't been in a fairytale," Sorum said. "We've been very honest with each other."

Once a singer at his church, Washington has found it difficult to even speak on some days due to Covid.

Still, he's kept Sorum updated through emails and texts about his applications for rental assistance. (Congress has now allocated more than <u>\$45 billion in aid</u> for tenants who've fallen behind.)

"There's a lot of misconception with tenants that they just play the system," Washington said.

"I use every resource I can to get this bill situated," he added. "I do understand that, at the end of the day, she does have bills she has to pay, too."

Washington was finally approved for \$3,000 in rental assistance from <u>Hennepin County</u> in February, but he still owed Sorum more than \$2,000. And his debt was only growing.

"I do understand that, at the end of the day, she does have bills she has to pay, too."

Victor Washington, TENANT

But the more she and Washington communicated, the more Sorum said she realized a big difference between her situation and Washington's.

"I'm a white person, and there's generational wealth," she said. "I have access to help when I need it outside of government services."

"Paying my bills is something I have to deal with, and this year I've had to be creative and work extra hard, but there is always enough."

And so she explained her and Washington's bind to multiple family members. A few of them said they'd be happy to help out financially.

That made her wonder: Would her friends want to contribute, too?

This month, she created <u>a post</u> on Facebook describing the situation. Sorum said she was inspired to do so by multiple <u>mutual aid</u> <u>funds</u> that have emerged in Minnesota in the wake of the police killing of George Floyd. The event sparked <u>widespread outrage</u> after video footage showed a white police officer holding his knee on the 46-year-old African-American man's neck as he gasped for breath.

Around 15 friends made a donation toward Washington's rental arrears. One person gave \$5, another \$1,500.

"There's a sense that we need to help each other out, and transformative justice also looks like reparations," Sorum said.

Washington is now caught up on his rent through June.

"He can't be evicted. He's sick. He would not be OK."

Andrea Sorum, LANDLORD

Although the Centers for Disease Control and Prevention has banned most evictions amid

the public health crisis, <u>many landlords are</u> <u>pushing out their tenants</u> anyway.

Since the CDC ban went into effect, Jim Baker, executive director of the <u>Private Equity</u> <u>Stakeholder Project</u>, has counted close to 50,000 new eviction cases filed by corporate landlords in Arizona, Florida, Georgia, Nevada, Tennessee and Texas alone. During the same period, <u>The Eviction Lab</u> at Princeton University has identified more than 180,000 evictions in the five states and 19 cities that it tracks.

Black renters have faced a disproportionate number of these eviction filings, <u>the lab has</u> <u>found</u>. In the areas they've studied, around 20% of renters are Black, and yet closer to 35% of the eviction filings were against Black tenants.

"The pandemic has only exacerbated existing inequalities in eviction," said <u>Emily Benfer</u>, a visiting law professor at Wake Forest University.

Evicting tenants is a last resort, said <u>Bob</u> <u>Pinnegar</u>, president of the National Apartment Association. However, the last year has driven landlords to the brink, he said.

"Over 50% of the nation's rental housing providers are mom-and-pop owners, who rely on their few units as their only source of income," he said. "Reserves are running out, and in many cases are exhausted."

But there are many resources available to landlords during the pandemic to help them avoid pushing out struggling tenants, Benfer said, including the \$45 billion in rental assistance allocated by Congress.

"Landlords should consider the severe consequences of filing an eviction at this moment and instead turn to community-based rental assistance and eviction prevention or diversion programs that help recoup rental debt," she said. Indeed, Sorum hopes more landlords will follow in her footsteps.

"I have a hard time understanding why these big corporate landlords with lots of property can't afford to float someone for a few months," she said. "I'm a single mom and I'm making it work."

For Washington's part, feeling safe in his home despite his financial difficulties has allowed him to heal, he said.

"With everything I've gone through, it feels amazing knowing I have that security," he said.

Between the public health crisis and the racial unrest in the U.S. over the last year, Sorum said that she's also thought a lot about healing. She used to live just a few blocks from where George Floyd was killed last year. Three years prior, she was biking in the neighborhood when she was struck by a car. While she laid on the pavement, a crowd gathered around her.

"People came and pulled me up, and asked if I was OK," Sorum said. "Watching George Floyd lay there on the pavement and die in the exact same spot – no one could pull him up.

"I've always had people come and pull me up," she said. "And that's what everyone deserves. We say 'Black lives matter,' but we have to take it further."

She just renewed Washington's lease for another year.

The national eviction ban is set to expire this month. How will that impact you? If you're willing to share your story, please email me at annie.nova@nbcuni.com