



## Renters face pressure from some landlords in pandemic



**SARAH ELMS** ✓  
The Blade  
selms@theblade.com

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Stephanie Bowling is scared.

The 42-year-old mother of two missed 10 days of work this month at both of her jobs after she fell sick with the coronavirus. Now her bills are coming due faster than she can pay them, including more than \$2,200 in rent and fees.

Last Thursday, the day before her quarantine ended, Valley Stream Apartments taped a letter to her door.

“We still have not received a full payment. We understand that your court date has been delayed. While this may give you time, it does not stop the balance on your account from growing,” the letter stated.

It went on to warn Ms. Bowling that she’ll be charged an additional “Eviction Penalty fee” of \$754 unless she vacates her Springfield Township apartment and turns in her keys by Friday.

“I’m terrified that Friday is going to come and I’m going to lose my home,” she said Monday. “I have no family here. I can’t afford to put us anywhere at this point.”

Even though the letter referenced a court date, court records show Valley Stream Apartments has not filed for eviction against Ms. Bowling.

She knows her landlord can’t kick her out without a court order, but the letter put her and her younger son who lives with her on edge. She’s also worried that neighbors who receive similar letters will simply pick up and move out of fear, even if they don’t have a stable place to go.

“I feel like they’re using scare tactics. Right now I feel like I’m this horrible person and horrible provider and horrible mother. It’s really taken a shot to my self-esteem,” she said, holding back tears.

Geoff Frazier, a Colorado-based attorney for Monarch Investment and Management Group, which manages Valley Stream Apartments, said Tuesday that the legal eviction process is under way. The apartments gave Ms. Bowling a notice to vacate on Nov. 9 because of past-due rent, stating that if she were to move out within three days they would not file an eviction against her in court.

Mr. Frazier said her case was then referred for an eviction, but it may not have been officially filed with Sylvania Municipal Court since it closed Dec. 1 through Dec. 11 because of a coronavirus outbreak.

He said the letter taped to her door last week is not a “scare tactic.”

“It’s giving her an opportunity to avoid a balance down the road if an eviction is filed. It’s simply saying, ‘if you move out, then that would not apply to the balance,’” he said.

Ms. Bowling, like many Americans, lives paycheck to paycheck. The virus left her physically exhausted, but she had to go back to work to try to keep from losing her home.

She works 40 hours a week as a recreational therapist at the University of Toledo Medical Center, the former Medical College of Ohio Hospital, and moonlights between 30 and 35 hours a week stocking Meijer shelves overnight.

Between her two jobs she’s almost always able to make ends meet, but this year has been particularly tough. She fell behind on rent once at the end of 2019 and twice toward the beginning of the year, according to eviction filings in Sylvania Municipal Court, but Ms. Bowling said she was simply waiting on a paycheck and got caught up right away. All three cases were dismissed, records show, and she never set foot in court.

But now Ms. Bowling has a hospital bill to pay for her older son’s bout with the virus, on top of the usual health and car insurance, cell phone, utility, and rent expenses. She hasn’t even been able to think about Christmas presents, she said, something she had hoped would give her two sons, ages 20 and 17, a sense of normalcy this year.

Alicia Kingston, an attorney with Legal Aid of Western Ohio, said she couldn’t comment on Ms. Bowling’s case specifically and does not represent her, but said legal-aid lawyers often field questions about letters similar to the one posted on Ms. Bowling’s door.

“Only a judge or a magistrate can rule that you have to leave your home, and only a bailiff can come and set you out of your home,” Ms. Kingston said. “This can be an indication that a formal, proper notice may be coming where an eviction is going to be filed in

court. You have the right to seek representation and fight an eviction in court.”

She added tenants also have a right to challenge the validity of fees landlords often tack on to eviction cases.

Mr. Frazier said the company wants to work with all tenants but cannot go without collecting rent because it has mortgage obligations that have not been waived during the pandemic.

“We certainly sympathize with her situation, but I think it would be worthwhile to point out that mortgage holders do not have relief here,” he said.

He added that apartment staff refers tenants in need to assistance programs, such as Pathway in Lucas County, which is distributing federal rental assistance aid.

Ms. Bowling said she completed her portion of a rental-assistance application through Pathway but was waiting on Valley Stream to fill out its portion so she can turn in her application. Mr. Frazier said their portion was filled out Monday.

He also said Ms. Bowling was referred to an internal assistance program, called the Home Together fund, and should be allowed to get on a payment plan, though Ms. Bowling said she was not informed of any such program and was told she must pay her balance in full.

Ms. Kingston said the U.S. Centers for Disease Control and Prevention moratorium on evictions for nonpayment of rent is still in effect through the end of the year for those who qualify.

Two key parts of the health order are that a tenant has to prove hardship because of the coronavirus and show he or she attempted to receive some sort of rental assistance. The tenant then must submit a filled-out CDC declaration to the landlord or, if an eviction has already been filed, to the court.

“Nothing in the CDC moratorium prohibits a company from trying to get paid the rent it’s owed,” Mr. Frazier said. “It simply says evictions cannot be processed with writs filed prior to Dec. 31.”

Legal-aid lawyers are concerned about what will happen once the CDC moratorium expires and rental assistance dries up at year’s end.

“My biggest fear is that there’s going to be a huge flood of evictions filed and then writs acted upon. And people who are already in crisis mode are going to truly be experiencing something that we’ve never seen in this country before, at the height of this pandemic,” Ms. Kingston said.

George Thomas, vice president and general counsel for Toledo’s Fair Housing Center, said one of his concerns is the disproportionate effect evictions have on people of color and renters with disabilities, particularly during the pandemic.

“We get so many calls every month, but as we’re approaching the potential end of the moratorium, some of the concerns are more desperate. People are really worried about what happens next,” he said.

Ms. Bowling is also worried about what January will bring. She isn’t the only tenant at her complex who has received the letter on her door.

“I’m a professional, degreed individual who can’t keep my head above water,” she said. “I can’t imagine what others are going through.”

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