**Her case helped halt evictions in Richmond. She still isn't sure how she'll save her home.**

Ebony Goode's son was born 14 weeks early in mid-January.

An eviction notice from her South Richmond apartment complex arrived shortly after. She had just returned home from the hospital, where her son has spent the first two months of his life after entering the world at 1 pound, 13 ounces.

Under strict orders from her doctor, Goode could not work in the weeks leading up to her son's birth because of complications with the pregnancy.

She told a property manager at Aden Park Townhomes off Midlothian Turnpike about her situation, hoping they'd be flexible with January's rent. Still recovering from a cesarean section, she was unable to work after leaving the hospital in late January and could not afford February's rent, either. She hoped for the best.

Then came the pandemic, and with it, an unexpected reprieve. Goode wound up at the center of the first test to a judicial order suspending all nonessential legal proceedings in Virginia, including evictions, amid the public health crisis.

"It was very stressful, very stressful, trying to figure out how I'd make ends meet, whether I could get help from family," she said.

Goode, who turns 29 on Friday, didn't qualify for federal assistance because she hadn't worked at her job long enough. Rental assistance programs were a no-go; she owed too much back rent.

When a judge eventually ruled in favor of her landlord, she was given a choice: pay thousands in back rent, late fees and court costs she did not have, or move out on March 25.

She called the Central Virginia Legal Aid Society about the city's eviction diversion program. Her landlord refused to participate, she and her attorney said. It seemed like a dead end - until last week.

The Supreme Court of Virginia issued an emergency order suspending all court proceedings that were not essential for 21 days effective March 16. The order applied to local courts across the state, leading many to put eviction cases on hold. However, some did not.

Virginia Attorney General Mark Herring later clarified the declaration applied to evictions. So did the executive secretary of the Supreme Court.

In Richmond, landlords could not file new unlawful detainer cases against their tenants. However, hundreds of tenants - Goode among them - already had evictions scheduled.

By then, Goode was thinking about a storage unit. She did not know how to come up with what she owed. Rent for her one-bedroom apartment costs $820 a month. Two months' back rent plus March's sum, late fees and court costs would total almost $3,000.

"My mom said, 'Just come back home, even if it's only temporary,' " she said. "But the thing that was really getting to me was: Now I have this eviction; I'm not going to be able to move anywhere."

Goode has faced eviction in the past, but never under these circumstances.

Sheriff Antionette Irving, whose deputies carry out court-ordered evictions in the city limits, had scheduled 138 the week after the Supreme Court issued its emergency order. The figure is typical in Richmond, where 150 families lose their homes in an average week because of a court-ordered eviction, said Marty Wegbreit, Legal Aid's director of litigation. Countless others are carried out informally, before they ever reach the docket.

Believing the order should halt any scheduled evictions as well, Legal Aid asked the Richmond General District Court to weigh in. Its lawyers reconnected with Goode and asked if she was willing to be a part of the challenge. She agreed.

On Monday, the court delayed Goode's eviction date 21 days, citing the duration of the higher court's emergency declaration. The extension gives her - and others in her position - more time to pay her landlord what she owes. If the Supreme Court extends its declaration, the stay extends with it, according to Chief Judge L.B. Cann III's order.

Afterward, Irving said her office informed landlords that no evictions would be executed during the emergency.

In 2018, a Princeton University Eviction Lab analysis determined Richmond tenants faced eviction at the second-highest rate in the country. Five Virginia cities were in the top 10. The findings prompted state and local action to reduce the figure, and help families avoid the stain of an eviction judgment on their record.

Soaring unemployment brought on by the pandemic will make that work harder. Thousands have lost their jobs this month with April 1 looming.

As of Thursday afternoon, more than 90,000 people had signed an online petition asking Gov. Ralph Northam to freeze rent and mortgage payments during the crisis.

After three months of unpaid leave, Goode returned to her job this week at McGuire Veterans Affairs Medical Center, where she checks patients in and out and does other clerical work.

The pandemic has prompted new safety protocols at the facility, making her transition back even more of an adjustment, she said. To protect her baby, she has her own: changing into fresh clothes immediately after her shift.

That Goode, or anyone, must worry about an eviction under these circumstances angers Wegbreit, the Legal Aid attorney who is a driving force behind the city's diversion program. "She's out there risking her own health and safety and life to help others and we're going to evict her?" Wegbreit said. "There's no legal, moral, ethical or social code that can justify that."

Under the court-ordered extension, Goode has 2½ weeks to settle up with her landlord.

She isn't sure how she will do it, or what she'll do if she can't.

Her son comes home next week.

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**With rent due, Richmond tenants face uncertainty; some landlords offer flexibility**

Forced out of work in mid-March by the COVID-19 pandemic, Daniel Domingo began to worry about April 1.

The 51-year-old chef at a popular Scott's Addition restaurant saw his hours and income reduced drastically, then vanish altogether as a result of public health guidance that prompted widespread business closures. About 7,600 people filed for unemployment in Richmond and Chesterfield, Hanover and Henrico counties last week alone, up from 300 claims a week earlier.

"When the coronavirus advanced, my schedule went to three days a week, then two days, then one day," he said. "Now, nothing."

A side gig he relied on to make extra money by cooking paella for parties dried up, too. Everyone canceled their bookings as Gov. Ralph Northam has directed people to avoid gatherings of more than 10 people to slow the spread of the virus that has killed 27 and infected 1,250 others across the state as of Tuesday.

Domingo owes rent on Wednesday that he does not have. His share for his Carver home is $540.

Unsure of what to do, he asked his landlord for leniency. It's a step that landlords, property management firms and legal aid attorneys are urging tenants to take if they are uncertain of how they will pay their rent.

Domingo's landlord, Zarina Fazadlin, promised she would give him more time to pay it. He was among a handful of the roughly 65 tenants she rents to who made a similar request due to job or wage losses stemming from the virus.

In turn, Fazadlin asked the bank she owes mortgage payments to what kind of flexibility they could offer her. She is still awaiting a response on her request, but said making exceptions for her tenants under the circumstances wasn't even a question.

"I just put myself in that situation," Fazadlin said. "This is the time that we as Americans need to help one another. I have to stay strong, not only for myself, but for my tenants."

Fazadlin said she will not punish tenants who let her know in advance that they are short on rent this month or they will be late on what they owe. Large property management companies around the region say they are taking a similar approach.

If a tenant cannot pay April rent in full or on time, Dodson Property Management, Thalhimer and Landmark Property Services are offering individual payment plans and waiving late fees.

Representatives from each company said they are not evicting tenants during the crisis. Evictions are halted statewide through April 26 as a result of a Supreme Court of Virginia judicial emergency order that has suspended all nonessential court proceedings.

Duke Dodson's company manages 4,000-plus properties in the region. He estimates as much as a quarter of the rent payments it would collect in a normal month may not be paid.

At the same time, monthly costs owners incur remain the same. That means tapping other sources to pay management staff and cover insurance, utilities, building maintenance and other costs. Owners with mortgages can seek extensions from lenders in the short term, but not permanently, he said.

"When this ends, landlords will have to pay banks, and tenants will have to pay landlords," Dodson said. "We're all just trying to minimize the pain until that time comes."

Plans for a rent strike have circulated on social media over the past two weeks. The extent of the strike and the number of participants is unclear.

Organizers are encouraging tenants in the same building or under the same management umbrella not to pay their rents because of the economic strain the virus has wrought. Participants could face eviction for nonpayment when the judicial emergency ends.

Christie Marra, director of housing advocacy for the Virginia Poverty Law Center, said a different approach may be more effective amid the crisis. Most landlords will take a reasonable stance if asked for leniency, she said, especially given the clear economic burden many are facing.

That means "giving people steps to take that balance the tenant's right to remain safely housed with the landlord's right to collect rent," she said.

"A rent strike is not appropriate in this situation. This is a situation where trying to figure out how to work together is appropriate."

Domingo, the chef, says he is thankful Fazadlin was understanding; he has other bills he is worried about, too.

"Maybe I can pay $200," he said of the rent. "I don't know."

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**Even with federal moratorium, thousands still face eviction in Richmond**

When he limped into a Richmond courtroom last week, Ronald Dabney was no closer to coming up with the money he owed his landlord than at the start of the pandemic.

Since then, things had gone from bad to worse.

As COVID-19 upended life across the state, he lost his job as a cook. Then his side work as an in-home caregiver dried up. With those went any chance he had of paying back the $889 he initially owed for his apartment at the Aden Park Townhomes in South Richmond, let alone what had compounded in the months since. A lawyer representing the apartment complex said his balance was more than $5,300.

"I don't know what I'm going to do," said Dabney, 54. "I really don't."

The Supreme Court of Virginia on Friday rebuffed a request from Gov. Ralph Northam to extend a temporary freeze on physically removing tenants from their homes amid the public health crisis. A new federal moratorium would keep that from happening, but only if tenants take action to trigger its protections. Otherwise, landlords can still pursue their eviction and, now, removal.

Dabney's was one of more than 600 eviction cases scheduled in Richmond court last week, even before the state freeze expired. As written, the now-expired freeze only postponed the final step of the eviction process, meaning landlords could still secure an eviction judgment against tenants as federal unemployment assistance fell away and thousands remained jobless.

As many as 262,000 people across Virginia are at risk of eviction, according to the RVA Eviction Lab at Virginia Commonwealth University.

"You're talking about thousands of people who are going to be impacted, if not ultimately displaced," said Palmer Heenan, an Equal Justice Works housing justice program attorney working at the Central Virginia Legal Aid Society.

Through the Centers for Disease Control and Prevention, President Donald Trump's administration established a partial eviction moratorium through the end of the calendar year. It is not a blanket ban. A tenant must attest to their inability to make rent payments and meet other criteria in a sworn declaration to their landlord to secure the protection.

Heenan worried it would sow more confusion for tenants already trying to understand what they must do under differing court orders.

State lawmakers have worked during a special General Assembly session on an eviction moratorium that could replace the federal one, if passed. It would halt most evictions through next April. That bill is expected to be heard in a Senate committee this week.

Northam established a $50 million rent relief program over the summer that can pay off up to six months of back rent for tenants who qualify.

To date, the state program has paid out $1,008,520 to 412 households in the region, said Billy Poarch, CEO of ACTS, the nonprofit administering the program in the Richmond area. That figure includes $95,000 in requests Poarch's slammed staff processed Friday alone.

Getting approved for assistance through the program can be a challenge for some tenants, Heenan said. Many don't keep on hand the records necessary to secure a quick approval.

Dabney said he didn't even know the relief program existed until Heenan handed him a fact sheet about it at court.

Like Dabney, many tenants on last Thursday's docket faced eviction at the hands of large complexes for sums tallying in the thousands. Dozens of tenants from Aden Park, Southwood Apartments and Ashton Square in South Richmond were on the docket. However, few tenants showed.

With many of the cases continued over several months during coronavirus-prompted court closures, Heenan and another legal aid attorney openly wondered whether tenants knew they had hearings scheduled that day.

For those who had not settled their balances and secured a dismissal, a no-show meant a default judgment. The landlord's lawyer read a tenant's name, the amount the landlord said they owed and a judge ruled in the landlord's favor with seldom any questioning.

Of the more than 200 eviction cases on the docket last Thursday, Dabney was one of about 10 people who appeared in court to dispute the money their landlord said they owed, or to request a continuance because of loss of wages.

That's well above the roughly 45% of cases in Richmond that would result in a default judgment in a typical month, Heenan said, citing an annual accounting Legal Aid does to benchmark the outcome of eviction cases. Whether confusion about the varying eviction protections or concern over the ongoing public health crisis has driven that figure up is an open question.

Showing up helped Dabney avoid a judgment Thursday. When the clerk called his name, he hobbled to the front of the courtroom in a protective boot.

On top of his pending eviction, a bad infection in one of his toes led to an amputation he was still recovering from. The surgery hindered his mobility, and he worried it would make it harder to find work.

He handed over a sworn affidavit, affirming he had lost wages during the economic tumult. The General Assembly passed a measure earlier this year guaranteeing any tenant who lost income due to COVID-19 a 60-day delay to their eviction proceedings. The judge granted Dabney's request and scheduled his next hearing in mid-November.

In the meantime, he will still owe rent that he cannot afford.

"There's no way I can get caught up," he said. "But at least it gives me some time to try and find some help, or someplace cheaper."

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**How to avoid eviction under the new federal moratorium**

A nationwide moratorium on certain evictions took effect Friday, but it's not an all-encompassing ban.

President Donald Trump's administration established the moratorium in response to the public health crisis caused by the COVID-19 pandemic. The temporary freeze is effective through Dec. 31, 2020, for tenants at risk of eviction for nonpayment of rent.

However, the protections do not apply to all renters automatically. A Centers for Disease Control order places the onus on tenants to sign a sworn declaration and give it to their landlord to avoid eviction.

To qualify, a tenant must affirm under penalty of perjury that they meet five criteria:

They tried their best to get rental or housing assistance that's available.They meet one of the following income requirements: expect to earn less than $99,000 annually in 2020, or less than $198,000 if they file taxes jointly; not required to file a tax return in 2019; received a stimulus payment under from the federal CARES act earlier this year.They cannot pay full rent due to job or wage loss or "extraordinary" medical expenses that are not covered by insurance.They are attempting to make partial payments to the landlord.They would become homeless or have to move into a congregate setting, such as a relative's occupied home, if evicted.

Each adult on a lease must complete a separate declaration and give it to the landlord.

Marty Wegbreit, director of litigation for the Central Virginia Legal Aid Society, said tenants can do this at any time, regardless of where they stand in the multi-step eviction process. To ensure a landlord receives the declaration, he recommended delivering it by hand, first-class mail or fax.

Wegbreit said tenants should keep documentation showing that they meet the criteria, in case their landlord challenges the declaration in court. This can take many forms, he said, including pay stubs, bank statements or a budget showing monthly expenses.

Because the moratorium applies only to evictions for nonpayment, Wegbreit said tenants should take care to abide by other provisions in their lease. A landlord can still pursue an eviction if someone who is not listed on the lease is living in the property, or for any other potential lease violation.

Importantly, the federal moratorium does not remove a tenant's responsibility for any rent, interest or fees owed to the landlord during the period. If unpaid, those could still lead to an eviction when the moratorium expires at year's end.

The federal moratorium applies in Virginia unless the Virginia General Assembly passes, and Gov. Ralph Northam signs off on, stronger protections for tenants. State lawmakers are currently weighing legislation that would ban certain evictions through the end of April 2021.

A copy of the declaration is available at https://www.cdc.gov/coronavirus/2019-ncov/downloads/declaration-form.pdf.

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**61 and counting: evictions continue in Richmond area despite federal moratorium**

The notice posted on Ladontis Holland's front door in the second week of September forewarned an impending eviction.

The 29-year-old knew he could not pay the thousands in back rent he owed his landlord. At least six calls he made to a local nonprofit fielding rent relief requests went unreturned, he said. He sought out a legal aid lawyer who told him there was another way he could save his home, at least through the end of the year: by filling out a Centers for Disease Control declaration under the federal evictions moratorium.

On the declaration, he swore he couldn't afford his $750 rent, but that he would try his best to make partial payments to his landlord. He swore he had done what he could to seek assistance that's available. And he swore he would end up homeless if he lost his housing. He signed the document and slipped it into his property manager's drop box with a $300 payment toward his balance.

Six days later, two Richmond sheriff's deputies showed up to his house, ready to lock out Holland, his pregnant girlfriend and their 10-month-old son.

What led up to the moment is in dispute. Holland's landlord - Dodson Property Management - said it had received the legally enforceable declaration and asked the Richmond Sheriff's Office to cancel his eviction. The Richmond Sheriff's Office said it did not receive any such request, so it sent its deputies to carry out the eviction as planned.

Holland knew only that the worst-case scenario appeared to be unfolding.

As many as 262,000 households across the state are at risk of eviction, according to the RVA Eviction Lab at Virginia Commonwealth University.

The Supreme Court of Virginia declined a request from Gov. Ralph Northam earlier this month to extend a state freeze on evictions for nonpayment of rent, citing the federal moratorium established to keep renters housed during the public health crisis.

During a special legislative session, state lawmakers have, so far, not committed to a blanket ban on evictions that would supersede the federal order, despite calls from advocates who worry the CDC moratorium leaves tenants vulnerable amid the COVID-19 pandemic.

How many tenants locally have taken advantage of it to date is unclear. Local courts are not tracking the number because a tenant does not have to file a declaration with the court.

But legal aid attorneys who help tenants facing eviction say few know about the declaration, and those who do have, in some instances, encountered unnecessary obstacles or outright pushback when they have sought to assert its protections.

"It's very obvious that even with these protections on paper, that's not how it works, way too many times," said Phil Storey, a housing attorney with the Virginia Poverty Law Center.

In Chesterfield County, a tenant had to request an emergency hearing when the landlord refused to call off a scheduled eviction after receiving a signed declaration. A judge quashed the eviction, according to Palmer Heenan, an attorney who represented the tenant. An identical situation is unfolding for a Henrico County tenant Heenan represents.

In the past two weeks, 61 households were evicted in Richmond, Chesterfield and Henrico, according to figures provided by the sheriff's office in each locality. The number may be an undercount. It does not include tenants who left their homes before a formal eviction was executed.

Holland's was slated to be one of them the morning the deputies showed up to his South Richmond home.

"I said, 'I know that you guys have an eviction scheduled today, but we've already taken care of it.' And [a deputy] said 'Prove it.' I said, 'One second, let me run back in and get my phone," said Holland, recalling the encounter.

Following advice from the lawyer he spoke with, he saved an electronic copy of the declaration on his phone, just in case. He went back inside to retrieve it, heart racing.

"I didn't want to alarm [the deputies]. They could have thought I was running in the house to do something else."

After he produced his signed declaration, they wanted assurance from Holland's landlord, so he called his primary contact at Dodson Property Management, but got no answer. He tried another number and began to worry that his word alone would not dissuade the deputies from carrying out their orders.

Elsewhere in the state, it would have.

At the outset of the pandemic, Fairfax County formed a working group of its sheriff's office, local legal aid firm and various housing and human services agencies. The sheriff's office shares its list of upcoming evictions with the group, which then seeks out tenants to make sure they are aware of the moratorium and other resources, said Andrea Ceisler, a sheriff's spokesperson.

Since the moratorium took effect, Fairfax's sheriff will not proceed with a scheduled eviction if a tenant has signed a declaration, whether its office hears from the landlord or not. The sheriff then notifies the court of the declaration with a letter from its attorney stating the eviction is "stayed pending further order of the court," Ceisler said.

"If a tenant qualifies under the CDC order temporarily halting residential evictions and signs the declaration, the [Fairfax County] Sheriff's Office will inform the landlord that we will not be proceeding with the eviction," Ceisler said.

Richmond's sheriff, Antionette Irving, has not taken that approach.

Irving said that unless her office receives notification from the landlord or court, it moves ahead with evictions as scheduled, regardless of whether the tenant has signed the declaration.

"Even with a signed declaration by the tenant, the landlord may feel that the tenant has not met enough of the CDC declaration guidelines to cancel the eviction," Irving stated in response to questions about Holland's case.

Holland makes $9.50 an hour working part time at a convenience store. His job cut his hours back over the summer, he said, worsening his money troubles.

His recent struggles began when his child was born late last year, he said. Then he fell behind on his rent at his Davee Gardens home. That led to an eviction judgment in February, before the pandemic set in, prompting court closures.

The CDC moratorium came in response to the pandemic, but a tenant's eviction does not have to stem from economic fallout of the public health crisis in order to qualify for the federal protections. They must only meet criteria laid out in the order.

To qualify, a tenant must be unable to pay their rent due to job or wage loss or medical expenses and earn less than $99,000 annually, or $198,000 as a household. They must also have tried their best to secure governmental assistance that's available and commit to making partial payments to their landlord. Lastly, a tenant must affirm they would become homeless or have to move to a relative's house or another congregate setting if they lose their home.

If evicted, Holland said, "We would have had to pack up my van and live in it."

By signing the declaration and giving it to his landlord, Holland swore under penalty of perjury that he met the criteria.

Once he had, what happened outside his house "shouldn't have gotten to that point," said Janae Craddock, a courthouse housing lawyer for the Central Virginia Legal Aid Society whom Holland met with before his scheduled eviction.

Renters can sign the declaration at any point during the eviction process, even if they already have a judgment against them or an eviction scheduled. If landlords do not halt the eviction once they receive the declaration, they can face steep penalties and even jail time stipulated in the federal order.

In addition to the physical copy Holland dropped off, Craddock sent an electronic copy to Dodson's lawyer. A Dodson representative received the declaration and notified the Richmond Sheriff's Office of the cancellation, said Tim Wehner, vice president of the company's single family division.

Once Dodson received Holland's paperwork, Wehner said the company had no intention of carrying out the eviction. He said that is why it did not send a property manager to be present at the scheduled time. In Richmond, a landlord must be present for the locks to be changed.

A property manager ultimately answered Holland's call and relayed to the deputies what he originally told them about his declaration.

"I pray another family doesn't have to go through it," he said of the encounter.

The dead-end street where he lives, a few blocks from Jefferson Davis Highway, was otherwise quiet that morning. He said he was relieved his neighbors were not there to see him pleading to save his home.

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**A North Side woman faced eviction. Then activists stepped in.**

Fifty people stood outside of Katrina Pitt's North Side home on Friday, ready to stop her from losing it.

They gathered for an emergency eviction defense, a last-ditch effort to keep Pitt's landlord and sheriff's deputies from evicting her from the property that morning. Tenant unions and activists have employed the tactic in other cities this year, confronting landlords who pursued evictions despite legal protections meant to keep tenants sheltered during the COVID-19 pandemic.

Pitt, 56, faced eviction after a judge ruled earlier this month that she owed a balance dating to August, when she fell behind on her $525 monthly rent. She took the required steps under a federal moratorium to stop the eviction, but feared her landlord, Gordon Estrada, would remove her anyway.

Word of Pitt's situation spread via a flyer that circulated on social media this week. It summoned anyone willing to take part to the corner of North Avenue and West Crawford Street. The flier listed potential steps those gathered could take if the eviction unfolded, like lobbying the sheriff or landlord to cancel it or physically occupying the home.

"I believe if that man showed up right now and tried to get her off this property, you all wouldn't have allowed that happen," said Henry Loftin, one of Pitt's roommates, who thanked those who had assembled outside the Brookland Park home.

A judge ordered Pitt's landlord to stop the eviction shortly before deputies were originally scheduled to carry it out. After returning home, she sat on her porch fighting back tears.

"All these people came out to support me," she said.

Those gathered said they had prepared for a confrontation.

"We would have done whatever [Pitt] wanted us to do, whether that was to help her get her stuff out and help her get into a motel, or block the eviction," said Adrianna Carpenter, a tenant rights activist who helped Pitt with her case and joined others outside her home.

Pitt has a disability and receives a monthly Social Security check, but the sum leaves little room in her budget for other expenses that arise, she said. She and Loftin, who share the house with four others, said it is infested with bedbugs, and Estrada had not done enough to get the problem under control. Still, with nowhere else to go, Pitt said it was her only option.

Estrada declined to comment after Friday's hearing.

Under the moratorium, tenants who sign a declaration - under penalty of perjury - can halt their eviction through Dec. 31. Landlords can face steep fines or even jail time for not complying.

During the hearing, Estrada said he had received a copy of Pitt's declaration, but said he thought he could proceed with the eviction because of the prior court ruling granting him possession on Oct. 15.

"I thought I was entitled to the right to have her evicted," he said.

He also cited "hygiene" concerns he had with Pitt, as well as his belief that people were staying in the house who were not legally allowed to under Pitt's lease. Pitt said those claims were not true.

Confusion swirling over which protections apply to whom and how have tenant advocates concerned. Without a blanket ban on evictions, they say most tenants won't know what to do to keep shelter through the pandemic.

Pitt didn't, until she met Carpenter outside of the courthouse, where she offers advice and support to tenants facing eviction. Pitt does not have a car, so Carpenter drove Pitt to her landlord's home to drop off the declaration.

When no word came that the eviction was canceled, they requested the emergency hearing to alert the court of Pitt's declaration.

The decision Friday bought Pitt time. During the proceedings, Judge Tracy Thorne-Begland warned her that the moratorium wouldn't necessarily protect her from Estrada's questions about whether she was complying with the terms of her lease. Those could yield another eviction filing.

Pitt said that for now, she hopes she can find help to settle her balance.

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**Virginia has spent $33 million on rent and mortgage relief. Thousands are still waiting for help.**

In Virginia's eviction capital, applications for rental assistance swamped the nonprofit the state enlisted to help households hit hardest by the COVID-19 pandemic.

Families facing eviction in central Virginia have inundated Area Congregations Together in Service, or ACTS, with requests for help on back rent they have no other way of paying. Meanwhile, landlords won about 2,000 eviction cases against tenants in Richmond and the counties of Henrico and Chesterfield in a two-month span this fall. Settling a delinquent balance is a tenant's only chance of staying in their home once federal and state protections fall away in the new year.

"I had no idea what this overwhelming response would be," said Billy Poarch, chief executive officer for ACTS. "I think it floored everybody."

Last year, ACTS gave out roughly $183,000 in rental assistance to about 350 households. By comparison, it has paid out more than $4.2 million in relief through the state's rent and mortgage relief program to more than 1,600 households as of Dec. 2, according to figures Poarch provided. Half the sum went to renters who have fallen behind in Richmond, where a 2018 Eviction Lab at Princeton Lab analysis found that landlords evict tenants at the second-highest rate in the country.

As ACTS' staff has worked to process applications, some tenants have waited weeks, and in some cases months, with no word on their application status. Delays and a lack of communication have set some further on edge.

Three weeks have passed since Charles Grevious first reached out seeking help. The 31-year-old was in court last week facing eviction from his South Richmond apartment. By then, he had not yet received a call back to confirm his request was under review.

Grevious lost his job at SunTrust and most of his hours at a part-time job at Applebee's during the pandemic, and estimated he now owes about $2,000 in back rent. He said his landlord was understanding of his financial situation and willing to work with him. At his hearing, a judge continued his case until February. Even so, the waiting game for relief was weighing on him.

"It's definitely uncomfortable," he said. "The anxiety kicks in."

With all the household information and required documentation, ACTS can process an application and send a check to a landlord in a matter of days, said Hana Yun, its chief operating officer. But those cases are the exception, she acknowledged.

More often, Yun said one or more pieces of required paperwork - proof of a tenant's lost income during the pandemic or a property manager's ledger confirming the amount of back rent owed - is missing. That leads to a series of follow-up calls, and often phone tag, with tenants or their landlords to track it down, which leads to delays, she said.

In addition to the state program, ACTS is also processing relief applications for programs it administers for Richmond and Chesterfield County. It has distributed an additional $1.7 million to roughly 500 households through those.

"It's people on top of people on top of people. Each of us is carrying a caseload of hundreds of households," Yun said. On a recent morning, she set to work calling some of her clients with pending applications while juggling incoming calls.

She spoke with a mother who had to quarantine and miss work after her daughter tested positive for COVID-19; a middle-aged couple who each tested positive for the virus, wiping out their earnings for a month and sending them into a financial tailspin; and a family of three trying to settle a delinquent balance after their landlord secured a judgment to evict them in October.

The Centers for Disease Control and Prevention established an eviction moratorium in September, but it was not a blanket ban on evictions. To qualify, a tenant had to meet certain income requirements, sign a declaration stating they could not pay, but would try, and give it to their landlords. The declaration did not erase back rent owed, or absolve a tenant of paying future rent.

Under the moratorium, landlords could not remove tenants from their homes. However, it did not hinder landlords from securing eviction judgments for back rent owed and the right to remove a tenant beginning in January, after the moratorium expires.

Landlords won 1,986 eviction judgments in Richmond, Henrico and Chesterfield courts in September and October, according to figures provided by the Central Virginia Legal Aid Society.

During the two-month span, the average amount of a judgment for a landlord in Richmond was about $2,100, according to the figures provided by Legal Aid; in Henrico, the average judgment was about $3,350; in Chesterfield, roughly $3,500.

As many as 262,000 households in Virginia were at risk of eviction as of September, according to an analysis by the RVA Eviction Lab at Virginia Commonwealth University. Advocates warned a wave of evictions that could fuel an uptick in virus cases was inevitable if state leaders didn't provide financial relief to keep people in their homes.

Gov. Ralph Northam set aside $62 million in federal CARES Act dollars for rental and mortgage assistance. Between July and mid-November, $33.6 million has been spent to settle balances for about 11,000 households statewide, according to figures provided by the Virginia Department of Housing and Community Development.

The state has earmarked up to $25 million in its Affordable Housing Trust Fund to continue rental assistance efforts once the initial $62 million is spent, said Erik Johnston, the department's director. An additional $30 million in federal Community Development Block Grant funding can go toward rent relief, as well, he added.

To qualify, a household must demonstrate an inability to pay their rent or mortgage stems from the pandemic. It must also make less than 80% of the area's median income. In the Richmond Metropolitan area, that's $57,200 annually for a household of two; for a family of four, it is $71,500.

ACTS is one of 30 local agencies the Department of Housing and Community Development put in charge of processing tenant applications and cutting checks for the program. Since then, $1 of every $8 approved statewide has gone to a household in crisis in the Richmond region.

As of mid-November, about 7,600 applications for relief were pending around the state, according to the department.

Johnston said the state established a call center in the fall to help ACTS, agencies in Hampton Roads and Northern Virginia and others in the state with backlogged requests.

"All the grantees have had to scale up capacity, but some have had to scale up exponentially because of the volume of need in their region," Johnston said. "ACTS is serving a huge region that also had a high eviction rate pre-pandemic."

Starting this month, ACTS and other local agencies are no longer accepting new applications for the state program. Instead, the state call center is fielding those, Johnston said. The new centralized approach will carry into 2021, and is meant to improve turnaround times for tenant applications. It will also bring the state's approach for tenants in line with how it has allowed landlords to apply for the program since the fall.

Beginning in September, landlords could apply for relief funds on behalf of tenants through Virginia Housing, a separate state agency, instead of waiting for tenants to initiate the application process through one of the local agencies.

As of mid-November, 280 landlords had received $5.4 million by applying directly on behalf of their tenants, according to figures provided by Virginia Housing. The department was reviewing an additional 2,700 landlord-initiated applications seeking roughly $10.9 million as of mid-November, a spokesman said in an email.

The revised state budget Northam signed last month requires landlords to work with tenants to secure relief from the state or local relief program before carrying out an eviction.

Said Johnston, "We expect there to be strong need and demand for rent relief throughout 2021."

Households in need of rental assistance can check their eligibility for the program by calling 2-1-1 or visit the Department of Housing and Community Development's website.