

U.S. House of Representatives Committee on Oversight and Reform  
Select Subcommittee on the Coronavirus Crisis  
Written Testimony of Katrina Chism  
July 27, 2021

Good afternoon Chairman Clyburn and members of the Subcommittee. My name is Katrina Chism and I am speaking today about my experience renting from a company called HavenBrook Homes and applying for rental assistance to avoid eviction.

I moved into the home in DeKalb County, GA in the spring of 2018. At the time, the property was owned by a company called Mainstreet Renewal; it was later purchased by HavenBrook Homes. My rent was \$1145. Over the three years that I was there, the rent gradually increased yearly to \$1245. The home was not in the greatest condition, but it was livable. We have a few maintenance issues which were never addressed when we lived there. My landlord was always slow to fix things in the home, but quick to collect the rent.

I always paid my rent, even if it was occasionally late. I had never had an eviction filing until the pandemic hit. In August of 2020 I was laid off from my customer service job due to the pandemic. I was rehired with the Urban League of Greater Atlanta in September, but the month in between jobs led to me falling two months behind on my rent. I filled out and gave my landlord a copy of the CDC declaration knowing it was set to expire in December of 2020. At that time, I found a local non-profit agency willing to assist me with my rent, but I had a very hard time getting in touch with anyone at the HavenBrook office. I called and emailed, and the nonprofit's agency director attempted to contact HavenBrook. The director even went to my landlord's main office to try to make the \$1,000 payment, but was unsuccessful in reaching anyone. Unfortunately, the funding eventually ran out at the end of the year, so I was not able to get that assistance.

In January, HavenBrook served me with an eviction. Ironically, I was finally able to speak with my leasing agent with HavenBrook homes, and she offered to assist me with a payment arrangement since the CDC order was extended and my rent was then three months behind. I was able to pay the three months of rent to catch up, which was \$4,522. HavenBrook dismissed the eviction against me. I made arrangements to pay February's rent, but I knew it would be a little late. My job with the Urban League was to assist the community with rental assistance due to the pandemic. So, I had a lot of experience dealing with property managers and private landlords. But I had the most difficult time with my property management getting the help and assistance I needed.

In March of 2021, my job with the Urban League was eliminated because they were no longer assisting with the rental relief program. This put me in a difficult bind because I was still trying

to get my February rent caught up, and I was on the verge of being late with March rent, as well. With the CDC Declaration on file, it gave me a little breathing room as I had applied for unemployment benefits right away and I was actively job hunting. I was eventually approved for unemployment, but didn't get the money for two and a half months. While waiting for unemployment benefits, I fell behind on all my bills. I even got a gas disconnection notice at one point. On March 4th, when I was still just one month behind on my rent, Havenbrook Homes filed a second eviction against me.

I applied for rental assistance on February 12, 2021, the very day the Tenant-Landlord Assistance Coalition in DeKalb County began accepting applications. I was approved and my file was sent to Atlanta Legal Aid to help negotiate a resolution with my landlord using rental assistance through the county. Under DeKalb's rental assistance guidelines, I was approved for assistance to cover half of my balance (by that time I owed two months). I also requested and was approved for one month of future rent to my landlord. The attorney who negotiated my case sent three emails to the landlord over several weeks. She even sent an updated proposal with higher numbers when another month's rent was due.

Around mid-April I learned that my landlord had rejected the proposal outright. Havenbrook didn't even come back with a counter offer to tell me how much I could pay to stay in my home. At the same time, my landlord gave me a notice that they would not be renewing my lease when it expired in mid-May. I didn't understand why—other than the eviction due to the pandemic, I had been a model tenant. My family and I had lived there several years with no issues. Havenbrook then made me an offer—if I moved out immediately, even before my lease was up and before the CDC order expired, they would forgive my rent balance. If I had to leave, I wanted to walk away without the debt, but I couldn't find a place to move my family that quickly.

The fear of homelessness became a reality for me. I was very concerned that my son and I would have nowhere to go but to a shelter. I was concerned about our health because of the pandemic, and I was concerned about his school and how he would be affected. I was very afraid because I have always made sure that my children felt safe and secure in their own home. I had never faced this type of stress before and I had no idea what I was going to be able to do with little income and no home.

In May, I ended up moving to another county further outside Atlanta, where I felt forced into a lease where my rent increased by several hundred dollars per month. I went from paying \$1245 to \$1600. It was really expensive to move. I had to pay for movers, a U-haul, junk removers, a large deposit, application fees, etc.). Havenbrook made it clear they wanted me out instead of accepting rental assistance. They did end up waiving my rent balance in exchange for me leaving before the CDC order was over. That offer was better than nothing, but I would have preferred to

stay, using the rental assistance. I was eventually approved for two months of rental assistance at my new home, but that assistance has not come yet.

The biggest slap in the face was that the Havenbrook rental agent told me they wanted to sell the home—and that's why they wanted me out. But I found out later that wasn't true. They put the house back on the rental market right after I left. They raised the rent from \$1240 per month to \$1649 per month. I found all this out because my cousin was moving to town and actually viewed the home as a possible rental for himself. He had been to my home before and saw that they updated just a few minor things—nothing that justified the kind of rent they were seeking.

I feel voiceless against such a large corporation like HavenBrook. I felt expendable, and they showed me I was. I was not given any consideration as a long-term tenant with no evictions on my record ever. I felt as if I had broken the law somehow while we were in the middle of a pandemic. There was no concern for my life or my son's life as they focused on their profit margin. I was not profitable to Havenbrook Homes so I was booted out with almost no notice, instead of being able to renew my lease or at least have a few months to make another plan. The leasing agent even made me believe that I would be evicted immediately, before the CDC order ended, because the order no longer applied to me after my lease expired. There are so many people in this situation, and it is unfair. There is assistance out there to help relieve everyone of financial burden, but when corporations are greedy, they ignore the everyday person doing everything they can to survive.

I have to get a second job and my 16-year-old son has to start working to contribute to the vast increase in my monthly expenses. My son had to switch schools, and now has to start over. Hopefully he can thrive, but I worry about the long-term impact this will have on him.

Thank you for hearing my story. I am happy to answer any questions you have.