

Quad-City Times

Successful return

Hawks' Patrick McCaffery back after battling anxiety, B1



Fire destroys home

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NIKOS FRAZIER

Rebecca Rodriguez stands for a portrait in her Davenport apartment on Friday, Jan. 27, 2023.

Eviction numbers skyrocket in Iowa

Officials fear the number will only continue to rise

TOM LOEWY
tloewy@qctimes.com
SARAH WATSON
swatson@qctimes.com

Rebecca Rodriguez awoke in the morning filled with dread. Her eyes were hot and stung with tears.

Her eviction hearing at the Scott County Courthouse was just a few hours away.

A 46-year-old mother with a 10-year-old daughter living at home, Rodriguez had no idea what would happen if she lost the apartment she's lived in for eight years. The anxiety and fear were hard to describe.

"I knew I had to ask for help, but that is something I have really never done before," Rodriguez said. "I didn't know where to go or who to talk to."

"I couldn't afford to pay rent, and there was no way, I thought,



TOM LOEWY

From left to right: Iowa Legal Aid attorney Molly McDonnell, Americorp volunteer Kody Craddock and paralegal Courtney Brinkley work at a help table inside the Scott County Courthouse.

I could ever pay for a lawyer. I just came to the courthouse, and thank goodness my oldest daughter (Kailee Thorndike) was here."

Rodriguez's eviction hearing was one of 43 scheduled for Tuesday, Jan. 24. The list had

been 60 cases long, but a number were dismissed. Some were continued. Others had been negotiated before going before one of the two magistrates who hear the cases each Tuesday.

Evictions are common in Scott County. While it claims just 5%

of Iowa's population, the county's evictions accounted for 9% of all such cases in the state for 2022.

When Rodriguez and Thorndike got to the courthouse, they saw the large placard for Iowa Legal Aid that promises help with evictions. The services offered by the five attorneys, paralegal and Americorp volunteer who set up every Tuesday often are the last, best chance for people who can't hire attorneys.

The work of representing Rodriguez and others facing eviction is akin to holding back an avalanche. The number of evictions, in Davenport and across Iowa, are gaining momentum.

Record eviction cases in 2022

A record number of Iowans faced possible eviction from their homes in 2022, according to statistics compiled by Iowa Legal Aid, after a year of rising

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BIDEN, MCCARTHY

Debt limit talks coming

Speaker of the House is looking forward to meeting with Biden

HOPE YEN AND ZEKE MILLER
Associated Press

WASHINGTON — House Speaker Kevin McCarthy said Sunday he was looking forward to discussing with President Joe Biden a "reasonable and responsible way that we can lift the debt ceiling" when the two meet Wednesday for their first sit-down at the White House since McCarthy was elected to the post.

McCarthy, R-Calif., said he wanted to address spending cuts along with raising the debt limit, even though the White House has ruled out linking those two issues together as the government tries to avoid a potentially devastating financial default.

The speaker pledged that cuts to Social Security and Medicare would be off the table.

"I know the president said he didn't want to have any discussion (on cuts), but I think it's very important that our whole government is designed to find compromise," McCarthy told CBS' "Face the Nation." "I want to sit down together, work out an agreement that we can move forward to put us on a path to balance — and at the same time not put any of our debt in jeopardy at

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Farm bill will get fresh look by Congress

Turnover in the House means many

Evictions

From A1

housing costs and the first full year after a moratorium on evictions expired.

Iowa Legal Aid Director Nick Smithberg visited the Scott County Courthouse on a recent Tuesday to check on the organization's local help desk that assists residents facing eviction. As a pandemic-era pause on evictions was set to expire in 2021, Iowa Legal Aid anticipated a wave of tenants navigating the court system, and decided to go to the place where it happens.

Attorneys and staff for Iowa Legal Aid set up folding tables and chairs every Tuesday afternoon in the courthouse ahead of hearings so they can counsel tenants and landlords.

In 2022, Smithberg said, there were 18,333 eviction cases in Iowa — a record. Not all resulted in evictions. In Scott County, there were 1,462 cases. For the county, only one year recorded more eviction cases — 2019.

Smithberg theorizes that pandemic-eviction relief disguised an eviction trend that marches upward.

"There's been a perception that high rates of eviction were associated with COVID, but if anything, what we're seeing from the data is that COVID served to suppress the numbers," Smithberg said. "This is a decade-long trend, but during COVID, there was an abundant amount of rent assistance available and eviction moratoria that were in place. And now those inhibitors are gone. So we're really seeing the numbers skyrocket."

Legal aid attorneys have worked in tandem with a representative from the Salvation Army and Quad-Cities Open Housing Network, part of a web of housing-advocacy groups that can offer landlords a month or two in rent to stave off an eviction, giving a tenant a cushion to get their finances in order or find another place, what Smithberg called a "stand-down payment."

"It's a deal where we would give the landlord a month's worth of rent in exchange for a month's worth of time," Smithberg said. Some funds set up two years ago are nearing the end.

Salvation Army also can help with a security deposit on a new place, or pay for late fees or moving costs.

An eviction can be more detrimental than many people realize. A growing body of research shows housing loss can result in children's poorer academic performance as well as higher rates of depression, substance abuse, suicide and lower life expectancy. Plus, it makes it much more difficult to find housing in the future.

"The consequence of an eviction on your record, no matter how the case is disposed of, it can be very bad. It makes it much harder to find habitable affordable housing," Smithberg said.

A helping hand

The first-floor courtroom where Rodriguez and her oldest daughter waited Tuesday afternoon has no clocks on the wall. No cellphones are allowed. The temperature stood at 82 degrees.

Those who entered looked like your neighbors — an elderly woman with a walker, a young couple with three small children, a pair of men with small dogs on leashes and a number of people carrying files of papers.

Some were landlords. A few were attorneys. Most were like Rodriguez, facing eviction and the uncertainty of where they will live.



TOM LOEWY

Salvation Army Program and Operations Director Kelle Larned heads up the agency's eviction prevention program.

"When I got to the courthouse and I saw the sign for Iowa Legal Aid, I let myself have a little hope," Rodriguez said. "It's been hard to have hope for the last couple of months."

An Iowa Legal Aid attorney represented Rodriguez during her hearing and helped her negotiate a settlement with her landlord.

She lives in a \$746-a-month apartment and works as a patient service testing specialist; she draws blood for testing and does other lab-related work. She always found a way to pay rent, make her car payment, pay for the vehicle's insurance and put food on the table.

But then an old car loan came back to haunt her.

"I had a car and I got an oil change and then the engine blew," Rodriguez explained. "I gave the car back to the bank and they went after the company that did the oil change."

"When all was said and done, I was on the hook for \$2,000. I couldn't pay it. I don't have that much leeway. So they got a garnishment against me — \$500 per paycheck for four paychecks, starting in late November. I can't take losing \$500 per paycheck for two months. I couldn't do it."

Christmas was gone. Rodriguez turned to a number of agencies for help with a holiday gift basket. She has been going to pantries to put together enough to feed her youngest daughter. Thorndike found herself offering her mother money for basics, like gas and groceries.

"I felt ashamed," Rodriguez said. "And I really had nowhere to go for help, not anywhere that I knew of. Once the bank decided it wanted that money, I had no way to stop it."

Who faces eviction?

Molly McDonnell is the assistant managing attorney for the Davenport office of Iowa Legal Aid. People face evictions for myriad reasons, she said.

"A large percentage of the people we see facing eviction are working. They have a job. A number of the people we represent have multiple jobs," McDonnell said. "Rent is high in Davenport and across the Quad-Cities. People have smaller margins for sudden expenses. Or if a child gets sick for an extended



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period of time and they have to miss work. So many of our cases start with things like a broken car.

"People can't absorb sudden cost increases. Then they have to make choices. Sometimes the rent has to come after other important choices."

To answer the question of who faced eviction in Scott County in 2022, Smithberg offered some numbers that tell the story:

- People with disabilities comprise 8.2% of the county's population but make up 37% of those facing eviction

- Women account for 50.6% of the county's population, yet make up 74% of those facing eviction

- People of color are 21.4% of the county's population and are 54% of those facing eviction

Smithberg pointed out evictions also tell the story of "disparities in our community."

"What causes evictions? Start with a lack of affordable housing. Then you have to look at poverty. People simply don't have the income to afford what housing is available. And then you look to issues like income and access," he said.

"I say this a lot, but it is true: Evictions are a symptom of something larger going on in the community. We are looking at a set of disparities. When people don't have access to services, don't have access to some of the things many of us take for granted, you see evictions. We are talking about disparities that have existed in our communities for a long time."

A tattered safety net

Rodriguez's agreement with her landlord offered a glimmer of

hope. She has two weeks to pay the back rent of \$1,400. She then has the entire month of February to come up with that month's rent.

She said she planned to first contact the Salvation Army for rental assistance.

Kelle Larned is the program and operations director for the Salvation Army. She helps oversee the eviction prevention program that offers up to three months' rent for those looking to avoid losing their rental home.

Since 2020, the Salvation Army has doled out \$1.5 million in eviction prevention funds — money solely directed to tenants trying to stave off eviction.

Larned also works to help people without homes establish permanent residences. She pointed to a lack of affordable housing as being one of the crucial elements in both evictions and homelessness.

"When a person loses their home in an eviction, it used to be an average of right about 25 to 30 days before we could find them another rental," she said. "Now, we are looking at an average of 85 days. That is all about a lack of affordable housing. When people lose their apartments, it is a real struggle to find any place to go."

Larned offered another perspective.

"Not long ago, we had 20 to 30 families a month in our shelter program," Larned said. "Today, we have between 60 and 70 families a month. We have landlords who work with us, but it is getting harder and harder to find affordable housing for the people who need it the most."

Affordable housing is crucial

because the safety nets set up during the pandemic are disappearing.

In 2021 and most of 2022, tenants and landlords had access to emergency rental assistance allocated to the state by Congress in COVID-19 relief passed in 2020 and 2021.

But the nation, including Iowa, did not have the infrastructure set up to distribute the funds effectively, and the state's Iowa Finance Authority scrambled to build a system. Tenants and landlords could apply for up to three months in back rent owed. But the agency and its vendor were slow to process applications, and the money slow to distribute.

In late 2022, the state agency said it was no longer running an emergency housing assistance program and would focus a second round of funding on helping homeless people regain housing and on assisting refugees.

As a result, about \$89 million allocated for Iowans' emergency rental assistance was likely to go back to the U.S. Treasury and be used for other states.

"We were able to do a lot of good with the rent assistance, and we continue to see a substantial number of cases," Smithberg said. "An overwhelming majority of eviction cases that we see are what they call non-payment cases. That's about rent."

Smithberg was not hopeful about the rate of evictions slowing in Iowa or Scott County.

"I think we are looking at a very tough year," he said. "That's my fear. Homelessness is a lagging indicator. You don't see the number of homeless increase unless there are underlying causes."

"I think, with the way evictions are going, we are seeing the front edge of a troubling homeless problem."

For now, Rodriguez has managed to stay in her home. She couldn't thank Iowa Legal Aid enough for the assistance its attorney gave her Tuesday.

"I still have to come up with the money, but now I know there is help," she said. "I'm going to do whatever I can to come up with that money. But I feel like a failure."

"You feel like you're in a hole and there is no way out. At least there was someone there to help me."

