

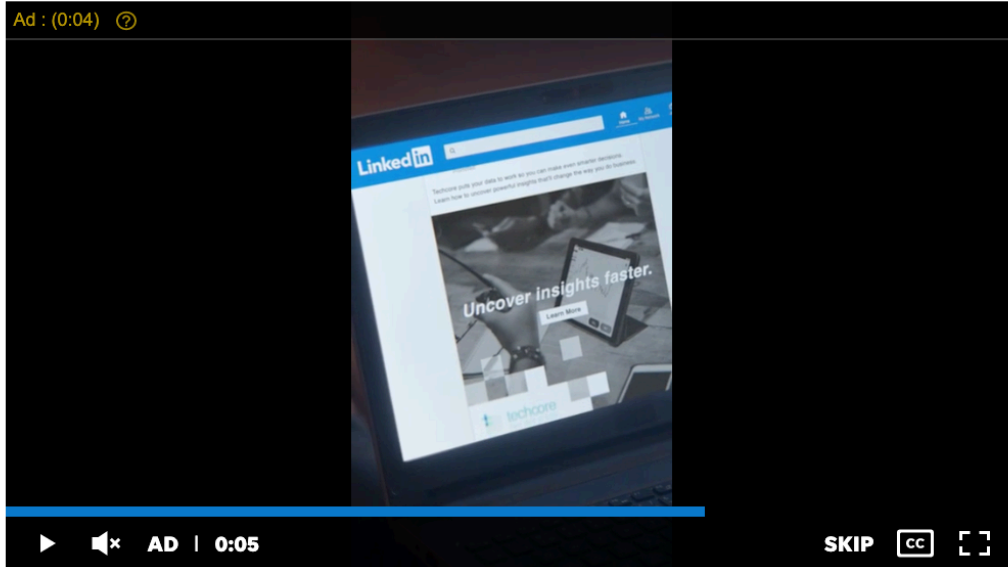
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'It's crazy that it spiraled into this': Nashville family facing eviction receives rent relief

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Family facing eviction receives relief

Callie Clark lost a lot this year — a father, a job and nearly her own home. Clark's family found help in a city-funded rent and mortgage relief program. *Nashville Tennessean*

When Callie Clark found out she was pregnant in 2019, she had no idea she would later deliver her child without any family around her in the hospital.

Her daughter, Ella Jo Rinehart, was born on March 25, just as the coronavirus pandemic tightened hospital protocols, stay-at-home orders rippled across the nation and the economy went into freefall.

Not long after Ella Jo was born, Clark lost her job at a Nashville orthopedic doctor's office, leaving her and her fiancé, Devin Rinehart, struggling to make ends meet for their family of six.

As federal benefits from the CARES Act phase out this month, along with an [eviction moratorium by the Centers for the Disease Control and Prevention](#), Clark and Rinehart were among those facing possible eviction starting Jan. 1.



Callie Clark, 28, with her children Peyton Rinehart, 4, left, Cain Rinehart, 2, and Ella Jo Rinehart, 7 months, in front of her apartment on Tuesday, December 8, 2020, in Nashville, Tenn. Clark is at risk of getting evicted after recently losing her job. She received some aid to help her from the Metro Action Commission. *Mark Zaleski / For The Tennessean*

Clark, who is 28, said she was on paid maternity leave from her job when she received an email in April saying she'd been furloughed. That ended her maternity leave and put her into the unemployment process.

"I've worked since I was 16," Clark said. "I've never been through anything like this."

The family was able to get by between Rinehart's income and Clark's unemployment checks. She was asked to return to work in July, so she set up care for her three young children with her father, David Clark.

She made plans to visit him one day just before she was due back at work. That morning when she woke up, she got a call that her father died suddenly of natural causes overnight.

From that moment onward, Clark said things "snowballed" for her family.

'It's crazy that it spiraled into this'

Grief-stricken, she buried her father and took in her 10-year-old half brother, who had been living with her dad. Unable to find childcare in time to return to work, her job was terminated in July. Even if she had found childcare, Clark said she wouldn't have been able to afford it. Her half brother, Brayden, was also returning to school in a virtual format.

That left Clark and Rinehart with a single income and a family that had grown from four to six in a matter of a few months. She has three children: Peyton, 4; Cain, 2; and Ella Jo, 7 months.

She said they were already looking for a new place to live after the rent at their Bellevue apartment had increased by nearly \$600 since they moved in. After she lost her job, she discovered the resources offered by the Metro Action Commission.



Callie Clark, 28, with her children Ella Jo Rinehart, 7 months, left, Cain Rinehart, 2, center, and Peyton Rinehart, 4, in front of her apartment on Tuesday, December 8, 2020, in Nashville, Tenn. Clark is at risk of getting evicted after recently losing her job. She received some aid to help her from the Metro Action Commission. *Mark Zaleski / For The Tennessean*

MAC was able to catch up the family's rent and late fees in August, and Clark was able to break up their next payments into smaller portions.

But by October, the family was struggling to keep up again. With back rent piling up, Clark said her landlord warned she'd be evicted if she didn't make her payments.

"The way it started out this year, I didn't think it was going to end up this way," she said. "It's crazy that it spiraled into this."

Lisa McCrady, who works for MAC, got in touch with Clark's landlord to help sort things out. She also connected Clark with a pro bono lawyer who helped her get covered by the [CDC eviction moratorium](#). The program is in effect through Dec. 31.

Clark said she was deeply grateful for McCrady's advocacy in all the confusion and mounting circumstances.

"She has literally been my savior through this whole thing," Clark said. "She has been absolutely fabulous."

'You don't expect any of this to happen'

Still, Clark was worried about thousands of dollars in rent that would come due when the moratorium lifts. Their lease goes through the end of January, and she has been trying to find a more affordable housing option for her family.

She said the fear of looming eviction made her not want to put up Christmas decorations this year. She was counting the days until Dec. 31, unsure of what would happen when the CDC protection ends.

This week, McCrady told Clark about a new MAC program providing three to six months of rent and mortgage assistance for those facing job loss and economic hardship due to the COVID-19 pandemic.

The Metro Action Recovery Program offers emergency rent and mortgage assistance and stems from federal CARES Act money, according to the city's website.

"When Lisa told me about this three-month program, she said, 'Girl, you put you up a Christmas tree. Put you up some stockings. We're going to get you taken care of,'" Clark said.

On Tuesday, Clark had gotten her Christmas decorations out and was planning to put them up this week. She said that she's deeply thankful for the help they've received, and that it will get her family through as they work to find more affordable housing by the end of January.

Applications for the recovery program opened Monday, and McCrady said she expected Clark's application to be in on Wednesday.

"Our new recovery program is ideal for her, because she was already behind and trying to catch up," McCrady said in an email.

McCrady said Wednesday that MAC works to help renters, landlords, homeowners and mortgage companies alike during the economic strain of the pandemic. She said she hopes the new wave of rent and mortgage relief creates a "win-win" situation for both sides.

This year, Clark has navigated unemployment and rent assistance for the first time in her life. While it's been difficult and oftentimes overwhelming, she wants people to know it's OK to ask for help if they need it.

"You don't expect any of this to happen at the beginning of a pandemic, but when it does, you just need a little bit of resources," Clark said. "I hope that this story will get out there and let everybody else know who's in a situation like me that there are resources."

Rent, mortgage assistance offered in Nashville as federal programs end

The Metro Action Commission is among several options for financial support for those struggling to keep up with rent, mortgages or property taxes because of the pandemic.

As the end of the CDC eviction protection nears, [additional unemployment benefits provided by the CARES Act are also phasing out this month.](#)

Here are four options for those who need housing support in Nashville.

The Metro Action Commission

The city of Nashville offers help to residents behind on their rent or mortgage due to loss of income during the coronavirus pandemic.

The Metro Action Commission has opened applications for a recovery program that provides three to six months of emergency assistance to those in danger of eviction or foreclosure, according to a news release from the city. Applicants must be residents of Davidson County and have good standing prior to March, the release said. They also must not be accepted into any other repayment program.

More information on who is qualified for assistance and how to apply can be found at nashville.gov/mac.

Nashville Conflict Resolution Center

The Nashville Conflict Resolution Center received a grant this fall to provide rent assistance through its free mediation program for landlords and tenants.

Davidson County cases with tenants that demonstrate their current financial distress is due to the COVID-19 pandemic may be eligible for rent assistance. NCRC will evaluate each case individually and, if approved, can help paying back-rent and current rent owed to landlords.

More information can be found at nashvilleconflict.org.

The Housing Fund

Nashville-based nonprofit The Housing Fund is launching a new Housing Resiliency Fund, which will provide grants to help low- and middle-income families cope with tax increases and stay in their homes.

The fund was enabled by a \$2.25 million donation by Amazon announced this week.

Existing homeowners at risk of losing their homes because of property tax increases can apply for Housing Resiliency Fund grants beginning Dec. 14. Funding will be used for direct payments to the Metro Tax Assessor's Office or the mortgage holder's escrow account.

Applicants within seven designated zip codes must have lived in their home before Jan. 1, 2020, and meet maximum income requirements to qualify for funding. The assistance can be up to five years.

For more information on how to qualify, visit thehousingfund.org/grant.

Affordable Housing Resources

Nashville-based nonprofit Affordable Housing Resources has rent and mortgage relief options available through the first quarter of 2021.

AHR's Emergency Rental Assistance program, in partnership with MDHA and The CARES Act, will provide up to three months rental assistance to help low-income persons/households due to loss of a job and income because of the COVID-19 pandemic. It also offers options for mortgage relief.

Information on rent relief can be found at ahrhousing.org/covid-19-help-for-renters. Information on mortgage relief can be found at ahrhousing.org/foreclosure-prevention.

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