

Testimony of Shalonda Rivers

**President, Cordoba Courts Tenants Association,
Board of Directors, National Low Income Housing Coalition,
before the House Financial Services Committee
Subcommittee on Housing, Community Development and Insurance
Hearing: “Safe and Decent? Examining the Current State of Residents’ Health
and Safety in HUD Housing”
Wednesday, November 20, 2019**

Chairman Clay, Ranking Member Stivers, and members of the subcommittee, thank you for the invitation to testify today. I currently serve as President of the Cordoba Courts Tenants Association in Opa Locka, Florida and on the board of directors for the National Low Income Housing Coalition. My tenant association is a member of National Association of HUD Tenants (NAHT) and I co-chair NAHT’s Global Ministries/Millennia Task Force. I am also a member of the Nation Association for the Advancement of Colored People (NAACP) and work closely with People United to Lead the Struggle for Equality (P.U.L.S.E), a local civil rights organization.

The National Low Income Housing Coalition is solely dedicated to ensuring that the lowest income seniors, people with disabilities, families with young children and others in our country have safe, accessible and affordable homes. NLIHC does not represent any sector of the housing field; rather, it works only on behalf of and with low-income people who need safe, accessible and affordable homes. NLIHC is entirely funded by private donations.

NAHT the national tenants union representing tenants in privately-owned, HUD assisted multifamily housing. NAHT exists to preserve and improve affordable housing, protect tenants’ rights, develop tenant empowerment, promote resident control and ownership, improve the quality of life in HUD-assisted housing and to make HUD accountable to its constituents, HUD tenants.

In 2001, I moved to 22nd Avenue Apartments, now known as Cordoba Courts, a HUD Project-Based Rental Assistance (PBRA) property owned at the time by the Miami Property Group. The property was sold to Millennia in 2016.

Residents of Cordoba Courts started to organize in 2013 when we started noticing problems with our homes. My neighbors and I had similar complaints about deplorable living conditions and poor management. We have been forced to live in homes with rats, termites, peeling paint, major water leaks and toxic mold, improper security, and plumbing issues that have resulted in raw sewage backing up into our apartments. Some of these issues are documented in the photos that we submitted to the Committee. We felt within ourselves, this is not right!

We’ve been fighting to save our homes and improve living conditions ever since, but many of the residents are still living in terrible and unsafe_conditions. At one point,

Millennia management moved me and several other tenants to a motel while they addressed life-threatening conditions in our apartments. What was supposed to be a temporary move, was stretched out to be more than a year! I just moved back home, last month of October 2019.

As you can see from these recent photos, conditions are still deplorable! The health and safety of tenants are at risk. You can see raw sewage from a neighbors' apartment, rainwater pouring from the ceiling in my apartment, and rat holes that have not been fixed—and these photos were taken AFTER I moved back in, when the apartments were supposedly have been renovated and/or fixed.

In 2013, we started a Tenants Association with help from Greater Legal Services of Miami. Prior to creating the Tenant Association, we reached out to the management team time after time with no results. Most of the time, management would respond to our complaints by lying to HUD and denying everything. So, we took photos and videos to document the conditions of our homes as much as we could.

Greater Legal Services of Miami advised us of our rights of rent withholding under Florida Law. On different occasions, several residents withheld the “tenants’ share” of rent, which is usually a small fraction of what the owner receives under its PBRA Section 8 contract. This strategy was effective in an extremely small way, but at the end of the day, repairs were never done properly. For example, management would send non-certified maintenance workers rather than certified, insured professionals to repair water leaks and other substandard conditions.

For many years, the roof leaked. Eventually, several residents started discovering toxic mold in our homes. Residents’ apartments were getting damaged. In addition, the A/C was installed improperly, resulting in holes allowing rodents and moisture to get into our homes. We sent a letter in 2015 to then HUD Secretary Julian Castro, alerting his office of the conditions in our homes; in response, HUD’s Field Office Director Jose Clintron (his staff) said it is my decision if I want to live in an unsafe or poisonous environment—it was sarcastic and insulting ([letters attached](#)). That’s when we realized we needed to come up with a different strategy.

After HUD refused to test for toxic mold, several residents, including myself, paid \$300 out of our own pockets for a certified professional mold test. The tests proved several families were exposed to serious health risks. When we brought in local government, we finally got some results. The City of Opa Locka became more involved as we became organized. We did not get 100% of what we wanted, but we did get some type of satisfaction.

In 2016, Millennia bought the building with Low Income Housing Tax Credits. We were told that Millennia would fix everything, but that turned out to be false promises. After two years, we realized that nothing was getting fixed, so we stepped up our organizing. We brought in the NAACP, PULSE (a local civil rights organization that started after the McDuffie Riots in Miami Dade County), and city officials and others. In

2018, we joined NAHT and got access to HUD Headquarters staff and other Millennia tenants in other cities. We did door-to-door surveys, but management was non-responsive. They tried to pressure me to stop contacting and emailing HUD and others. Management harassed me and other residents who participated in organizing.

They filed a retaliation eviction against my family, damaging my credit score and my adult son's credit score. During the hotel stay, Millennia also filed evictions against the other hotel residents who struggled to pay rent due to this major hardship of residing in a hotel 15 miles away from our homes. They have violated tenants' rights and violated the tenants' association rights.

Eventually, in August 2018, after NAHT organized calls with HUD headquarters and Frank Sinito, Millennia's Chief Executive Office – combined with pressure from the city code agency – Millennia agreed to do emergency repairs to address serious health and safety issues. Mr. Sinito even visited my apartment, and he promised I could move back into my apartment once repairs were made.

We were moved out to a hotel while emergency building conditions, such as toxic mold and broken windows, would be fixed. They refused to replace the leaky windows, even though the local City Building Department issued a direct order to replace all the windows throughout my apartment.

They tried to move me into another apartment, not back to my own apartment that I paid rent for the entire year while living in the hotel. All of the other families from the hotels were forced to move back into other apartment units that they did not want. Eventually, with the assistance of Greater Legal Services of Miami, they got me back into my apartment. This is an example of Millennia retaliation and harassment against me for standing up for my rights and my neighbors.

In addition, in another example of retaliation, Millennia abruptly stopped paying for the hotel, forcing low-income residents to pay out-of-pocket for two weeks of hotel fees or face possible homelessness. One family – including a son with a disability – is still living in the hotel, struggling to cover the fees. Management claims their displacement is due to legal issues, but this is wrong. Families were displaced because of the failures of management.

We tried going to HUD and its Performance Based Contract Administrator, North Tampa Housing Authority, for many years. They just give us the run-around. One time, HUD directed us to North Tampa Housing Authority about mold. I was referred to a 1-800 call center in Ohio, where I was told that the proper way to treat toxic mold is to use Lysol and Bleach. I politely informed her that mold is caused by water leaks and poor ventilation and that Florida state law requires owners to address the root causes. We went back to HUD, but speaking with the agency or the North Tampa Housing Authority was simply a waste of our time.

When we did get a response from the local HUD office or North Tampa Housing Authority, they would just repeat what Millennia management had told them. Why would they listen to the managers, rather than to the tenants who actually live here? That's why we had to do it ourselves—getting our own mold tests, bringing in the city and Legal Services of Greater Miami, and going to the top at HUD, not just the local office.

The bottom line is, HUD has not done what it could have to make our homes safe. Recently, HUD rounded off a 59.54 REAC score to 60, which they have used as an excuse to not sanction the owner as is required by HUD Notice 2018-8. According to the March 2019 Government Accounting Office (GAO) report, HUD is legally required to take one of several steps under the Notice if the score is 60, not just below 60, such as withholding HUD's Section 8 payment until the owner addresses life threatening health and safety issues. Congress needs to make HUD obey its own rules!

Today, as you can see from these pictures, our homes are still not habitable. We clearly need a comprehensive health and safety plan. There is none that we are aware of, despite all the money HUD pays to Millennia. HUD has shown it will not or can not act on its own.

We need Congress to pass legislation to empower residents to have a say in our homes and to make sure HUD assisted property owners and HUD treat us with some respect.

If the Tenant Empowerment legislation proposed by NAHT is passed, it will allow tenants to withhold the tenants' portion of the rent for units found to be substandard by HUD, triggering mandatory withholding of HUD's share of the rent. Tenant funds would be put in escrow or be used to cover the cost of repairs. This will increase pressure on property owners and bring the owners and HUD to the table. If HUD won't act on its own when buildings are in substandard condition, Congress should give residents the tools to make them do it!

If HUD's REAC score doesn't reflect actual conditions, this legislation would allow residents to trigger a new inspection with a tenant petition.

If HUD won't take action to enforce its own contracts with owners, the bill would give residents the legal standing to sue to enforce these contracts in federal court.

The bill would give tenants access to critically important information about our homes. At Cordoba Courts, we want access to the owner's Repair Plan, how reserve funds are spent, and the operating budget, so we can see where our—and taxpayer—money is going. That would really help us make sure money is properly spent.

Instead of low-income tenants paying \$300 to \$500 for mold inspections, the bill would allow HUD to commission testing for environmental hazards, such as mold, lead paint, or asbestos and force landlords to come up with a real solution.

By making tenants partners with REAC inspectors, the bill would enable us to point out problems and work with HUD on solutions.

The HUD Inspection Act of 2019, introduced by Reps. Al Lawson (FL-05), Alma Adams (NC-12), and Val Demings (FL-10), would also restore tenant surveys and mandate HUD enforcement in buildings, like Cordoba Courts, where REAC scores are 60 or below.

Together, these bills would give tenants the power to make owners and HUD do their jobs and provide residents with the safe, decent and affordable housing that we deserve. We ask you to pass these bills now!

Thank you for the opportunity to testify today and I look forward to your questions.



U.S. Department of Housing and Urban Development

Region IV, Miami Field Office
Brickell Plaza Federal Building
909 SE First Avenue, Rm. 500
Miami, FL 33131-3042

May 28, 2015

Shalonda Rivers
13875 NW 22nd Avenue
Apt #116
Opa Locka, FL 33054

Dear Ms. Rivers:

On behalf of Secretary Julian Castro, thank you for your email dated May 12, 2015, in which you expressed concerns regarding mold in six apartment units. You submitted six pictures of various apartments in your complex, 22nd Avenue Apartments, and one picture of a unit at 183rd Street Apartments. Although you sent six pictures, you only identified five units; you did not specify the unit for the picture of the front door. You stated, to your knowledge, repairs had been made to four of the units but you do not feel they were repaired correctly. You further stated the mold comes back in a few months and some residents have gotten very sick from the mold.

You asked if HUD could or would send in a professional testing company to test for mold. I regret to inform you that The Department of Housing and Urban Development does not do this because the properties are not owned by the Department. However, in response to your concern Sara Warren, a Senior Project Manager from the Miami Multifamily Housing Division contacted Charter Realty Group, the management company for the two apartment complexes, and spoke to the Regional Manager, Paulette Gopaul. Ms. Warren provided Ms. Gopaul the pictures you sent and asked her if she was aware of the mold issues you referenced in your message.

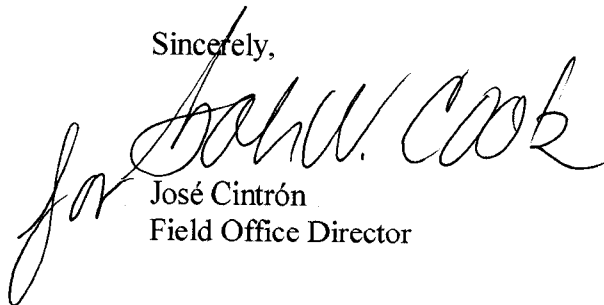
Ms. Gopaul responded indicating they have no record of ever receiving any complaints of mold in any of the units listed in your message. Maintenance personnel checked units 120, 136 and 137 on May 27, 2015 and found no signs of mold and/or mildew. She stated they were in unit 116 on May 26th and there were no signs of mold and/or mildew in that unit either. Ms. Gopaul stated she has been in unit 139 at 183rd Street Apartments during the last few weeks and did not observe any mold/mildew. She further stated they have no outstanding work orders from residents with mold, or mildew issues.

Based on the above, there does not appear to be any mold/mildew issues at 22nd Avenue, or 183rd Street Apartments at the present time. I recommend if you have mold/mildew or any other issues with your unit you immediately contact Charter Realty Group for assistance, and likewise, if other residents have concerns it is their responsibility to contact the management company regarding their concerns.

HUD's mission is to create strong, sustainable, inclusive communities and quality, affordable homes for all.

Thank you for your interest in the Department's programs and policies.

Sincerely,

A handwritten signature in black ink, appearing to read "José Cintrón". The signature is written in a cursive style with a large, sweeping initial "J".

for José Cintrón
Field Office Director



U.S. Department of Housing and Urban Development

Region IV, Miami Field Office
Brickell Plaza Federal Building
909 SE First Avenue, Rm. 500
Miami, FL 33131-3042

July 16, 2015

Shalonda Rivers
13875 NW 22nd Avenue
Apt #116
Opa Locka, FL 33054

Dear Ms. Rivers:

Thank you for your correspondence to our office dated June 3, 2015 in response to our letter to you on behalf of Secretary Julian Castro, who you emailed May 12, 2015, expressing concerns regarding mold in six (6) apartment units at 22nd Avenue and 183rd Street Apartments. We provided what we felt was an accurate reply to the allegations you made based on management's explanation of actions taken to eradicate any mold/mildew issues. It appears you did not agree with that response. However, we feel the actions and response of management are acceptable and are closing this file.

I would like to re-emphasize the requirement for all tenants to notify management immediately of any repairs needed in their units or any concerns they may have. Each tenant must notify management directly if they require maintenance. It is not your responsibility nor is it an acceptable practice for you to contact management or HUD on their behalf. You should not be involved in their business unless you are a member of a recognized, approved Tenant/Resident Organization and your assistance is requested.

In response to your questions if you have the right to know if you are living in an unsafe and poisonous environment as well as is it your decision if you want to live in an unsafe/poisonous environment, of course the answer is yes. Below are "Resident Rights" involving apartment living.

- The right to live in decent, safe, and sanitary housing.
- The right to have repairs performed in a timely manner, upon request, and to have a quality maintenance program run by management.
- The right to be given reasonable notice, in writing, of any non-emergency inspection or other entry into your apartment.

Thank you for your interest in the Department's programs and policies. I want to inform you we will no longer respond to your complaints about owner/management on behalf of other tenants; they must contact management directly if they require maintenance on their units.

Sincerely,

A handwritten signature in black ink that reads "José Cintrón".

José Cintrón
Field Office Director

HUD's mission is to create strong, sustainable, inclusive communities and quality, affordable homes for all.

Slum Conditions at Cordoba Courts in Opa-locka

 [miaminewtimes.com/news/slum-conditions-at-cordoba-courts-in-opa-locka-10698557](https://miami.newtimes.com/news/slum-conditions-at-cordoba-courts-in-opa-locka-10698557)

Molly Minta | September 5, 2018 |
8:00am

September 5,
2018



Shalonda Rivers crusades for better living conditions.

Photo by Michael Campina

On a Saturday morning in 2013, Shalonda Rivers woke up early, ate a breakfast of microwaved oatmeal, and put a mop to her linoleum floor. It was the first step in her weekend cleaning routine, an ongoing battle against grime, pests, and mold that began when she moved into the two-bedroom, one-bathroom apartment in Opa-locka's Cordoba Courts apartments in 2001.

The single mother of four's walls were decorated with photographs of her two small daughters jumping into a swimming pool, crayon drawings of rainbow flowers, and a tabby cat cut from construction paper. A poem written by her youngest, Joanna, titled "Martin Luther King!" was taped above her computer. "*Dr. Martin Luther King/A man who had a dream,*" the poem reads. "*D-R-E-A-M.*"

As Rivers set to work, humming along to a Jermaine Dolly gospel song on her TV, she moved into the hallway, next to the relic of a gas heater that was set into her wall. Suddenly, the tall 41-year-old, who keeps her reddish-brown hair pulled back, saw something out of the corner of her eye. She looked more closely at the heater, gasped, and chucked her mop to the floor. Wriggling their way out of the vertical vents, dropping to the floor, were "thousands of maggots," Rivers remembers.

"I was like, *What in the world?*" she says. "We're plagued."

Hysterical, Rivers dialed the emergency hotline number property management had given tenants. But because it was Saturday, no one was around to answer her calls. To stop the flow of the maggots, she asked one of her sons to rip up old newspapers so she could stuff them into the vents. But the tiny, worm-like creatures found their way around the newsprint and continued to drip onto her floor.

At church the next morning, Rivers prayed to forget the sight. *Lord, give me strength*, she thought. That Monday, she left the apartment with her children at 7:30 a.m. to drop them off at school. Thirty minutes later, she returned home and stormed into the management office, right across the sidewalk from her front door. She demanded someone come to her apartment immediately to stem the tide of larvae.

Soon a maintenance worker removed the heater, and the emergency ended, at least temporarily. "It was more than thousands of maggots," Rivers recalls. "You have to raise Cain and sand for them to make a move."

Rivers had experienced problems for years at Cordoba Courts, the tan-painted subsidized housing complex off NW 22nd Avenue, just north of Opa-locka Boulevard. In 2008, she discovered mold in her unit. A few years later came water leaks that sounded like rain. "Living in low income," Rivers says, she didn't expect much. But she took her four kids — James, now 21; Ja-Shon, 18; Precious, 11; and Joanna, 5 — to church every Sunday morning and to Bible study every Wednesday evening. She believed that children of God deserve to live with dignity.

So a few weeks after the maggot onslaught, she posted a notice on every resident's door calling a meeting to form a tenants' association. Nearly half the complex met her under the gazebo in the middle of Cordoba's grassy courtyard, she recalls. They shared complaints about rats, roaches, mold, and water leaks and then elected Rivers association president. She vowed to advocate for better conditions. "A lot of people in life, they tend to give in easily," she says. "I consider myself more of a fighter."

As pressure for change grew, Cordoba was sold in 2016 to Millennia Housing Management, a real-estate company based in Cleveland that owns and operates thousands of units across the nation. The cost: \$11 million. Millennia replaced the roof, resealed the parking lot, installed new washing machines, and placed a bench and a garden of birds of paradise in front of the rental office.

But tenants say improvements didn't go far enough. Two years later, in 2018, Rivers and about a dozen others interviewed by *New Times* say the conditions that caused them to form the tenants' association were never treated with much more than a coat of paint. "We are gonna stand up for our rights and make our units as they're supposed to be," Rivers says, "safe, decent, and sanitary."

Cordoba is not unique: Residents of government-subsidized, Millennia-owned properties across the nation have complained of neglected infrastructure and mismanagement, according to media reports. Early this summer in Kansas City, a ceiling in a Millennia-owned apartment fell on a girl on her 16th birthday; she survived after being rushed to the hospital. In West Palm Beach, where residents of Millennia's Stonybrook Apartments were living in condemned units over the summer, five babies have allegedly been treated in local hospitals for breathing problems due to poor air quality. In Memphis, Troy Darnell Fleming sued Millennia after he contracted Legionnaires' disease, a severe form of pneumonia the 55-year-old says was caused by bacteria festering in his A/C unit. According to the complaint, his doctors advised him to move out of the apartments. But like many Millennia tenants, Fleming had nowhere else to go. (In a statement in response to the lawsuit, Millennia wrote that it took Fleming's complaint "very seriously" and intended to investigate his allegations.)

Last summer, Cordoba failed an annual inspection by the U.S. Department of Housing and Urban Development. Inspectors cited 41 health and safety violations, including broken fire alarms, holes in walls, mold and mildew, missing doors, and exposed electrical wires. After initially failing inspection again in 2018, the complex barely passed after Millennia appealed the report. HUD has since required the company to inspect every unit; Millennia has vowed to remove all the mold, fix the security gate, paint the building, and repair the pool. "We invested in improving the property as soon as we bought it, made significant progress early on toward that goal," says Laurie Roberts, a Millennia spokesperson. "[And we] still continue to make updates."

But residents are wary. "It's hell. That's it — I can't give you no other words," says Alicia Davis, who has lived at Cordoba Courts for three years with her asthmatic 5-year-old son. "I can't tell you nothing else. Just hell."

Less than a year after it acquired Cordoba, Millennia purchased Key Tower, a granite-and-steel skyscraper that looms over downtown Cleveland and Lake Erie, for \$267 million. At 57 stories, it is the tallest building in Ohio. CEO Frank Sinito's office is on the 13th floor.

Sinito, a clean-cut middle-aged man with a toothy smile, got his start in business in 1985 after working his way through Cleveland State University as a bartender. After graduating with a degree in economics, he purchased his first complex, a 14-unit apartment building for people with disabilities in a Cleveland suburb. "I loved the social mission of it and decided this is what I wanted to pursue," Sinito last year told *La Gazzetta Italiana*, an Italian-American-oriented online newspaper in Ohio.

Over the next decade, Sinito expanded his portfolio across Ohio and the Midwest, acquiring about 1,000 units. "It was just me, me, and me," he said at a recent city council meeting in Riviera Beach. "I was the property manager, the regional manager, the maintenance tech guy. I pretty much did it all."

In 1995, Sinito's work paid off, and he incorporated the Millennia Companies to oversee his affordable-housing and market-rate properties, a restaurant he owns with his wife, and two skyscrapers in downtown Cleveland including Key Tower. "The passion never left me for providing a house for the least of the least," Sinito told *La Gazzetta*. "Millennia prides itself on elevating the standard of Section 8 housing. I always ask myself, 'Would I live in the apartment homes I've created?'"

Sinito has had to overcome a difficult past. His whole adult life had been spent struggling to maintain a relationship with his father, Thomas, who died of a heart attack in the yard of Belmont Correctional Institution, a state prison in Ohio, two years after Millennia was incorporated. Thomas had been incarcerated on more than 70 counts of racketeering and possession of marijuana and cocaine with intent to distribute. A years-long FBI investigation into a Cleveland crime family led to the bust.

After the death, the state sent Sinito a box of his father's possessions. Inside were a pair of worn-out running shoes and a dog-eared copy of the Bible. Sinito opened the tome, and as he "began reading his father's copy of the Word of God, reading the notes in the margins and allowing the Holy Spirit to penetrate his heart, he surrendered his own life to Jesus Christ," according to his biography on the website of True Freedom, a nonprofit prison ministry he founded in 2005. Millennia also offers religious services on many of its properties.

Today, Millennia owns and operates more than 28,000 units of affordable and market-rate housing nationwide, which was mostly acquired in the 2000s. Tom Mignogna, the company's development manager, says Millennia differs from other real-estate firms in that "we tackle the most challenging properties in the country." Through its sister firm, American Preservation Builders, Millennia acquires complexes with the aid of a federal tax credit for building affordable housing.

"Since 2014 alone, Millennia has preserved (or is in the process of preserving) more than 4,000 affordable-housing units for low-income residents," Roberts, the company's spokesperson, wrote to *New Times* in response to emailed questions.

Among the challenging properties Millennia has managed is the portfolio of Global Ministries Foundation (GMF). The Memphis-based nonprofit had been mired in a three-year scandal after residents across the country complained of rats, mold, cracked roofs, and shoddy repairs.

The feds recruited Millennia in 2016 to take over Global Ministries' portfolio of about 60 complexes across the nation, including Stonybrook Apartments in Riviera Beach, where residents have voiced complaints similar to those at Cordoba.

"What bothers me most about what we're experiencing is I didn't ask for this," Sinito said at a recent Riviera Beach city council meeting concerning the property. "I was recruited to buy the GMF portfolio. When I look at it now, I regret it."

Millennia is still in the process of that deal, but it owns Cordoba Courts outright. Tenants of the project-based subsidized housing pay 30 percent of income in rent, and owners collect the rest as a subsidy from the federal government. If tenants move out, they can't take the subsidy with them.

When Shalonda Rivers, who found the maggots in her heater, moved into Cordoba in 2001, there was no gazebo, no central A/C, and no paved concrete, she says. The complex was built in 1970 as part of a wave of affordable-housing construction. Its former landlord, Miami Property Group, made some capital improvements in 2006 but didn't invest enough money to keep the aging building up to code.

By the time Millennia acquired Cordoba in 2016, problems had become severe. T+S Roofing Systems, a Bird Road company, was called on to do repair work. "The roof... was neglected," co-owner Louis Toledo says. "The units must have been having leaks for years on end."

But Millennia didn't undertake an accompanying renovation of the apartments' interiors. "The three-quarters-of-a-million-dollars-worth of improvements we made were not intended to comply with codes," Roberts wrote to *New Times*. "Rather, they were made to make the property more inviting and make people proud to call Cordoba Courts home."



Kiara Green complains to Rivers about mold in her home.

Photo by Michael Campina

A week before Christmas 2017, Myra Morrison was packing her bags. There was a lot the 39-year-old hoped to take when she left her two-bedroom apartment in Cordoba: her son's green, red, and white onesie; his baby pictures; and his little-league baseball gloves. But they had been ruined by the mold that had taken over her apartment.

"Those are memories I can never get back," Morrison says.

She says she alerted the property manager six times in nine months about the mold, which originated from a leak behind the bathtub that was so bad water would seep through the hallway and into the living room. After maintenance workers tore out her tub to locate the leak's source, they found a pipe had rusted and burst. They patched it, but by then, the mold had taken root.

Morrison, a school bus driver, says management promised the mold would go away if she washed her walls with bleach and water. But it spread, curling the edges of her son's baby pictures and, ultimately, forcing her to leave.

So on December 18, she moved in with her ex-husband. If Morrison wants to return to a subsidized apartment, she will have to place her name on Miami's years-long waiting list.

"You come home from work and you have to deal with the smell, the dripping water, the buckets in your bathroom," Morrison says. "I had little white mushrooms growing out of my ceiling."

The apartment doors at Cordoba Courts face each other across a grassy courtyard that's empty aside from a few skinny oak trees, some benches, and the gazebo that was installed in 2006. Panelling on one side of the gazebo's roof has been replaced with unpainted plywood. When it rains, the courtyard floods, attracting mosquitoes. Much of the decay, like the mold, is hidden behind closed doors. But in the afternoons, concerned mothers and grandmothers share stories of water leaks; mold and mildew; rats, roaches, and termites; dripping A/C units or bursting pipes; and sewage backing up into bathtubs.

Shirley Kemp, a 67-year-old who lives alone and wears green curlers in her hair, says a mouse bit her foot this past November as she watched *Law & Order: Special Victims Unit*. The rodent scurried away before she could get a good look at it. The next day, she hurried to a local doctor, who gave her an antibiotic for her swollen foot.

Daniels lifts the bedsheets and points to a hole in the wall that's big enough for a rat. After returning home, Kemp still had to deal with termites in her door frame and roaches scuttling over her counter. "I was terrified," she says. "I didn't want to stay in the apartment anymore."

One of the worst units is 104. Inside the dim residence, the air is thick with mildew. The A/C unit drips into a white bucket. In the kitchen, 16-year-old Chardonnay Daniels peels back the black-and-white checked wallpaper covering the counters to reveal cracked linoleum underneath. Nearly all of the bottom cabinets are missing doors.

Daniels says her family moved into the apartment two years ago when her grandmother, 70-year-old Gloria Wesley, needed a place to stay. Wesley, who is a widow, requires a walker because of arthritis in her legs and has been in and out of the hospital the past couple of years. Managers assured the family they could accommodate Wesley, Daniels says. The family thought a walk-in shower, bathroom handrail, and wheelchair ramp would be ready when she began living there.

But on move-in day, Daniels says, the work hadn't been completed. Though the property manager assured the family it would be done, Wesley is still awaiting a wheelchair ramp that would allow her to go outside without her grandchildren's help. She spends most of her time watching movies on a queen-size bed. She says she has been too terrified to go anywhere else in the apartment after seeing a rat scurry across her living room last year. And she worries about her young grandchildren breathing in mold.

"We're paying our rent, and we still haven't been satisfied," Daniels says as she lifts the bedsheets in her brother's room and points to a hole in the wall that's big enough for a rat. "We pay on time every month, and we still haven't been satisfied."



Neighbors gathered under this gazebo to form a tenants' organization.

Photo by Michael Campina

Two other residents — 44-year-old Tara McDonald and 60-year-old Mary Ramsay — say they have requested disability accommodations but never received them. Ramsay says she has asked management multiple times if she can move to the ground floor because two slipped discs in her back caused by a bus accident make it difficult for her to climb stairs.

McDonald has used a wheelchair since surgery nearly two years ago. Though she was moved to the first floor a year and half ago, there is still no wheelchair ramp. Before her surgery, McDonald used to walk to the library to read James Patterson novels, but now she mostly watches TV in her living room. She can't go outside without help, and she can't work. "Before, I was independent," she says. "I didn't have kids, but I wish I did now."

Millennia spokesperson Laurie Roberts wrote in a response to emailed questions about Daniels, Ramsay, and McDonald that the company's policies comply with Fair Housing Laws and that she would need to verify if the three residents submitted accommodation forms. Rafael Scott, whom Millennia hired to manage Cordoba earlier this summer, says he received a form from McDonald in early August and is working to find a ramp for her unit.

Fourteen residents interviewed by *New Times* complained management doesn't take their concerns seriously. They contend it sometimes takes the maintenance staff weeks or even months to respond to work orders or repair requests. According to Gloria Shanahan, a HUD public affairs officer, between this past July 1 and August 10, Millennia had 52 open work orders for issues such as broken appliances and A/C units, wall and ceiling damage, and busted windows.

"The company's goal is to provide maintenance/repairs within 24 to 48 hours after a tenant submission, with a priority placed on repairs that involve health and safety," Roberts wrote *New Times*.

She also wrote that in the two years Millennia has owned the property, it has invested more than \$1 million in ongoing maintenance. (That amount is about 20 percent of the company's annual federal subsidy.)

Some tenants say if they push too hard, management slaps them with eviction orders. Tabitha Bullard, who had lived at Cordoba for at least a year, went to court in July 2016 after Millennia tried to evict her for not paying rent. The case was ultimately dismissed. In her answer, Bullard wrote on a sheet of printer paper: "The windows in the apartment are still broking [*sic*] and the landlord refuse [*sic*] to fix them."

In May 2017, another resident, Tamara Perry, who lived at Cordoba with her son Jaquain, wrote in her answer to an eviction complaint: "The landlord is retaliating due to the numerous verbal requests for repairs to my apartment." Perry's eviction was also dismissed. Of the 24 eviction cases listed in court records, 17 were dismissed or settled between the apartment company and the tenants. Millennia responds that management files for eviction to enforce the lease and often settles, resulting in dismissal.

Opa-locka has cited Millennia for code violations nine times since it took over the apartments in 2016 for infractions such as broken lights or raw sewage. The city's most recent inspection, conducted this past July, cited incomplete repairs, drywall that had holes, leaking A/C units, and a dead rat found on a glue trap behind a stove. Failure to maintain the complex would result in the revocation of Millennia's occupational license and landlord permits, Esin Daniel Abia, director of building and licensing for the City of Opa-locka, wrote in the report.

In December 2015, Millennia was cited for mold and hit with a running fine of \$300 per day. But the fine wasn't enforced until February 2018, according to a special master's final ruling dated this past January 16. The fine totaled \$64,111.56 as of August 17, according to an email from Opa-locka Police Chief James Dobson.

Millennia has no record of the fine, according to Roberts. "The original order [from the city] covered specific instances, which were resolved," she wrote. "As to the new instance of... an ongoing fine, the company was never allowed due process in that matter... It appears the City made a sweeping determination, without allowing Millennia to present its case, or even be notified. How is that even possible?"

Asked about the discrepancy, Wilma Wilcox, director of code enforcement for Opa-locka, was insistent the fine is still in place. "I'm sure that the new manager knows about it — it's gonna force his hand to get these units into compliance," she says. "At the end of the day, they must pay the city for not being in compliance this whole time... It doesn't go away just because they fix it. This is a lesson going forward to force them to take it seriously."



The locked and filthy swimming pool is an example of neglect, tenants say.

Photo by Michael Campina

Shalonda Rivers grew up in a strict religious household in Miami Gardens, where her parents, Gladys and JB, enforced a curfew and forbid their daughters from wearing pants. One of seven children — four boys and three girls — she recalls horsing around in the backyard and biking with the neighborhood kids to the park at the end of the street.

Gladys regularly prepared dinnertime meals of collard greens, cornbread, fried chicken, lima beans, and squash. No one could approach the table, Rivers says, until her father began to eat. On weekends, Rivers was required to sweep, fold laundry, and wash dishes. "My mom felt that me being a girl, I should take on more responsibilities," Rivers says. "The boys, I feel, got away with a little bit more."

Every Sunday, the family attended church services that began with 30 minutes of silent prayer and continued with a half-hour of joyous clapping and singing from a hymn book. "We took the Bible, and we turned it into songs," she remembers, adding that she saw miracles. People would enter the church with crutches and leave "without the crutches, and we would put the crutches up on the wall."

Rivers attended Miami Dade College after graduating from high school, but she had to drop out after having her first child, James. She was then 19 years old. "We didn't have the luxury of knowing the seriousness of going to college and getting an education," she says. "We knew to graduate from high school... but it [wasn't] explained to us in detail."

After a few years of raising Ja-Shon at her parents' home, Rivers decided to move out. She took courses at a vocational college and began doing clerical work at Jackson Memorial Hospital. In 2001, she applied to live at Cordoba, she says, because she knew a single parent without a college degree would always struggle to make ends meet. "I knew I had to be responsible," she says. "I knew I had to raise my child."

Now 39 years old, Rivers still attends church every Sunday for prayer and Wednesday nights for Bible study. Her favorite story is David and Goliath. Religion has equipped her to advocate for better living conditions, she says. "I wouldn't have the mindset I have if I wasn't raised in a church. I won't give up easily, especially when I know something is wrong."

After forming the tenants' association in 2013, she quickly concluded that most who lived at Cordoba didn't know their rights — many who received eviction notices simply left, unaware they could contest them. At meetings, she distributed a list of contacts such as Legal Services of Greater Miami, which represents tenants pro bono.

Tenants began approaching Rivers when issues arose. On her phone and computer are thousands of pictures of rusted pipes, water leaks, mold, and dead pests that her neighbors have sent her. She often delivers disabled tenants' rent checks to management. "They look down on us," Rivers says. "When people have riches or luxury, they think because we're living in low income that we're nobody."

Michael Kane, the director of the National Alliance for HUD Tenants, an organized network of more than 300 tenants' associations across the nation, says Rivers has worked hard for her neighbors. "She's had to spend years fighting," he says. "Everybody let her down. No one did what they're supposed to do."

Rivers believes she faced retaliation from management for her work as the president of the residents' council. She's still fighting an eviction notice she received earlier this year. Millennia maintains she violated her lease agreement by twice refusing to allow inspectors into her apartment during a nine-month period. Rivers responds that her son, who was age

17 at the time, simply told inspectors that his mother wasn't home. In a countersuit filed against Millennia this past June 6, Rivers claims the landlord failed to maintain her unit and improperly searched her personal belongings. (Millennia denies the allegations.)

Despite the controversy, Rivers believes her strategy is working. Federal authorities, including representatives of Congresswoman Frederica Wilson, have toured the property, and Millennia recently hired a new property manager. The company has vowed to inspect every unit for mold, remediate when necessary, and make more capital improvements, including fixing a broken security gate and the swimming pool.

In mid-August, Millennia CEO Frank Sinito visited Cordoba. Rivers showed him her unit while her 5-year-old daughter Joanna ate pizza at the dinner table. They looked at holes in the wall that she's filled with steel scouring pads to ward off rats, cracks in her bathroom ceiling that threaten collapse, and mildew around her bathtub.

At the end of the tour, Sinito, dressed in a mint-green button-down shirt and chinos, vowed to fix the problems. "Anything that needs repair we'll get repaired," he told Rivers. "Promise."

Millennia has posted notices on residents' doors notifying them of work scheduled over the next 60 days. A week ago, Millennia moved Rivers and her four kids to a hotel while her unit is being repaired. She is waiting to return to see if the conditions are better.

She believes that had she not prayed to God to lean on "the righteous side," she might not be seeing a difference today.

"It's about point-blank what's right and what's wrong — simple," Rivers says. "I want my apartment fixed; other residents want their apartments fixed. It doesn't matter how many repairmen you bring in — until it's fixed, I'm gonna say the same. I'm gonna shout it from the mountaintop."

Correction: *An earlier version of this story incorrectly cited a \$600,000 penalty levied against Global Ministries Foundation. That citation has been removed.*