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THE NEEDIEST CASES

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With a Bit of Help, a Woman Gets Control of Her Life and Debts



Michelle V. Agins/The New York Times

Virginia Hindus, deeper in debt each month, received advice and funds to see her through a crisis.

On the morning of June 27, Virginia Hindus, 62, a soft-spoken woman with almond-shaped eyes and cropped white hair, left her orange-brick building on Wallace Avenue in the Williamsbridge section of the Bronx to pick up coffee and a newspaper.

A short time later, returning to the fourth-floor apartment where she had lived for almost 10 years, she found an eviction notice taped across the door. When she tried her key, she realized that the locks had been changed. A month and a half behind on her rent, she said, she had been locked out.

“I almost died,” said Ms. Hindus. “I didn’t have a backup plan; I didn’t know what I was going to do.”

In 1991, Ms. Hindus had taken out a [student loan](#) for an eight-week course to become a nurse’s aide. The loan was for \$3,000, but she had trouble paying it back and chose not to look for a job as a nurse’s aide. With late fees and accumulated interest, the amount she owed swelled to \$6,000, and in 2007, a collection agency began to garnish her wages from her job as an emergency-room admitting clerk.

Out of her monthly income of approximately \$1,500, \$300 was automatically deducted for the debt. She began to have trouble paying her rent of \$839 a month.

“I didn’t even see the money; it would just disappear off the top,” Ms. Hindus recalled, sitting in a restaurant around the corner from her building.

Originally from Harlem, Ms. Hindus was the youngest of 13 children of a housekeeper and a newsstand owner. Over the years, she has studied fashion design and worked as a receptionist, a

seamstress, a hairdresser and a manicurist while raising her daughter, two nephews and a great-nephew.

In early 1992, Ms. Hindus moved to Beaufort, S.C., to live with her daughter, but she found the transition arduous. Work was hard to come by, she said, and getting around to job hunt was difficult without a car.

After six years, feeling isolated, she returned to New York, where she stayed with friends and relatives until she no longer felt welcome, and then landed in a homeless shelter for nine months.

In 2004 she started her current job, coordinating space assignments for emergency room patients. “It’s very stressful,” Ms. Hindus said. “I’ve seen things that I never wanted to see, but that’s what I’m faced with.”

After her wages began being garnished, Ms. Hindus fell behind on her rent and sank into depression. “I’ve worked all my life and at one point, I didn’t feel like fighting,” she said. “I just couldn’t take it.”

After her eviction in June, she wound up in a shelter again.

Returning home seemed impossible. In addition to her back rent, the landlord demanded late fees, penalties and legal costs — more than \$3,000 in all, she said.

But while staying at the shelter, she attended a credit and debt workshop organized by the Community Service Society, one of the seven agencies supported by The [New York Times Neediest Cases Fund](#). Seeking financial coaching from Yvette Rennie of the society, she discovered she was eligible for a grant to help her get back in her home.

With \$733 from the society, as well as additional help from the Bridge Fund and the Coalition for the Homeless, Ms. Hindus was able to pay down the total arrears of \$3,466, which allowed her to return home in late July. Despite the eviction, she had been able to keep working, and has since managed to pay off her student loans. It is still difficult, but Ms. Hindus is committed to making it on her own.

“It’s tight,” she said. She is still strapped. Sometimes, for her dinner, she waits at the hospital cafeteria for leftovers.

In front of her building, Ms. Hindus, wearing a camouflage jacket over a dark blouse, stared up at the security camera over the entrance. She has not felt at peace in her home since the eviction, she said, explaining that when she was able to return, some objects were missing and there was evidence that someone had been living there.

“I don’t feel safe here, but I can’t move anywhere on my own,” she said. “If there was any opportunity, I would get out.”