

From Credit to Crisis: Anatomy of a Fabricated Debt

THE SETUP: GOOD STANDING AMIDST SYSTEM FLAWS (2020 - Early 2025)

2020



Tenant in Good Standing for 6 Consecutive Years



Recurring Annual Overcharges
(System created large, unexplained overcharges, often 10x actual rent, later reversed)

Late 2024



A \$1,312 Credit Appears on the Ledger
(Landlord admits misapplied Housing Assistance Payment (HAP))

Jan-Apr 2025



Autopay System Pauses Payments as Designed
(BILT system paused withdrawals as account showed rent covered)

THE CONFLICT: CONFIRMATION, COMPLAINT, AND RETALIATION (June - July 2025)

June 2025



Management Confirms "Zero Balance"
(Assistant Property Manager personally reviewed ledger during lease renewal)

June-July 2025

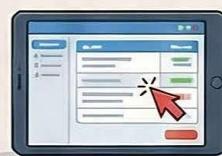


Tenant Reports New Overcharge & Files Suit
(Tenant reported recurring issue to DCHA and filed lawsuit to stop wrongful collection)

July 24, 2025



A Credit Is Turned Into a \$2,475 Debt
(Just 10 days after complaint, landlord produced new, manipulated ledger)



Ledger Retroactively Altered
(Removed credit, added backdated parking fees, applied late fees for credit balance months)

Item Description	Amount
Misapplied Credit on Tenant's Ledger (Jan-June 2025)	\$1,312.00
Fabricated Debt on New Ledger (July 24, 2025)	\$2,475.45

THE AFTERMATH: DUELING EXPLANATIONS AND EXPERT OPINION

Landlord's Claim



Claims it was correcting a billing error.

Broker's Opinion



Concluded it was improper "retroactive accounting" and not a legitimate debt.



"You cannot retroactively remove credits and create debt after a lease term has closed."

Alice Donahue
Texas Real Estate Broker



Violation of Federal Housing Law
(Converting a missing Housing Authority payment into tenant debt is specifically prohibited)

