

April 19, 2009

## **ACTION ALERT**

### **Protect Renters from Being Evicted Due to Foreclosure**

#### **ACTION REQUESTED:**

The National Coalition for the Homeless urges advocates, service providers, people experiencing homelessness, and other concerned Americans to ask their Representatives in Congress to co-sponsor the Protecting Tenants at Foreclosure Act of 2009 (H.R. 1247), a bill that would help renters in foreclosed properties remain in their homes.

#### **INSTRUCTIONS:**

- Visit the website of the U.S. House of Representatives, [www.house.gov](http://www.house.gov), to learn the name of your Representative. You can find a phone number for your Representative's office in Washington, D.C., by following the link to his/her Congressional web page.
- Call your Representative, and inform the receptionist that you would like to make a comment about the H.R. 1247, the Protecting Tenants at Foreclosure Act.
- The receptionist will take your message, transfer you to another person, or transfer you to a voicemail box. Whether you are speaking live or leaving a message, you are invited to use this text as a call script:

“Hello. My name is \_\_\_\_ and I live in [your hometown and state]. I am calling to urge Representative \_\_\_\_ to co-sponsor H.R. 1247, the Protecting Tenants at Foreclosure Act of 2009. Low-income tenants often become the most innocent victims of the foreclosure crisis when they are evicted after learning that their landlords failed to keep up with mortgage payments. Many of these low-income tenants become homeless because they have nowhere else to turn. H.R. 1247 would protect renters living in foreclosed properties by requiring the purchasers of these properties to give them notice of at least 90 days prior to eviction. This is an important and necessary step for preventing the worst effects of the continuing foreclosure crisis.

To sign your name as a co-sponsor, please contact John Nolan in Representative Keith Ellison's office. His phone number is 202-225-4755. Thank you.”

#### **BACKGROUND:**

Research from the National Low Income Housing Coalition shows that 40 percent of all families affected by foreclosures are renters. Often these renters are forced to leave their homes despite the fact that they had been making rent payments faithfully and did not know that their landlords were

behind on their mortgage payments. In most states, the law does not protect tenants who are up-to-date on their rental payments from being evicted after foreclosure. In the midst of a continuing foreclosure crisis and economic recession, this situation proves disastrous for low-income families who often have nowhere else to turn.

The Protecting Tenants at Foreclosure Act of 2009, H.R. 1247, would provide much-needed protections for these families. The bill would require the new owners of the property after foreclosure to notify the tenants at least 90 days before requiring them to vacate. In addition, a tenant with a lease would be allowed to remain in the property until the end of the lease, unless the purchaser will occupy the property as a primary residence, in which case the tenant would still receive 90 days notice. The bill also provides that a Section 8 voucher assisted tenant may remain in place for the term of the lease and requires the initial purchaser at foreclosure to assume the Section 8 housing assistance payment contract.

The Protecting Tenants at Foreclosure Act was introduced to the House of Representatives on March 2, 2009, by Representative Keith Ellison (D-MN). The bill has been referred to the House Financial Services Committee.

*Please tell your Representative to co-sponsor this important bill before the foreclosure crisis drives thousands of additional families and individuals out of their homes.*

### **ACTION RESOURCES:**

For more information about this issue, visit these websites:

- <http://www.nationalhomeless.org/publications/facts/Foreclosure0309.pdf>
- [http://www.nationalhomeless.org/housing/foreclosure\\_report.pdf](http://www.nationalhomeless.org/housing/foreclosure_report.pdf)

### **FOR FURTHER INFORMATION:**

Contact Adam Gaeddert, NCH Policy Advocate, [agaeddert@nationalhomeless.org](mailto:agaeddert@nationalhomeless.org) or 202.462.4822.