

# Law protects renters from foreclosure evictions

About 40 percent of foreclosed properties in the country have renters

BURIED in a housing law signed this week by President Barack Obama are protections that will help thousands of renters stay in their homes—at least for awhile—after their landlord has been foreclosed on.

The law allows tenants to remain in their foreclosed rentals through the end of their lease and then 90 days after that before being forced to vacate by the lender. Renters without leases will have 90 days, a significant improvement over what most received before: almost no notice at all.

“Until this law was enacted, there had been no national protections for any of these households,” said Linda Couch, deputy director at the National Low Income Housing Coalition. “This gives renters time to adjust their lives.”

Now, renters like 49-year-old Rittie Brantley have more time in their apartments. Two days before Thanksgiving last year, a bank representative informed Brantley she had to move out of her rented three-bedroom apartment in New Haven, Conn., because the landlord was in foreclosure. Her lease, which expires in June, didn’t matter, he told her.

Instead, Brantley took her case to the New Haven Legal Assistance Association.

With the new law, “overnight, she received the right to live there through June and three months

after that,” said Amy Marx, the attorney who represents Brantley.

The National Low Income Housing Coalition estimates 40 percent of foreclosed properties in the country have renters and the new law could aid tens of thousands of renters.

Before, many renters booted out of foreclosed homes would have to find emergency shelter with family or friends because they have little savings to cover moving costs, first month’s rent and a security deposit at another apartment. In the worst cases, some families are forced into shelters for temporary housing.

And they had little recourse. Foreclosures automatically terminate any lease. Only New Jersey and Washington, D.C., had laws honoring leases after foreclosure, according to NLIHC’s Couch.

Earlier this year, Fannie Mae and Freddie Mac stepped up their renter protections, but they only applied to loans the companies held or guaranteed.

“The best we could do before is beg and plead with a bank to get extra time,” Marx said.

For their part, lenders applaud the new notice provision, but are unclear when the 90-day clock starts, said Francis Creighton, vice president of the Mortgage Bankers Association. The foreclosure process can last more than a year, and the law

isn’t specific on when notice to the tenant must be given.

While Creighton said renters are “blameless” in these situations, honoring their leases could disrupt a foreclosure sale as new owners try to move in. Other times, lenders have no idea renters live in the properties, Creighton said, because the landlords claimed the property was their primary residence, not a rental, to qualify for a lower mortgage rate.

Most banks, in addition, don’t have property management departments, so collecting rent, keeping up with renter complaints and maintenance is outside their business.

But Marx hopes this law encourages lenders to keep renters in properties permanently. Banks also will benefit, she said, because they’ll receive income, the house will be better maintained and won’t be exposed to vandalism. This will help prop up its value too.

Brantley, who has lived in her New Haven rental for almost four years, doesn’t want to move even after her reprieve is up in September. She likes her neighbors and her grandchildren have room to play in the front yard. The house is close to the bus line that runs near her daughter’s home. (AP)

## 300 miles and counting

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to Ontario, CA. The second day, she continued eastbound to San Bernardino. However, on the third day, while in San Bernardino, the crew got lost.

“There was a route where we wanted to take through the San Bernardino forest,” explained Chuck Crisanto, the TransUSA director, who along with Rojas’ trainer Mat Macabe is accompanying Rojas in her journey. “They told us the road ends and it was like choosing between right and left. We went left. She ran for four hours until we were on top of a mountain covered with white. Mat said it was marble. Joy said ‘that’s snow.’”

After that brief set back, the crew was back on track.

During the press conference,

Rojas thanked the good Samaritans for helping them get on their way.

“Maps, GPS, navigation and google maps are very helpful but ultimately, it’s the people that we see and meet along the way who often point us to the right direction. That is why we are here today,” she said.

Sylvia Elliot, Senior Marketing Director of Western Union said that Rojas is an inspiration not only to the Filipino community but also to everyone.

“This is just an example of the type of project and initiative we support,” said Elliot. Western Union is one of Rojas’ sponsors. “This is the first time ever that we have done an event in this magnitude where we are supporting

a great cause and also build an awareness about a great service. In the future, you can expect to see us supporting more of these types of initiative. Again, we want to ignite the spirit of the Filipino community.”

After resting all day Sunday, May 24 Rojas is back on the road.

Crisanto said that this week, Rojas would be running northwest of Las Vegas to Mesquite before going on Route 66 straight to Utah.

Rojas’ is running across America for her beneficiaries: the Anti-Tuberculosis Program of the Inner Wheel Club of Quezon City District 738 and the Social Services Division of the Philippine Heart Center. (Joseph Pimentel)

## RP entry a finalist in Democracy Video Challenge of US State Department

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and Democracy, led the panel of jurors as co-chairmen.

Six winners—one from each region of the world—will be chosen from the 18 finalists. The producers of the six winning videos will be awarded an all-expense trip to New York, Washington, and Hollywood in October.

In the trips, the winners will visit television/film sets, meet with film professionals, democracy advocates, the media, and government officials. Their winning videos will also be featured in special screenings.

The Democracy Video Challenge was launched online at the United Nations on International Democracy Day on Sept. 15, 2008.

It was created through a unique partnership consisting of democracy and youth organizations, film and entertainment industry, academia and the US Government.

Partners include the Center for International Private Enterprise, Directors Guild of America, International Republican Institute, International Youth Foundation, Motion Picture Association of America, NBC Universal, National Democratic Institute, New York University Tisch School of the Arts, TakingIT-Global, University of Southern California’s School of Cinematic Arts, and the US Department of State.

YouTube is providing the video platform, and the William Morris Agency is contributing part of the prize package. ■

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