

Protect Tenants from Sudden Eviction: 40% of homes in foreclosure occupied by tenants
Tenant Protections Expire at the End of 2014

Co-sponsors: Representatives Bass, Butterfield, Capuano, Cartwright, Cicciline, Clark, Clarke, Conyers, Cummings, Enyart, Grijalva, Hastings, Heck, Higgins, Hinojosa, Kildee, Langevin, Barbara Lee, Lowenthal, Maloney, McDermott, McGovern, George Miller, Moore, Pocan, Rangel, Roybal-Allard, Rush, Loretta Sanchez, Sarbanes, Schakowsky, Shea-Porter, Adam Smith, Takano, Waters, and F. Wilson

Dear Colleague:

Please join me in becoming a cosponsor of the Permanently Protecting Tenants at Foreclosure Act (H.R. 3543). This bill will ensure that the current federal protections for renters living in foreclosed properties **do not expire on December 31 of this year**.

While much of the response to the foreclosure crisis has focused on homeowners, 27% of properties and 40% of the units in foreclosure are actually renter-occupied. These renters often have no idea that their landlord has fallen behind on mortgage payments, and usually have continued to pay their rent even as their landlord has failed to pay the mortgage. Prior to the passage of the Protecting Tenants at Foreclosure Act (PTFA) in May 2009, tenants were often required to move with as little as a few days notice. Now, the law ensures that most tenants can stay in their home for the remainder of their lease or for at least 90 days post-foreclosure.

However, if Congress does not take action to extend the law, the PTFA will expire on December 31, 2014.

As foreclosures continue and renters continue to be impacted, my bill makes the PTFA permanent and add an enforcement mechanism for the law's provisions.

My legislation would take two important steps to help renters in foreclosure:

- * Remove the 2014 sunset date, thereby making the law permanent. Renters should be protected irrespective of where a foreclosure takes place.
- * Add a private right of action to provide tenants with more and clearer tools against violations of the PTFA. Currently, the PTFA has no enforcement mechanism. The addition of a private right of action is important to ensure compliance with the law.

It is critical that Congress act now to ensure that renters, faced with foreclosure through no fault of their own, are ensured a basic level of protection after a foreclosure occurs.

Please contact Carol Wayman of my staff at carol.wayman@mail.house.gov or 5.4755 if you have any questions or if you would like to cosponsor this bill.

Sincerely,

/s/

Keith Ellison

MEMBER OF CONGRESS
