



FOR IMMEDIATE RELEASE:

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Assessor-Recorder Ting and Community Advocates Kick-Off Outreach Program to Tenants of Properties Facing Foreclosure

SAN FRANCISCO, CA – In an effort to keep tenants affected by the foreclosure crisis in their homes, Assessor-Recorder Phil Ting joined tenant's rights advocates today to announce a new outreach program designed to inform tenants of their rights and direct them to local resources to get the help they need.

The Assessor's office will begin sending letters to tenants living in properties in which a Notice of Default has been publicly recorded with the city indicating non-payment of their mortgage loan by the owner. The letter will notify tenants of the protections afforded them by law and will direct them to contact local counseling agencies to receive additional advice and information.

"San Francisco tenants facing displacement because of foreclosure are innocent victims of the mortgage crisis," Ting said. "By informing them of their rights and connecting them with available resources, we can help these tenants remain in their homes."

Because many tenants affected by foreclosures do not speak English as their primary language, particularly Spanish and Chinese, the letters will be translated into these languages as well. Many of these tenants tend to live in the Southeastern section of the city including the Mission, Excelsior and Bayview neighborhoods.

Based on Notices of Default recorded with the city (indicating a property owner has defaulted on their mortgage loan) in which the mailing address of the owner is different from the actual property address, approximately 25 percent of homes that have defaulted on their mortgage are occupied by tenants in San Francisco.

"Renters have suffered severe hardship and have even lost their homes because bankers and brokers often do not know local laws or choose not to obey them, and tenants need to know that they have the right to stay in most foreclosure situations, even if they are being told to leave by uninformed owners," said Sara Shortt, Executive Director of the Housing Rights Committee, a tenant counseling agency participating in the outreach program. "We hope this effort by the City will ensure that these mostly low-income households are able to remain in their homes," she said.



"Just because the landlord is facing foreclosure does not mean a tenant in a rent-controlled property needs to move," said Delene Wolf, Executive Director of the San Francisco Rent Board. "Tenants in rent-controlled buildings in San Francisco are protected by the need for a 'just cause' reason for eviction, and foreclosure is not a just cause," she continued.

The tenant outreach program is similar to a program Ting implemented in March of this year targeting homeowners facing foreclosure. Ting met with tenant advocate groups and learned of the problems tenants in foreclosed homes face, including being uninformed of their rights, having their utilities shut off, being forced to evict illegally or locked out, as well as not knowing whom to send rent to or approach about repairs. Ting then decided to pair up with advocate groups to begin developing solutions to help distressed tenants affected by foreclosure.

San Francisco has seen a dramatic increase in the number of mortgage defaults and foreclosures in the past couple of years. There was a 94 percent increase in Notices of Default recorded with the city between the 3rd quarter (July/August/Sept) of 2006 and the 3rd quarter of 2008. Trustee Deeds Upon Sale, documents recorded once a foreclosure has occurred, jumped approximately 522 percent from the 3rd quarter of 2006 to 2008.

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