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Tenants Face Evictions Amidst Foreclosure Crisis

By: Monica Brown

For thousands of city renters, eviction notices are becoming the norm as property owners continue to fall into the trap of foreclosures. NY1's Monica Brown filed the following report.

Lynn Manning and her four children had been renting an apartment in Jamaica Queens, until one day, she got an unwelcome surprise.

"I had gotten a letter from the marshal saying that I had to leave. It wasn't right," said Manning.

Manning's rent was paid in full every month. Her two older children were settled in school. Things were seemingly fine. But Manning didn't know she had signed a lease in a building that was facing foreclosure.

"I was very upset. I was very hurt that things were snatched from underneath my feet like that," said Manning.

Being evicted when your landlord ends up in foreclosure. It's a problem potentially facing thousands of New York City residents. Vicki Been is the director of the Furman Center for Real Estate and Urban Policy at New York University. In 2007, the center did a study on how renters in the city were faring among the growing number of foreclosures.

"In 2007, there were about about 15,000 notices of foreclosures filed in New York City. It turns out that 60 percent of those were for two to four family or multi-family buildings," said Been.

Been said that translates into some 38,000 renters. While data for 2008 is incomplete, numbers are still coming in for the fourth quarter. She said, so far, things don't look much better and tenants may have more to lose than just a roof over their heads when their landlords foreclose.

"When they go to try to rent a new apartment, it's a blot on their credit rating that all of a sudden they've been evicted, even though they had nothing to do with. They were completely innocent victims of this," said Been.

In New York, a lender filing for foreclosure does not have to serve notice on tenants. In addition, landlords in default often stop paying utilities, leaving unsuspecting renters without water, electricity or sewer service long before the foreclosure process is complete.

Tenants protected by New York's rent regulation laws and Section 8 rules are not at risk of eviction. For the thousands who are, Been said pending legislation could at least change the notification process.

"Some proposals would require that the tenant be given more notice before they are kicked out, so even after the new owner comes on board, the new owner takes ownership, the new owner would have to give the tenant 30 days or 60 days to move out," said Been.

For now, though, you can get help by calling 311. Non-profit agencies are also available in each borough to provide assistance with housing and relocation efforts.