

DEFEND YOUR HOME!

Know Your Rights Around Foreclosure

TENANTS HAVE RIGHTS

A new federal law protects most tenants living in foreclosed homes. If you are not a close relative of your landlord and your landlord was foreclosed upon, you now have these rights:

- The bank must give you **90 days written notice** after the home is foreclosed before they can try to evict you
- If you have a **lease**, the bank must honor it. They can only try to evict you after the lease ends, or sooner if the bank has a buyer who plans on moving into your apartment
- **Section 8 tenants** cannot be evicted because of a foreclosure unless the bank has a buyer who plans on moving into your apartment
- **Offer to pay rent to the bank. Do not spend your rent if the bank doesn't take your money**
- **YOU DO NOT HAVE TO MOVE UNTIL THE BANK GETS A COURT ORDER TO EVICT YOU**

If you have questions or a bank is threatening to evict you in less than 90 days, know the numbers to call: Housing Action: **521.1461 ex. 17**
RI Coalition for the Homeless: **421.6458**
RI Legal Services: **274-2652 and 1-800-662-5034**

HOMEOWNERS HAVE RIGHTS TOO

If you are having trouble paying your mortgage because you have lost your job, had your hours cut, or have a bad loan, it is **NOT YOUR FAULT**. We have a **right** to our homes—we should not be punished for the bad economy by losing the place that we live.

WHY PAY A LOAN YOU CAN'T AFFORD?

Most people can qualify for help with their mortgages, even without a job.

DO NOT PAY SOMEONE TO WORK OUT YOUR LOAN FOR YOU

If you are having trouble paying your mortgage, do **not** pay a lawyer or loan counselor to talk to the bank. There are free, government-approved agencies which will work with you for no charge.

Call: **The Housing Network: 521.1461**
RI Housing HelpCenter: 457.1130

IF YOU LOSE YOUR HOME TO FORECLOSURE, YOU STILL HAVE RIGHTS!

The bank cannot evict you without bringing you to court and getting a judgment against you. You **should not leave** just because the bank forecloses. Stay as long as possible—moving out early only makes it easier for the banks!

Brought to you by the Rhode Island Bank Tenant and Homeowner Association. The Association is a group of tenants and homeowners fighting for their homes by struggling against foreclosures and evictions. If you would like to join or want more information, please contact:

RIBTHA@gmail.com or call 521.1461 x17 or 421.6458 (se habla español).