

# F.A.I.R. Foreclosure Assistance Information for Renters Helping Renters Impacted by Foreclosure



Foreclosures can affect anyone. If you are a renter whose building is in foreclosure, there are laws that protect you and that govern what can and cannot happen during the foreclosure process. The City of Chicago wants to make sure that you know the law and what rights, responsibilities and resources you have if the building where you live is in foreclosure.

## Your RIGHTS

**Renters have the following legal rights when their building experiences foreclosure:**

- Within seven days of being served a foreclosure complaint, the owner or landlord of your building must notify you in writing
- If a landlord has already been named in a foreclosure suit, he must disclose this to you before you sign a lease
- If the landlord fails to notify you of foreclosure, you may be eligible to terminate your lease (see Section 5-12-095 of the Municipal Code and/or seek legal advice before utilizing this option)
- Tenants who have been summoned to court must be given at least 90 day notice to vacate the property
- If eviction is due to a building foreclosure, the tenant's eviction record will be sealed if they are current in their rent or have made good faith attempts to pay
- If a foreclosure has been filed your lease is still valid
- Tenants must continue to pay rent to be eligible to receive these protections
- The law prohibits any threat or attempt to lock tenants or their possessions out of their units
- If a foreclosure has been filed, your lease is still valid

## Your RESPONSIBILITIES

**It is important to make sure you do all you can to protect yourself if your building is in foreclosure:**

- Maintain good records, including copies of your lease, proof of security deposit and proof of rent payments/receipts
- Pay the rent on time with a money order or check and document attempts to make payments
- Be alert for warning signs that the building may be in foreclosure-utility shut-offs, landlord not collecting rent
- Keep identification and proof of tenancy handy in the event of an eviction order
- Open all mail even if it says "occupant" or "unknown occupant"
- Seek legal assistance or advice to understand your rights
- Be aware of unscrupulous people claiming to be the new landlord and seek legal help or contact law enforcement authorities if you suspect a scam

## Your RESOURCES

### Legal:

- Lawyers Committee for Better Housing-Free legal representation  
Call (312) 347-7600 or visit [www.lcbh.org](http://www.lcbh.org)
- The Legal Assistance Foundation of Metropolitan Chicago-Free legal representation for low-income renters  
Call the Central Office at (312) 341-1070 to be directed to nearest office [www.lafchicago.org](http://www.lafchicago.org)

### Financial:

- There are limited funds available for income-eligible households to assist with emergency relocation rental assistance  
Call 311 and request "short-term help"
- If you are a CHA Housing Choice Voucher holder and in need of assistance due to building foreclosure  
Call (312) 935-2600

### General:

- Metropolitan Tenants Organization-provides information about your rights  
Call the hotline at (773) 292-4988  
[www.tenants-rights.org](http://www.tenants-rights.org)