

ATTENTION NEW YORK TENANTS!

You Have The Right To Stay In Your Home!

- Under the **Protecting Tenants at Foreclosure Act**, you can remain in your rental home through the end of your lease
- If you don't have a written lease, the new owner must give you at least **90 days'** notice before you have to leave
- **New York residents have even more rights!**

Signs Your Landlord May Be Going Through Foreclosure:

- You received a notice from a **court, law firm, bank, or real estate agent**
- You received a **certified letter** in the mail informing you of foreclosure.
- There is a **notice** posted on the entrance/exit doors of your complex.

IS YOUR LANDLORD GOING THROUGH FORECLOSURE?

What type of notice will I receive?

- All tenants are entitled to a **90-day notice**.
- Fewer than 5 units: New owner must send you a certified letter with her contact info
- 5 or more units: New owner's contact info will be **posted at the entrance & exit doors**

What About My Security Deposit?

- The **old landlord** may return the security deposit to the tenant, OR
- The security deposit **transfers to the new owner** of the property and the new owner is responsible for returning the security deposit to the tenant.

STEP 1: Get FREE Legal Help

Legal Aid Society of New York
www.legal-aid.org
212-577-3300 (English/Español)

Law Help New York
www.lawhelp.org/ny

**National Law Center on
Homelessness and Poverty**
www.nlchp.org

STEP 2: Know Your Rights

- You have the right to stay in your home for **90 days** after you receive a foreclosure notice
- New owners are responsible for keeping up the property and providing safe living conditions

WHAT DO I DO Now?

STEP 3:

Cash for Keys Program

- If you are offered money to vacate the property early, you can **choose to accept or refuse the offer.**
- You can **negotiate to try to get more money or time in your home.**
- You have a **right** to stay in your home **90 days after** you receive a foreclosure notice or **until your lease expires.**

STEP 4: Know Your Rental Obligations

- You still **must pay rent!**
- You must continue to maintain the property according to the original rental terms

**NATIONAL LAW CENTER
ON HOMELESSNESS & POVERTY**

This fact sheet provides general information on the rights of tenants and is not legal advice. Every case is different and laws frequently change. This fact sheet concerns only New York and federal law and may not be valid in other states. For more information, please contact the National Law Center on Homelessness and Poverty, Phone: (202) 638-2535, <http://www.nlchp.org/>. Updated November 2011.