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**San Mateo County's Unknown Victims of the Foreclosure Crisis**  
***Local Tenants in Foreclosed Homes Turn to the***  
***Legal Aid Society of San Mateo County***

A surprise visit from a real estate agent, a shut-off notice from PG&E, a Notice of Trustee Sale posted on the door: these are some of the ways that tenants discover that the home they live in is about to or already has gone into foreclosure. San Mateo County tenants are impacted at an alarmingly increasing rate by foreclosures on rental properties. "Most people who come to Legal Aid about the foreclosure of their home have no idea what, if any, rights they have," reports Legal Aid Society of San Mateo County housing attorney Shirley Gibson.

A change in law effective July 2008 increased the time tenants must be given to move from a foreclosed property from 30 days to 60 days. However, many tenants are unaware that they are entitled to any notice or time. "There is a whole lot of misinformation put out there by lenders and their agents who are trying to get the tenants to move," says Gibson. "My clients get these notices and letters that say 'You must leave immediately!' and 'Eviction is already in process,' and they believe it."

Legal Aid's housing clinics have been flooded in recent months by tenants seeking foreclosure-related advice and services. Since January 2008, more than 750 low-income renters have sought help to stay in their homes from the Legal Aid Society of San Mateo County, the largest provider of free legal assistance to low-income tenants in San Mateo County. In September alone, 145 tenants got advice, with an estimated 25 of those being renters in foreclosed homes. In contrast, in the first six months of 2008, an average of 74 low-income renters sought housing legal assistance each month.

Legal Aid holds three housing clinics per week, in Daly City and Redwood City and at the main courthouse, and each clinic is filled to capacity. Additional changes to the law effective September 2008 require the posting of advisory notices to tenants in properties that are about to go into foreclosure, which will refer people to legal services organizations like Legal Aid.

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