



LOS ANGELES COUNTY
**CONSUMER &
BUSINESS AFFAIRS**

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- Consumer Counseling
- Complaint Investigations
- Small Claims Court Assistance
- Mediation
- Foreclosure Prevention Assistance
- Small Business Assistance
- Consumer Education and Outreach
- Financial Empowerment
- Wage Enforcement
- Office of Immigrant Affairs

Serving Los Angeles County consumers and
businesses since 1976.



OUR MISSION

To promote a fair and vibrant marketplace, we serve consumers, businesses, and communities through education, advocacy, and complaint resolution.



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Renters and Foreclosure

FACTS FOR TENANTS



RENTERS AND FORECLOSURE

When your landlord falls behind on the mortgage payment, the bank can take back the home. This process is called foreclosure. This affects you as a renter.

If you rent in the City of Los Angeles, you cannot be evicted because of a foreclosure.

If you rent elsewhere in Los Angeles County, you get until the end of your lease, or at least 90 days, to move out.

City of Los Angeles renters

Even if you are not covered by rent control, a renter in the City of Los Angeles cannot be evicted because of a foreclosure.

- If the bank or lender foreclosing on the property tries to evict you, call the city's rent control hotline at (866) 557-7368.
- If you receive an Unlawful Detainer, call one of our counselors at (800) 593-8222 for information or a legal referral.

Los Angeles County renters (outside of the City of Los Angeles)

How long can I stay?

According to Federal and State law:

- If you have a valid written lease with your landlord, you cannot be evicted until the end of your lease.
- If you do not have a lease, you must receive at least 90 days notice before you have to leave the property.

What notice will I get?

According to California law, your landlord does not have to tell you the home you are renting is in foreclosure. But before the home is sold, a "Notice of Sale" must be posted at the home. A second notice, which explains your rights in the foreclosure, will be mailed and posted at the home.

Who do I pay rent to?

Until the home is sold, you must keep paying rent to your landlord. You owe rent to the new owner once the home is sold.

If the new owner wants you to move, they must give you a 90-day written notice. If you don't move out within 90 days, they can begin the eviction process. The new owner cannot cut off your utilities, change the locks or make other efforts to evict you.

What about my security deposit?

Your landlord must return your security deposit minus any lawful deductions, or transfer it to the new owner. If not, both the old and new owners are liable.

What is "Cash for Keys?"

In most cases, the new owner is the bank or lender that foreclosed on the property. They may offer you money to move out sooner than 90 days. This is called "Cash for Keys." If you agree to this, make sure the person has authority to make the offer and gives you the offer in writing. Not all tenants will receive a cash-for-keys offer.

What if I'm on Section 8?

Section 8 tenants must receive a 90-day notice before they have to move. Other special rules apply if you receive Section 8. Contact your case worker or local HUD office immediately. Tell them about the foreclosure and discuss the terms of your contract.

What if my city has rent control?

Other cities with rent control do not allow a new owner to evict you because of a foreclosure. Contact your local rent control office for more information:

- Beverly Hills – (310) 285-1031
- Santa Monica – (310) 458-8751
- West Hollywood – (323) 848-6450

Watch out for scams!

After someone buys the property at a public auction, other people may try to collect rent from you. Don't give money to anyone unless they can prove they now own the property.

The "Deed Upon Sale" will tell you who the new owner is. Contact one of our counselors for help or get a copy by visiting the Los Angeles County Registrar-Recorder's office at: 12400 Imperial Highway, Norwalk, CA 90650.