Dear Chairman Biggert and Ranking Member Gutierrez:

We, the members of the National Foreclosure Prevention and Neighborhood Stabilization Task Force, are strong supporters of the Protecting Tenants at Foreclosure Act (PTFA) and we recommend that it be permanently extended.

Convened in November 2007, the National Foreclosure Prevention and Neighborhood Stabilization Task Force is a cross-industry group of local and national organizations working to address the impacts of the foreclosure crisis on communities. Our mission is to bring together advocates, practitioners, and other experts from across the country around foreclosure prevention and neighborhood stabilization efforts, to exchange critical information and to help craft policy, legislative, and programmatic initiatives that primarily support low and moderate-income individuals and families.

Research suggests that up to 40% of people at risk of losing their home through foreclosure are renters. Prior to PTFA in 2009, these tenants could be evicted from their homes with as little as a few days notice. Thanks to the PTFA, bona fide tenants can now stay in their homes for the remainder of their lease or at least 90 days. This baseline protection maintains essential housing stability for renting families and also reduces the vacancies that undermine neighborhoods and nearby property values.

The PTFA was initially set to sunset at the end of 2012. The sunset date was extended through the end of 2014 in the Dodd-Frank Act. However, as recent news reports have highlighted, the foreclosure crisis has not even reached its halfway mark. Ensuring that renters have a basic level of federal protections irrespective of when their residence is foreclosed on is a necessary part of federal efforts to address the ongoing crisis.

We recognize that Congressman Keith Ellison has introduced a bill to permanently extend the PTFA, and we commend him for his leadership on this. Our members are not in consensus on the new private right of action included in the bill, but we are fully supportive of the permanent extension of the PTFA.

Thank you for your consideration on this matter.

Sincerely,

The undersigned organizations and localities of the National Foreclosure Prevention and Neighborhood Stabilization Task Force:

Atlanta Neighborhood Development Partnership, Inc.
Brennan Center for Justice at NYU School of Law
California Housing Partnership
Center for NYC Neighborhoods
Center for Responsible Lending
Cleveland Housing Network
Detroit Foreclosure Prevention and Response Initiative
Enterprise Community Partners
Habitat for Humanity International
Habitat for Humanity of the Chesapeake
Healthy Neighborhoods, Inc. Wof Baltimore
Homeport aka Columbus Housing Partnership
Louisiana Housing Alliance
Mercy Housing
Michigan Community Resources
Minnesota Housing
National Community Stabilization Trust
National Housing Conference
National Law Center on Homelessness & Poverty
National Low Income Housing Coalition
Neighborhood Housing Services of South Florida
NHS of KC
Rebuilding Together
St. Ambrose Housing Aid Center, Inc.
The Urban League of Chicago
Urban Housing Solutions, Inc.
Viola Street Residents Association

CC: Honorable Keith Ellison