



# CALIFORNIA HOMEOWNERS:

## KNOW YOUR RIGHTS

Did you know California homeowners have a bill of rights? Signed into law in January 2013, the *California Homeowner Bill of Rights* guarantees California homeowners and tenants several protections. These include:

- **Restrictions on dual track foreclosures.** The foreclosure process will not advance while the homeowner is simultaneously working on a mortgage modification with their servicer.
- **Single point of contact.** A homeowner undergoing foreclosure is guaranteed a single point of contact at the bank.
- **Verification of documents.** All foreclosure documents need to be verified by the bank, which helps homeowners avoid an illegal foreclosure.
- **Tenants' rights in foreclosure.** A tenant residing in a home purchased in foreclosure needs to be given at least 90 days notice before the new homeowner may evict the tenant.
- **Redress from mortgage fraud.** If a homeowner has been the victim of mortgage fraud, they have up to three years to file suit with the California Attorney General.
- **Curb blight from foreclosed homes.** When foreclosed property lies vacant for long, blight tends to engulf the property and lower surrounding property values. Local governments have tools to address neighborhood eyesores, and may be contacted to enforce action against blight.

Read more about the California Homeowner Bill of Rights at the Attorney General's website: [oag.ca.gov/hbor](http://oag.ca.gov/hbor)

Do you have questions about your rights as a homeowner or tenant, or are you interested in buying or selling your home? Contact me for more information!