

Wave of foreclosures taking toll on renters

Springfield family gets 10-day notice to vacate. Ohio lawmakers push for bill to protect tenants

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SPRINGFIELD TWP.: Joel and Beth Neidenthal had just paid their rent and utilities for the month when a sheriff's deputy showed up at their door.

Their house had been foreclosed on and sold at a sheriff's auction. The family — Joel, Beth and their two kids — had 10 days to leave.

The Neidenthals were stunned. They had rented the home for five years. And they had no notice from their landlord that the home had fallen into foreclosure and they would be left homeless.

"It just blew my mind," said Joel Neidenthal, 46, a machinist and trimmer. "I didn't know what side was up."

Their foreclosure story is a growing problem in Ohio, say housing and legal experts. Some landlords fail to notify renters about foreclosures, leaving the tenants — often people with little money to move — caught off guard as they are booted from their homes.

State Reps. Ted Celeste, D-Grandview Heights, and Mike Foley, D-Cleveland, on Friday reintroduced the Ohio Renter's Protection Act — legislation that would require landlords to tell tenants about foreclosures.

The bill would force rental agreements to convert to a month-to-month lease when the court approves the sale of the property.

Ohio ranks as one of the worst states for foreclosures and delinquent mortgages.

"This is the next wave of the foreclosure problem," said David Rothstein, a researcher with Policy Matters Ohio.

A recent analysis by the group concluded that at least 29 percent of all foreclosures in Cuyahoga County in 2007 involved renters. Policy Matters Ohio soon will release a study showing the figure closer to 40 percent in Franklin County.

"Unfortunately, renters have largely been forgotten during the foreclosure crisis," Celeste said. "Passing the Ohio Renter's Protection Act will ensure that renters who pay their rent on time and play by the rules are not immediately evicted when their landlord faces foreclosure."

The tenant foreclosure problem isn't isolated to Ohio.

New tenant laws requiring disclosure have been introduced or approved this year in at least 18 states, according to the National Conference of State Legislatures in Washington, D.C.

Greg Sain, an attorney with the Community Legal Aid Society in Akron, said the legislation is needed in Ohio. The group has experienced an increase in foreclosure complaints involving renters, he said.

"In some cases, there's a total lack of communication," Sain said.

In other cases, landlords mislead tenants to collect rent, he said.

The problem is especially bad among poor renters who end up losing security deposits that they need to find other housing, Sain said.

As for the Neidenthals, they moved out within their 10 days' notice last September.

With little money available and their reliance on the U.S. Department of Housing and Urban Development's Section 8

program, they had to live in the basement of a relative's house for three months before they could find another home.

They are now living in a three-bedroom brick house on Massillon Road.

The Neidenthals are quite happy there, but remain bitter about how they were kicked out of their former home.

They weren't named in the foreclosure suit, so they never got a chance to go to court and tell their story. And they can't believe they could be evicted so quickly.

"Why isn't a foreclosure eviction like a regular landlord-tenant eviction?" asked Beth Neidenthal, 36, a stay-at-home mom.

The eviction put a strain on their marriage and was hard on their children, the Neidenthals said.

As for what they would tell their landlord if they saw him?

"I wouldn't say nothing to him," Joel Neidenthal said. "I'd probably cold-cock him right out."

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