

# Precinct Reporter

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# Protect Against Foreclosure Evictions



By Dianne Anderson  
Staff Writer

Thousands of mostly African American renters seen passing out recently under the brutal Atlanta sun for Section 8 voucher applications shows the lengths people will go for the thought of winning affordable housing, even if hitting the lottery is years away.

In San Bernardino, the waiting list for vouchers remains closed with no openings in sight any time soon.

Ana Gamiz, director of policy and community affairs for the county's Housing Authority, said that the last time the list was open locally was in March of 2007, and she expects it will be six to ten years before it opens again.

Currently, there are no funding vouchers from the federal government to open the waiting list. The combined public housing and Section 8 programs have a waiting list of 50,000 applications.

"It's hard to see how Atlanta was allowed to happen," she said.

In San Bernardino, Gamiz said that there's a set time period where individuals can apply either with the paperwork, or electronically. The process is not a first come, first serve basis, and that those who are accepted into the Section 8 program when it is opened up is similar to a lottery draw of those applied during the period.

Each county has its own guidelines for how they handle their waiting list. Some have first come, first serve or online applications, she said.

The housing program funding comes by way of federal Housing and Urban Development. Depending upon income need, the demographics of the area determine the clients that the Housing Authority serves.

In San Bernardino County, she said there's a lot of seniors and disabled in the program.

And for renters in general in recent times the stakes have gotten higher through the foreclosure crisis.

"Across the country, people are losing their homes and trying to find affordable housing. There's a lack of affordable or subsidized housing," Gamiz said.

In recent years, the number of landlords in foreclosure have ballooned, forcing tens of thousands of Californians into the renters market. Worse, many have been harassed out of their homes, sometimes only given days to move, although they have paid their rent on time.

She cited one study that shows the average household in San Bernardino County needs to earn at least \$45,000 a year to afford a two-bedroom apartment.

"Without a doubt the Inland Empire is one of the areas of California that has been hit hardest by the foreclosure crisis," said Gabe Treves, program coordinator for Tenants Together, a grassroots advocacy for tenants' rights.

In May, the organization reported that an estimated 37 percent or more homes that hit foreclosure were rentals, and

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## rships

ents are role models in the their stories are truly inspirational. Costs are on the rise and the scare; therefore, we are these students can take with scholarship to help them educational journey. We look able to continue to award ps to hard working students years," said Susan Benner, tor.

g Authority's goal is to help achieve self-sufficiency, and s well as many other students programs, are headed on a us and many other positive

## rts On e Call

Agency (EPA) and other agencies for its groundbreaking work in energy efficiency, offers multiple solutions for residential and business customers that can help save energy, money and the environment.

"There are so many free and low-cost ways to stay cool and comfortable this summer - while keeping electricity costs in check," said Gene Rodrigues, SCE's director of Customer Energy Efficiency and Solar. "Now more than ever, people are interested in saving money and the environment. We're focused on being able to help our customers do that."

Here are three steps cus-

scious customer will find valuable. Visit [www.sce.com/survey](http://www.sce.com/survey) for homes and [www.sce.com/bizsurvey](http://www.sce.com/bizsurvey) for businesses.

■ **Look for SCE's rebates and incentives** for homes and businesses. Go to [www.sce.com/save](http://www.sce.com/save) for residences and [www.sce.com/business](http://www.sce.com/business) for businesses. Examples of savings in the home include:

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- Whole house fans (\$50)
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- Refrigerator and freezer recycling program (\$50)
- ENERGY STAR-qualified

• Package terminal air conditioners mounted on wall (\$100)

■ **Make the switch** CFLs. A recent survey reveals that many customers who have bought CFLs, or compact fluorescent lights, are waiting until their current inefficient incandescent bulbs burn out before installing these energy-saving money-saving bulbs. This delays the tremendous savings that CFLs provide. Not only do CFLs up to 75 percent more efficient, but they emit much less heat, reducing the need for air conditioning. SCE works with manufacturers and retailers to lower the cost of ENERGY STAR-qualified CFLs in Southern California territory, so that price is not a hindrance to its customers.

Other ways to keep power usage down this summer include drawing drapes to keep sunlight out; keeping the air conditioning at 78 degrees or above; shutting off vents and doors to unoccupied areas to direct cool air only to the rooms you're using; using a microwave or barbecue for cooking instead of the stove; and running a fan, which makes a room feel 5 degrees cooler.

In addition, customers can find more energy-saving solutions at [www.sce.com/tips](http://www.sce.com/tips) or by calling SCE at 1(800) 655-4555

## Tenants Rights

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that most of 200,000 California renters were displaced annually as a result of the foreclosure crisis.

Treves said that the study showed post-foreclosure eviction tenants were being harassed and forced out of their homes, even though they paid their rent on time. Suddenly, he said, they get a knock on the door from a private investor who acquired the property, telling them to leave quickly.

Some have harassed and misled tenants to move from their homes, which is against the law.

The group has a hotline and over the past year and a half, have counseled close to 5,000 tenants, helping them understand their rights, trying to keep them in their homes as long as possible.

He said they receive a "huge number" hotline callers from San Bernardino and Riverside counties that have been directly impacted by the foreclosure crisis.

Signed into law by President Obama last year, the federal Protecting Tenants at Foreclosure Act (PTFA) protects renters from being forced out of their homes because of rising foreclosures.

"This was the first piece of legislation expanding tenants' rights in over 20 years," he said. "It states when a property is foreclosed, the new owner steps into the shoes of the old owner."

The new owner inherits the terms of the rental agreement, and becomes the tenant's new landlord.

Now, even if banks take over the property, they must abide by the rental agreement, and tenants must be given a 90-day notice to quit. If the tenant has a long term lease, they must let them stay through the term of their lease.

But, Treves said, most renters are still not aware their rights.

He said that a lot of tenants are under nasty pressure from the banks and real estate agents to get out, adding that they have referred some incidents to the California Department of Real Estate, who are investigating the harassment.

"We encourage all tenants in foreclosure situations to call our hotline, learn their rights and know how to assert them in order to stay in their homes as long as possible," he said.

For more information, call or 1-888-495-8020, see <http://tenantstogether.org>.

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