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## 3 On Your Side: Struggling To Pay The Mortgage

PHILADELPHIA (CBS 3) —



The slow housing market seen over the past year is starting to pick back up in the Denver area, even though the downward trend continues nationally.

As foreclosures continue to rise, homeowners aren't the only ones struggling.

If you're a renter, you could also find yourself being forced out of your apartment or home, with very little notice.

3 On Your Side's Jim Donovan shows you one way to find out whether you could be at risk of being put out of your home.

Homeowners know when they're struggling to pay the mortgage and face the risk of foreclosure but they don't always share that information with their tenants.

The owner of this apartment complex couldn't afford the mortgage so the bank owns it now. And renter Sylvia Davis, is being told to leave.

She's fighting the eviction in court but she's also looking for a new place live.

"With the way things are going, and economy, it's like where am I supposed to go? I'm looking definitely because who knows what the outcome will be," said Davis.

***Many renters like Sylvia are being uprooted. Attorney and housing law expert, Lisa Greif believes there are also new renters victimized by landlords who take rents and deposits but don't admit they are in financial trouble.***

***"They are then forced to move and having moved in, paid for security deposit, first and last months rent and have to move again and its something we see fairly often," said Greif with Bay Area Legal Aid.***

A new online tool could help some renters. For \$25 a year, tenants can register their address on realtytrac.com and be alerted if the property owner defaults on a mortgage payment.

You can also check out a property before you decide to rent.

"I would use it. With my situation I have two sons and I would do anything I need to do to make sure we're not out on streets, to make sure we have somewhere to go," said Davis.