

My Own Front Door

A Handbook for
People with Disabilities
on becoming a Tenant
and Staying Housed



Maryland Partnership
for Affordable Housing

Acknowledgements

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The Maryland Partnership for Affordable Housing

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Disclaimer: The Maryland State Bar Association's Public Awareness Committee has reviewed some information in this guide. It is intended to inform the public and not serve as legal advice. This handbook contains a general description of the fair housing law and should be used only as a guide. It should not be considered legal advice as everyone's situation is different. Housing codes and ordinances may differ from county to county and even within city limits and are subject to change. This handbook provides resources and websites that will provide updates on codes and other changes in the law that might impact your tenancy.

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*How Will I Rise to the
Challenge of Finding
Housing?*

*Will This Handbook
Help Me?*

*What Will I Learn in
This Handbook?*



Thinking



How Will I Rise to the Challenge of Finding Housing?

Perhaps you are in search of new housing for yourself. And maybe you are overwhelmed by this idea. It does take hard work to find a new home. Many people have trouble with this task and often need assistance with the housing search process. This handbook was designed to help you with this effort. The goal is to help people with disabilities in Maryland conduct an informed and educated housing search. If you have a disability and are setting out to find a new home, this handbook is for you.

You have already learned a lot about living with a disability. Searching for housing may feel like yet another hard chore. However, two things can make it easier: information and support. This handbook can help provide you with both. You can use it on your own or share it with family or other helpers in your life. This handbook can help you and your team to think about housing as a goal you can achieve.

Will This Handbook Help Me?

This handbook is for people with disabilities in Maryland. Read on if you:

- Want to move to housing from long-term care or a nursing home.
- Intend to move from a group home to independent living.
- Need a different housing option to meet your needs.
- Seek more affordable rent than your current housing offers.
- Hope for a more independent housing option.

What Will I Learn in This Handbook?

This handbook has tips about finding an apartment, estimating costs associated with renting an apartment, understanding and applying for different kinds of rental housing programs, knowing what to expect as a tenant, and being a good tenant. Read on if you want help with:

- Choosing to rent a new home.
- Understanding rental assistance programs.
- Visiting potential rental units.
- Entering into a lease and paying the rent.
- Staying safe at home.
- Moving out and ending a tenancy.



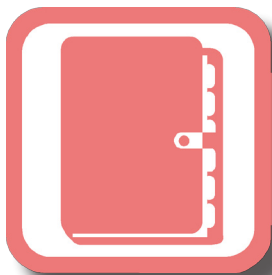
*What Are My Basic
Housing Needs?*

*How Much Can I Afford
to Pay for Housing?*

*How Do I Make a
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*What If I Don't Have
Enough Income to Afford
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Planning



What Are My Basic Housing Needs?

Planning a housing search means prioritizing what you most need. Do you need accessibility features in your home? How many bedrooms do you require? What services need to be nearby your home? If you can be flexible in what you need, you will have more housing options. So, first think about what is essential for you – “non-negotiable” items - such as no stairs to your apartment. Then, think about where you can be flexible - such as the choice of town. Start with these questions:

- Where do I want to live?
- Where could I afford to live?
- What is the smallest number of bedrooms I need?
- Do I need wheelchair accessibility?
- Do I need a place with no stairs?
- Do I need a nearby medical center?
- Do I need public transportation?
- Do I need a parking spot of my own?
- Do I need home modifications?

How Much Can I Afford to Pay for Housing?

One very important planning step is budgeting for rent. How much can you afford to pay each month? Will you need help paying your rent with a housing subsidy or other type of payment

assistance? To figure out how much rent you can afford, you will need to do a household budget. Then you will know how much is left over to pay rent.

How Do I Make a Household Budget?

A household budget is simple to make and important to follow. To create a budget, first add up all of the money you consistently and regularly earn or receive each month; this is your income. Next add all of the money you regularly spend each month; these are your expenses. You can use **Chart A** (below) to determine your monthly income. You can use **Chart B** (next page) to determine your monthly expenses.

List all of your income in **Chart A**. Be sure to include the money you get on a regular basis, such as income from a job or from benefits such as SSI or SSDI. You can also list income you receive from gifts only if this is a regular monthly amount. Money from holiday or birthday gifts should not be counted in your monthly income. Add all of the different sources of income to arrive at your Total Income.

Chart A: My Monthly Income (Money Coming In)	
Social Security Disability Insurance (SSDI)	\$
Supplemental Security Income (SSI)	\$
Veterans Affairs Benefits	\$
Child Support	\$
Employment Income (job, overtime, bonuses)	\$
Regular financial assistance from family/friend	\$
Income from interest on savings, money market, or other source	\$
Other (e.g., money market account, etc.)	\$
TOTAL INCOME	\$





Now, list all of your expenses in **Chart B**. Some expenses are the same amount each month, such as a car payment or insurance. These are called Fixed Expenses. Others are paid each month but the amount may be different, such as the gas and electric bill or medical expenses. Still others may not need to be paid every month, such as the water bill or car insurance, but should still be listed as an average monthly expense.

Add all of the different expenses to arrive at your Total Expenses. Do not worry if you do not know the exact amount of an expense (for example, your heating bill). You can ask someone to help estimate the cost.

Chart B: My Monthly Expenses (Money Going Out)*	
Cable	\$
Car payment/insurance	\$
Clothing	\$
Debt- credit card payments, loan payments	\$
Food	\$
Gym membership	\$
Health/Life Insurance payments	\$
Internet	\$
Laundry	\$
Medication, medical supplies, and co-pays	\$
Pet food and supplies	\$
Savings contributions	\$
Telephone	\$
Transportation	\$
Utilities (gas, electric, water)	\$
Other	\$
TOTAL EXPENSES	\$

Now use **Chart C** below to determine how much money you have available for rent each month.

Chart C: Amount Available for Rent	
Total Income (from Chart A)	\$
Total Expenses (from Chart B)	\$
TOTAL AVAILABLE (total income minus total expenses)	\$

When you have completed your budget and figured out how much you have available for rent every month, look at what rental housing costs in your area. You can find this information from local newspapers, Craigslist or a web-based affordable housing registry such as www.mdhousingsearch.org.

You may find that you need to cut some of your expenses so that you can afford to pay rent. Some expenses cannot be cut, such as loan payments. Others can be reduced by eliminating them or changing how you use them. For example, you may decide to eliminate cable TV and just watch free channels.





What If I Don't Have Enough Income to Afford the Rents in My Area?

You may find that you cannot afford rent in the area you want to live in. In this situation, you may want to find a rent subsidy. A rent subsidy is financial assistance to help people with low incomes afford their rent. One example is the Housing Choice Voucher or "Section 8" program. Under this program, the tenant pays 30% of their income towards rent and utilities and the rent

subsidy covers the remaining cost of the housing. The subsidy is paid directly to the property owner from an agency that administers the subsidy.

Complete **Chart D** below to determine how much you will pay for rent if you have a rent subsidy and how much will be left over for the rest of your expenses.

Chart D: Rent Payment with a Subsidy	
Total Income (from Chart A)	\$
30% of total income (.30 x total income)	\$
Estimated rent payment (= 30% of total income)	\$
Amount for expenses (total income – estimated rent payment)	\$

When a person has a rent subsidy, they generally pay 30% of their income for rent, including utility costs. You can use Chart D to calculate 30% of your income.

Even when you pay only 30% of your income for rent, you may need to cut back on some of

your spending to make sure your expenses are not greater than your income.

Need a subsidy? Rent subsidies can be tenant-based or project-based. In the Learning Section of this handbook you will read more about this and about how to apply for a rent subsidy.

Do I Need Help to Live Independently?

It is important to think about your service needs in your new home. What supports will help you through each day? Use the **My Support Needs Planning Worksheet** below to help you figure this out. Then talk about your service needs with your

case manager, family, or anyone who helps you with independent living. Together, you and your team will plan for how service programs can arrange home-based supports for you in your new home.

My Support Needs Planning Worksheet		
Do I Need Help with These Activities?		People and Programs to Use for Help
Using kitchen appliances/preparing meals	Yes No	
Bathing or other personal hygiene	Yes No	
Maintaining a budget and/or paying bills	Yes No	
Shopping, carrying packages, running errands	Yes No	
Cleaning my home, doing the laundry	Yes No	
Managing my medication or other health needs	Yes No	
Scheduling and getting to appointments	Yes No	
Physically transferring from my wheelchair	Yes No	
Staying safe in an emergency	Yes No	





Learning

What Types of Affordable Housing Are Available?

Can I Qualify for Affordable Housing?

What Types of Rental Subsidies Are There?

What Is Project-Based Rental Assistance?

What Is a Tenant-Based Rental Assistance?

What Is a Public Housing Development?

What Are Other Key Affordable Housing Programs in Maryland?

What About a Roommate?

What About a Single Room?



What Types of Affordable Housing Are Available?

Maryland has various types of affordable housing available. This housing is made affordable with help from the government. Generally, households pay 30 percent of their income toward rent, including utilities. The government pays the remaining housing costs through what is known as a rent subsidy.

Affordable housing programs usually have eligibility rules that tell you if you can or cannot

participate in the particular subsidy program. For example, a housing program might require a certain income, age, disability, or history of homelessness. Some affordable housing is targeted only for people with disabilities. If the household budget chart you completed tells you that rent will be hard to afford, you will want to learn about all of the types of affordable housing available in Maryland that you may qualify for.

Can I Qualify for Affordable Housing?

In general, you may qualify for at least some programs if you are “low-income” or “extremely low-income.” Low-income means your income is 50 percent of Area Median Income (AMI) or below. Extremely low-income means your income is 30% of AMI or less. These income limits are set by the government. You can find out if you qualify as low-income or extremely low-income by visiting:

<http://www.huduser.org/portal/datasets/il.html>. If your income comes only from public benefits such as Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), you probably qualify for some kind of affordable housing. Remember: qualifying is just the first step in the housing application process.

What Types of Subsidies Are There?

There are two different types of rental subsidies: project-based and tenant-based assistance. Project-based refers to specific apartments that have low, subsidized rents; the subsidy is attached to the apartment. If you were to move from that apartment you could not take the subsidy

with you. With a tenant-based subsidy, a renter receives approval for a subsidy and searches for a rental unit of their choosing. The government then pays part of the rent. If you move to another apartment, you can generally take a tenant-based subsidy with you to the next apartment.

What Is a Project-based Rental Assistance?

As mentioned above, project-based assistance refers to a rent subsidy connected to a specific apartment. It is found in housing properties run by public housing authorities or in private buildings owned by private, sometimes nonprofit, organizations.

- Tenants Portion of Rent:** Generally 30 percent of household income which includes a utility allowance to cover the cost of your utility bills. Remember, you are responsible for paying the utility bill unless utilities are provided as part of your lease.
- Applying:** Find public housing authorities and private organizations that own these properties here:
<http://www.hud.gov/apps/section8/step2.cfm?state=MD>
 and
http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/states/md
- Special Features:** Some of these properties have units set aside for people who are elderly or disabled.





What Is Tenant-Based Rental Assistance?

Tenant-based assistance allows a low-income household to rent an apartment and pay reduced rent. In Maryland, tenant-based rental assistance is available through local public housing authorities.

- **Tenants Portion of Rent:** Generally 30 percent of household income which includes a utility allowance to cover the cost of your utility bills.
- **Applying:** http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/states/md
- **Special Features:** Some housing authorities have assistance set aside for people who are leaving long-term care, are elderly, are disabled, are veterans, and/or are reuniting with children.

What Is a Public Housing Development?

Public housing developments are run by local housing authorities. Generally there are two types of public housing. First, there are studio and one bedroom units developed specifically for elders and people with disabilities. Second, there is family housing which generally includes larger size units.

- **Tenants Portion of Rent:** Generally 30 percent of household income which includes paying cost of utilities.
- **Applying:** Find your local housing authority here: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/states/md
- **Special Features:** Some housing authorities have units set aside for people who are elderly or disabled. Some offer wheelchair accessible apartments.

What Are Other Key Affordable Housing Programs in Maryland?

Maryland has a several other key affordable housing programs just for people with disabilities. Learn the names of these programs and explore them further if any seem to be a good fit for you:

- Weinberg Apartments** is a joint venture between the Maryland Department of Housing and Community Development, the Maryland Department of Health and Mental Hygiene, and the Maryland Department of Disabilities. The program has affordable, accessible rental units for people who receive Supplemental Security Income (SSI) benefits and support services and who have household incomes between 15% and 30% of area median income. To apply: contact your case manager. If you do not have a case manager, contact Ashley Johnson via e-mail at housing-info@mdod.state.md.us
- Section 811 Project Rental Assistance (PRA)** is a program that provides project-based rental assistance in certain developments to people with extremely low-income who have disabilities and who want to live in the following areas: Anne Arundel County, Baltimore City, Baltimore County, Calvert County, Carroll County, Frederick County, Harford County, Howard County, Montgomery County, Prince George's County, and Queen Anne's County. People must be receiving services through Medicaid to qualify. To apply: Contact your case manager. If you do not have a case manager, contact Ashley Johnson via e-mail at housing-info@mdod.state.md.us
- Special Mobility Housing Choice Voucher** is a program for people with disabilities in Baltimore City that offers both tenant-based and project-based rental assistance or may be used to purchase a home. To apply, contact your case manager or Metropolitan Baltimore Quadel at www.mbquadel.com
- Rental Allowance Program (RAP)** is a program of rent subsidies provided to low-income people who are experiencing homelessness or have some other emergency housing need. The rent subsidy is a flat rent, which means that the subsidy is not calculated based on income, but is a set amount for everyone who qualifies. To apply: contact your case manager or local public housing authority.





What About a Roommate?

Roommates share housing costs to make rent affordable. Roommates can also make home life more social. For success, new roommates need to agree on important aspects of sharing the apartment. How will the utility bills be jointly paid? Will you share food? Who will clean the apartment? Can you have company? These questions all need clear answers up front.

There are many potential roommates:

- **Friend:** Think about someone who is looking to move and is willing to share a home with you.

- **New Acquaintance:** Ask friends for the names of people who would make a good roommate.
- **Live-in Caregiver:** Explore if your support services allow for a live-in caregiver to help with daily living.
- **Helper:** Consider a plan to have a helper who would pay reduced rent in exchange for chores or providing you with some supports live with you.

What About a Single Room?

A single room to rent in a larger home can be an affordable choice. This arrangement usually provides a bedroom with a shared bathroom. Sometimes, a shared kitchen and laundry machines

are part of the deal. Other people will occupy the remainder of the house. For an independent person, a single room such as this may be the perfect, low rent home.

*Where Do I Locate
Available Apartment
Listings?*

*How Do I Prepare for
a Visit to a Vacant
Apartment?*

*How Do I Use the
Rental Unit Visit
Worksheets?*



Searching



Where Do I Locate Available Apartment Listings?

Maryland has a lot of resources to help you locate available apartments. These include websites that you can visit with a case manager or family member, or on your own. Try these resources:

- **Maryland's Housing Registry** (www.mdhousingsearch.org) is an online listing of affordable, rental housing. It lists properties and has information about their accessibility and neighborhood resources. Search by county or town within a county.
- **HUD Housing Search** (<http://www.hud.gov/apps/section8/step2.cfm?state=MD>) is an online searchable site that will provide you with contacts for all of the private developments with apartments that have project-based subsidies from the federal government.
- **PHA Listing** (<http://www.hud.gov/offices/pih/pha/contacts/states/md.cfm>) will provide you with contacts for all the Housing

Authorities in Maryland and has information on whether they have Public Housing, Housing Choice Vouchers or both programs.

- **Go Section 8** (www.gosection8.com) is a housing registry that lists all of the properties known to accept a Section 8 Housing Choice Voucher. Search by Maryland or by your city.
- **Classified sections** are part of your local newspapers which often list available rental units.
- **Craigslist** (www.craigslist.com) is an online platform where many private property owners list vacant units.
- **Local Realtors** are businesses in your community that connect renters with property owners. Ask around for a good local realtor. Know that you may owe a finder's fee to a realtor who finds you an apartment.

How Do I Prepare for a Visit to a Vacant Apartment?

At some point, you will make a plan to visit an available apartment. You may need an appointment to do this. Contact the property owner to make arrangements. Think about your visit ahead of time with these steps in mind:

1. Dress in clean, neat attire.
2. Be on time for your appointment.
3. Bring pen and paper to take notes on the unit, including any challenges, need for accommodations and/or damage you see.
4. Plan to fill out the **Rental Unit Visit Worksheets** (on the next pages).

How Do I Use the Rental Unit Visit Worksheets?

Bring copies of the **Rental Unit Visit Worksheets**, found on the next pages, to visit available apartments. These worksheets will help you look

closely at details. In the end, the worksheets will help you choose an apartment that is the best fit for you.

NOTE: A property owner cannot refuse to rent to you because of your disability, or because you require support services to live independently. Generally, a property owner cannot ask you if you have a disability unless you are requesting reasonable accommodations, or if having a disability is required in order to get the unit because of a special program. A property owner also may not ask you if you are capable of living independently, how severe your disability is, or to see your medical records. A property owner cannot require you to take medication or participate in support services as a condition of renting to you. A property owner CAN require you to meet all the conditions of tenancy that everyone else meets, such as paying your rent on time, not disturbing the neighbors, and keeping your apartment clean and in good repair.





Rental Unit Visit Worksheet: Section 1		
How Does This Unit Suit me?		
Is this apartment the overall right size?	Yes	No
Are the rooms in this apartment the right size?	Yes	No
Are the workers in the building professional?	Yes	No
Can I afford this rent?	Yes	No
Rent + utilities less than/equal to 1/3 of my income?	Yes	No
Does the unit appeal to me?	Yes	No
Is this unit accessible for me?	Yes	No
Other:	Yes	No
Who Can Live Here with Me?		
Will I live on my own in this unit?	Yes	No
Will I live someone else in this unit?	Yes	No
Will I live with a paid caregiver?	Yes	No
Will someone else be on the lease?	Yes	No
Do I prefer to have a roommate in this unit?	Yes	No
Will I need to share expenses for this unit?	Yes	No
Other:	Yes	No
Other:	Yes	No

Rental Unit Visit Worksheet: Section 1 (continued)		
What do I Think of the Neighborhood?		
Do I feel comfortable in this neighborhood?	Yes	No
Do neighbors smile and say hello?	Yes	No
Do I feel comfortable in the evenings here?	Yes	No
Do police report a lot of crime here?	Yes	No
Are people hanging around?	Yes	No
Does the neighborhood offer stores I need?	Yes	No
Does the neighborhood offer services I need?	Yes	No
Other:	Yes	No
Do I Feel Safe Here?		
Do I feel safe in the neighborhood?	Yes	No
Is there a working security system in this building?	Yes	No
Is there a working security system in the unit?	Yes	No
Are lights in the stairs/hallways working and bright?	Yes	No
Does the front door have a working lock?	Yes	No
Do all of the windows open and lock?	Yes	No
Is there a smoke detector on all floors of the unit? (Some counties require smoke detectors in every bedroom. You can ask the local fire department about local requirements)	Yes	No
Is there a carbon monoxide detector on all floors?	Yes	No





Rental Unit Visit Worksheet: Section 2		
Is This a Good Location for Me?		
Can I visit my family and friends from here?	Yes	No
Can I get to my medical appointments from here?	Yes	No
Is there public transportation nearby?	Yes	No
Will accessible transport come to this address?	Yes	No
Is this unit close to my place of work?	Yes	No
Can I get to work from here via bus or taxi?	Yes	No
Is my bank of choice nearby?	Yes	No
Is my house of worship nearby?	Yes	No
Other:	Yes	No
Other:	Yes	No
Other:	Yes	No
How is the Unit Interior?		
Can I control the temperature in the unit?	Yes	No
Does the existing carpet meet my needs?	Yes	No
Can I remove carpet if it is a problem for me?	Yes	No
Is the number of closets and storage sufficient?	Yes	No
Are there overhead lights in each room?	Yes	No
Can I reach the light switches?	Yes	No
Are there holes/cracks in floor, ceiling or walls?	Yes	No
Can I open all the doors with the existing handles?	Yes	No
Is there a washer and dryer in the unit?	Yes	No

Rental Unit Visit Worksheet: Section 2 (continued)		
Does This Unit Meet my Physical Needs?		
Is this unit physically accessible to me?	Yes	No
Can I get in and out easily?	Yes	No
If I use a wheelchair, does it fit through the door?	Yes	No
If I use a wheelchair, can I move freely in the apartment?	Yes	No
If I use a wheelchair, is the kitchen accessible to me?	Yes	No
If I use a wheelchair, is the bathroom accessible to me?	Yes	No
If I need an elevator, does this building have one?	Yes	No
Is the number of bedroom suitable to me?	Yes	No
Is the source of heat (oil, gas, electric) suitable to me?	Yes	No
Do I have allergies that could be affected by the unit?	Yes	No
Other:	Yes	No
How are the Yard, Basement, and Utilities Set-up?		
Is there a yard?	Yes	No
Is there a safe deck, patio, or balcony?	Yes	No
May I keep a pet if desired? Do size limits suit me?	Yes	No
Is there a basement?	Yes	No
Is the basement free of signs of leaks?	Yes	No
Is water, gas, electric included in the rent?	Yes	No
Are there enough outlets for me?	Yes	No
Do I need to contact all the utilities myself to set up?	Yes	No
Is there a breaker/fuse box I can reach?	Yes	No





Rental Unit Visit Worksheet: Section 3		
How is the Kitchen?		
Does the kitchen have a working exhaust fan?	Yes	No
If desired, does it have a working dishwasher?	Yes	No
Is there room for a kitchen table?	Yes	No
If I use a wheelchair, is there room to rotate?	Yes	No
Are cabinets in good shape?	Yes	No
Can cabinets store all my pots, plates, cutlery?	Yes	No
Can I reach cabinets needed for everyday use?	Yes	No
Can I reach counters and sink easily?	Yes	No
If I use a wheelchair, can I pull it up to sink?	Yes	No
Are there any tripping hazards on the floor?	Yes	No
How are the Yard, Basement, and Utilities Set-up?		
If I use a wheelchair, can I use the toilet easily?	Yes	No
Can I get into the tub and shower?	Yes	No
Can I see the bathroom mirror?	Yes	No
Can I lock the bathroom door independently?	Yes	No
Is the flooring in the bathroom suitable to me?	Yes	No
Is the bathroom floor easy to clean?	Yes	No
Is the floor free of uneven places where I could trip?	Yes	No
Is the tub/shower free of cracks?	Yes	No
Does the bathroom have a working exhaust fan?	Yes	No
Do I feel comfortable and safe using the bathroom?	Yes	No



Applying

What Should I Know About Housing Applications?

What Support Documents Do I Need?

What If My Application is Rejected?

What Is Housing Discrimination?

What Questions May a Property Owner Ask?

What Questions Is an Owner Prohibited from Asking?

What Is Reasonable Accommodation?

What Are Examples of Accommodations in Housing?

How Do I Request a Reasonable Accommodation?



What Should I Know About Housing Applications?

Eventually, all your learning about housing and locating apartments will lead you to specific options. Once you have found an apartment, the next step is completing an application. A private property owner may charge an application fee.

To improve your chances of getting an apartment, have your support documents (listed below) ready. Also, be prepared for property owners to obtain a copy of your credit report and criminal background.

What Support Documents Do I Need?

Most rental applications ask you to provide support documents. These generally include:

- Benefit letter from Social Security or other public benefit
- Last 2 months of paystubs (if employed)
- Proof of address if not otherwise noted on documents
- Name, address, and phone of employer(s)
- Copy of recent statements for all bank accounts
- Birth certificate, MD picture ID, passport, or driver's license
- Rental history, addresses, and phone of former rentals
- Social Security card
- References

What If My Application is Rejected?

If a Public Housing Authority or owner of apartments with project-based subsidies rejects your application, an explanation is required. If

you have concerns about the explanation, you can contact the county housing department and ask for Landlord Tenant Affairs resources.

¹ Property owners cannot refuse to rent to you because you have never lived in an apartment before. However, you must show the property owner that you can pay the rent and that you will be a good tenant.

What Is Housing Discrimination?

Housing discrimination is unequal treatment during your search for housing. Unequal treatment may relate to disability, race/ethnicity, sex/gender, marital status, health problems, and Veteran status (any protected class). A property owner MAY be discriminating against you if, when you call, you are told an apartment is vacant but when you

go to meet the property owner, you are told it is rented. Discrimination MAY also have occurred if you were told an apartment was not available, and it was later rented to someone else.

If you suspect unfairness, you can contact any of the agencies listed below.

- **U.S. Department of Housing and Urban Development**
Fair Housing and Equal Opportunity Hub Office
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-9344
Telephone: 215-656-0662 or 1-888-799-2085
TTY: 215-656-3450
- **Maryland Commission on Human Relations**
6 St. Paul Street, 9th Floor
Baltimore, MD 21202
Telephone: 410-767-8600
TTY: 410-333-1737
- **Baltimore Neighborhoods, Inc.**
2217 St. Paul Street
Baltimore, MD 21218
Telephone: 410-243-4400
Maryland Relay 711
- **Baltimore Community Relations Commission**
10 N. Calvert Street, Suite 915
Baltimore, MD 21202
Telephone: 410-396-3141
Maryland Relay 711
- **Greater Baltimore Community Housing Resource Board**
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What Questions May a Property Owner Ask?

A property owner may fairly ask the following questions:

- What is your income?
- Were you ever evicted before?
- What experience do you have as a tenant?
- Will you follow the rules and uphold the lease?
- Do you have a criminal history?

What Questions Is an Owner Prohibited from Asking?

Generally, fair housing laws prohibit owners from asking if an applicant or tenant has a disability, about the nature or severity of a disability or any question that would require the individual to disclose a medical condition or medical history. For example owners cannot ask you if you take

medication or see a psychiatrist. If an applicant or tenant requests a reasonable accommodation in housing, the owner will then be permitted to ask some limited questions related to your disability but only to confirm you are entitled to the requested accommodation.

What Is Reasonable Accommodations?

By law, people with a disability have a right to a reasonable accommodation. In the area of housing, this means you can request that property owners change certain rules, policies, physical characteristics of a unit or services to provide you equal opportunity to enjoy a rental apartment. You may ask for such a change only if it is linked to your disability. Property owners must grant such

a request if it is reasonable and is not a burden for the owner. If the request is too expensive or requires an unreasonable amount of time or trouble, the property owner does not have to agree. If a request is denied, property owners must explain why and give instructions on how to appeal.

What Are Examples of Reasonable Accommodations?

There are many reasonable accommodations that can be requested of a property owner such as:

- Reconsider your application with additional information.
- Return your name on the waiting list if a deadline was missed.
- Allow you access to a reserved parking space.
- Grant you an exception to a no pets rule if you need a service animal.
- Consider new ways to verify your ability to pay rent.
- Set up an automatic rent debit program for you.
- Remove carpeting for you.
- Move a dumpster to make it accessible to you.
- Provide alternative trash disposal solutions.
- Install a grab bar.
- Permit you to install a temporary ramp.

How Do I Request a Reasonable Accommodations?

If you need a reasonable accommodation, you must ask for it. Put your request in writing to the property owner and keep a copy. Your request must share the fact that you have a disability and describe what you want changed. You must also explain why you need to have that change. You need not share details about your disability. In most cases, a property owner has the right

to ask for proof that you need the reasonable accommodation. Your medical provider or case manager can write a letter on your behalf.

Use **My Sample Letter for Requesting a Reasonable Accommodation** to plan such a letter. Keep a copy of your letter, and be sure it has the date.





My Sample Letter for Requesting a Reasonable Accommodation

[Date]

Mr./Ms. Property Manager or Owner

Name of Housing Authority or Management Company

Address

Dear _____:

I am writing to request a reasonable accommodation with regard to my disability and my housing. Specifically, I am writing to request:

(Example: that any future notices be sent to me in large print – at least 16 point font)

I need this accommodation because:

(Example: I have a visual impairment and find small print to be difficult to read).

I have enclosed a letter from my health care provider stating that this request is necessary. As you probably are aware, because I have a disability, fair housing laws entitle me to a reasonable accommodation. Thank you for your consideration. I look forward to speaking to you about this request. Please contact me at (*your phone number*_____).

Sincerely,

(*Your name*)



Leasing

What Is a Lease?

What Should My Lease Say?

What Is a Security Deposit?

What Are My Rights Regarding Security Deposit Return?

Can I Get Help with Paying a Security Deposit?

How Do I Pay My Monthly Rent?

What If I Miss Paying the Rent?



What Is a Lease?

A lease is a signed contract between a property owner and tenant. It gives the tenant the right to live in a property within certain rules. Make sure you understand the lease before signing it. If needed, sit down with family or a case manager to read it together. Do not rely on any verbal promises from a property owner. Instead, insist on

a written lease with all promises included. Keep a copy of the lease for your own records. Before moving in, take pictures of the condition of the apartment, including areas in the apartment that are in poor condition. Copy those pictures for your property owner, date them, and add them to your lease packet.

What Should My Lease Say?

Make sure your lease has the following basics:

- Name, address, phone of property owner
- Name and new address of the tenant
- Length of the lease and conditions for renewal
- Amount of the rent and deposits
- Persons who may occupy the apartment
- Dates that rent is due
- Where rent payment is to be made
- Amount of late fee if rent is not paid on time
- Responsibilities of the property owner and tenant
- Contact information for emergency maintenance
- Conditions for termination of the lease
- Deposits and conditions for their return
- Utility responsibility

What Is a Security Deposit?

By law, property owners may collect a security deposit. This deposit must be placed in a separate interest-bearing bank account until the end of your tenancy. In private housing, the security deposit may be up to two times the rent; in subsidized housing, it will be less.

The security deposit provides money to repair damage to the apartment caused by the tenant. If you move, the owner will return your deposit plus

any interest earned, unless there are damages to the apartment. The cost of tenant damages can be deducted from your security deposit.

Typically, a security deposit and first month's rent are collected together. That can be a lot of money to pay at one time, so it's important to make a plan ahead of time for saving this money or getting assistance with the security deposit from another source. After paying the security deposit, be sure to get a receipt.

What Are My Rights Regarding Security Deposit Return?

Your security deposit receipt will outline your specific rights to:

- Have the apartment inspected by the property owner in your presence when you first move in.
- Be present when the property owner inspects the apartment at the end of the tenancy in order to determine if any damage was done to the premises while you lived there.
- Have the property owner notify you in writing of the date of the inspection.
- Receive a written list of the charges against the security deposit claimed by the property owner.
- Have the property owner return any unused portion of the security deposit to you.





Can I Get Help with Paying a Security Deposit?

For some people, a security deposit is hard to afford. If that is you, there may be help available. If you are in a Medicaid waiver program, for example, your case manager can arrange for

help paying a security deposit. Or, if you have a connection to a disability service organization or a faith based group, help may be found there too. Ask around.

How Do I Pay My Monthly Rent?

Follow these steps for paying the rent every month:

1. Pay the rent on time every month.
2. Keep a copy of the canceled check or money order receipt.
3. Keep electronic receipts from your bank.
4. Obtain a rent receipt from the property owner if you pay by cash, check or money order.

What If I Miss Paying the Rent?

If you pay your rent after the due date, the property owner may charge a late fee. This fee is listed in your lease and the property owner cannot charge more than the fee listed in the lease. If you do not pay your rent, the property owner may take legal steps to collect the rent or to evict you for non-payment. Eviction means you would no longer be allowed to live in the

apartment. So, always pay your rent on time. If you expect trouble paying the rent, contact your family and helpers early. It's also a good idea to let the property owner know if you will have trouble paying your rent, especially if this trouble is temporary. Sometimes they can work with you to avoid your being evicted.

How Do I Prepare to Move?

Should I Get Renters' Insurance?

How Much Will Moving Cost?



Moving



How Do I Prepare to Move?

After the lease is signed, it is time to prepare for your move. Follow these steps before the big day:

1. Copy new house keys and give an extra set to family or other helper.
2. Contact phone, cable, and utilities to arrange service.
3. Fill out a change of address at the post office.
4. Inform friends and family of new address.
5. Plan for parking spaces and elevator needs on move day.
6. Send new address to bank, employment office, health insurance etc.
7. Tell employer or public benefits where to mail income check.

Should I Get Renters' Insurance?

Property owners are not responsible if your personal property is damaged or stolen. Sometimes renters buy renters' insurance to provide that protection. A typical policy costs \$75 to \$150 per year. Before you buy, compare prices offered by more than one company. Also check

to see if any special equipment you will have in your home is covered. In all cases, take pictures and keep receipts of your valuables. You can get more information about renters' insurance at: www.mdinsurance.state.md.us/sa/docs/documents/consumer/publications/rentersinsurance.pdf

How Much Will Moving Cost?

If you have only a few belongings, you can make a move without much cost. Friends and family may be able to help. For those who can afford it, a moving company can be the right choice. Some

moving companies will also pack belongings for an extra fee. Use the **Moving Expenses Worksheet** on the next page to add up your costs.

Moving Expenses Worksheet			
Standard Expenses		Extra Expenses	
Security Deposit	\$	Renting specialized equipment cost	\$
First Month's Rent	\$	Purchase of household items	\$
Utility deposits	\$	Purchase of furniture	\$
Installation fees for cable, telephone	\$	Other:	\$
Moving company or moving van costs	\$	Other:	\$
Subtotal	\$	Subtotal	\$
TOTAL			\$





Maintaining

How Do I Stay Safe in My Home?

What Emergency Supplies Do I Need?

What Do I Need in My Emergency Kit?

Who Will Help in Emergencies?

How Is My Apartment Maintained?

What Are the Property Owners' Responsibilities?

What Are My Responsibilities as a Tenant?

What If the Property Manager Does Not Maintain the Apartment?



How Do I Stay Safe in My Home?

Your safety is important in your new home. Planning ahead for safety will help you have peace of mind. Safety planning means talking to family, friends, and helpers about what to do in an emergency. Also, follow these safety steps:

- On paper, write “DIAL 911 for emergency” and keep it with your phone.
- On paper, write “DIAL 800-222-1222 for poison control” and keep it with your phone.
- Keep a list of your allergies and medications handy.
- Learn how to use the fire extinguisher. Know where it is.
- Test your smoke alarm twice a year and make sure batteries are replaced.
- Inform property owner of non-working smoke alarms.
- Contact your local police and fire departments to let them know that you have a disability, your address and any special information they may need to help you in an emergency.

What Do I Need for Emergency Supplies?

In case of an emergency such as a snowstorm, keep these supplies in a big box, bag, or trunk:

- Electric lantern and batteries
- Signal flare
- Map of the area and important phone numbers
- Special items for infants and the elderly (diapers, formula)
- Three gallons of water per person
- Three-day supply of ready-to-eat canned or packaged food
- Manual can opener
- Paper cups, plates, and plastic utensils
- Blankets or sleeping bags
- Toiletries (hand sanitizer, shampoo, toothbrush and toothpaste, etc.)
- Cell phone, batteries and/or phone charger
- A change of clothing, rain gear, and sturdy shoes for each family member

What Do I Need in My Emergency Kit?

In case you need to leave your apartment in an emergency, take these items with you:

- Battery-powered radio, flashlight, and extra batteries
- First aid kit and manual
- 3-day supply of prescription medications
- A credit card and cash
- Personal identification
- An extra pair of eyeglasses
- Matches

Who Will Help in Emergencies?

Write down names and phone numbers of your helpers in case of an emergency:

- Who can help me with a health problem? _____
- Who can help me with home maintenance? _____
- Who can help me with a personal emergency? _____

How Is My Apartment Maintained?

A tenant is responsible for maintaining their own rental apartment. This may include daily cleaning, changing light bulbs, taking out the trash, keeping yard up, and using appliances correctly, as outlined in your lease. Property owners, in turn, must keep the apartment in good condition. If the

toilet, faucets, locks, lights or anything else break, the tenant must tell the property owner. Then the property owner must repair it. Your lease will state which maintenance responsibilities are yours and which are the owner's.





What Are My Property Owner's Responsibilities?

The property owner has responsibility to provide the following:

- Drinkable water in kitchen/bathroom
- Hot water
- Heat (in cold weather)
- Working sewer system
- Bathroom (sink, tub or shower, toilet)
- Safe, working electrical system
- A key lock for the front/outside door(s) and a bathroom
- An apartment or house not infested with bugs or rodents
- Safe, sanitary condition of the building and grounds
- Working smoke alarms
- Information on how to "Protect Your Family from Lead" if the unit was built before 1978

What Are My Responsibilities as a Tenant?

You, as the tenant, have the following responsibilities:

- Pay rent in full and on time
- Keep the unit clean and in good condition
- Request repairs in writing to the property owner quickly
- Keep a copy of written correspondence
- Change light bulbs, take out trash, care for yard (as required in lease)

What If the Property Owner Does Not Maintain the Apartment?

If there is an ongoing problem with repairs needed in your apartment and the property owner has not solved the problem, contact your local legal services organization. There are options for getting repairs made, bringing the apartment up to code, and making your case. The possibilities include:

1. Attempting to recoup part of your rent.
2. Filing for Rent Escrow in Rent Court.
3. Getting a court order to require repairs.
4. Recovering damages.

Throughout Maryland, you can get assistance with tenancy issues from the following resources:

- Maryland Disability Law Center: intake is Monday to Friday from 10 am to 12 noon
Phone: 410-727-6352 or 1-800-233-7201
Website: www.mdclaw.org
- Maryland Legal Aid Bureau:
Phone: 1-800-999-8904
Website: www.mdlab.org
- BNI: Provides information to tenants and property owners statewide. No legal advice or services are provided.
Phone: Administration: (410) 243-4468;
Fair Housing: (410) 243-4400
Call Center/Tenant Landlord Hotline: (410) 243-6007
Website: www.bni-maryland.org/index.html



*How Do I End My
Tenancy?*

*How Do I Get a Security
Deposit Back?*

*How Do I Renew a
Lease?*



Leaving



How Do I End My Tenancy?

When it is time to move out of your rental apartment, plan to do it the right way. This means giving at least one calendar month's notice in writing (two months in Montgomery County and

Baltimore City). If the property owner chooses to not renew your lease, they must notify you. Keep in mind that it is not necessary to give a reason for ending a tenancy if you give proper notice.



How Do I Get Back My Security Deposit?

Your security deposit is valuable to you. In most cases, the property owner has 45 days from your lease termination date to return it to you. Follow these steps to ensure its return:

1. Patch up wall holes.
2. Repaint if required by your lease.
3. Thoroughly clean the apartment.
4. Completely empty the apartment including closets and refrigerator.
5. Collect all keys and return to property owner.
6. Walk through the apartment with the property owner.
7. Get approval from the property owner as to apartment's condition.

If you owe back rent, the owner can withhold this amount from the security deposit.

How Do I Renew a Lease?

Renewing your lease can be simple. Make sure to get a new lease with the new rent price. Renewal is the time to renegotiate terms if you wish. For example, this may include your rent or the length

of your lease. If you have a tenant or project-based subsidy, your rent plus utilities will still be 30 percent of your income.

Resources

Key Websites

- www.mdhousingsearch.org
- www.hud.gov/apps/section8/step2.cfm?state=MD
- www.gosection8.com
- www.hud.gov/offices/pih/pha/contacts/states/md.cfm
- www.rentals.com/Maryland/
- www.units.com/Maryland
- www.forrent.com/search-units-by-area/MD/Greater-Baltimore/Harford-County.php
- www.unitguide.com/units/Maryland/
- www.craigslist.org/about/sites/
- www.mdlclaw.org
- www.mdlab.org
- www.bni-maryland.org/index.html
- www.mdod.maryland.gov/Housing.aspx

Listing of Movers

- www.angieslist.com/companylist/baltimore/moving.htm
- www.bbb.org/us/bbb-accredited-businesses

Housing Discrimination Reports

- <http://www.oag.state.md.us/Consumer/landlords.htm>

Veterans Assistance

- www.mdva.state.md.us/VBHAB/index.html

Where Can I Find Community Services in MD?

- www.mdod.state.md.us/index.aspx
- www.mdcsf.org/advantagecallback.asp?template=map_search
- www.makinghomeaffordable.gov/pages/default.aspx
- www.disability.gov

Help Paying Bills

- www.needhelppayingbills.com/html/baltimore_rental_assistance.html

Information on Renter's Insurance

- www.mdinsurance.state.md.us/sa/docs/documents/consumer/publications/rentersinsurance.pdf

Maryland Volunteer Legal Services

- www.mvlslaw.org

"I love my new place. It's close to tons of shopping, it's peaceful, and my family and I feel right at home."

*- Linda C.
Weinberg Apartments participant*