Tenant Guide

TIPS AND TRICKS FOR FINDING YOUR NEW RENTAL, AND AVOIDING COMMON LANDLORD-TENANT PROBLEMS





Introduction

Founded in 2000, Economic Action Maryland Fund (formerly Maryland Consumer Rights Coalition) is a leading force for economic justice. We are a multi-racial, people-centered movement to expand economic rights, housing justice, and community reinvestment for working families, low-income communities, and communities of color.

Working at the local, state, and federal level, we unite individual advocates, poverty, civil rights, labor, and other public interest groups to press for policies that protect vulnerable Marylanders. We have led successful statewide advocacy campaigns to pass the strongest medical debt protections in the country, first-in-the-nation legislation to regulate for-profit colleges, innovative reforms to make auto insurance more affordable, and more. Our ground-breaking research on debt settlement, debt collection policies and practices, and an analysis of for-profit colleges operating in Maryland use data and stories to drive home the need for systemic reform.

Over the last 20+ years, We have assisted thousands of Marylanders through our Securing Older Adult Resources (SOAR) program, Fair Housing, and Tenant Advocacy programs. We've kept our clients housed by preventing tax sales, saved our clients thousands of dollars in earned benefits, and empowered homeowners and renters faced with discrimination.

Economic Action Maryland Fund provides direct assistance today while passing legislation and regulations to create systemic change in the future.

Searching for new rental housing can be challenging under the best of circumstances. However, if you don't know your rights, what questions to ask, and issues to consider before you sign on the dotted line, renting a property may become a financial nightmare.

In Maryland, 33% of residents live in rental housing, according to the US Census Bureau. While many are happy, many others come to us with problems. Rather than contacting us after a problem begins, use this guide to avoid problem properties, know your rights, and know what to do if something does go wrong.

The information in this guide should not be considered legal advice, and you may wish to consult with an attorney about your specific problem and circumstances. We made every effort to ensure the accuracy of the information but take no responsibility for any errors. Blue underlined text is linked to additional resources you may find useful as you start your rental search and tenancy.

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Start your search with proximity to school, work, shopping, etc. in mind.

Once you've narrowed down the area where you want to live, make a few visits to the area at different times of day, so you can gauge things like noise and activity levels, street lighting and safety, and what kind of activities and amenities the neighborhood has to offer.

If you currently have access to a car, consider how easy or difficult it might be to access these things if you found yourself without a car and needed to rely on public transit.

- DON'T SIGN A LEASE ON A PROPERTY YOU HAVEN'T SEEN IN PERSON.
- PHOTOS CAN BE DECEIVING, AND RENTAL SCAMS ARE INCREASINGLY COMMON.
- MAKE SURE THE PERSON ACTING AS THE LANDLORD IS AUTHORIZED TO DO SO.

Know What You Can Afford

It can be expensive to rent and in this economy, prices are rising in many areas while wages have stayed the same. Make sure you rent a place that you can comfortably afford.

Spending more than 30% of your monthly income on housing could lead to a shaky financial situation later on. Be sure to factor in the other costs associated with living in a rental property:

- Utilities, which might include a water and sewer charge
- A fee for trash pickup
- The cost of commuting to and from work or school
- Parking fees
- Amenity and other fees

- LET'S SAY YOU EARN \$40,000 PER YEAR.
- YOUR GROSS MONTHLY INCOME (\$40,000 DIVIDED BY 12) WOULD BE \$3,333
- 30% OF THAT NUMBER WOULD BE \$1,111
- PAYING MUCH MORE THAN \$1,111
 EVERY MONTH COULD RESULT IN A
 FINANCIAL STRUGGLE.

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Research the Landlord

There is a lot of information available online that tells you the kind of landlord that manages the property you are interested in. Spend time reviewing these resources to go beyond a first impression. Does your landlord follow the law? Is the landlord paying the municipal bills like taxes and water/sewer in a timely manner?

Here are some tips and resources for researching your potential new landlord — while we can't guarantee you'll get a great landlord, this may help weed out some of the worst.

- Look into your potential landlord's legal history. Do they have multiple foreclosures, rent escrow cases, lead paint lawsuits, or other issues? That's probably not a good sign.
- Is the property a registered and/or licensed rental?
- Was that rehab work done with permits? If you <u>inquire about an address</u>, and no permits were found (or no recent ones) you may want to think twice about the home.
- If your landlord is a contractor or "does home improvement work" — <u>are they a licensed Maryland Home Improvement Con-tractor</u>? No license could mean no permits, and no inspections.
- Are the <u>property taxes and water accounts</u> current? You don't want to move into a new rental home, only to have that home go on the local tax sale list a few months later.
- Ask for references from former and current tenants see what others have to say about your potential landlord.
- Maryland tenants are entitled to a copy of the lease before applying for a property. Ask for a copy, and make sure there are no illegal lease clauses.

- IF SOMETHING DOESN'T LOOK RIGHT, OR FEEL RIGHT, DON'T SIGN ON THE DOTTED LINE.
- A LEASE IS A LEGALLY BINDING CONTRACT, AND VERY DIFFICULT TO GET OUT OF ONCE YOU'VE SIGNED.
- THE MOST IMPORTANT THING TO REMEMBER IS TO ALWAYS TRUST YOUR INSTINCTS.

The Application Process

Once you've found the ideal place and researched the landlord, you need to know what to do next to protect yourself before you sign the contract and start preparing to move in.

Most landlords charge a fee to apply to lease a property in their complex. A landlord can only keep \$25 of an application fee as non-refundable. If the landlord does not refund the balance of your fee within 15 days after your application was accepted or denied, you have the right to ask the landlord what the money was used for.

Some management companies will charge a "holding fee" if you've expressed an interest in a rental. Make sure you find out whether this money is refundable. The amount of the 'holding fee' should not be an equal amount to a security deposit.

Reusable Tenant Screening Reports

Landlords frequently purchase screening reports when you apply to live in their properties. These reports can include information about your credit score, past rental history, and whether there are any court judgments filed against you. Although landlords can only keep \$25 for an application fee plus what they actually spent to process it, if you apply to multiple properties these fees can add up. A reusable tenant screening report is one way to reduce those costs.

You can request a reusable screening report from a consumer reporting agency at your own expense. These reports are made directly available to landlords for no charge to them and are valid for 30 days.

Landlords must let you know if they accept reusable tenant screening reports in one of these ways:

- A statement on a rental listing;
- Notice posted on the homepage of a website;
- Information in an online rental application page; or
- Any other way that reasonably provides potential tenants with notice.

- IF YOU PAY A HOLDING FEE, BE SURE TO GET A RECEIPT THAT CLEARLY STATES WHETHER THE MONEY IS REFUNDABLE OR WILL BE APPLIED TO YOUR SECURITY DEPOSIT.
- A LANDLORD CAN REJECT YOUR APPLICATION BEFORE THE LEASE IS SIGNED IF YOU MAKE A MATERIAL CHANGE TO THE REUSABLE SCREENING REPORT.

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Third-Party Tenant Screening

Landlords commonly require background checks and credit reports when you apply to rent a home. But now companies are selling "tenant screening reports" that focus on your rental history. These reports range from assigning a number like a credit score to recommending whether a landlord should rent to you.

Credit reports and background checks are regulated by the Federal Trade Commission and the Consumer Financial Protection Bureau, but tenant screening reports are newer and not as regulated. The companies that sell them can be secretive with the information they use.

You do have rights when landlords use these reports. If your application is denied because of information in the report, you should get an "adverse action notice" so you can request to see the information in the report and dispute inaccurate or incomplete data.

Security Deposits

Landlords will require a security deposit to cover unpaid rent or property damage. They can charge up to the equivalent of one month's rent for the deposit, with very few exceptions. Information on the landlord's responsibility to return your deposit is found later in this guide.

The landlord must include a written receipt for your security deposit in the lease. The receipt must inform you that:

- You have the right to an inspection with the landlord to record preexisting damages if you request it by certified mail in the 15 days after you move in. You can print and use our move-in/move-out checklist for this inspection.
- You have the right to be present for the inspection when you move out if you notify the landlord your moving date and your new address at least 15 days before you plan to move out. The landlord must provide the inspection date in writing.
- The landlord must return the security deposit in the 45 days after your tenancy ends. If they deduct any money from the deposit, they must provide a written list of charges to justify what they deducted.

• IF YOU REQUEST TO SEE
YOUR REPORT OR DISPUTE
INFORMATION, AND THE
COMPANY DOESN'T COMPLY,
YOU SHOULD CONTACT
THE CONSUMER FINANCIAL
PROTECTION BUREAU TO FILE A
COMPLAINT.

• IF A LANDLORD DOESN'T PROVIDE YOU WITH A RECEIPT FOR YOUR SECURITY DEPOSIT, THEY OWE YOU \$25.

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Security Deposit Alternatives

There are alternatives to security deposits that landlords might use to protect them against unpaid rent or property damage, such as "security deposit insurance" or "surety bonds". These may seem attractive because they can cost less than a security deposit. But there are major differences between deposits and the products offered by companies like LeaseLock and Rhino. You should you think twice before agreeing to use one of these security deposit alternatives.

- Landlords are normally required to return your security deposit after you move out, but with surety bonds and similar products you don't get the money back.
- These products aren't regulated by landlord-tenant laws the way security deposits are.
- Because companies that sell security deposit alternatives aren't bound by landlord-tenant laws, they can sue you to collect unpaid rent or fees during your tenancy.
- If the security deposit alternative company terminates their contract with your property management company, you may be asked to pay a security deposit immediately, and the money you originally paid will most likely not be refunded.
- If you want to cancel your security deposit alternative agreement, the landlord needs to agree to the cancellation. Otherwise, the agreement will most likely remain in effect.

- WHAT MIGHT SEEM LIKE A CHEAP ALTERNATIVE TO A SECURITY DEPOSIT COULD END UP COSTING YOU THOUSANDS OF DOLLARS. ALSO, DESPITE THE NAME, "SECURITY DEPOSIT INSURANCE" IS NOT AN INSURANCE POLICY.
- MAKE SURE YOU UNDERSTAND
 THE TERMS AND CONDITIONS
 OF USING AN ALTERNATIVE TO A
 SECURITY DEPOSIT, AND MAKE
 SURE YOU HAVE ALL OF THE TERMS
 IN WRITING, INCLUDING ANY
 RESPONSES TO QUESTIONS.
- SECURITY DEPOSIT ALTERNATIVES
 ARE FOR THE LANDLORD'S
 PROTECTION. YOU CAN STILL BE
 HELD LIABLE FOR UNPAID RENT
 AND DAMAGES.

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Time to Sign the Lease

You've found a place, filled out the application, paid the security deposit, and started dreaming of where you will put your prized possessions in your new apartment. Now it's time to sign your lease. But before you do, take your time to read your lease carefully and to know what you are signing. A lease is a legal document and it is much harder to get out of a lease than it is to avoid signing a predatory or unfair one.

You will have to pay your first month's rent, which should be prorated, if you're not moving in on the first of the month or close to it. You may also have to pay other fees up front:

- Utility deposit, if you're responsible for paying your own utility bills directly to the utility company
- Pet fee or pet rent
- Amenity fee (similar to a Homeowner's Association or condo fee - this should take care of things like outdoor maintenance, pool, gym, etc.)

MAKE SURE ALL UP-FRONT AND MONTHLY FEES ARE CLEARLY LISTED IN YOUR LEASE, INCLUDING THE DOLLAR AMOUNT AND WHAT THOSE FEES COVER.

Renter's Insurance

Most landlords require a tenant to obtain renter's insurance. You are under no obligation to list your landlord as a beneficiary of this policy, or as an "interested party". You are also under no obligation to purchase a policy through your landlord or management company - you should get guotes from a few different insurance companies. and pick the one that fits within your budget and insurance needs.

Most renter's insurance policies do not cover water damage or the replacement of a tenant's belongings after a flood or other water-related issue. Ask your insurance agent about the possibility of purchasing additional "water coverage" if you think this might be necessary.

RENTER'S INSURANCE IS TO COVER LOSSES BY THE TENANT IN CASE OF THINGS LIKE FIRE, OR A BREAK-IN. YOUR LANDLORD SHOULD HAVE THEIR OWN **INSURANCE TO COVER THEIR** OWN LOSSES IN THE EVENT OF A DISASTER.

After You Sign the Lease, Before You Move In

Maryland law requires landlords to keep their properties safe for their tenants. This is called the implied warranty of habitability, and it applies to every lease. Neither you nor your landlord can waive it. Maryland's law is specific about what violates the warranty and what does not.

Violations include:

- Lack of heat, electricity, running water
- Lack of functioning toilets
- Serious structural defects that present a danger
- Rodent infestation
- Any serious health hazard or fire hazard

The law also lists problems not covered by the warranty:

- Cosmetic issues like worn-out rugs, carpets, and paint
- Small cracks in the walls, floors, or ceilings
- Absence of linoleum or tile
- Absence of air conditioning

YOU SHOULD ALWAYS DO A **DETAILED WALK-THROUGH WITH** YOUR LANDLORD BEFORE MOVING IN. DOWNLOAD AND USE OUR **HANDY CHECKLIST BEFORE YOU** MOVE IN, AND WHEN YOU MOVE OUT.

Move-In Day

Maryland law requires that you can peaceably and quietly enter the leased unit at the beginning of your lease. If you can't move in at the beginning of the lease, you have several options:

- Keep the apartment but make sure that the rent is reduced (or removed) until you can move in.
- Terminate the lease by written notice to the landlord during the time you should be able to access the unit but aren't able to. If the lease is terminated because you can't move in, the landlord the landlord is responsible for all money or property given as prepaid rent, deposit, or security.

If you can't move in because the previous tenant hasn't left, the landlord can sue to evict them and for damages after the end of their term. The landlord can join you as a party to this lawsuit.

IF YOU NEED TO STAY IN A HOTEL AND PAY TO STORE YOUR **BELONGINGS BECAUSE YOUR HOME IS NOT READY TO MOVE** INTO ON THE DATE LISTED IN YOUR LEASE, YOUR LANDLORD MAY BE **RESPONSIBLE FOR REIMBURSING** YOU FOR REASONABLE COSTS.

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Common Issues

Here are some issues we frequently hear about from tenants, and some tips to navigate these issues, without having to go to court. Court should always be a last resort, as good communication between the landlord and tenant is key to maintaining a positive relationship.

Lack of Maintenance or Repairs

Even in the best of times, things around the house will break or stop functioning. In most cases, it's the landlord's responsibility to maintain all of the systems in a rental property: electrical, heat, plumbing, the roof, etc. You may find that your landlord is not responsive to your needs and not making repairs in a timely manner. In Maryland, you can file for rent escrow when communication with the landlord has stopped, or the landlord refuses to make necessary repairs.

Here is a sample letter giving the landlord notice that repairs need to be made.

Unable to Pay Rent

If you find yourself in a situation where you'll have to pay the rent late or you can't pay at all, make sure you let your landlord know quickly. Late fees in Maryland are limited to 5% of the monthly rent, but they add up quickly, the further behind you fall.

Automatic Lease Renewal Clauses

Some leases have an "auto-renew" provision. This means that your lease will automatically renew if you or the landlord don't give notice to terminate it. If the renewed lease lasts more than one month, the automatic renewal clause needs to be its own line item in the lease, and cannot be buried in another section. Also, there must be a space for your signature specific to the automatic renewal provision. If this line item is not signed or initialed, it cannot be enforced.

- CLEAR COMMUNICATION TO YOUR LANDLORD REGARDING YOUR FINANCIAL SITUATION IS CRITICAL, IF YOU FIND YOURSELF UNABLE TO PAY THE RENT. MAKE SURE CONVERSATIONS ARE DOCUMENTED, IN CASE YOU NEED TO REFER TO THEM AT A LATER TIME.
- OPTIONS BEFORE AGREEING TO AUTOMATICALLY RENEW YOUR LEASE. IT MIGHT OFFER A SENSE OF STABILITY, BUT YOU CAN GET STUCK IN ANOTHER LEASE TERM IF YOU DON'T GIVE THE LANDLORD NOTICE YOU INTEND TO LEAVE.

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Breaking the Lease

After signing your lease, you might have reasons to not move in. Later on, you might want to break the lease and leave. Some leases have sections for early termination that spell out how much notice to give the landlord and your penalty. If yours doesn't and you break the lease, you can be on the hook for rent until the lease expires or the landlord finds a tenant to replace you - except for these exceptions:

- Active Duty Military Change of Assignment
- Medical Hardship with Doctor's Written Certification
- Victims of Domestic Violence

The landlord must make reasonable efforts to avoid losing rent by trying to find someone to rent the unit. The landlord doesn't have to show your unit before other available units, but they must try to find a new tenant to limit their losses. This duty can't be waived in any lease agreement.

Sale of the Property

If your landlord sells or transfers the property to a new owner and they have notice it's leased to you, the new owner must honor the lease. They're also responsible for returning the security deposit with interest. In Baltimore City, a landlord first has to offer the property to the tenant, at a reasonable sale price. Other jurisdictions may have a similar requirement, and doing some research is worthwhile, particularly if you would be interested in purchasing the property.

Noise and Harrassment

You have the right to "quietly enjoy" the property you rent. This means that you can move in when the lease term starts, and after that you can use and enjoy the property without unreasonable disturbance by the landlord, and in some situations, other tenants.

The landlord could be liable to you if your quiet enjoyment is breached by another tenant, assuming the landlord has some control over the offending tenant's behavior.

If the problem seriously interferes with your use and enjoyment of the property, you may be justified in abandoning the property if the landlord doesn't take action to correct the problem. • IF YOUR LEASE AGREEMENT
DOESN'T HAVE A SECTION FOR
EARLY TERMINATION AND YOU
DON'T FIT WITHIN THE LISTED
EXCEPTIONS, YOU COULD
BE LIABLE FOR RENT FOR THE
REMAINDER OF YOUR LEASE TERM.

DOCUMENT EVERYTHING YOU EXPERIENCE. IF THE LEASE PROHIBITS DISRUPTIVE ACTIVITY AND THE LANDLORD FAILS TO NOTIFY THE OFFENDING TENANT OF THE VIOLATION, OR IF NECESSARY, EVICT THEM, THEY MAY BE LIABLE.

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Retaliation by the Landlord

If you're not behind on rent, a landlord can't retaliate against you for these acts.

- If you or someone acting on your behalf gives notice about an alleged violation of the lease or the law, or a dangerous housing condition to the landlord or a public agency
- If you or someone on your behalf filed a lawsuit against the landlord or participated in a lawsuit involving the landlord
- If you participate in a tenants' organization
- If you give notice of elevated lead concentrations in your blood

If you do any of these protected activities, for six months the landlord cannot retaliate by:

- Threatening to evict you
- Filing in court to evict you
- Increasing your rent
- Decreasing or shutting off essential services (heat, running water, hot water, electricity or gas)
- Terminating a periodic tenancy (a month-to-month or week-toweek tenancy that continues without a written lease)

Return of the Security Deposit

The landlord is required to either return your security deposit, plus interest, within 45 days after you move out and provide a forwarding address, or send you a list of deductions that were made from your deposit. If you don't receive your deposit, or a list of deductions, within the 45 days, you will need to sue your landlord for the return of the deposit. Here is a sample security deposit request letter.

You can get more information on how security deposit interest is calculated by visiting the Maryland Department of Housing and Community Development.

Evictions

The landlord has the right to evict a tenant if the lease is being breached (you're doing something prohibited by a lease clause) or if you're not paying your rent in a timely manner. The different types of eviction actions have different rules and timelines associated with them, and you should always consult an attorney if you need to go to court.

Failure to Pay Rent

When a landlord doesn't receive your rent on the day it's due, they can start the process to evict you for failure to pay rent. They can also sue for the rent due, court costs, and late fees. This is by no means a comprehensive explanation of the eviction process, however, there are some key points you should know:

- Before filing in court, landlords must provide 10-days' written notice of their intent to file.
- After the landlord files a complaint, the sheriff will notify you by first class mail. You might also be served in person.
- You must attend a trial on the fifth day after the landlord files (if courts are operating normally).
- At the trial, you must demonstrate why the landlord's request shouldn't be granted. This means providing a defense recognized by the court.
- If the landlord wins a "judgment for possession," the judge will order you to leave the property within 4 days.
- If you don't leave the landlord can go back to court and request a "warrant of restitution." If this happens the sheriff or constable will go to the property to evict you.
- The landlord must request a warrant of restitution in the 60 days after the trial
- Landlords cannot recover the filing and service fees from a tenant, unless a court enters a judgement for possession in favor of the landlord, AND the lease states a surcharge may be assessed.

Please note: As of April 11, 2023, if your landlord filed to evict you during the period of March 5, 2020 and December 31, 2021, you may be eligible to have the eviction filing(s) removed from public view. You will need to file a petition with the court, and not all eviction filings will qualify. Contact an attorney, or the District Court Self-Help Center for more information.

- YOUR LANDLORD CANNOT EVICT YOU WITHOUT GOING TO COURT. "DIY" EVICTIONS (ALSO KNOWN AS ILLEGAL LOCKOUTS) ARE ILLEGAL IN MARYLAND. IF YOUR LANDLORD ATTEMPTS TO EVICT YOU WITHOUT A COURT ORDER, YOU SHOULD CONTACT YOUR LOCAL COURT COMMISSIONER AS SOON AS POSSIBLE AND FILE A COMPLAINT.
- MARYLAND IS A "PAY AND STAY"
 STATE. YOU MIGHT HAVE THE
 RIGHT TO STAY IN YOUR HOME,
 EVEN ON THE DAY OF THE ACTUAL
 EVICTION, IF YOU PAY ALL OF THE
 OVERDUE RENT, COURT FEES AND
 OTHER FEES DUE THE LANDLORD.
- SOME LOCAL JURISDICTIONS HAVE DIFFERENT RULES AND TIMELINES FOR FAILURE TO PAY EVICTIONS. CONTACT A LEGAL SERVICES ORGANIZATION OR PRIVATE ATTORNEY, TO MAKE SURE THE LANDLORD IS FOLLOWING BOTH STATE AND LOCAL LAWS.

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Tenant Holding Over

If you stay in the property after the lease ends, your landlord can sue to evict you for "holding over." The landlord can ask the court for damages based on how long you stay after the lease ends and the amount of rent you normally paid.

To sue under the tenant holding over law landlords must provide notice they seek to end the tenancy. The minimum amount of notice required depends on the type of tenancy:

- For tenancies with a written lease lasting more than 1 week, or for month-to-month tenancies, the landlord must provide 60 days' written notice.
- For year-to-year tenancies, the landlord must provide 90 days' written notice.
- For week-to-week tenancies, it depends whether there's a written lease. If there is a written lease, 7 days' notice is required. If there isn't a written lease, 21 days notice is required.

You can be evicted for holding over faster than for not paying rent. If the landlord provided the notice required, they can immediately file a complaint once you stay past the end of the lease term. This means a landlord can act swiftly to evict you and seek payment for the time you stayed past the end of the lease term.

Breach of Lease

Your landlord can file to evict you for "breach of lease" if you violate conditions in your agreement.

- The landlord must provide written notice that you violated the lease and they want to repossess the property.
- In general landlords must give 30-days' written notice before filing in court, in order to give you time to correct the behavior or condition that caused the breach.
- They only need to give 14 days' notice if you pose an imminent danger to yourself, other people, or the property.
- You can file for breach of lease if you have an active lease, and the landlord changes amenity access or services (including air conditioning) that are mentioned in the lease.

• IN A TENANT HOLDING OVER
EVICTION, IF YOU STAY PAST
THE LEASE TERM WITH NO
WRITTEN AGREEMENT FROM
THE LANDLORD, A JUDGE COULD
IMMEDIATE ISSUE A WARRANT TO
EVICT YOU WITHOUT THE SAME
WAITING PERIOD AS REQUIRED IN
A FAILURE TO PAY EVICTION.

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Need More Help?

If you need additional assistance with a landlord-tenant issue, you can do the following:

- Fill out our landlord-tenant intake form online, and someone will get back to you within 24 to 48 hours.
- Call our tenant hotline, Tuesday through Fridays, from 10 AM until 2 PM: 443-447-7336
- Contact the District Court Self-Help Center, Monday through Friday, 410-260-1392, from 8:30 AM to 8:00 PM.

Fair Housing Laws

The Fair Housing Act makes it illegal to discriminate against renters and buyers because of:

- race
- color
- religion
- sexual orientation
- nationality
- disability
- family status.

In Maryland, we have additional protections not included in the Federal law.

- marital status
- sexual orientation
- source of income
- gender identity

Also, age, ancestry, citizenship, family responsibility, occupation, personal appearance, political opinion, and presence of children are protected in several local jurisdictions.

Here is a handy sheet that lists all Federal, State, and Local Fair Housing protected classes.

If you feel you have been discriminated against by a landlord or management company, please contact our Fair Housing program for further assistance. You can either call 410-709-8429, or <u>use this online intake form.</u>

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Protected Classes

A group of people with a common characteristic who are legally protected from housing discrimination on the basis of that characteristic.

Protected classes are created by federal, state, and local law. In Maryland, all of the federal protected classes apply: Color, Familial Status, National Origin, Disability, Race, Religion, and Sex, along with the following state protected classes: Marital Status, Sexual Orientation, Source of Income, and Gender Identity.

In addition, the classes listed below are protected from discrimination in the following local jurisdictions:

Age

Anne Arundel County
Baltimore City
Cambridge
Hagerstown
Rockville
Baltimore County
Harford County
Howard County
Montgomery County
Prince George's County

Ancestry

Anne Arundel County Baltimore City Cambridge Rockville Montgomery County

Citizenship

Anne Arundel County Annapolis Prince George's County

Family Responsibility

Montgomery County

Occupation

Anne Arundel County
Harford County
Howard County
Prince George's County

Personal Appearance

Harford County Howard County Prince George's County

Political Opinion

Harford County Howard County Prince George's County

Presence of Children

Rockville Montgomery County If you are experiencing discrimination in housing, or a landlord-tenant issue, please visit our website:

econaction.org





Move-In and Move-Out Rental Property Checklist

Instructions: Tenant(s) complete(s) this checklist within three days of moving in and tenant(s) and landlord/manager review property and completed checklist together and mutually agree on the condition of the property upon move-in by signing this form. Each party keeps a copy of signed checklist. Tenant(s) and landlord or manager also agree to use the SAME checklist during the pre-move out inspection, to determine if any of the tenant's deposit will be retained for cleaning or repairs after move-out. Tenant and landlord agree that tenant is only responsible for damage to the unit that occurred during the tenancy, and **not** ordinary wear and tear, and **not** damage that was indicated on the checklist during move-in and was not addressed/repaired during the tenancy.

ove-In Inspection Date	Move-Out Inspection Date	
	CONDITION ON ARRIVAL	CONDITION ON MOVE-OUT
LIVING ROOM		
Floor & Floor Covering		
Walls & Ceiling		
Door(s)		
Door Lock(s) & Hardware		
Lighting Fixture(s)		
Window(s) & Screen(s)		
Window Covering(s)		
Smoke Alarm		
Carbon Monoxide Alarm		
Fireplace		
KITCHEN		
Floor & Floor Coverings		
Walls & Ceiling		
Door(s)		
Door Lock(s) and Hardware		
Window(s) & Screen(s)		
Window Covering(s)		
Light Fixture(s)		
Cabinets/Inside Drawers		
Counters		
Stove/Burners/,Controls		
Oven/Range Hood Inside, Outside, Fan		
Refrigerator		
Dishwasher		
Sink(s) & Plumbing		
Garbage Disposal		
Fire Extinguisher		

DINING ROOM	
Floor & Floor Covering(s)	
Walls & Ceiling	
Light Fixture(s)	
Window(s) & Screen(s)	
Window Covering(s)	
Other	
BATHROOM 1 Floors & Floor Covering(s)	
Walls & Ceilings	
Counters & Surfaces	
Window(s) & Screen(s)	
Window Covering(s)	
Sink & Plumbing	
Bathtub/Shower	
Toilet	
Light Fixture(s)	
Door(s)	
Door Lock(s) & Hardware(s)	
Inside Drawers	
BATHROOM 2	
Floor & Floor Covering(s)	
Walls & Ceiling	
Counters & Surfaces	
Window(s) & Screen(s)	
Window Covering(s)	
Sink & Plumbing	
Bathtub/Shower	
Toilet	
Light Fixture(s)	
Door(s)	
Door Lock(s) & Hardware(s)	
Inside Drawers	
BEDROOM 1	
Floor & Floor Covering(s)	
Walls & Ceiling	
Window(s) & Screen(s)	
Window Covering(s)	

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Other	Front/Back Porch	
	Other	

Landlord		
Signature:	Date:	
Landlord Printed Name:		
Tenant Signature:	Date:	
Tenant Printed Name:		
Tenant Signature:	Date:	
Tenant Printed Name:		
Tenant Signature:	Date:	
Tenant Printed Name:		
Tenant Signature:	Date:	

John Jones Property Manager

February 5, 2025

345 Any Street

Elkton, MD 21921

Hi John,

I am writing to inform you that I haven't received my security deposit back from you, and it's been 60 days since the day I moved out and gave you our new address. I request that you return my deposit within 10 business days.

As is my right under Maryland Code, Real Property §8–203, because my deposit wasn't returned within 45 days of my moving out, I can sue for the return of the deposit. You cannot deduct any amount from my deposit because I also haven't received a list of deductions within 45 days of moving out.

Please return my deposit within 10 business days so we can move forward and avoid having to go to court.

Thank you so much,

Jayne Tennant

672 Any Drive

Baltimore, MD 21218

January 2, 2025

Steven Jones

Acme Management Company

127 Any Street

Annapolis, MD 21041

Dear Steven,

Below is a list of problems in my home that must be repaired, as none of these are allowed under Maryland law and/or our lease agreement.

As is my right under Maryland Code, Real Property §8–211, if you do not correct these issues in a reasonable amount of time, I may file in District Court for rent escrow or for breaching the warranty of habitability in our lease agreement. Please respond by January 12 so we can move forward with scheduling the repairs.

Repairs needed:

- Heat is not working properly, as two rooms in the house have not reached a temperature above
 degrees F since December 27 of last year.
- 2. The two windows in the living room do not open properly, and can slam shut at any time, without warning.
- 3. There has been a leak under our kitchen sink since November of last year, and it appears to be getting worse.

Sincerely,

Mildred Stephens

627 Any Street

Parkville, MD 21234