

CHOOSING



HOUSING

a self-help guide prepared by the

**Greater Baltimore
Community Housing Resource Board**

P. O. Box 66180
Baltimore, Maryland 21239-6180
410-453-9500 / <mailto:wkladky@gbchrb.org>

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CONTENTS

UNIT I	CHOICES IN HOUSING	
	1. Basic Considerations.	5. Obtaining & Maintaining Good Credit.
	2. Basic Monthly Expenses.	6. Renting Vs. Buying Housing.
	3. Expenses Assignment.	
	4. Monthly Budget.	
UNIT II	LEGAL ASPECTS	
	1. Legal Questions.	3. When Things Go Wrong.
	2. The Rental Lease.	
UNIT III	RENTAL HOUSING	
	1. General Factors in Renting or Buying.	7. Disability Issues.
	2. Housing Options in Baltimore.	8. Steps in Finding an Apartment.
	3. Preferred Type of Housing.	9. Searching for an Apartment.
	4. Monthly Budget.	10. Housing Discrimination.
	5. Cost of Apartment Rental.	11. Housing Discrimination - Case Study.
	6. Roommate Option.	
UNIT IV	HOUSING PURCHASE	
	1. The Cost of Housing Purchase.	5. Searching for a House.
	2. Help for Buying Housing.	6. Making an Offer.
	3. Working with Real Estate & Finance Professionals.	7. Shopping for a Mortgage.
	4. The Steps in Housing Purchase.	8. The Home Inspection.
		9. The Sales Contract.
		10. Housing Discrimination.
UNIT V	HOME MAINTENANCE	
	1. The Cost of Home Maintenance.	3. Typical Household Emergencies.
	2. The Necessary Skills.	
SUPPORTIVE RESOURCES		
	1. Internet Resources	3. Speakers and Presenters
	2. Printed Resources	

UNIT I CHOICES IN HOUSING

1. Basic considerations.
2. Basic monthly expenses.
3. Obtaining & maintaining good credit.
4. Renting vs. buying housing.

To choose housing wisely, all important aspects must be considered. Let's start with the basics to get your thinking caps on! After an overview of the process, we look at housing-relevant personal and financial factors. Because good housing finance involves thorough understanding of the basic tenets of personal finance, basic budgeting and expense calculations are reviewed.

1. **Basic Considerations.** What should you consider when deciding about getting housing? After developing a list, categorize the responses into personal, financial, and legal types. "If Jane and Philip were getting married in a month, what should they consider about where they were going to live?" "Mary just graduated from college and got a job at Harborplace. Her parents say it is time for her to move out and get her own place to live. What are the most important things about housing she should first decide?"
2. **Basic Monthly Expenses.** Brainstorm all the monthly expenses an average person who just graduated from high school and has their first job might have. Ask relatives, friends, or call utility companies, insurance companies, etc. What income must you have to afford everything? Be sure to include: Rent or mortgage payment; Taxes; Insurance; Medical costs; Car payments and expenses; Recreation; Utilities; Telephone; Food; Home maintenance; Clothing; and Entertainment. Then make a monthly budget at <http://financialplan.about.com/cs/budgeting/1/blbudget.htm>. Be realistic!
3. **Obtaining & Maintaining Good Credit.** Are You Ready to Buy a Home? Do you Understand Your Credit? Go to:
<http://www.newbuyer.com/homes/homeguide/deciding/index.html>.
<http://financialplan.about.com/od/mortgagesandloans/a/ReadytoBuyHouse.htm>.
http://militaryfinance.umuc.edu/debt/house_ready_to_buy.html.

What can you do to become buy-ready? What have you already done? Are doing? Likely to do? Will not do? Why or why not?
4. **Renting Vs. Buying Housing.** Draw a chart comparing the costs and advantages and disadvantages of renting compared to home purchase. This should include interest payments, home maintenance costs, interest deductions on income tax, property tax, and security deposits. Then review one of these internet sites:
http://www.incharge.org/Credit_Counseling/Resources/HomeOwnership/ProsAndCons.aspx. http://www.moneyallocator.com/articles/rent_or_buy.asp.
<http://www.ourfamilyplace.com/homebuyer/buyorrent.html>.

UNIT II LEGAL ASPECTS

1. Basic Legal Questions.
2. The Rental Lease.
3. When Things Go Wrong.

The law affects the choice of housing in many ways. To choose housing wisely, all important personal, financial, and legal aspects must be considered. Here we consider the legal aspects and constraints to housing choice, including your legal rights and responsibilities.

1. **Basic Legal Questions.** Consider what types of legal questions are involved in getting housing. Write it down. Make certain the final list includes: What's a security deposit? What are my rights if I am evicted from my apartment? How can I get legal help and information about housing? Go to <http://www.peoples-law.org/housing/ltenant/lt.html> or <http://www.oag.state.md.us/Consumer/landlords.htm> for further information.
2. **The Rental Lease.** Leases vary. Landlord-tenant state laws are continually changing and some states require certain specific mandatory language to be included. You are therefore advised to check your State Laws for current statutes that may affect the rental agreement you use. Most landlords start with a basic agreement and add/modify clauses as they deem necessary. Click <http://www.mrlandlord.com/lease/> for a sample rental lease.
3. **When Things Go Wrong.** What would you do if the following happened? A landlord refuses to repair a constant dripping of water from the upstairs' apartment? A landlord refuses to rent you an apartment because your roommate is an African-American? A visitor to your apartment slipped and fell on the slippery floor of the hall? A landlord says you have to move out of your apartment because children are not allowed in this building? Your roommate refused to leave the apartment even though s/he refused to pay an agreed-upon part of the rent?

For more info, contact the Baltimore Community Relations Commission (410-396-3141 / <http://www.baltimorecity.gov/Government/BoardsandCommissions/CommunityRelations.aspx>) or the Maryland Commission on Human Relations (telephone 410-767-8600 / <http://www.mchr.state.md.us/>) to discuss Fair Housing rights and responsibilities. Call Baltimore Neighborhoods, Inc. (410-243-6007 / <http://www.bni-maryland.org/>), about tenant-landlord law.

UNIT III RENTAL HOUSING

1. General Factors in Renting or Buying.
2. Housing Options in Baltimore.
3. Preferred Type of Housing.
4. Monthly Budget.
5. Cost of Apartment Rental.
6. Roommate Option.
7. Disability Issues.
8. Steps in Finding an Apartment.
9. Searching for an Apartment.
10. Housing Discrimination.

Rental housing may be the best residential choice for many households, and it mostly is the only choice for lower-income households. Rental housing offers the advantages of lower financial cost, significantly easier mobility to different housing, and a far shorter planning time frame. Selection of the rental option for housing, however, should be a careful and informed process. Choosing the most appropriate rental housing requires both a thorough knowledge of the rental housing market and a careful attention to needed amenities, as well as consumer confidence in this as the optimal housing option. Here we explore basic housing choices, amenities available in rental housing, the process of finding rental housing, disability aspects, and other important issues in renting housing.

1. ***General Factors in Renting or Buying.*** Ask yourself what should you consider when deciding whether to rent or buy a home? Write the answers down. Ensure that the following are listed: Available money; Location of housing; Bedrooms needed; Job location; Marital status; and Dependent status.
2. ***Housing Options in Baltimore.*** Consider what type of housing you currently live in. What other housing options does someone have in Baltimore?
 - Rental - Apartment, Condominium, House, Roommate.
 - Purchase - Single-Family, Condominium/Cooperative, Semi-Detached.
 - Mixed - House Sharing.

Research the Internet to develop a list of housing options in Baltimore. For example, try www.realtorsbaltimore.com, www.livebaltimore.com, www.aptguides.com, or www.realtor.com. What kind of housing is available? How much does it cost? Where is it located? What amenities (e.g., air-conditioning, sauna) are typical? What kinds of housing are **not** listed on the Internet? Why?

Call a Realtor or Apartment Complex representative to discuss housing options; telephone GBBR at 410-337-7200 / <http://www.gbbr.org/>.

3. **Preferred Type of Housing.** What type of housing do you prefer to live in? Why do you prefer this type? Where would you like to live? Why? How is this different from their current type of housing? Do you foresee your preference changing? Why or why not?
4. **Monthly Budget.** OK - you made one before in the last section. Do another! It's important! Go to <http://financialplan.about.com/cs/budgeting/l/blbudget.htm> and make a monthly budget. What was the source of your estimates? Are they realistic? What is assumed - salary, dependents, medical condition, inflation, etc.?
5. **Cost of Apartment Rental.** Ask yourself what are all of the cost-related aspects of the apartments for rent listed on their rental apartment advertisements (or utilize an internet source such as www.livebaltimore.com). Make certain your list includes: Monthly rental cost; Utilities; Security deposit; 1st month free; Parking cost; Excellent credit required.
6. **Roommate Option.** Have you ever had a roommate - for example, staying at the beach during summer vacation, at camp, at a retreat, etc.? What were the positives or advantages? the negatives? Then research the internet website of www.homestore.com regarding roommates:
 - What are the most important things to consider about choosing a roommate?
 - Can you think of other personal likes and dislikes that should be considered in a prospective roommate?
 - Why should you make a written list of rules for you and your roommate?
 - What are possible problems that may occur with a roommate? How should you resolve them?

Call Baltimore Neighborhoods, Inc. (410-243-6007 / <http://www.bni-maryland.org/>) to discuss tenant-landlord law and tenant-landlord relations.

7. **Disability Issues.** If you have a disability, ask yourself "What special features will you need in an apartment?" Make a list. Be certain the list considers whether you need:
 - Accessible parking space.
 - Accessible path from parking space to apartment building door.
 - Accessible path from door to apartment door.
 - Accessible entry ways and hallways through apartment.
 - Accessible bathroom, kitchen, bedroom, etc.
 - Accessible fixtures - lights, air-conditioning controls, windows.
 - Other special accommodations based on the type of disability.

Call the Baltimore County Commission on Disabilities (410-887-3580 / <http://www.baltimorecountymd.gov/Agencies/community/disabilities/>) to discuss accessibility and apartments. Then consider the enclosed *Fair Housing & People with*

Disabilities: Your Rights Under the Law. Are the following **against** the law?

- The apartment manager says you need to submit a doctor's note to prove you can live in the apartment with your disability.
Yes, This Is Against The Law - The law solely requires the tenant to demonstrate his/her ability to pay the rent and obey the apartment's rules, not demonstrate his/her physical capability. Therefore, requiring a doctor's note for this purpose is not lawful.
- The condominium board refuses to give you a parking space nearest the building.
Yes, This Is Against The Law - This is called a "reasonable accommodation" under the law. The law says a person with a disability should have easy access to his/her housing, and a nearby parking space is reasonable.
- The apartment manager refuses to allow a person with a disability to install grab bars in the bathroom, which he/she needs to move around because of a disability.
Yes, This Is Against The Law - This also is a "reasonable accommodation" under the law. The tenant upon leaving the housing, however, is responsible for paying to have the apartment restored to its original condition.
- The apartment manager says you cannot bring your guide dog into the apartment building because pets are not allowed.
Yes, This Is Against The Law - This is a "reasonable accommodation" under the law, and therefore a guide dog is permitted.

8. ***Steps in Finding an Apartment.*** What are the steps involved in renting an apartment?

Make certain your list includes:

- Deciding whether to rent.
- Deciding location.
- Deciding amenities.
- Deciding cost.
- Developing a list of resources to be utilized.
- Identifying possible apartments with the desired characteristics.
- Telephoning the managers of several possible apartments.
- Visiting several possible apartments.
- Deciding upon a housing choice.
- Visiting the apartment manager to sign lease, pay first month's rent, and make a security deposit (if required).
- Deciding upon & obtaining renter's insurance.

After developing the list, categorize the steps into the ones needing further decisions and those requiring action. Ask yourself if you have ever rented an apartment, and what were

the specific steps that were followed. Log onto www.homestore.com and answer the following questions about actually conducting a search for an apartment:

- What is a "credit check"?
- Why would a landlord or leasing agent want to see your pay stubs?
- Why should you visit an apartment in the daytime?
- Why should you make a list of damage that was done to an apartment before you move in?

9. **Searching for an Apartment.** Look at apartment rental advertisements from the real estate section of the newspaper (in the *Baltimore Sun* - "Apartment Central") or go to:
<http://baltimore.apartments.com/>.
<http://www.apartmentguide.com/apartments/Maryland/Baltimore/>.
<http://www.rent.com/rentals/maryland/baltimore-and-vicinity/baltimore/>.

Write down each of the amenities listed in the ads. Make certain the list includes:

Bedrooms	Air-conditioning
Oil or gas heat	Pool
Den	Locational positives (e.g., on bus line)
Washer/dryer	Garage
Cable-TV hookup	Remodeled (e.g., kitchen, bath)
Security system	Elevator
Off-street parking / garage	Backyard
Closet space	Wall-to-wall carpeting
Views (e.g., lake views)	Fitness room, community room
Cathedral ceilings	Sky lights
Hot tub, sauna	Balcony and patio
Microwave oven	Quiet, privacy
Tennis court	Custom cabinets
Professional maintenance	Spacious floor plan
Family-owned & managed	Finished basement
Pets welcome	Hardwood floors

10. **Housing Discrimination.** Look at the enclosed *Fair Housing & You. Your Rights Under the Law*. Then ask yourself if the following is against the law:
- (a) An apartment manager refuses to rent you an apartment because you do not have the income necessary to pay the monthly rent.
No, This Is Not Against The Law - Tenants are required to demonstrate their ability to pay all financial costs. If you cannot afford the housing, you cannot afford it.
- (b) An apartment manager refuses to rent you an apartment because you and your three same-sex roommates want to live in a two-bedroom unit.

No, This Is Not Against The Law - Tenants must conform to existing zoning and occupancy laws. If existing laws require one bedroom per tenant, that is the law.

- (c) The apartment manager says you need to live in a certain building because that is the building for singles.
Yes, This Is Against The Law - It is age discrimination to segregate people by age group. It is illegal to have a building specially for singles or families with children.
- (d) The apartment manager says you cannot have an apartment because you cannot pay the rental deposit.
No, This Is Not Against The Law - Tenants are required to demonstrate their ability to pay all financial housing costs.
- (e) You notice that all Black persons live in one apartment building and all whites live in another.
Yes, This Is Against The Law - It is racial discrimination to segregate people by race. It is illegal to have all blacks (or all whites or all families with children) live in a separate building.

To learn more about your Fair Housing rights and responsibilities, contact:

Baltimore Community Relations Commission

410-396-3141

<http://www.baltimorecity.gov/Government/BoardsandCommissions/CommunityRelations.aspx>

Baltimore County Human Relations Commission

410-887-5917 / <http://www.baltimorecountymd.gov/Agencies/humanrelations/index.html>

Maryland Commission on Human Relations

410-767-8600 / TTY/TDD 410-333-1737 / <http://www.mchr.state.md.us/>

U. S. Department of Housing & Urban Development

410-962-2520 / 800-669-9777 / TDD 800-927-9275 / <http://www.hud.gov>

Greater Baltimore C. H. R. B.

410-453-9500 / <http://www.gbchrb.org/>

UNIT IV HOUSING PURCHASE

1. The Cost of Housing Purchase.
2. Help for Buying Housing.
3. Working with Real Estate & Finance Professionals.
4. The Steps in Housing Purchase.
5. Searching for a House.
6. Making an Offer.
7. Shopping for a Mortgage.
8. The Home Inspection.
9. The Sales Contract.
10. Housing Discrimination.

The purchase of housing is the single most important financial decision of a lifetime. Successful housing purchase involves sound personal finance; careful research and resource utilization; and patient, informed decision making. Here we will consider the basic choices in housing purchase, the importance of obtaining professional housing counseling, the individual steps in finding housing, working with professionals, loan shopping, price negotiation, and related legal issues.

1. ***The Cost of Housing Purchase.*** First review the Federal Government's wage data for any occupation you choose on http://www.bls.gov/oes/current/oes_nat.htm. Look at the differences between income by the different occupational groups. Then figure how much mortgage payments could be managed at each level of gross income. Remember that a person can afford to make monthly mortgage payments that are 28% of their monthly gross income; those payments should include taxes and insurance. Next, consider the additional costs of housing purchase. Remember the following are included: Closing costs; Realtor/agent fee; Taxes; Insurance; Any buyer incentives; and Loan costs. In turn, consider each of these costs. If desired, call a Realtor (telephone the GBBR 410-337-7200 / <http://www.gbbr.org/>) to explain the basic financial aspects of housing purchase.

Next, consider what are the regular monthly costs involved in owning a home. Remember the following are included: Utilities cost (electric, gas, water, heat, air conditioning); Customary home repairs; Homeowner's insurance; Taxes; and Other.

2. ***Help for Buying Housing.*** Call the Live Baltimore Home Center (410-637-3750 or www.livebaltimore.com) to discuss available financial assistance for first-time buyers. Next, research info for home buying on the Internet. Make certain your list includes: www.homestore.com, www.realtor.com, www.realtorsbaltimore.com, www.livebaltimore.com, and www.gbchr.org.
3. ***Working with Real Estate & Finance Professionals.*** Think about which professionals you should ask for help and information in buying a home. Think about the roles of the

following professionals: Realtor, Lawyer, Accountant, and Banker. Call a Realtor (telephone Carolyn Cook at the GBBR 410-337-7200) to discuss the different roles (and career paths) of the relevant professionals in the home buying process. Then think about why someone would **not** want to work with a Realtor during the home buying process. Is this a good choice?

4. ***The Steps in Housing Purchase.*** Consider what are the steps in buying a home. Then read http://portal.hud.gov/portal/page/portal/HUD/topics/buying_a_home. Make sure the list includes: Searching for a house; Making an offer; Signing the sales contract; Shopping for a mortgage; and Obtaining a loan. If desired, call the Greater Baltimore Board of Realtors (telephone 410-337-7200 / <http://www.gbbr.org/>) to discuss the housing purchase steps. Then rank your own home. Consider why someone should obtain help in buying a home and what help you need. Write it down.

5. ***Searching for a House.*** Consider what are the most important questions to consider when searching for a house. Make sure your list includes: Can I afford this housing? What kind of housing is right for me? What should I look for in a neighborhood? Who is going to help me? What cost of housing can I afford?

If you are thinking about buying a house, the best way is to get a Realtor. Call the Greater Baltimore Board of Realtors (telephone 410-337-7200 / <http://www.gbbr.org/>) for recommendations based on your situation and where you are interested in living.

6. ***Making an Offer.*** Consider the negotiation process between prospective buyer and seller. Assign one of the following homes to be purchased by each “buyer”:
- Condominium in Fells Point.
 - Three-bedroom single-family house in Roland Park.
 - Semi-detached, row house in Highlandtown.
 - Very large luxury home in Mount Washington.

Remember the following important questions: Was an agreement to sell reached? Did both the buyer and seller get the price they wanted? Were the negotiations easy or difficult? Why or why not? Were any considerations beyond cash made a part of the deal?

Then consider what would make you satisfied with the outcome of the negotiation: Why or why not? What would you do better next time? Do you wish you had help in any stage of the process? What additional information would have been helpful?

7. ***Shopping for a Mortgage.*** Look at http://www.realestateabc.com/calc_v22/1003.pdf. Imagine you are applying for a mortgage to purchase a \$70,000 two-bedroom

condominium. Assume your annual income is \$22,000. Complete the mortgage application form, and make a list of the information needed to be submitted. Review the mortgage application for completeness, understandability, and legibility. Ask yourself:

- Would you agree to approve a mortgage loan from your mortgage company based on the application?
- If you had the money to do so, would you agree to loan this person money based on this application? Why or why not? What additional information would you require? What terms would you impose?
- How could you tell if you were discriminated against?
- How long will it take you to submit all of the required additional items?
- How much would it cost to complete the application? Hours?
- Do you think you need help in completing the form? Who could help?

Call the Greater Baltimore Board of Realtors (telephone 410-337-7200 / <http://www.gbbr.org/>) or the Maryland Mortgage Bankers Association (telephone 410-494-8700 / <http://www.mdmba.org/i4a/pages/index.cfm?pageid=1>) to discuss what is a mortgage and how the mortgage shopping process usually works.

Use the "Mortgage Qualifier" on www.realtor.com to calculate the monthly debt payments for the following income levels: \$12,000, \$15,000, \$20,000, \$25,000, and \$45,000. Research mortgage applications on the Internet. Compare and contrast the various information required by each application. For example, sample mortgage applications from American Mortgage (www.americanmortgage.com) and Western Pacific Mortgage (www.wpmortgage.com) are available on the internet.

8. ***The Home Inspection.*** Why would you need to make sure that all of the parts of the home are in working order? Think about: (a) which are the most important things to be in working order, and (b) which are critical. Assess your current own home.
9. ***The Sales Contract.*** Consider the basic residential contract of sales on <http://www.findlegalforms.com/forms/contract-for-sale-and-purchase-of-real-estate/>. Do you understand all of the terms listed in the contract? Highlight the unknown terms, then review the unclear meanings utilizing the Glossary (of real estate terminology) found in the Appendix of this Curriculum. Make certain you understand the important role of contingencies in a contract - e.g., termite inspection, obtaining financing, etc.

Remember that the sales contract is a legally-binding document. Then read <http://www.homebuyinginstitute.com/avoid.php> about deadly sins to avoid when buying a home. Consider if your household/family ever made a mistake when choosing housing: What was the mistake? Could you reverse the mistake? How costly was it? How did the mistake affect your enjoyment of the home? What could you have done to avoid making the mistake?

10. **Housing Discrimination.** Read the enclosed *Fair Housing & You. Your Rights Under the Law*. Then ask yourself if the following is against the law:

- The real estate agent says the house advertised by a sign on the lawn was sold yesterday, and you cannot look at it.
Yes, This Is Against The Law - If there is an advertising sign, that legally constitutes a notice that the housing is publicly available and the seller must consider all legitimate offers.
- The real estate agent tells you that you cannot afford the housing in this neighborhood, and you should consider housing in another area.
No, This Is Not Against The Law - The prospective buyer must be able to afford the cost of housing.
- The real estate agent says you would be more comfortable if you looked at housing in another part of the City.
Yes, This Is Against The Law - It is steering if the agent uses words like "comfortable" or any other wording describing a person - not the housing.
- The agent tells you that this house is not right for you because it is too hilly and you use a wheelchair.
Yes, This Is Against The Law - The prospective buyer considers physical capability - not the agent. The agent solely considers the housing itself and the buyer's ability to pay as judged by the relevant financial criteria.
- The real estate agent tells you most people of the Jewish faith live in the Pikesville area and would be uncomfortable anywhere else.
Yes, This Is Against The Law - This also is an example of steering. A real estate agent can only describe the property and the area, not describe or make inferences about people who live or may live in the area.
- The real estate agent says there is a covenant against Black people buying this particular home.
Yes, This Is Against The Law - Any type of racially restrictive covenants are illegal. Such covenants sometime still exist in Maryland, but are illegal per Federal, City, and State Fair Housing law.

Have you ever been the victim of discrimination? Do you know someone who has? What could you do to avoid the situation in the future? Call the Baltimore Community Relations Commission (410-396-3141), Baltimore County Human Relations Commission (410-887-5917), Maryland Commission on Human Relations (410-767-8600), or the Greater Baltimore C. H. R. B. (410-453-9500) to discuss Fair Housing law.

UNIT V HOME MAINTENANCE

1. The Cost of Home Maintenance.
2. The Necessary Skills.
3. Typical Household Emergencies.

In choosing housing wisely, it is vitally necessary to consider post-purchase home maintenance: the cost, the process, and the skills. While there are significant differences in home maintenance between renting and buying a home, both paths to housing choice involve competent and regular home maintenance as a critical component. Here we will look at each of these elements, with the goal of preparing for real-life experience.

1. ***The Cost of Home Maintenance.*** Imagine you have just finished choosing new housing (signed a contract or lease), and are scheduled to take possession and move into your new housing on the first day of next month. Calculate:
 - The monthly costs of maintaining your new home.
 - The skills they will need to maintain your new home.
 - The time (in hours) it will take to maintain the new home.

Make a list of what you can do to discover the possible "hidden costs" of buying the first home. Then go the City's website <http://www.baltimorecity.gov> to read about available resources for housing rehabilitation.

2. ***The Necessary Skills.*** Think about what are the particular personal skills you will need to maintain your new home? Make certain the list includes these skills: Ability to change light bulbs; Knowledge of fuses; Carpentry - repair; Plumbing - unclog toilets, drains, etc.; Yard care - raking, mowing, planting, upkeep; Snow shoveling, ice removal; Painting; and Janitorial - cleaning windows, washing & waxing floors. Then consider: (a) What skills do I need to improve to maintain my home? (b) How will I obtain the needed skills I now do not have? and (c) What will it cost? Make certain it includes:
 - The various costs (financial, time, opportunity) involved in home maintenance and skill acquisition.
 - The variability of some home maintenance tasks.
 - The importance (financial and preventative) of regular home maintenance.
 - The necessity of budgeting time wisely to do regular home maintenance as well as earn a living and have a social life.
3. ***Typical Household Emergencies.*** What you would do in these typical household "emergencies"? You come home from work and find a flooded basement. TYou wake

up in the middle of the night and smell gas. All electricity goes out during an electrical storm. During a cold spell, you turn on the faucet to get a glass of water and nothing comes out. You go up to bed and find water dripping from the ceiling. You go to wash their clothes but the washing machine is broken.

That's the end of this curriculum. Congratulations on completing it! We wish you good luck with your home search! Always remember: You Can Do It!

MORE RESOURCES

1. *Internet Resources*

www.homestore.com

How to Find An Apartment.
Moving Made Easy.
My Stuff Guides.

Neighborhood Guides.
Reading Room.
Are You Ready for a Roommate?

www.realtor.com - National Association of Realtors Tools:

Find a Lender.
Find a Neighborhood.
Check Home Sale Prices.
Properties by Category.
Find an Apartment.

Moving Made Easy.
Neighborhoods & Cities.
For Students.
Moving with Pets.
For Seniors.

www.livebaltimore.com - Live Baltimore Home Center:

Neighborhoods.
Home-Buying.
Renting.
Resources.
Advertising.

Calendar.
Links.
Schools.
Books & Movies.

www.gbchr.org - GBCHRB:

Fair Housing Laws.
Self-Help Guides.
Organizational Information.

Research.
Additional Resources & Links.

2. **Brochures**

Fair Housing & You: Your Rights Under the Law

Fair Housing & People with Disabilities: Your Rights Under the Law

3. **Telephone Contacts**

This Curriculum has been prepared by the Greater Baltimore Community Housing Resource Board, Inc. (GBCHRB) and the Greater Baltimore Board of Realtors (GBBR). The GBCHRB and the GBBR support this Curriculum as a public service. For info & help:

Fair Housing Laws

GBCHRB - Dr. Bill Klady	410-453-9500
Baltimore Community Relations Commission	410-396-3141
Maryland Commission on Human Relations	410-767-8600
U. S. Department of Housing & Urban Development (HUD)	410-962-2520, ext. 3011

Housing Rehabilitation

Baltimore Department of Housing & Community Development	410-396-4151
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Mortgages

Maryland Mortgage Bankers Association	410-494-8700
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Rental Agents, Realtors

Greater Baltimore Board of Realtors (GBBR)	410-337-7200
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Tenant-Landlord Laws

Baltimore Neighborhoods, Inc.	410-243-6007
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