



City of Salisbury Fair Housing Guide

Renter's Guide



Salisbury, Maryland 2024

Introduction and Overview

Welcome to the Renter's Fair Housing Guide for the City of Salisbury. This guide aims to educate renters about the rights and responsibilities of landlords and tenants, ensure awareness of Fair Housing Laws, and inform you about relevant state and local ordinances. Understanding these elements is essential in fostering a positive rental experience and promoting fair treatment within our community.

In addition to providing important legal information, this guide will also offer contact information for various departments within the City of Salisbury and key community partners who can assist you in navigating rental issues and ensuring your rights are upheld. We encourage you to utilize this resource to empower yourself as a renter and help create a fair and equitable housing environment.



The focus of this Guide

- Internal and External City Partners with contact information.
- High level view of key Federal, State, and Local Regulations.
- Description of local rental housing code requirements.
- Information about responsibilities for rental properties.
- Information on understanding your lease and renter's insurance.
- Information and resources to become a homeowner.





Defining Rental Properties

- **A housing unit that is currently occupied by people, excluding immediate family*, with a written or oral agreement with the landlord, with or without monetary compensation.**
- **Will in the future be occupied by people (including non-immediate family members) with a written or oral agreement with the landlord, with or without monetary compensation.**
- **Has been advertised to the public or previously registered with the city as a rental property.**

***Immediate Family- Sibling, parent, grandparent, child, or grandchild**

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Section 01

Internal, External Partners & Federal,
State, and Local Regulations



Internal Partners

Field Operations

The Department of Field Operations is responsible for Trash Collection and Disposal, Recycling, Street Maintenance and Repair, Parks, Playground and Public Facility Maintenance, City Owned Street Lights, Parking Lots, the Parking Garage and the Port of Salisbury Marina.

City Website Link: <https://salisbury.md/departments/fieldoperations>

Phone: (833) SBY-CITY

Email: fieldops@salisbury.md

Finance Department

The Finance Department accepts payments for the following:

- Water/Sewer/Trash Disposal Fees
- Parking Tickets
- Trash Can Purchases

City Website Link: <https://salisbury.md/departments/finance>

Contact Numbers:

- Pay bills via Interactive Voice Response (IVR): 1-888-250-1639
- Utilities: 410-548-3115
- Ambulance Bills: 1-888-777-4911
- Parking Tickets: 410-548-3162
- Fax: 410-860-5154



Internal Partners

Salisbury Fire Department

The Salisbury Fire Department strives to ensure the health, safety, and well-being of our community by effectively and efficiently preventing and mitigating fire and life safety hazards.

City Website Link: <https://salisbury.md/departments/fire>

Emergency: 911

Non-Emergency Phone: (410)548-3120

Email: fire_ems@salisburyfd.com

Water Works

The Department of Water Works is responsible for the city water and wastewater systems, including the water and wastewater treatment facilities and all underground water and sewer utilities. The Department has three divisions — Water, Wastewater, and Utilities — with a total staff of 75 professionals. The Department is responsible for:

- The treatment and reliable potable water delivery to City homes and businesses.
- Storage of water and maintenance of a network of piping, valves, and hydrants for fire protection.
- Collection of wastewater and conveyance to a state-of-the-art treatment facility to protect public health.

City Website Link: <https://salisbury.md/departments/waterworks>

Water Division Phone: (410)548-3199

Wastewater Division Phone: (410)548-3180

Utilities Division Phone: (410)548-3103

Email: waterworks@salisbury.md



Internal Partners

Salisbury Police Department

The Salisbury Police Department is committed to providing the highest measure of law enforcement services available to all citizens at any time, protecting life and property, and reducing crime and the fear of crime, real or perceived. We are dedicated to building trust and are committed to delivering services with the utmost respect, transparency, and equality, regardless of race, gender, or socio-economic status.

City Website Link: <https://salisbury.md/departments/police>

Emergency: 911

Non-Emergency Phone: (410)548-3165

Hearing Impaired Only: (410)749-5756

Email: spatrol@salisburypd.com



Community Partners

Habitat for Humanity:

Habitat for Humanity is a nonprofit housing organization working in local communities across all 50 states and worldwide. Habitat's vision is a world where everyone has a decent place to live. Habitat works toward this vision by building and improving homes in partnership with individuals and families needing a decent and affordable place to live.

Website Link: <https://wicomicohabitat.org/>

Phone Number: **(410) 546-1551**

HFHWC Administrative Offices

105 N. Dulany Ave.

Fruitland, MD 21826

Monday - Thursday, 9:00 AM – 4:00 PM

Salisbury Neighborhood Housing Services:

Salisbury Neighborhood Housing Service (SNHS) is a 501c(3) non-profit organization serving targeted neighborhoods and populations in the City of Salisbury and surrounding areas. Our mission is to cultivate sustainable neighborhoods with partnerships and lending that inspire self-reliance, growth, and optimism.

Phone Number: **(410) 543-4626**

Fax: (410) 543-9204

560 Riverside Drive, Suite A102

Salisbury, MD 21801

Monday – Friday: 8:30 AM – 4:30 PM

*Closed from 12 pm – 1 pm for lunch

Salisbury University

Student Affairs

Website: <https://www.salisbury.edu/administration/student-affairs/>

Phone: (410)543-6080

TTY: (410)543-6083

Email: StudentAffairs@salisbury.edu



Federal Regulations

Fair Housing Act

The Fair Housing Act was enacted on April 11, 1968, to protect people from discrimination when renting or buying, obtaining a mortgage, seeking housing assistance, and engaging in most housing-related activities. Additional protections exist when individuals apply for federally assisted housing.

Fair Housing Act Overview:

https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview#_The_Fair_Housing

Additional Protections for Individuals Seeking Housing Assistance:

https://www.hud.gov/program_offices/fair_housing_equal_opp/non_discrimination_housing_and_community_development_0

Fair Housing and Related Laws: https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law

File a Complaint: https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint



State Regulations

Housing Discrimination

The State of Maryland strongly opposes housing discrimination. The Maryland Commission on Civil Rights manages and investigates complaints of housing discrimination.

Housing Discrimination: <https://mccr.maryland.gov/Pages/Housing-Discrimination.aspx>

File a Complaint: <https://mccr.maryland.gov/Pages/Intake.aspx>

For individuals who require additional assistance, please contact MCCR at 410-767-8600 or mccr@maryland.gov

Carbon Monoxide Alarms

The State of Maryland requires that all rental dwelling units have Carbon Monoxide Alarms “outside and near each separate sleeping area” and “every level of the unit, including the basement” (Read the Law: Md. Public Safety, § 12-1104).

For more information: <https://www.peoples-law.org/carbon-monoxide-alarms>

Smoke Alarms and Sprinkler Systems

The State of Maryland requires an automatic smoke alarm for each sleeping area in a residential dwelling.

The [peoples-law.org](https://www.peoples-law.org) is a good resource on what the state requires with smoke alarms: <https://www.peoples-law.org/smoke-alarms-and-sprinkler-system>

The City Fire Marshall’s office can provide the appropriate information for sprinkler systems.

City Website Link: <https://salisbury.md/departments/fire>

Email: ecramer@salisbury.md

Phone: (410)548-3120



State Regulations

Lead Certification and Registration Compliance

The State of Maryland requires the Residential Rental Property owner to provide a current lead paint inspection certificate number before a rental license or renewal is issued. Rental properties must have this provided before issuing a Rental Unit License.

Lead Paint:

Lead Paint information and requirements by the State of Maryland:

Maryland's Reduction of Lead Risk in Housing law requires owners of rental properties built before 1978 to register their units with the Maryland Department of the Environment (MDE), distribute specific educational materials, and meet specific lead paint risk reduction standards at certain triggering events.

Lead Information for Rental Owners

<https://mde.maryland.gov/programs/land/LeadPoisoningPrevention/Pages/rentalowners.aspx>

[Lead Paint Certificates for Rental Housing](https://mde.maryland.gov/programs/Land/Documents/LeadFactSheets/LeadfsLeadPaintCertificatesForRentalHousing.pdf)

<https://mde.maryland.gov/programs/Land/Documents/LeadFactSheets/LeadfsLeadPaintCertificatesForRentalHousing.pdf>

Lead Registration:

The Maryland Department of the Environment's Lead Rental Registry's mission is to protect families and prevent childhood poisoning from exposure to lead by ensuring Property Owners register affected properties in compliance with the Maryland State Lead Laws.

Lead Registration

<https://mde.maryland.gov/programs/land/leadpoisoningprevention/pages/leadregistration.aspx>

MDE Lead certification must be attached to your unit registration if the property was built before 1978.

Required Distribution to Tenants:

EPA's pamphlet: Protect Your Family From Lead in Your Home

English:

<https://mde.maryland.gov/programs/land/Documents/LeadPamphlets/lead-in-your-home-portrait-March%202021.pdf>

Spanish:

<https://www.epa.gov/sites/default/files/2020-04/documents/pyf-spanish-color-2020-portrait-508.pdf>

MDE's pamphlet: Notice of Tenants Rights

English:

<https://mde.maryland.gov/programs/land/LeadPoisoningPrevention/SiteAssets/Pages/rentalowners/Notice%20of%20Tenants%20Rights%20Revisions%202023%20csc%20%281%29.docx%20%281%29.pdf>

Spanish:

https://mde.maryland.gov/programs/Land/Documents/LeadPamphlets/LeadPamphletMDENoticeTenantsRights_SPANISH.pdf



State Regulations

Right of Entry by Landlord

The tenant has a reasonable right to privacy; the landlord does not have the right to enter the premises at any time and for any reason. If the landlord does this, he may be guilty of trespassing. However, the landlord has a right of reasonable entry for such purposes as to inspect the premises, make repairs, show the premises to a prospective new tenant, etc. Except in case of emergency, landlords are advised to notify the tenant and reach a mutually acceptable agreement about the specific time of entry.





City Regulations

Occupancy and the 4 to 2 Ordinance

On October 26th, 2005, the Salisbury City Council passed Ordinance No. 1961, which set parameters around the occupancy of single-family homes that are rentals in Salisbury. Unless the Board of Appeals provides an approved exemption, all homes zoned in an R-5, R-8, and R-10 district that are rentals are limited to two adult occupants, not counting the minor children of the occupants.

Properties exempted and permitted for 4 unrelated persons: <https://salisbury.md/properties-exempted-permitting-occupancy-4-unrelated-persons>

Properties exempted and permitted for 3 unrelated persons: <https://salisbury.md/properties-exempted-permitting-occupancy-3-unrelated-persons>

Occupancy in zoning districts that are not R-5, R-8, or R-10 in an apartment or any attached dwelling unit that is not a townhouse or duplex dwelling shall only have the following number of unrelated individuals, not counting minor children:

- 2 in an efficiency or one-bedroom unit;
- 3 in a unit having two or more bedrooms; or
- 4 in any unit constructed after November 25, 2002 (effective date of Ordinance No. 1864) having two or more bedrooms if the entire parcel or tract of land on which it is located complies with the off-street parking requirement in effect when it was completed.



City Regulations

Salisbury's Tenant's Rights Lease Addendum

Lease addendums append missing requirements and stipulations to lease agreements after the tenants and landlords sign them. The main purpose of the lease agreement is to add conditions and rules to a certain lease agreement without renegotiation.

The City of Salisbury created the Tenant's Rights Lease Addendum in 2010 to ensure that tenants are aware of their rights regarding landlord/tenant relationships as described in Maryland Real Property Law Article 8, Landlord Retaliation, Consumer Protection State of Maryland Division, Legal Aid, and City of Salisbury occupancy limitations.

Chapter 15.26 of the City of Salisbury Municipal Code requires that ALL rental property owners keep on file at all times a current City of Salisbury Tenants Rights Lease Addendum signed by all occupants of the rented unit. If the rental unit owner fails to provide this addendum to the Housing Official when requested, a municipal infraction in the amount of \$500 per violation shall be issued.

Website link: Tenant's Rights Lease Addendum <https://salisbury.md/wp-content/uploads/2023/12/REVISED-Tenants-Rights-Lease-Addendum-with-watermark-12-28-2023.pdf>

**CITY OF SALISBURY
TENANTS' RIGHTS LEASE ADDENDUM**

In Maryland, the Landlord/Tenant relationship is governed by Title 8 of the Real Property Article. Title 8 may be accessed online by using the following link:
<https://casetext.com/statute/code-of-maryland/article-real-property/title-8-landlord-and-tenant>

Landlord Retaliation Prohibited

In Maryland, a landlord may not retaliate against a renter because the renter exercised his or her rights under the law or a lease. In other words, a landlord may not evict or threaten to evict a renter, increase the rent, decrease services, or terminate a month-to-month lease, because the renter did one of the following: 1) complained about unsafe housing conditions; 2) participated in a tenants' association; or 3) participated in a lawsuit against the landlord.

If tenants believe that the landlord is retaliating against them or threatening to retaliate against them, they should seek legal advice. The agencies listed below offer legal advice and information.

Consumer Protection Division of the Maryland Attorney General's Office:
<https://www.marylandattorneygeneral.gov/Pages/CPD/landlords.aspx>

Or, you may contact the Consumer Protection Division's Lower Eastern Shore Office at 201 Baptist Street, Salisbury, MD 21801; (410) 713-3620.

A joint project sponsored by Baltimore Neighborhoods Inc., and the Legal Aid Bureau that describes tenants' rights in language non-attorneys may understand: <https://www.peoples-law.org/cat/landlord-tenant>

Or, you may contact the Legal Aid Bureau's Lower Eastern Shore offices (Wicomico, Dorchester, Worcester, Somerset) 111 High Street, Salisbury, MD 21801; (410) 546-5511, (800) 444-4099.

In the case of a multi-unit structure the tenant acknowledges this structure does _____ or does not _____ (must be checked) have a shared heating and cooling HVAC duct system. If it does, this means the air is re-circulated to multiple units.

My signature below indicates that I received a copy of the Tenants' Rights Lease Addendum upon signing the lease for the property located at _____ and that I have been informed that the maximum number of unrelated individuals who may occupy the premises is _____, which can be verified through the City of Salisbury's Housing and Community Development Department, (410) 341-9550.

Tenant's Signature/Date

Tenant's Signature/Date (if applicable)

Tenant's Signature/Date (if applicable)

Tenant's Signature/Date (if applicable)

Property Owner or Designated Leasing Agent's Signature/Date

The City of Salisbury is not giving legal advice by requiring your landlord to include this document in your lease and your landlord is not giving you legal advice by including this document in your lease.

Tenant's Initials

Tenant's Initials (If applicable)

Tenant's Initials (If applicable)

Tenant's Initials (If applicable)

Revised 12/28/2023



Section 02

Code Compliance



Code Compliance

The City of Salisbury's Housing and Community Development Department Code Compliance team is committed to ensuring that housing is safe, healthy, and habitable in Salisbury. The Salisbury Municipal Code is the foundation of what our Code Compliance team uses on a daily basis to execute our mission. There are also more in-depth standard codes listed in Chapter 15.04 of the Building Code, which includes the International Residential Code (2018).

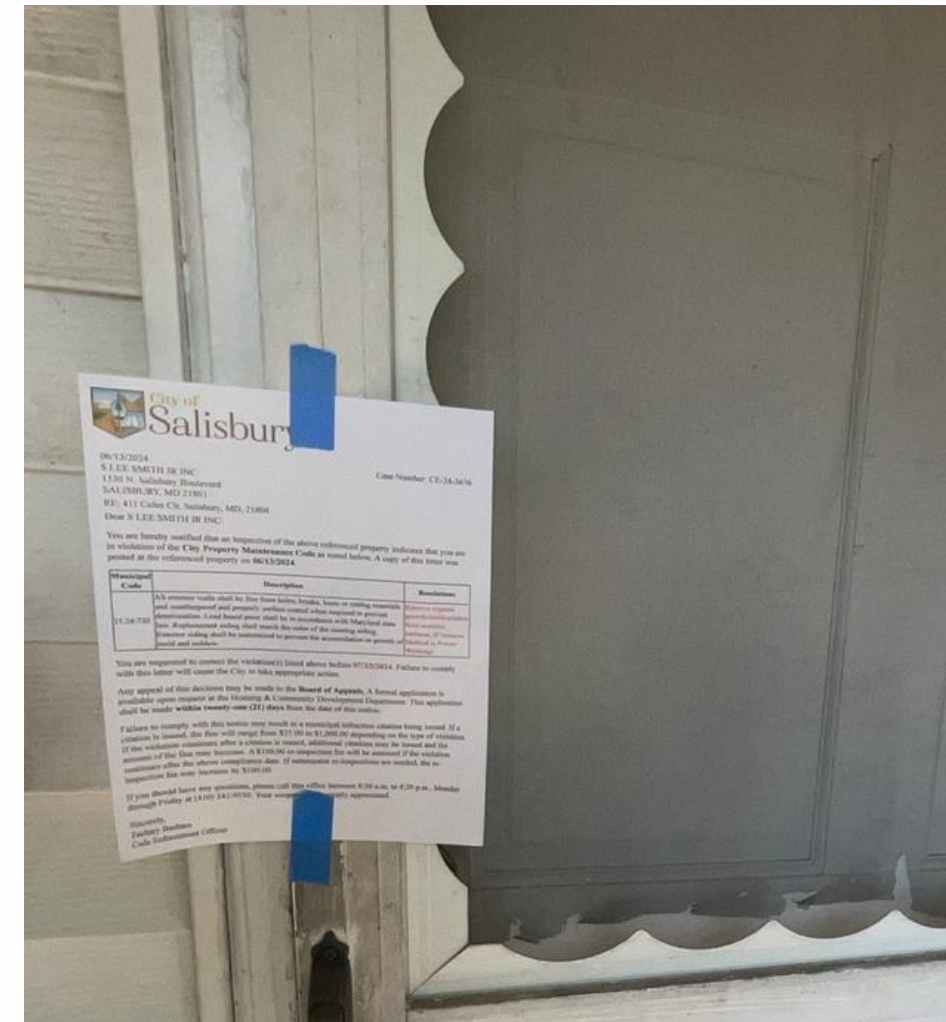
It is the Landlord's or property owner's responsibility to ensure that their properties comply with all municipal codes.

Common Violations

The most common violations include:

- Chapter 8.08 – Brush, Weeds, and Obnoxious Growth
- 15.24.1260 – Abandoned or Inoperable Vehicles
- 15.24.1320 – Rubbish
- 15.24.570 – Furniture – Interior furniture used/placed outdoors.
- 15.24.720 – Exterior walls free from mold and mildew.

Example of Corrective Action Letter posting:





Code Compliance

Corrective Action Letters

Corrective Action Letters (CAL) are issued when a violation is identified on your property. These letters will state what the violation is and the section in the municipal code for the violation, and they will have a deadline for the work to be completed. Sometimes, these inspections contain multiple violations, and you may receive multiple letters from one visit. This is because some violations may have a different deadline than others.

Citations

Citations are rare as our focus is on gaining voluntary compliance. However, if no effort is made or there is a refusal to abate the violation, a citation may be issued for a municipal infraction. Citation fines can range from \$25 to \$500 and can incrementally increase daily up to \$500 until the violation is abated. If the fine is not paid within thirty (30) days, the City Finance Department will record a lien against the property.

Abatements

Abatements are initiated if the violation is not corrected by the compliance date and an extension has not been granted. The City's Finance Department will bill the property owner for any costs associated with an abatement. If the bill for the abatement is not paid within thirty (30) days, a lien will be placed on the property.

If you receive any of these notices on a property you are renting, you must notify your landlord/property manager IMMEDIATELY



Code Compliance

Inspections

Inspections are required as a part of the rental registration process, as stated in Section 3 of this guide. Outside of this requirement, inspections may be initiated from a complaint, for which the city would contact the property owner to schedule an inspection. In some cases, if a property owner or tenant is uncooperative, the Housing Official may apply to a judge of the District Court of Maryland or the Wicomico County Circuit Court for an Administrative Warrant. In addition to an administrative warrant request, during a civil court case between a Landlord/Property Owner and a Tenant, a judge may order an inspection during the course of the case.

Courtesy inspections are often provided to property owners who request them. We also will conduct inspections at a tenant's request but will notify and include the Landlord/Property Owner in the inspection.

The Minimum Livability Standards is a good place to start when preparing for an inspection: <https://salisbury.md/wp-content/uploads/2024/03/Minimum-Livability-Standards-Criteria-Needed-to-Perform-Inspections.pdf>

Also, the Exterior Checklist for Rental Inspections should be used: <https://salisbury.md/wp-content/uploads/2023/01/20230126134849.pdf>



Section 3.1

Know Your Lease



Section 3.2

Finding a Property



Finding a Property

MDHousingSearch.org

- Search a statewide database to find apartments or homes for rent in Maryland.
- This is a free service provided by the State of Maryland

www.mdhousingsearch.org





Section 3.3

Renters' Insurance



Renters' Insurance

Many tenants mistakenly believe their belongings will be covered under an insurance policy held by their landlord. However, landlord insurance policies typically cover only damage to the building's structure or injury or damage due to a condition on the property for which the landlord bears responsibility.

Landlords have insurance for structural damage to the building and might even be protected against damage caused by tenants. The landlord's insurance covers damage to the landlord's property and protects the landlord against negligence claims. The landlord may also have a substantial deductible on the policy. When a tenant's negligence causes damage to the landlord's property, the tenant may be required to cover the deductible. The landlord's insurer may successfully sue the tenant for the full extent of the damage if the tenant is found to be negligent.

Renters need to have renters' insurance to protect themselves during any possible incident. Most commercial insurance companies offer renters' insurance policies that cover personal belongings such as furniture, clothing, and home goods in the event of loss by fire, vandalism, theft, water damage, etc. These policies may also cover the costs of living elsewhere while repairs are being made. Renter's insurance policies can cover everything from electronics to clothing to household appliances.

The Maryland Insurance Administration estimates that the average renters' insurance policy costs between \$15-\$30 monthly. Before comparing policies and price quotes, inventory your belongings and determine the estimated value of your items. Also, consider how much liability coverage you want to cover injuries or damage to other people or their property if injured in your dwelling.



Section 3.4

Mold



Mold

In most situations, the tenant is responsible for controlling mold. However, the landlord is responsible for ensuring that there is not already a mold issue when the tenant moves into the property. Additionally, if the mold results from the property's maintenance, it is the landlord's responsibility.

If a tenant is living in conditions with mold at the landlord's responsibility, the landlord is responsible for taking care of the mold. In extreme situations, the tenant may be able to break the lease due to mold being a health concern.

Learn more here:

<https://safeinhomeair.com/mold-in-apartments-and-tenant-rights-in-maryland-take-control/>

Ways to Prevent Mold:

- Reduce the amount of moisture in the home and maintain proper ventilation. To encourage airflow, a dehumidifier, fan, or window opening can be used.
- Clean your space regularly. Keeping a clean space will help to prevent mold from growing.

How to Clean Mold:

If mold grows in your home due to moisture, cleaning it as quickly as possible is important to prevent it from spreading. When cleaning mold, use a fungicide to clean the mold at the root of the problem, not just on the surface. Bleach can remove mold at the surface level. Other cleaning products that work with mold are vinegar, baking soda, and hydrogen peroxide.

When using cleaning products, it is important to research before mixing products, ensure proper ventilation in the room, and wear a mask if needed for health and safety.



Section 3.5

Becoming a Homeowner



Becoming a Homeowner

Thinking about becoming a homeowner?

Since 1987, **Habitat for Humanity of Wicomico County** has provided opportunities for low—to moderate-income people to become first-time homebuyers. Their unique program offers an affordable mortgage payment of less than 30% of household income.

Homebuyer 101 workshops, getting mortgage ready, and a link to the applications to become a 'partner family' are available online. Homebuyer applications are reviewed quarterly.

Visit www.wicomcohabitat.org for more information or call 410-546-1551.

Habitat for Humanity of Wicomico County, Inc. is an equal housing lender, Maryland Exempt Mortgage Lender, NMLS#1746721





Becoming a Homeowner



Maryland Mortgage Program:

Many people across Maryland can apply for a home loan through the Maryland Mortgage Program.

The primary test (though not the only one) for whether someone can apply is based on annual household income. Additional personal criteria are that you must be at least 18 and have a social security number.

If an applicant is eligible based on these factors, eligibility for a Maryland Mortgage Program loan then depends on the location and price of the property that will be purchased.

- Applicants need to be "First-Time Homebuyers," defined as not having owned (or been on title for) a principal residence anywhere in the last three years.
- The home being purchased must be for the applicant(s) to live in – a Maryland Mortgage Program loan cannot be used to buy an investment property or a house for someone else to live in.
- The applicant(s) need to complete a Homebuyer Education course. This must be done in some cases before a purchase contract is signed, though in most cases, it must be completed before closing. For more information, see 'Homebuyer Education' on the MMP website.
- There are some restrictions on properties that can be purchased with a Maryland Mortgage Program loan. For more information, see 'Properties' on the MMP website.
- Potential borrowers with liquid assets equal to 20% or more of the sales price may not be eligible for the program.



Homebuyer Tool Kit

This comprehensive guide, written by MarylandHomeownership.com and Maryland Realtors, outlines the steps to becoming a homeowner.

Explore topics on:

- *Financial readiness*
- *Mortgage applications*
- *Preparing for house hunting*
- *Making an offer*
- *Homeowner's insurance*
- *Settlement*
- *Preparing for move-in*

https://www.marylandhomeownership.com/wp-content/uploads/MDR_BuyerToolkit_V3-1.pdf

Follow Maryland Homeownership.com on Social Media!

Facebook: Maryland Homeownership

Instagram: mdhomeownership

Youtube: MarylandHomeownership



Maryland
REALTORS®

Questions? Email info@marylandhomeownership.com



Becoming a Homeowner

Approved Maryland Mortgage Program Lenders:

- First Home Mortgage Corp. 410-5714-605
- Prime Lending 410-202-3066
- Prosperity Home Mortgage 877-275-1762
- Primary Residential Mortgage, Inc. 410-446-9837
- Academy Mortgage Corp. 410-829-9917
- Mortgage Network 443-736-4801
- M&T Bank 410-546-7720
- Caliber Home Loans 302-930-3226
- Presidential Bank Mortgage 443-949-9797
- BB&T 410-546-2265
- Movement Mortgage 877-314-1499
- Bay Capital Mortgage Corp 410-974-6044
- Norcom Mortgage 860-676-8003
- Residential Mortgage Services 302-213-5502
- Tidewater Mortgage Services 410-604-0890
- HomeServices Lending 410-543-9185
- Universal Mortgage & Finance 410-919-2269





Contact HCDD

Office:

Address: 207 W. Main St. Suite 102, Salisbury, MD 21801

Phone: (410)341-9550

Email: HCDD@salisbury.md

Director: Muir Boda

Email: mboda@salisbury.md

Assistant Director: Mike Thomason

Email: mthomason@salisbury.md