



FOR IMMEDIATE RELEASE
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Guidewell Financial Solutions Hosts Statewide Fair and Affordable Housing Training

This week, nonprofit Guidewell Financial Solutions (a.k.a. Consumer Credit Counseling Service of Maryland and Delaware, Inc.) will host a one-day Fair Housing training workshop for Maryland-based HUD-approved housing counseling agencies. Renters' rights will be one of the main focuses of the training.

(BALTIMORE, MD) On October 27, nonprofit [Guidewell Financial Solutions](#) will host an all-day Fair Housing training workshop for Maryland-based HUD-approved housing counseling agencies. The event is part of the nonprofit's goal to increase Fair Housing awareness in the state of Maryland. Director of Housing and Community Development Tom Simonton says, "We want all counselors to have the knowledge and skills to help people who are being subjected to Fair Housing violations. During the recent crisis, hundreds of thousands of folks lost their homes and were forced into renting. Many of them were taken advantage of by lenders and landlords who didn't follow the Fair Housing Act. Discrimination while subtle still occurs."

Guidewell Financial recently launched a [counseling program](#) designed to educate renters about their rights and obligations. Simonton says, "Our counselors help clients go through a detailed financial assessment and understand how much they can realistically afford to pay for rent. We aren't attorneys, but we review the property leases they're considering signing and can point out obvious drawbacks in the lease terms. We also provide information on renters' rights and responsibilities and help them decide how to respond if they encounter discrimination."

What Is the Fair Housing Act?

The federal Fair Housing Act protects people from discrimination when they choose to rent, buy, or secure financing for housing. It prohibits discrimination based on race, color, national origin, sex, disability, or familial status.

Simonton notes, "Some states provide additional safeguards. For example, in the [state of Maryland](#), marital status and sexual orientation are considered protected classes. Local counties may have further protections. One of the first steps to understanding legal discrimination is to know what rules apply where you live."

How Fair Housing Laws Affect Renting

Housing providers such as landlords, property owners, apartment agents, rental managers, building managers, and apartment maintenance staff are required to follow federal, state, and local Fair Housing laws.

Under these laws, housing providers cannot advertise or make statements that indicate a limitation or preference based on a protected class. Simonton says, “They are prohibited from falsely denying that a rental unit is available or holding members of a protected class to more restrictive standards than other applicants.” For instance, a landlord cannot tell a single mother with small children that no apartment is available if one is, or set a higher security deposit for her family than for other applicants.

Simonton says, “Tenant selection decisions must be based on objective business criteria. This gives the landlord some control over the screening process. Applicants can be turned down if they have insufficient income, poor or no credit, or in some cases if they have a criminal record.”

How to Deal with Housing Discrimination

Simonton says becoming informed is the best defense against discrimination. “Before applying to rent, educate yourself. Make sure you understand the federal and state Fair Housing protections that apply to you. If you suspect your civil rights have been violated, document what you know. Save all emails or written communications. Keep notes on every conversation you have with the landlord, including the date and time. You must have clear evidence that you’ve been treated unfairly.”

Applicants who are denied housing might be able to determine if it is due to their protected status by seeing how renters outside the protected status are treated. When they apply for the same housing, are they approved or denied?

Simonton says, “If you have questions, contact Guidewell Financial. One of our certified counselors can help you determine if a violation has occurred and assist you in filling out a HUD complaint form. We take Fair Housing seriously. We are here to help.”

To set up a confidential housing counseling appointment, call Guidewell Financial Solutions at **1-866-731-8486**. Visit the agency’s website to learn about its services and access housing resources.

About Guidewell Financial Solutions

Founded in 1966, Guidewell Financial Solutions (also known as Consumer Credit Counseling Service of Maryland and Delaware, Inc.) is an accredited 501(c)(3) nonprofit agency that helps stabilize communities by creating hope and promoting economic self-sufficiency to individuals and families through financial education and counseling. Maryland License #14-01 / Delaware License #07-01