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INTRODUCTION TO RENTERS RIGHTS

A FREE WORKBOOK

The BeltLine News

THE BELTLINE NEWS

Introduction to Renters Rights

A Comprehensive Course for Tenants, Advocates, and Community Members

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"Know Your Rights. Protect Your Home."

Course Edition — October 2026 | Clarkston, GA & Beyond

Welcome from The BeltLine News

We are so glad you are here. This course was created because we believe that every renter — regardless of income, background, or circumstance — deserves to understand their rights and have the tools to protect their home. Housing is not a privilege; it is a foundation. Without stable, safe housing, everything else becomes harder: work, family, health, and community.

This course book is your guide. Over seven modules, you will learn about leases, evictions, fair housing law, discriminatory screening practices, habitability standards, renters insurance, and how to navigate the systems and resources designed to help you. Each module includes lessons, key terms, a quiz, a practical assignment, and an essay prompt — because real knowledge is built through engagement, not just reading.

You do not need to be a lawyer to know your rights. You need education, support, and community — and that is exactly what The BeltLine News is here to provide. Work through this course at your own pace, ask questions, and know that we are with you every step of the way.

With commitment to your empowerment,

The BeltLine News

thebeltlinenews@gmail.com

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Course Overview

The BeltLine News — **Introduction to Renters Rights**

Course Description

This course — *Introduction to Renters Rights* — is a comprehensive educational program designed to equip tenants, advocates, and community members with the knowledge and practical tools they need to understand, exercise, and protect their housing rights. Whether you are currently facing a housing challenge, seeking to prevent one, or working to help others in your community, this course meets you where you are and builds your capacity to act with confidence.

The course covers every major dimension of the tenant-landlord relationship: from understanding what you sign when you move in, to knowing exactly what to do if you receive an eviction notice. You will learn about federal fair housing protections, how to recognize and challenge discriminatory screening practices, your right to a safe and habitable home, and how to protect your belongings and finances through renters insurance. The final module brings it all together by connecting you with housing systems, legal resources, and advocacy strategies.

This course is grounded in real-world application. The laws, processes, and examples used throughout reflect the housing landscape in Georgia — particularly for tenants in communities like Clarkston, DeKalb County, and metro Atlanta — while also addressing federal protections that apply nationwide. At its core, this course is about empowerment: an informed tenant is a protected tenant, and a community of informed tenants is a force for justice.

Learning Objectives

By the end of this course, students will be able to:

- Identify and explain the key components of a residential lease agreement and recognize unfair or potentially illegal clauses
- Describe the legal eviction process, including tenant rights at each stage and available defenses in court
- Explain the Fair Housing Act, its seven protected classes, and how to recognize and report housing discrimination
- Analyze income-based and background-screening practices used by landlords and identify when such practices may be discriminatory
- Articulate the implied warranty of habitability and the steps tenants can take when landlords fail to maintain a livable unit
- Understand the purpose, coverage, and value of renters insurance and navigate the process of obtaining and filing a claim
- Locate and access legal aid, housing assistance programs, and advocacy resources available to tenants in their community
- Communicate effectively and professionally with landlords in writing to document housing issues and protect their legal standing
- Describe the role of tenant organizing, civic advocacy, and community organizations in advancing housing justice

- Apply course knowledge to real-world scenarios through quizzes, written assignments, and evidence-based essay arguments

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How to Use This Course Book

This course book is organized into seven modules. Each module begins with a set of numbered lessons, followed by a Key Terms box, a 10-question quiz, a practical assignment, and an essay prompt. Work through each module in order, as later modules build on concepts introduced earlier.

- **Lessons:** Read each lesson carefully. Take notes on terms and concepts that are new to you. The Key Terms box at the end of each module summarizes the most important vocabulary.
- **Quizzes:** Complete each quiz independently to test your understanding. Quizzes include multiple choice and true/false questions based directly on lesson content.
- **Assignments:** Each assignment asks you to apply what you have learned to a real-world scenario or practical exercise. Take your time and write in complete sentences.
- **Essay Prompts:** Essays require you to think critically and argue a position using evidence from the module. Minimum word counts are listed for each essay. Use your own words.
- **Submissions:** All completed work must be emailed to thebeltlinenews@gmail.com using the subject line format described below.

Grading & Completion Policy

This is a completion-based course. There are no letter grades. To earn a **Certificate of Completion** from The BeltLine News, students must complete and submit all of the following for each module:

- All 7 module quizzes (10 questions each)
- All 7 module assignments (written responses to scenario-based prompts)
- All 7 essay prompts (minimum word counts apply)

Submissions are reviewed by The BeltLine News staff. Work that is incomplete, missing, or substantially off-topic may be returned with feedback and a request to resubmit. Students are encouraged to do their best work — this course is about genuine learning, not just box-checking.

Submission Instructions

✉️ How to Submit Your Work

All completed assignments, quizzes, and essays must be submitted by email to:

thebeltlinenews@gmail.com

Use the following subject line format for every submission:

[Your Name] – [Module Name] – [Assignment Type]

Example: Jane Doe – Module 2 – Essay Prompt

You may submit work for multiple modules together in one email, or separately as you complete each module. Please attach your responses as a Word document or typed PDF when possible. Handwritten submissions may be submitted as clear photo attachments.

Module 1: Understanding Your Lease

Lessons 1.1 – 1.3 | Key Terms | Quiz | Assignment | Essay

> *Your lease is the foundation of your tenancy. Understanding every word of it is the first and most powerful step toward protecting yourself as a renter.*

Lesson 1.1 – What Is a Lease?

Definition and Legal Significance

A lease is a legally binding written contract between a landlord (the property owner or manager) and a tenant (the renter) that establishes the terms and conditions under which the tenant may occupy a rental unit. Once signed by both parties, a lease creates legal obligations for both sides. The tenant agrees to pay rent and abide by the rules of the property; the landlord agrees to provide housing and maintain the premises.

Because a lease is a legal document, its terms can be enforced in court. If a tenant violates the lease, the landlord may have grounds to pursue eviction. If a landlord violates the lease, the tenant may have legal remedies including damages or early termination. Never treat a lease as a formality — it is a contract that governs your home.

Types of Leases

- **Fixed-Term Lease:** A lease that covers a specific period — most commonly 12 months. During the lease term, rent generally cannot be raised and neither party can end the agreement early without penalty (with limited legal exceptions). At the end of the term, the lease typically expires, renews automatically, or converts to month-to-month.
- **Month-to-Month Lease:** A lease that renews automatically each month unless either the landlord or tenant provides written notice to terminate (typically 30 days' notice). This arrangement offers flexibility but also means the landlord can raise rent or end the tenancy with relatively short notice.

Key Clauses Every Tenant Should Understand

- **Rent Amount and Due Date:** The exact dollar amount due each month and the date by which it must be paid. Note whether payment must arrive by that date or merely be postmarked.
- **Late Fees:** The amount charged if rent is paid after the due date, and whether a grace period (typically 3–5 days) applies before fees are assessed.

- **Maintenance Responsibilities:** Which repairs are the landlord's responsibility and which fall to the tenant. Landlords are generally responsible for major systems (heat, plumbing, structure); tenants are typically responsible for minor upkeep and damage they cause.
- **Pet Policy:** Whether pets are permitted, what species or breeds, any pet deposit or monthly pet fee, and consequences for unauthorized pets.
- **Subletting:** Whether you may sublet (rent your unit to another person) and under what conditions. Most leases prohibit subletting without written landlord approval.
- **Landlord Right of Entry:** The circumstances under which your landlord may enter your unit — for inspections, repairs, emergencies — and the advance notice required (typically 24 hours in most states).

Lesson 1.2 – Reading Your Lease

How to Identify Red Flags in a Lease

Not all lease clauses are created equal. Some landlords include provisions that are overly broad, deceptive, or outright illegal. Before signing, read every page carefully and watch for the following red flags:

- Clauses that waive your right to advance notice before the landlord enters your unit
- Language that holds you responsible for all repairs, including major systems like plumbing or heating
- Automatic lease renewal clauses with very short or unclear opt-out windows
- Excessive or undefined late fees with no grace period
- Clauses that waive your right to take the landlord to court or require binding arbitration only
- Vague language about what constitutes a lease violation (giving the landlord broad power to evict)

Common Deceptive or Unfair Lease Clauses

- **"Landlord is not responsible for any loss or damage..."** — Overly broad liability waivers may be unenforceable under state law.
- **"Tenant waives all rights to receive notice..."** — Waivers of legally required notice are typically unenforceable.
- **"Tenant agrees to pay all attorney's fees..."** — One-sided attorney's fees clauses that apply only to the landlord may not hold up in court.
- **"Landlord may enter at any time..."** — Most states mandate advance notice except in emergencies.

What Landlords Can and Cannot Legally Include

Landlords have broad authority to set lease terms, but state and federal law set limits. Landlords **cannot** include clauses that: waive the implied warranty of habitability; waive legally required notice periods; discriminate based on protected classes; or require tenants to waive their right to legal action in violation of state consumer protection law. If a lease clause violates applicable law, it is generally unenforceable — but the rest of the lease may still stand.

Lesson 1.3 – Signing, Renewing, and Breaking a Lease

What to Do Before Signing

- Read the entire lease — do not skip sections or assume standard language is acceptable
- Ask the landlord to explain any clause you do not understand — and get the explanation in writing
- Document the condition of the unit before moving in with photos and a written move-in checklist signed by both parties
- Never sign a blank or incomplete lease
- Request a copy of all lease addenda (pet addendum, parking addendum, utility agreement, etc.) before signing
- If possible, have a tenant advocate or legal aid attorney review the lease before you sign

Your Rights When Renewing

When your fixed-term lease expires, your landlord may offer you a renewal — often with a rent increase. You are not obligated to accept new terms. You have the right to negotiate, decline, and move out at the end of the term. Review any renewal lease as carefully as you did the original. If your landlord raises rent in a renewal, they should provide written notice of the new amount with sufficient lead time (typically 30–60 days).

Legal and Financial Consequences of Breaking a Lease Early

Breaking a fixed-term lease before the end date typically results in: forfeiture of the security deposit; an early termination fee (often equal to one or two months' rent); potential lawsuit by the landlord for unpaid rent through the end of the lease term; and a negative entry on your rental history. In Georgia, landlords have a legal duty to mitigate damages — meaning they must make a reasonable effort to re-rent the unit rather than simply charging you for the full remaining term.

When Breaking a Lease May Be Legally Justified

- **Domestic Violence:** Federal law (VAWA) and many state laws allow survivors of domestic violence to terminate a lease early without penalty with proper documentation
- **Military Deployment:** The Servicemembers Civil Relief Act (SCRA) allows active-duty military members to break a lease with 30 days' written notice after receiving deployment orders
- **Uninhabitable Conditions:** If a landlord fails to maintain the unit in a habitable condition and refuses to repair, tenants may have grounds to terminate under the doctrine of constructive eviction (see Module 5)
- **Landlord Harassment or Illegal Entry:** Repeated, documented violations of the tenant's right to quiet enjoyment may justify early termination in some jurisdictions

📘 Key Terms — Module 1

Term

Definition

Lease

A legally binding written contract between a landlord and tenant establishing the terms of the tenancy

Landlord

The property owner or manager who rents housing to a tenant

Tenant

The person who rents and occupies a housing unit under a lease agreement

Fixed-Term Lease

A lease covering a specific period (e.g., 12 months) with set terms that generally cannot change mid-term

Month-to-Month

A lease that renews automatically each month unless proper notice is given to terminate

Subletting

Renting your unit (or part of it) to another person, usually requiring landlord approval

Addendum

An additional document attached to a lease that modifies or supplements its terms (e.g., pet addendum)

✎ Module 1 Quiz — 10 Questions

Complete all questions independently. Submit with your assignment using the subject line: **[Your**

Name] – Module 1 – Quiz

1. A lease is a legally binding agreement between a landlord and tenant. *(True / False)*
2. A month-to-month lease automatically renews each month unless either party gives notice. *(True / False)*
3. Which of the following is NOT typically included in a lease? (a) Rent amount (b) Tenant's employment history (c) Pet policy (d) Maintenance responsibilities
4. If a lease clause violates state law, it is: (a) Still enforceable (b) Unenforceable (c) Optional (d) A matter of negotiation
5. A landlord can legally require how much notice before entering your unit in most states? (a) None (b) 24 hours (c) One week (d) One month
6. Subletting without permission can result in: (a) A rent reduction (b) Eviction (c) Free repairs (d) A lease extension
7. A "fixed-term" lease typically lasts: (a) One week (b) One year (c) Month-to-month (d) Three years
8. Before signing a lease, you should: (a) Read every clause carefully (b) Sign immediately to secure the unit (c) Only read the rent section (d) Ask a friend to sign for you
9. Which of these is a red flag in a lease? (a) Clear maintenance responsibilities (b) A waiver of your right to notice before entry (c) A written pet policy (d) A defined late fee structure
10. Breaking a lease early typically results in: (a) A free month of rent (b) Financial penalties or loss of deposit (c) Automatic lease renewal (d) No consequences

📄 Module 1 Assignment — Lease Review Exercise

Instructions: Obtain a copy of your current lease or a sample lease. (A sample lease can be provided upon request — email thebeltlinenews@gmail.com .) Carefully review the lease

and answer each of the following questions in 1–2 well-developed paragraphs.

1. Identify three clauses in the lease that could be unfavorable to the tenant. Explain why each clause is potentially harmful or concerning.
2. Does the lease include any clauses you believe may be illegal or unenforceable under state law? Explain your reasoning.
3. What questions would you ask a landlord before signing this lease? List and explain at least three specific questions.

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 1 – Assignment

✍️ Module 1 Essay Prompt

"Describe a scenario in which a tenant signs a lease without fully understanding its terms, and explain the potential consequences. What steps should tenants take to protect themselves before signing? Use at least two concepts from Module 1."

Minimum Length: 400 words

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 1 – Essay

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Module 2: Evictions — Know the Process

Lessons 2.1 – 2.4 | Key Terms | Quiz | Assignment | Essay

> *An eviction notice is not the end. Understanding the process — and your rights within it — can make all the difference between losing your home and keeping it.*

Lesson 2.1 – What Is an Eviction?

Legal Definition

An eviction is the legal process by which a landlord removes a tenant from a rental unit. Eviction is a court-supervised process — a landlord cannot legally remove you from your home without going through the court system and obtaining a court order. In Georgia, this process is formally called a **dispossessory action** and is filed in Magistrate Court.

Common Legal Reasons for Eviction

- **Non-payment of rent:** The most common reason. The landlord claims you owe unpaid rent.
- **Lease violations:** Unauthorized occupants, unauthorized pets, noise violations, property damage, or other breaches of the lease terms.
- **End of lease term:** The lease has expired and the landlord has notified you that it will not be renewed.
- **Illegal activity:** Drug-related activity, criminal conduct on the premises, or other activities that violate law or lease terms.

Illegal Self-Help Eviction Tactics — Know Your Rights

⚠️ Warning: Self-Help Evictions Are Illegal

A landlord CANNOT legally: change your locks without a court order; remove your belongings from the unit; shut off your utilities (water, electricity, heat, gas); remove doors or windows to make the unit uninhabitable; or otherwise force you to leave without going through the court process. These actions are illegal "self-help evictions" in Georgia and most states. If your landlord does any of these things, document it immediately and contact legal aid or law enforcement.

Lesson 2.2 – The Eviction Process Step by Step

Understanding each step of the eviction process is critical. Each stage has deadlines and legal requirements — missing them can cost you your home.

Step	What Happens	What You Should Do
Step 1: Written Notice	Landlord serves written notice demanding payment or informing you of the lease violation. In Georgia, non-payment evictions may proceed with a "demand for rent" with no mandatory waiting period, but written notice is standard practice and required in most circumstances.	Read the notice carefully. Determine the type of notice and the deadline. Gather evidence of any payments made.
Step 2: Filing in Court	If you do not comply with the notice (pay rent, cure the violation, or move out), the landlord files a dispossessory affidavit in Magistrate Court.	Prepare your response and gather all documents — lease, receipts, photos, written communications.
Step 3: Court Summons	The court issues a summons served to you — typically by posting on your door. You have 7 days to file a written Answer (response) in Georgia.	**Do NOT ignore the summons.** File your Answer with the Magistrate Court within 7 days. Contact legal aid immediately.

Step	What Happens	What You Should Do
Step 4: Court Hearing	Both parties present their case before a magistrate judge. You have the right to appear, present evidence, call witnesses, and assert legal defenses.	Attend your hearing. Bring all documentation. Present your defenses clearly and calmly.
Step 5: Judgment	The judge issues a ruling. If the judgment is against you, a Writ of Possession is issued authorizing your removal.	If you lose, you may have the right to appeal. Contact legal aid. If you win, get the dismissal in writing.
Step 6: Enforcement	The sheriff (not the landlord) is authorized to remove you from the unit, typically with 24–72 hours' notice after the writ is issued.	If a writ is issued, begin planning for safe housing immediately. Seek emergency rental assistance and shelter resources.

Lesson 2.3 – Tenant Defenses in Eviction Cases

Receiving an eviction notice does not mean you will be evicted. Tenants have legal defenses that can result in case dismissal or more time to remedy the situation.

Common Tenant Defenses

- **Payment Before Judgment:** In Georgia, if you pay all rent owed (including court costs, if applicable) before a judgment is entered, the eviction may be dismissed. Act quickly.
- **Retaliatory Eviction:** If you recently reported housing code violations, requested repairs, or exercised other tenant rights, and the eviction followed shortly after, you may have a retaliatory eviction defense. Document the timeline carefully.
- **Discriminatory Eviction:** If you believe the eviction is based on your membership in a protected class (race, disability, familial status, etc.), this is a Fair Housing Act violation and a defense in court.
- **Improper Notice or Procedural Errors:** If the landlord failed to serve notice properly, filed paperwork incorrectly, or did not follow required legal steps, the case may be dismissed on procedural grounds.

- **Uninhabitable Conditions:** If the landlord failed to maintain the unit and you withheld rent as a result, you may assert habitability as a defense.

Filing an Answer to a Dispossessory Action in Georgia

When you receive a dispossessory summons in Georgia, you have **7 days** to file a written Answer with the Magistrate Court. Your Answer should state your defenses clearly. You can obtain Answer forms at the Magistrate Court clerk's office or through legal aid organizations. Do not miss this deadline — failing to file an Answer may result in a default judgment against you.

Lesson 2.4 – What Happens After Eviction

Impact of an Eviction on Your Record

An eviction judgment becomes part of your public court record and can appear on tenant screening reports, affecting your ability to rent in the future. Even an eviction filing (that was later dismissed) may appear on some screening reports. Understanding this impact underscores the importance of fighting evictions and seeking legal help early.

Resources After Eviction

- **Emergency Rental Assistance Programs (ERAP):** Federal and state programs that provide short-term rent assistance to prevent eviction or stabilize housing after displacement
- **Legal Aid:** Can assist with appeals, record clearing, and housing stabilization
- **211.org / Dial 2-1-1:** Connect to local emergency shelter, food, and utility assistance
- The BeltLine News: Referrals, resources, and advocacy support — thebeltlinenews@gmail.com

Eviction Record Expungement

Some states allow tenants to petition for expungement (removal) of eviction records from court databases under certain conditions — for example, if the case was dismissed, if the tenant prevailed, or after a set period of time. In Georgia, expungement of civil court records is limited. Consult local legal aid for the most current guidance on your specific situation.

📘 Key Terms — Module 2

Term

Definition

Eviction

The court-supervised legal process by which a landlord removes a tenant from a rental unit

Dispossessory

Georgia's term for an eviction proceeding, filed in Magistrate Court

Writ of Possession

A court order authorizing the sheriff to remove a tenant after a judgment in favor of the landlord

Summons

A court document notifying a tenant that an eviction case has been filed and requiring a response

Notice to Quit

A formal written notice from a landlord demanding that a tenant vacate or pay rent owed

Unlawful Detainer

Another term used in some states for the legal action to remove a tenant; analogous to Georgia's dispossessory

Self-Help Eviction

Illegal landlord actions to force a tenant out without court authority (e.g., changing locks, shutting off utilities)

Retaliatory Eviction

An eviction initiated by a landlord in response to a tenant exercising their legal rights (e.g., reporting code violations)

Answer

The tenant's written response to an eviction complaint, filed with the court within the required deadline

Legal Aid

Free or low-cost legal assistance provided to qualifying individuals by nonprofit law organizations

✎ Module 2 Quiz — 10 Questions

Complete all questions independently. Submit with your assignment.

1. A landlord can legally change your locks without a court order. *(True / False)*
2. In Georgia, eviction proceedings are filed in which court? (a) Superior Court (b) Magistrate Court (c) Federal Court (d) Family Court
3. A tenant who receives an eviction summons should: (a) Ignore it (b) Move out immediately (c) Appear in court and present their defense (d) Pay double rent
4. How many days does a tenant typically have to file an Answer to a dispossessory summons in Georgia? (a) 1 day (b) 7 days (c) 14 days (d) 30 days
5. Which of the following is an illegal self-help eviction? (a) Filing in court (b) Serving a written notice (c) Shutting off the tenant's utilities (d) Scheduling a hearing
6. Retaliatory eviction occurs when: (a) A tenant stops paying rent (b) A landlord evicts a tenant for complaining about housing conditions (c) A tenant sublets without permission (d) A

lease expires

7. A Writ of Possession: (a) Gives the tenant more time to pay (b) Is issued before the court hearing (c) Authorizes the removal of a tenant after a judgment (d) Is the same as a lease

8. Which of the following can be a defense against eviction? (a) Having a pet (b) Proof of full rent payment before judgment (c) Having a month-to-month lease (d) Requesting repairs

9. An eviction on your record can affect: (a) Your ability to rent in the future (b) Your tax refund (c) Your voter registration (d) Your driver's license

10. Legal aid organizations provide: (a) Free or low-cost legal representation for qualifying tenants (b) Loans to pay rent (c) Free housing (d) Government-issued ID

📄 Module 2 Assignment — Eviction Scenario Analysis

Scenario:

Maria has lived in her apartment for two years. Last month, she reported a mold problem to her landlord in writing. Two weeks later, she received an eviction notice stating her lease was being terminated. She has always paid rent on time and has no lease violations.

Read the scenario above and respond to each question in 2–3 well-developed paragraphs.

1. What type of eviction might this be? Explain using specific concepts from Module 2.
2. What steps should Maria take immediately after receiving the eviction notice?
3. What defenses does Maria have available in court? Be specific.

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 2 – Assignment

✍️ Module 2 Essay Prompt

"Why is understanding the eviction process critical for tenants, particularly those in low-income communities? Discuss the legal protections available to tenants facing eviction and the role advocacy organizations play in preventing unjust evictions."

Minimum Length: 500 words

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 2 – Essay

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Module 3: Fair Housing Act & Your Civil Rights

Lessons 3.1 – 3.5 | Key Terms | Quiz | Assignment | Essay

> *Every person has the right to seek housing free from discrimination. The Fair Housing Act is one of the most powerful civil rights tools available to tenants — and you deserve to know how to use it.*

Lesson 3.1 – What Is the Fair Housing Act?

The Fair Housing Act (FHA) was enacted in 1968 as Title VIII of the Civil Rights Act, just one week after the assassination of Dr. Martin Luther King Jr. It was passed to dismantle the pervasive system of housing discrimination that had long excluded Black Americans and other minorities from equal access to housing. Today, the FHA remains the cornerstone of federal housing civil rights law.

The Fair Housing Act prohibits discrimination in the sale, rental, financing, and advertising of housing. It applies broadly — covering landlords, property management companies, real estate agents, mortgage lenders, homeowners' associations, and insurance companies. The law applies to most private housing, with very limited exceptions (such as owner-occupied buildings with four or fewer units where the owner lives on-site, and housing operated by religious organizations or private clubs for their own members).

Lesson 3.2 – The Seven Federal Protected Classes

Protected Class	What It Covers
Race	Any racial background or identity
Color	Skin color or complexion — may protect people within the same racial group
National Origin	Country of birth, ancestry, ethnicity, or linguistic characteristics associated with national origin
Religion	Any religious belief or practice (or lack thereof)
Sex	Includes gender identity and sexual orientation per HUD's current interpretive guidance
Familial Status	Families with children under 18, pregnant women,

Protected Class	What It Covers
	and individuals with legal custody of minors
Disability	Physical or mental impairments that substantially limit major life activities; includes the right to reasonable accommodations and modifications

Lesson 3.3 – What Discrimination Looks Like

Housing discrimination is not always overt. It takes many forms — some obvious, some subtle. Examples include:

- **Refusing to rent** to someone based on their race, national origin, disability, or other protected characteristic
- **Charging higher deposits or applying stricter screening standards** for some groups than others
- **Steering:** Directing tenants toward or away from certain neighborhoods, buildings, or units based on their protected characteristics
- **Discriminatory advertising:** Using language in rental ads that signals preference or exclusion (e.g., "ideal for young professionals," "no children," "Christian community")
- **Failure to provide reasonable accommodations for disability:** Refusing to allow a tenant with a disability to have a service animal, or refusing to make an exception to a no-pets policy for an emotional support animal with proper documentation
- **Applying different lease terms** to different applicants based on protected class
- **Disparate impact:** A facially neutral policy (one that does not mention any protected class) that disproportionately harms members of a protected class — even without discriminatory intent

Lesson 3.4 – State and Local Protections

The federal Fair Housing Act establishes a floor — a minimum level of protection. Many states and cities have gone further, adding protected classes beyond the seven federal categories. Common additions at the state or local level include:

- **Source of income** (including housing vouchers / Section 8) — not a federal class, but protected in many states and cities
- **Marital status**
- **Veteran status**
- **Age** (beyond senior housing protections)
- **Sexual orientation and gender identity** (explicitly added by some states independent of HUD's federal interpretation)

📍 Georgia Note

Georgia does not have a comprehensive state fair housing law that adds protected classes beyond the federal FHA. Tenants in Georgia rely primarily on federal protections. Some local ordinances in cities like Atlanta may provide additional protections — check with local fair housing organizations or legal aid for the latest guidance in your specific city or county.

Lesson 3.5 – How to File a Fair Housing Complaint

- **File with HUD:** Visit hud.gov or call 1-800-669-9777. HUD investigates fair housing complaints at no cost to the complainant. Complaints must be filed within **one year** of the discriminatory act.
- **Private Lawsuit:** You may also file a lawsuit in federal district court within **two years** of the discriminatory act, independent of HUD's process.
- **State/Local Agency:** File with your state or local human rights or civil rights commission if applicable.

How to Document a Discrimination Complaint

- Write down what happened, when, where, and who was involved — as soon as possible after the incident
- Save all emails, text messages, application denials, and written communications from the landlord
- Keep copies of any ads that contained discriminatory language
- Ask a trusted friend or colleague to make a "tester" call (inquire about the same unit) to document different treatment
- Contact a local fair housing organization — they can conduct formal testing and assist with complaints

📘 Key Terms — Module 3

Term

Definition

Fair Housing Act (FHA)

Federal law (1968) prohibiting discrimination in housing based on seven protected classes

Protected Class

A group of people protected from discrimination by law (e.g., race, disability, familial status)

Discrimination

Treating someone differently or less favorably because of their membership in a protected class

Disparate Impact

A neutral policy that disproportionately harms members of a protected class, even

without discriminatory intent

Disparate Treatment

Intentional discrimination — treating someone directly and less favorably because of a protected characteristic

Reasonable Accommodation

A change in rules, policies, or practices that allows a person with a disability equal access to housing

Reasonable Modification

A physical change to a housing unit that allows a person with a disability to use the unit equally (usually at the tenant's expense)

Steering

Directing people toward or away from housing based on protected characteristics

HUD

U.S. Department of Housing and Urban Development — the federal agency that enforces the Fair Housing Act

Source of Income

The origin of a tenant's income (e.g., housing vouchers, SSI) — a protected class in many states/cities, not federally

✎ Module 3 Quiz — 10 Questions

1. The Fair Housing Act was passed in what year? (a) 1954 (b) 1964 (c) 1968 (d) 1972
2. Which of the following is NOT a federally protected class under the Fair Housing Act? (a)

Race (b) Disability (c) Income level (d) Familial status

3. A landlord who requires a higher security deposit only from tenants of a certain nationality is: (a) Exercising their rights (b) Committing housing discrimination (c) Following standard practice (d) Acting within the law

4. "Disparate impact" means: (a) A landlord openly refuses to rent to minorities (b) A neutral policy that disproportionately harms a protected group (c) A tenant files a complaint (d) Two landlords have different policies

5. A tenant with a disability has the right to: (a) Free rent (b) Request reasonable accommodations from their landlord (c) Break their lease at any time (d) Unlimited lease modifications

6. Fair housing complaints must be filed with HUD within: (a) 6 months (b) 1 year (c) 2 years (d) 5 years

7. "Steering" in housing refers to: (a) A type of lease clause (b) Directing tenants toward or away from neighborhoods based on protected characteristics (c) A landlord setting rent prices (d) A tenant choosing to move

8. Familial status protection covers: (a) Married couples only (b) Families with children under 18, pregnant women, and those seeking custody (c) Senior citizens only (d) Roommates

9. HUD stands for: (a) Housing Utility Division (b) Department of Housing and Urban Development (c) Home Use Department (d) Housing Universal Division

10. Which action is NOT a Fair Housing Act violation? (a) Refusing to rent to someone because of their religion (b) Refusing to rent to someone with an eviction history (c) Charging higher rent to tenants with children (d) Refusing to provide a reasonable accommodation for a disability

📄 Module 3 Assignment — Discrimination Scenario Identification

Review the following three scenarios. For each scenario, identify: (1) whether a Fair Housing Act

violation may have occurred; (2) which protected class is involved; and (3) what action the tenant should take. Write 1–2 paragraphs per scenario.

Scenario A:

A property manager tells a prospective tenant that the apartment is unavailable. The next day, a friend of a different race calls and is told the apartment is still available.

Scenario B:

A landlord refuses to allow a tenant using a wheelchair to install a grab bar in their bathroom at their own expense.

Scenario C:

A landlord posts an online rental advertisement stating "No children allowed."

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 3 – Assignment

✍️ Module 3 Essay Prompt

"The Fair Housing Act was designed to eliminate discrimination in housing, yet discrimination persists in subtle and systemic ways. Discuss two forms of housing discrimination — one involving direct (disparate treatment) discrimination and one involving indirect (disparate impact) discrimination. How can tenants document and report these issues? What is the role of organizations like The BeltLine News *in addressing housing discrimination?"*

Minimum Length: 500 words

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 3 – Essay

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Module 4: The 3x Income Rule & Discriminatory Screening Practices

Lessons 4.1 – 4.4 | Key Terms | Quiz | Assignment | Essay

> *Knowing how landlords screen applicants — and when those practices cross the line into discrimination — can help you advocate for yourself from the very first application.*

Lesson 4.1 – What Is the 3x Income Rule?

The "3x income rule" is a widely used landlord practice requiring prospective tenants to demonstrate gross monthly income equal to at least three times the monthly rent. For example, if an apartment rents for $1,500 per month, a landlord applying the 3x rule would require the applicant to earn at least $4,500 per month — or $54,000 per year in gross income.

It is critical to understand: the 3x income rule is a **landlord policy, not a law**. No federal statute mandates it. Landlords apply it as a financial screening tool, and its use is generally legal when applied uniformly and consistently to all applicants — regardless of their background. However, as the next lessons explain, the rule can cross into illegal territory when applied selectively or in ways that disproportionately harm protected groups.

Lesson 4.2 – When the 3x Rule Becomes Discriminatory

The 3x income rule becomes a tool of discrimination when it is applied unevenly or in ways that target protected classes. Consider the following scenarios:

- **Uneven Application:** If a landlord applies the 3x rule strictly to applicants of one race or national origin while making exceptions for others, this is direct (disparate treatment) discrimination under the FHA.
- **Housing Voucher Holders:** Many tenants who rely on Section 8 / Housing Choice Vouchers receive a subsidy that covers most of their rent — their out-of-pocket share may be as low as $200–$400 per month. When a landlord applies the 3x rule to the *total rent* (e.g., $1,500) rather than the tenant's *personal share* (e.g., $200), they are effectively screening out voucher holders — even though the voucher guarantees most of the rent will be paid. In jurisdictions with source-of-income protection, this practice is illegal.
- **Disparate Impact:** If the 3x rule disproportionately screens out members of a racial minority, individuals with disabilities (who may receive SSI or SSDI), or families (who may have multiple dependents on a single income), it may constitute illegal disparate impact discrimination under the FHA — even without discriminatory intent.

> 💡 **Important — Voucher Holders**
>
> In jurisdictions with source-of-income protection laws, the correct approach for landlords is to apply the 3x income test only to the tenant's personal (out-of-pocket) share of the rent — not the full contract rent. If you are a voucher holder and a landlord is applying the 3x rule to your full contract rent, contact a fair housing organization or legal aid to determine whether this practice is illegal in your jurisdiction.

Lesson 4.3 – Other Screening Practices That May Discriminate

- **Criminal Background Checks:** HUD guidance cautions that blanket bans on renting to anyone with a criminal record may violate the FHA because of the well-documented racial and ethnic disparities in the criminal justice system. Landlords should conduct individualized assessments.
- **Credit Score Requirements:** Strict minimum credit score requirements may disproportionately screen out members of protected classes — particularly those with disabilities or members of racial groups with historically lower access to credit.
- **Rental History Requirements:** Policies requiring a spotless rental history (e.g., no prior evictions under any circumstances) may be challenged if they disproportionately harm protected classes.
- **Tenant Screening Reports (FCRA Rights):** Under the Fair Credit Reporting Act (FCRA), if you are denied housing based in whole or in part on information in a consumer screening report, you have the right to: a free copy of that report; the name and contact information of the screening company; and the right to dispute inaccurate information.
- **Adverse Action Notices:** Landlords who deny an applicant based on a consumer report must provide an adverse action notice explaining the reason for denial and identifying the screening company used.

Lesson 4.4 – Your Rights as an Applicant

- **Right to Written Screening Criteria:** In many states, landlords must provide written screening criteria before or when collecting an application fee, so you know the standards before you apply and pay.
- **Right to Dispute Screening Reports:** You can dispute inaccurate information by contacting the screening company directly. Inaccurate evictions, incorrect identity information, or stale data can wrongfully disqualify applicants.
- **Right to Have All Legal Income Counted:** Landlords must count all lawful sources of income, including SSI, SSDI, Social Security retirement, child support, alimony, VA benefits, pensions, and gig economy income.
- **Right to Offer Alternative Qualifications:** Even if you do not meet standard income criteria, you may offer a co-signer, guarantor, or larger security deposit (where permitted by state law) as alternative qualifications.
- **Right to a Denial Reason in Writing:** You have the right to request and receive a written explanation for your housing application denial.

📘 Key Terms — Module 4

Term

Definition

3x Income Rule

A common landlord policy requiring applicants to earn at least three times the monthly rent in gross income

Gross Income

Total income before taxes and deductions

Housing Voucher / Section 8

A federal rental assistance program where the government pays a portion of rent

directly to the landlord on behalf of the tenant

Source of Income Discrimination

Refusing to rent or applying different terms based on where a tenant's income comes from (e.g., refusing voucher holders)

Adverse Action Notice

A written notice required by the FCRA when a landlord denies housing based on a consumer screening report, identifying the reason and screening company

FCRA

Fair Credit Reporting Act — federal law governing the use of consumer reports in tenant screening

Tenant Screening

The process landlords use to evaluate applicants, including credit checks, background checks, and rental history reviews

Disparate Impact

A screening policy that disproportionately harms a protected class, even without intentional discrimination

Criminal Background Check

A review of an applicant's criminal history used in the screening process

✎ Module 4 Quiz — 10 Questions

1. The 3x income rule is required by federal law. *(True / False)*
2. If a landlord applies the 3x income rule only to applicants of a certain race, this is: (a) Legal

(b) Housing discrimination (c) Standard practice (d) Allowed under the FHA

3. Under the 3x rule, a tenant applying for a $1,800/month apartment would need to show gross monthly income of: (a) $1,800 (b) $3,600 (c) $5,400 (d) $7,200

4. A Section 8 voucher holder pays $300/month out of pocket on a $1,500/month apartment. In a protected jurisdiction, the 3x income test should apply to: (a) $1,500 (b) $300 (c) $4,500 (d) $900

5. If you are denied housing based on a consumer screening report, you have the right to: (a) A rent refund (b) A free copy of the screening report (c) Automatic approval (d) A court hearing

6. Which of the following income sources MUST typically be counted by landlords? (a) SSI and Social Security (b) Cash gifts (c) Lottery winnings (d) Gambling income

7. The FCRA protects tenants by: (a) Eliminating credit checks (b) Requiring adverse action notices and access to screening reports (c) Setting maximum credit score requirements (d) Banning all tenant background checks

8. A landlord who requires 5x the monthly rent in income may face a fair housing challenge if: (a) The policy is applied equally to all applicants (b) The policy disproportionately screens out a protected class (c) The rent is above market rate (d) The landlord owns more than 10 units

9. An "adverse action notice" must include: (a) The reason for denial and name of screening company used (b) The landlord's income (c) A new application form (d) A refund of the application fee

10. In some jurisdictions, landlords are prohibited from discriminating based on: (a) A tenant's eviction history from 10 years ago (b) Source of income, including housing vouchers (c) Criminal background (d) Age of children

📄 Module 4 Assignment — Income Screening Analysis

Answer each of the following questions. Use at least two specific concepts or terms from Module 4 in each response.

1. A landlord tells you that you need to earn $6,000/month to rent a $1,500/month apartment. You receive a housing voucher covering $1,200 of that rent. Calculate your out-of-pocket share. Is the landlord's requirement potentially discriminatory? Explain in detail.
2. You apply for an apartment and are denied but given no reason. What are your rights under the FCRA, and what specific steps should you take to exercise those rights?
3. Research and describe at least one state or city that has enacted source-of-income protection laws. How does this protection benefit renters who receive housing vouchers or public assistance?

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 4 – Assignment

✍️ Module 4 Essay Prompt

"The 3x income rule is often described as a neutral financial screening tool, but critics argue it functions as a mechanism of systemic discrimination. Do you agree or disagree? Use evidence and examples from Module 4 to support your position, and explain how this policy intersects with race, disability, and housing voucher discrimination."

Minimum Length: 500 words

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 4

– Essay

Module 5: Tenant Protections & Habitability

Lessons 5.1 – 5.5 | Key Terms | Quiz | Assignment | Essay

> *You have the right to a safe, livable home — regardless of how much rent you pay. This module teaches you how to enforce that right.*

Lesson 5.1 – The Implied Warranty of Habitability

The implied warranty of habitability is a legal doctrine recognized in nearly every state (including under Georgia case law and local codes) that requires landlords to maintain rental units in a condition fit for human habitation. This warranty is "implied" because it exists automatically as part of every residential lease — even if the lease doesn't mention it, and even if a lease clause attempts to waive it.

At minimum, a habitable rental unit must have:

- Working heat (adequate for the climate), plumbing, and hot and cold running water
- Working electrical systems and adequate lighting in common areas
- Structural integrity — sound roof, walls, floors, and foundation

- Freedom from pest and rodent infestations
- No mold or environmental hazards (lead paint, asbestos) in dangerous quantities
- Functioning locks and secure entry points
- Adequate sanitation — working toilets and drainage

Lesson 5.2 – How to Request Repairs

The most important rule of requesting repairs: **always do it in writing.** A verbal repair request is difficult to prove and easy for a landlord to deny ever receiving. Written documentation protects you legally.

- Send repair requests via email (creating a timestamped record) or certified letter (creating proof of delivery)
- Be specific: describe each problem, its location, and when you first noticed it
- Photograph and video the condition before and after the request — use your phone's date-stamp feature
- Keep copies of every communication in a dedicated housing folder (physical or digital)
- Follow up in writing if no action is taken within a reasonable timeframe (typically 7–14 days for non-emergency issues, immediately for emergency conditions like no heat in winter or sewage backup)
- Know your state's required repair timeline — Georgia courts generally look for what is "reasonable under the circumstances"

Lesson 5.3 – Tenant Remedies When Landlords Fail to Repair

If your landlord ignores written repair requests, you have legal options. The right remedies depend on your state — always research Georgia-specific rules or consult legal aid before taking action.

- **Report to Code Enforcement:** File a complaint with your local housing or building code enforcement authority. Inspectors can cite landlords and require repairs under penalty of fines.

- **Repair and Deduct:** In some states (not universally available in Georgia), tenants may hire a repair professional and deduct the cost from rent, up to a legal limit. Consult legal aid before attempting this in Georgia.
- **Rent Withholding / Escrow:** Withholding rent until repairs are made is a legal strategy in some jurisdictions when done correctly (often by depositing rent into a court-supervised escrow account). Understand the process carefully — improper withholding can result in eviction.
- **Small Claims Court:** Sue your landlord for damages caused by uninhabitable conditions (medical bills from mold exposure, property damage, hotel costs during displacement).
- **Constructive Eviction:** If conditions are so severe that you are forced to leave the unit, you may be able to terminate your lease without penalty under the doctrine of constructive eviction — but document everything first.

Lesson 5.4 – Security Deposits

A security deposit is money collected by a landlord at the start of the tenancy to cover unpaid rent or damage beyond normal wear and tear. Tenants have important legal protections around security deposits.

Topic	Georgia Law / General Rule
Maximum Deposit Limit	In Georgia, landlords may charge up to 2 months' rent as a security deposit (O.C.G.A. § 44-7-30 et seq.)
Return Deadline	Georgia requires return within **30 days** of move-out (or 30 days after tenant's new address is provided), with an itemized list of any deductions
Normal Wear and Tear	NOT deductible — this includes minor scuffs, small nail holes, carpet worn from regular use, and fading from sunlight
Deductible Damage	Damage beyond normal use that the tenant caused: large holes in walls, stained carpet, broken fixtures, unauthorized modifications
If Landlord Fails to Return	Tenant may file in Magistrate Court; Georgia law

Topic	Georgia Law / General Rule
	provides for recovery of the deposit plus court costs if landlord wrongfully withholds

How to Protect Your Deposit

- Complete a written move-in checklist documenting all pre-existing damage — have the landlord sign it
- Photograph every room at move-in and move-out
- Request a move-out inspection with the landlord present
- Provide your forwarding address in writing when you move out

Lesson 5.5 – Privacy Rights

Your rental unit is your home. You have the right to quiet enjoyment — to live in your unit peacefully without unreasonable landlord interference. Landlords generally must provide advance notice before entering your unit, except in genuine emergencies.

- **Standard Notice:** 24 hours is the widely recognized standard in most states. Georgia statute does not specify an exact timeframe, but courts have found 24 hours' notice to be reasonable.
- **Permitted Purposes:** Inspections, repairs, showing the unit to prospective tenants or buyers, or emergencies (fire, flooding, gas leak).
- **Entry for Harassment:** If a landlord enters repeatedly without notice, at unreasonable hours, or appears to be using entry as a form of harassment or intimidation, document each incident (date, time, duration, stated reason) and consult legal aid.
- **Unauthorized Entry:** Written documentation of each unauthorized entry creates a record that can support a legal claim or defense.

📘 Key Terms — Module 5

Term

Definition

Habitability

The condition of a rental unit being safe, sanitary, and fit for human habitation

Implied Warranty of Habitability

The automatic legal obligation of landlords to maintain rental units in a livable condition, regardless of lease language

Code Enforcement

Government agencies that inspect properties and require landlords to comply with housing safety codes

Security Deposit

Money held by a landlord to cover unpaid rent or damage beyond normal wear and tear at the end of a tenancy

Wear and Tear

Normal deterioration of a rental unit from ordinary use — NOT deductible from a security deposit

Constructive Eviction

When a landlord's failure to maintain habitable conditions effectively forces a tenant to vacate the unit

Repair and Deduct

A legal remedy in some states allowing tenants to hire repair professionals and deduct the cost from rent when landlords refuse to make necessary repairs

Rent Withholding

Withholding rent (often deposited into court-supervised escrow) until landlords complete required repairs

Escrow

A neutral third-party account used to hold disputed funds (such as withheld rent) until a legal resolution is reached

✎ Module 5 Quiz — 10 Questions

1. The implied warranty of habitability requires landlords to maintain rental units in a livable condition. *(True / False)*

2. Which of the following is a landlord's responsibility? (a) Replacing light bulbs (b) Repairing a broken heating system (c) Cleaning the tenant's unit (d) Providing furniture

3. A tenant should always request repairs: (a) Verbally only (b) In writing and keep a copy (c) Through a third party only (d) After moving out

4. "Normal wear and tear" refers to: (a) Damage from a party (b) Holes in the wall from hanging pictures (c) Routine aging and minor scuffing from regular use (d) Pet damage

5. In Georgia, a security deposit must be returned within: (a) 14 days (b) 21 days (c) 30 days (d) 60 days

6. "Constructive eviction" occurs when: (a) A landlord files paperwork (b) A tenant abandons the unit voluntarily (c) A landlord's failure to maintain the unit makes it uninhabitable, forcing the tenant to leave (d) A tenant is evicted during winter

7. If a landlord refuses to make required repairs, a tenant may: (a) Have no options (b) Report to code enforcement, withhold rent in escrow, or sue in small claims court (c) Simply move out with no notice (d) Change the locks

8. How much notice must a landlord typically give before entering a tenant's unit? (a) No notice required (b) 24 hours (c) One week (d) One month

9. A landlord may deduct from your security deposit for: (a) Normal wear and tear (b) Damage beyond normal use that you caused (c) Future repairs unrelated to your tenancy (d) Pet deposits already paid

10. Code enforcement agencies help tenants by: (a) Providing legal representation (b) Inspecting properties and requiring landlords to make repairs (c) Paying rent for tenants (d) Breaking leases

📄 Module 5 Assignment — Habitability Documentation Practice

Scenario:

You have moved into a new apartment and notice the following conditions: a broken heating unit, visible mold on the bathroom ceiling, a broken lock on the front door, and evidence of cockroach infestation.

1. Write a formal, professional written repair request letter to your landlord documenting each issue. Include: the current date, your address, a clear description of each problem, a request for repair within a reasonable timeframe, and professional language throughout.

2. List five specific types of documentation you would collect to protect yourself in case repairs are not made.

3. If the landlord ignores your letter for 30 days, what are your legal options? List and briefly explain at least three options from Module 5.

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 5 – Assignment

✍️ Module 5 Essay Prompt

"Housing quality directly impacts the health, safety, and wellbeing of tenants. Discuss the concept of the implied warranty of habitability and how it protects tenants. What barriers do low-income renters face in enforcing their right to habitable housing, and what role can community advocacy organizations play in overcoming these barriers?"

Minimum Length: 500 words

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 5 – Essay

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Module 6: Renters Insurance

Lessons 6.1 – 6.5 | Key Terms | Quiz | Assignment | Essay

> *Your landlord's insurance protects the building — not your belongings. Renters insurance is one of the most affordable and overlooked tools for protecting your financial security.*

Lesson 6.1 – What Is Renters Insurance?

Renters insurance (also called an **HO-4 policy** or tenant insurance) is a type of property and liability insurance designed specifically for people who rent their homes. It covers the tenant's personal belongings and personal liability — not the building structure itself. The landlord's insurance policy covers the physical building and protects the landlord's interests; it does *not* extend to your furniture, electronics, clothing, or other personal property.

Renters insurance is significantly more affordable than most people expect — typically **$10 to $30 per month**, depending on coverage levels, location, and the insurance provider. Given the protection it provides, it is one of the most cost-effective financial tools available to renters at any income level.

Lesson 6.2 – What Renters Insurance Covers

Coverage Type	What It Includes
Personal Property	Electronics, clothing, furniture, appliances — covered for theft, fire, vandalism, water damage from burst pipes (not floods), and other covered perils. Coverage applies even when your property is away from home (e.g., a laptop stolen from your car).
Personal Liability	Covers your legal costs and any judgments against you if a guest is injured in your home and sues you — or if you accidentally damage someone else's property.
Medical Payments to Others	Covers minor medical expenses for guests injured in your home, regardless of who is at fault.
Additional Living Expenses (ALE) / Loss of Use	Covers hotel stays, temporary housing, meals, and other extra costs incurred if your unit becomes

Coverage Type	What It Includes
	uninhabitable due to a covered loss (fire, burst pipe, etc.).

Lesson 6.3 – What Renters Insurance Does NOT Cover

- **Flood damage:** Standard renters insurance does not cover flooding from external sources. You need a separate National Flood Insurance Program (NFIP) policy or private flood policy.
- **Earthquake damage:** Requires a separate earthquake insurance endorsement or policy.
- **Intentional damage:** Damage you cause deliberately is not covered.
- **Pest infestations:** Bed bugs, roaches, rodents — these are typically excluded from renters insurance and are the landlord's responsibility to address.
- **Accidental damage to your own belongings:** Dropping and breaking your own TV, for example, is generally not covered under a standard policy (though accidental damage riders may be available).
- **The building structure:** The landlord's policy covers the structure — your renters insurance does not.

Lesson 6.4 – How to Get Renters Insurance

- **Shop and compare:** Get quotes from multiple providers. Major insurers offer renters insurance, as do many local and regional companies. Online comparison tools can speed the process.
- **Create a home inventory:** Before purchasing, document all your belongings — room by room — with photos, serial numbers, and estimated values. This ensures you purchase adequate coverage and streamlines the claims process.
- **Choose ACV vs. RCV:** Actual Cash Value (ACV) pays what your item is worth today (after depreciation). Replacement Cost Value (RCV) pays what it costs to buy a comparable new item today. RCV policies cost more but provide significantly better protection.

- **Understand your deductible:** Your deductible is the amount you pay out of pocket before insurance coverage begins. A higher deductible means lower monthly premiums; a lower deductible means higher premiums but less out-of-pocket cost when filing a claim.
- **Check if your landlord requires it:** Many landlords now require renters insurance as a lease condition. Verify before move-in.
- **Bundle for savings:** If you have auto insurance, bundling your renters and auto policies with the same insurer often results in a discount on both.

Lesson 6.5 – Filing a Renters Insurance Claim

- Document damage or theft immediately — photographs, video, and a detailed written inventory of what was lost or damaged
- For theft: file a police report first, then contact your insurance company. The police report number is required by most insurers for theft claims.
- Contact your insurance company as soon as possible — most policies have reporting deadlines
- Keep all receipts, repair estimates, and replacement invoices for the claims process
- If your claim is denied, you have the right to appeal through your insurer's internal process, or file a complaint with your state's Department of Insurance

📘 Key Terms — Module 6

Term

Definition

Renters Insurance

Property and liability insurance for tenants covering personal belongings and personal liability, not the building itself

HO-4 Policy

The standard insurance policy designation for renters insurance

Personal Property

Your belongings — furniture, electronics, clothing, and other items — covered by your renters insurance

Personal Liability

Coverage protecting you if someone is injured in your home or if you accidentally damage others' property

Additional Living Expenses (ALE)

Coverage for hotel, temporary housing, and related costs if your unit is uninhabitable after a covered loss

Deductible

The amount you pay out of pocket before your insurance coverage begins to pay

Actual Cash Value (ACV)

Pays the depreciated current market value of a lost or damaged item

Replacement Cost Value (RCV)

Pays the cost to replace a lost or damaged item with a new equivalent item at current market prices

Home Inventory

A documented list of your personal belongings, their values, and serial numbers — used for insurance purchases and claims

✎ Module 6 Quiz — 10 Questions

1. A landlord's insurance policy covers a tenant's personal belongings. *(True / False)*

2. Renters insurance is also known as: (a) HO-3 policy (b) HO-4 policy (c) Homeowners insurance (d) Umbrella policy

3. Which of the following is covered by renters insurance? (a) Flood damage (b) Earthquake damage (c) Theft of your laptop from your car (d) Damage to the building's roof

4. "Additional living expenses" coverage pays for: (a) Your landlord's repairs (b) Hotel and temporary housing if your unit is uninhabitable after a covered loss (c) Lease break fees (d) Food delivery during repairs

5. The difference between ACV and RCV is: (a) ACV covers more than RCV (b) RCV pays to replace at current prices; ACV pays depreciated value (c) ACV only covers electronics (d) RCV is only for homeowners

6. A deductible is: (a) The amount your insurance pays in total (b) The amount you pay before insurance coverage begins (c) A monthly fee added to rent (d) A discount for long-term policies

7. Renters insurance personal liability coverage protects you if: (a) Your belongings are stolen (b) A guest is injured in your apartment and sues you (c) Your landlord refuses to return your deposit (d) A flood damages your unit

8. To file a renters insurance claim for theft, you should first: (a) Move to a new apartment (b) File a police report and document lost items (c) Notify your landlord only (d) Wait 30 days

9. Creating a home inventory helps you: (a) Increase your rent (b) Document your belongings and their values in case of a claim (c) Apply for housing assistance (d) Negotiate your lease

10. Flood damage is typically covered by: (a) Standard renters insurance (b) Landlord's insurance (c) A separate flood insurance policy (d) Your lease agreement

📄 Module 6 Assignment — Renters Insurance Research

1. Research at least two renters insurance providers. Compare their coverage, monthly cost, exclusions, deductible options, and whether they offer replacement cost value (RCV) vs. actual cash value (ACV). Present your findings in a written comparison or chart format.
2. Create a personal home inventory of at least 10 items you own. For each item, list: a description, estimated current value, and estimated replacement cost. Calculate the total replacement cost of your listed items.
3. Scenario: Your unit is damaged by a fire caused by a faulty appliance — no fault of yours. Describe: (a) what your renters insurance would likely cover; (b) what it would NOT cover; and (c) the specific steps you would take to file a claim.

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 6 – Assignment

✍️ Module 6 Essay Prompt

"Many low-income renters do not have renters insurance, often due to cost concerns or lack of awareness. Discuss why renters insurance is particularly important for low-income tenants, the barriers to access, and how community organizations and policy changes could increase adoption among vulnerable populations."

Minimum Length: 400 words

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 6

– Essay

Module 7: Navigating Housing Systems & Resources

Lessons 7.1 – 7.5 | Key Terms | Quiz | Assignment | Final Essay

> *Knowing your rights is powerful. Knowing where to go for help — and how to advocate for yourself and your community — makes that power real. This is your final module and the bridge from knowledge to action.*

Lesson 7.1 – Finding Legal Help

You do not have to navigate housing challenges alone. Free and low-cost legal resources exist for qualifying tenants — knowing how to access them is itself a critical skill.

- **Legal Aid Organizations:** Nonprofit law firms that provide free or low-cost legal assistance to people who meet income eligibility requirements. They can help with eviction defense, fair housing complaints, lease review, security deposit recovery, and more. In Georgia, organizations like the Atlanta Legal Aid Society and Georgia Legal Services Program serve tenants across the state.

- **How to Find Local Legal Aid:** Visit lawhelp.org or call 211 (dial 2-1-1) to be connected with local legal aid resources. Your local bar association's lawyer referral service can also connect you with attorneys.
- **Tenant Advocacy Organizations:** Community-based groups that provide housing counseling, tenant rights education, and advocacy support. The BeltLine News is one such organization.
- The BeltLine News: For resources, referrals, and course support, email thebeltlinenews@gmail.com

Lesson 7.2 – Housing Assistance Programs

Program	What It Offers	How to Access
Section 8 / Housing Choice Voucher (HCV)	Long-term federal rental assistance; the government pays a portion of rent directly to the landlord	Apply through your local Public Housing Authority (PHA). Waitlists can be long — apply as early as possible.
Emergency Rental Assistance (ERAP)	Short-term help — up to 12–18 months of rent and/or utilities — for tenants at risk of eviction or housing instability	Check with your local government or 211.org for currently open ERAP programs in your area.
HUD-Approved Housing Counselors	Free one-on-one counseling for renters and homebuyers on rights, budgeting, and options	Find a counselor at hud.gov or call 1-800-569-4287
211.org	Connects callers to local resources including housing, food, utilities, and healthcare assistance	Dial 2-1-1 from any phone, or visit 211.org
CDFIs (Community Development Financial Institutions)	Affordable lending for low-income individuals — can include security deposit loans or housing stabilization funds	Search for local CDFIs through the CDFI Fund at cdfifund.gov

Lesson 7.3 – Communicating with Landlords

Effective, professional communication with your landlord is one of the most powerful things you can do to protect yourself as a tenant. Every important interaction should be documented in writing.

- **Always use written communication** for repair requests, complaints, notice of move-out, disputes about charges, and any other significant housing matter
- **Keep a Housing Journal:** A dedicated notebook or digital document where you log every interaction with your landlord — date, time, what was said, and any commitments made. This creates a timeline that can be critical in eviction or dispute proceedings.
- **Professional Tone:** Even if you are frustrated, keep communications factual and professional. Emotional language can be used against you in court; clear, documented facts help your case.
- **Email is ideal** for most communications — it is automatically date-stamped and creates a retrievable record. Follow up verbal conversations with a written email summary ("Per our conversation today...").
- **Certified Mail:** For formal notices (notice to repair, notice of intent to withhold rent, notice of move-out), use certified mail with return receipt so you have proof of delivery.

Lesson 7.4 – Protecting Your Housing Record

Your rental history follows you. Eviction filings, unpaid balances, and negative landlord references can all appear on tenant screening reports and affect your ability to rent for years. Taking steps to protect and build your housing record is a long-term investment in your housing security.

- **What Appears on Rental History Reports:** Eviction filings (even dismissed ones), judgments for unpaid rent, damage claims, collections, and in some cases landlord reference data.
- **How to Dispute Inaccurate Information:** Request a copy of your rental history report from screening companies (TransUnion SmartMove, RentBureau, CoreLogic SafeRent, etc.). Dispute

inaccuracies directly with the reporting company under FCRA rights — provide documentation to support your dispute.

- **Eviction Record Expungement:** Varies significantly by state. In Georgia, expungement of civil court records (including dispossessory filings) is limited. Consult local legal aid for your specific situation and the most current rules.
- **Building Positive Rental History:** Pay rent on time consistently; communicate professionally in writing; keep the unit in good condition; obtain a written letter of reference from each landlord upon moving out; maintain good standing with utilities.

Lesson 7.5 – Advocating for Change

Individual knowledge is powerful. Collective action is transformative. The housing challenges facing low-income communities, communities of color, and immigrant communities are not only individual problems — they are systemic ones requiring systemic solutions. Every person who completes this course becomes a potential advocate.

- **Tenant Unions:** Groups of tenants who organize collectively to negotiate with landlords for better conditions, lower rents, and respect for rights. Tenant unions have won significant victories in communities across the country.
- **City Council and Housing Authority Meetings:** These are public meetings where housing policy is discussed and decided. Tenants have the right to attend and speak during public comment periods. Your voice matters in these spaces.
- **Writing to Elected Officials:** Contact your city council member, county commissioner, state representative, and federal legislators about housing issues that affect your community. Constituent contact is one of the most effective forms of civic advocacy.
- The BeltLine News: Our mission is to empower individuals through education, community outreach, and direct support. By completing this course, you have taken a significant step. We encourage you to share what you have learned, recommend this course to neighbors and friends, and stay engaged with our organization.

📘 Key Terms — Module 7

Term

Definition

Legal Aid

Free or low-cost legal assistance provided by nonprofit organizations to qualifying individuals

Housing Voucher (Section 8)

Federal rental assistance allowing eligible low-income families to rent privately owned housing with government subsidy

ERAP

Emergency Rental Assistance Program — government-funded short-term rent and utility assistance for tenants facing eviction

HUD Housing Counselor

A federally approved professional who provides free housing counseling and guidance to renters and homebuyers

Tenant Union

An organized group of tenants that collectively advocates for improved housing conditions and policy change

Rental History

A tenant's record of prior rental experiences, including payments, evictions, and references — reported through tenant screening services

Housing Court

A specialized court (such as Magistrate Court in Georgia) that handles landlord-

tenant disputes including evictions

Advocacy

Active support for a cause or policy — in housing, this includes organizing, civic engagement, and direct tenant support

211

A nationwide helpline (dial 2-1-1) connecting people to local health and human services including housing resources

✎ Module 7 Quiz — 10 Questions

1. Legal aid organizations provide free or low-cost legal help to qualifying tenants. *(True / False)*

2. The Section 8 Housing Choice Voucher program is administered by: (a) Private landlords (b) Local Housing Authorities (c) Tenant unions (d) Insurance companies

3. 211.org helps tenants by: (a) Filing eviction cases (b) Connecting people to local housing, food, and utility assistance (c) Providing renters insurance (d) Negotiating leases

4. A "housing journal" helps tenants by: (a) Tracking rent trends in the market (b) Documenting all interactions, issues, and dates with the landlord (c) Applying for housing vouchers (d) Filing taxes

5. Which of the following should be done IN WRITING when dealing with landlords? (a) Repair requests only (b) All important communications — repairs, complaints, notices, move-out inspections (c) Only notices to vacate (d) Only lease renewal requests

6. Emergency Rental Assistance Programs (ERAP) are designed to: (a) Provide permanent housing (b) Help tenants facing eviction with short-term rent assistance (c) Eliminate security deposits (d) Replace the Section 8 program

7. Tenant unions help renters by: (a) Replacing their landlords (b) Organizing collectively to advocate for better housing conditions and policies (c) Providing government housing (d) Filing lawsuits on behalf of individuals

8. To dispute inaccurate information on a rental history report, you should: (a) Accept it as permanent (b) Contact the screening company and follow their dispute process (c) File for bankruptcy (d) Ask your landlord to fix it

9. HUD-approved housing counselors can help tenants with: (a) Tax preparation (b) Housing rights, budgeting, and navigating rental and homeownership options (c) Criminal records (d) Voter registration

10. Participating in city council or housing authority meetings is an example of: (a) Legal aid (b) Civic advocacy for housing policy change (c) Filing a fair housing complaint (d) Applying for emergency assistance

📄 Module 7 Assignment — Housing Resource Map

Research and compile a list of at least five housing resources available in your local area or state. For each resource, provide:

- Organization or program name
- What they offer (specific services)
- Who qualifies (eligibility requirements)
- Contact information or website

Then write a brief paragraph (5–8 sentences) explaining how you would use or recommend these resources to someone in your community who has just received an eviction notice and does not know where to turn.

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 7 – Assignment

✍️ Module 7 — Final Course Essay

"Reflect on what you have learned throughout this course. Choose two topics that you feel are most important for tenants in your community to understand. For each topic, explain the key concepts, the challenges tenants face, and how organizations like The BeltLine News *can make a difference. What personal steps will you take — or encourage others to take — to exercise and protect housing rights going forward?"*

Minimum Length: 600 words

✉️ Submit to: thebeltlinenews@gmail.com | Subject: [Your Name] – Module 7 – Final Essay

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Course Completion & Certificate of Completion

The BeltLine News — Introduction to Renters Rights

How to Earn Your Certificate of Completion

To receive your official **Certificate of Completion** from The BeltLine News, you must complete and submit all of the following:

Requirement	Details
All 7 Module Quizzes	10 questions each — multiple choice and true/false
All 7 Module Assignments	Scenario-based written responses; practical exercises
All 7 Essay Prompts	Minimum word counts apply per module (400–600 words)

Email all completed work to:

thebeltlinenews@gmail.com

Subject Line Format: [Your Name] – [Module Name] – [Assignment Type]

Example: Jane Doe – Module 3 – Essay Prompt

Upon receipt and review of all completed submissions, The BeltLine News will issue your Certificate of Completion. **Please allow up to 10 business days for processing.**

For questions, accommodations, or support at any point during this course, do not hesitate to reach out:

thebeltlinenews@gmail.com

"Thank you for investing in your housing education. At The BeltLine News, *we believe that an informed tenant is an empowered tenant. The knowledge you have gained in this course is a tool — use it to protect yourself, support your neighbors, and advocate for the housing justice our communities deserve. Your rights are real. Your voice matters.*

Appendix: Quick Reference Resources

The following resources are provided for reference. Always verify contact information and eligibility requirements directly with each organization, as details may change over time.

Resource	Purpose	Contact / Website
HUD Fair Housing Complaint	File a housing discrimination complaint with the federal government	hud.gov | 1-800-669-9777
Legal Aid Finder	Locate free or low-cost legal help in your state or county	lawhelp.org
Local Resource Hotline (211)	Connect to local housing, food, utility, and emergency assistance	Dial 2-1-1 from any phone | 211.org
Georgia Magistrate Court (Eviction Filings)	Dispossessory filings, Answers, and court hearings for Georgia tenants	Contact your county's Magistrate Court directly
CFPB Tenant Rights	Federal consumer protection information for renters, including screening rights under FCRA	consumerfinance.gov
HUD Housing Counselors	Free housing counseling for renters and homebuyers	hud.gov | 1-800-569-4287
Georgia Legal Services Program	Free civil legal assistance to low-income Georgians, including housing cases	glsp.org

Resource	Purpose	Contact / Website
Atlanta Legal Aid Society	Free legal help for low-income residents in metro Atlanta, including eviction defense and fair housing	atlantalegalaid.org
National Flood Insurance Program	Flood insurance for renters and property owners — required separately from standard renters insurance	floodsmart.gov
The BeltLine News	Course support, housing resources, referrals, and tenant advocacy	thebeltlinenews@gmail.com

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The BeltLine News

Know Your Rights. Protect Your Home.

thebeltlinenews@gmail.com

Empowering renters through education, outreach, and community.