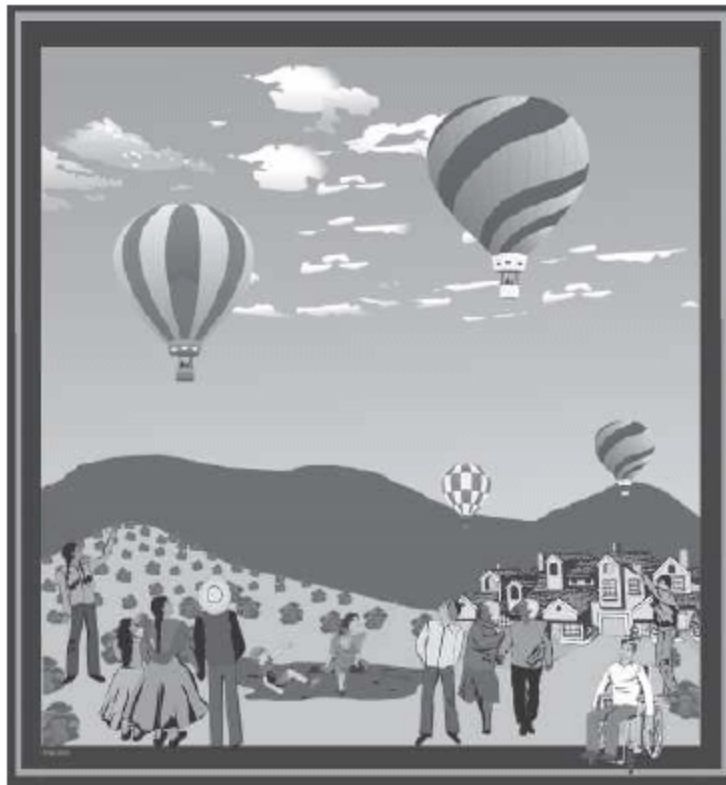


# RENTER'S GUIDE

A HANDBOOK FOR TENANTS & LANDLORDS  
2005 REVISED EDITION



# RENTER'S GUIDE

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The illustrations in this edition of the Renters Guide are by Rini Templeton. Rini generously contributed her artwork to the advancement of social justice in our society. Many thanks for her beautiful, sensitive and thoughtful legacy. More of Rini's art and information about her life is available [here](#).

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## Chapter 1



### INTRODUCTION

#### A. About this guide

Renting a place to live presents many important questions and can have legal consequences. Landlords and tenants often suffer from inaccurate information. A lack of information, or the wrong information, may cause disputes that turn into eviction actions. When tenants do not have information about their rights, it hurts their ability to provide their families with a safe and secure place to live. This guide will:

- (1) provide information about the landlord-tenant relationship;
- (2) to tell you about your rights in that relationship; and
- (3) to help you avoid some of the problems that sometimes occur in renting houses or apartments.

#### B. The Law that applies to rental housing

This guide is based on the New Mexico law that covers landlord-tenant relations for residential housing. The law is called the "Uniform Owner-Resident Relations Act." Under the Act, the landlord is referred to as "the owner", and tenant is called "the resident." In this guide, we will use the terms "landlord" for "owner" and "tenant" for "resident."

There are other laws that are important to the landlord-tenant relationship, depending on the kind of housing the tenant rents. If you rent a mobile home space, many of your rights and duties will be covered by the "Mobile Home Park Act." That act is discussed in [Chapter 12](#). If you live in public housing, or if your rent is subsidized by the government, you will want to look at [Chapter 14](#) of the guide. Public housing and rent subsidies involve both federal law and New Mexico law, and your rights and duties are affected by those laws when the government is helping you pay for your rental housing. Particular issues affecting mobile home park or public housing tenants will also be discussed as they come up in other sections of this guide.

The Fair Housing Act is a federal law which protects tenants who are discriminated against based on race, color, national origin, religion, gender, family status or disability. The New Mexico Human Rights Act also protects tenants from discrimination based on sexual orientation, gender identity, or spousal affiliation. See [Chapter 13](#).

#### C. Exempt housing

The Uniform Owner-Resident Relations Act covers most kinds of residential rental housing. There are certain types of housing that are exempt from the UORRA. The Act does not cover "transient" stays in a hotel or a motel. The Act does not generally cover dormitories, hospital rooms, or places where people stay while receiving medical or mental health treatment. It does not apply to religious or educational institutions. Occupancy under a contract for sale or real estate contract, i.e., the occupant is living on the premises because s/he is buying the property is not covered. Housing that is provided to an employee that is conditional on employment is not covered, as long as the

employment/housing agreement is in writing. Housing used primarily for agricultural purposes is exempt. This guide does not deal with those types of living arrangements.

Eviction from some of these exempt housing arrangements is covered by the Forcible Entry and Detainer statute. This statute does require court process before eviction. The Forcible Entry and Detainer statute would apply to housing provided to an employee and to properties that have been foreclosed. If you are an occupant or an owner in one of the exempt categories of housing, you should consult a lawyer about your legal rights and responsibilities.

## D. Some thoughts on record keeping

There are two very important points to remember as you use this guide. **First**, the information contained in the guide is general, and it is not a substitute for getting legal advice. **Second**, there are steps tenants and landlords should take that are not always mentioned in this guide, and they usually involve the need to keep careful records of your dealings. For example, it is particularly important that there be a written lease when renting an apartment or house. Not only is this required by the law, but it ensures that the tenant and landlord know exactly what the rental agreement is. Whenever possible, put all of your communications with your tenant or landlord in writing and keep copies of everything!

We have tried to help you with both of these important issues. At the end of the guide is an appendix called "Resources" and you should look at it when you need to find legal help. The appendix also has a form called "Records: Important things to write down and documents to keep" as a reminder that there are many papers that may not seem important at the time you get them but will be important to have if you wind up with a problem in your rental housing.



## Chapter 2



### FINDING A PLACE TO LIVE

#### A. How to look for housing

There are many ways to find apartments, rooms, or houses to rent. Looking for housing can take a lot of time, and you need to think about what you are doing. For example, you need to think about the kind of place you want, its size, its cost, and the services you would like to have. Looking for housing is a lot like buying a car, and you should approach a rental deal like dealing on a car. You should always try to get the best deal you can. This means you will have to be prepared to negotiate your deal. Always remember that most items in a housing rental agreement are negotiable.

There are a number of ways to find out about available housing. Some of the common ones are:

1. Newspaper classified ads;
2. "For rent" signs on houses and apartment buildings;
3. Yellow Pages listings for property management companies;
4. Internet;
5. Commercial rental agencies;
6. Public Housing Authorities;
7. HUD lists of subsidized housing;
8. Word of mouth.

It is wise to be careful before deciding to pay a broker or an agency any money just to look through an agency's files. It is usually not a good idea to pay any fee to an agency to find your rental housing, because most of their listings are available elsewhere at no charge. No agency guarantees that it will find you a place, and the selection of places in its files may be limited or may not meet your needs for housing.

An agency's reputation for honesty in dealing with people can be checked through the Better Business Bureau or the Consumer Protection Division of the Attorney General's Office. You can find out if realtors or property managers have had complaints against them by checking with the Board of Realtors.

Landlords are permitted to check on a tenant's background, including credit or criminal background checks. Landlords can turn down a tenant for housing for bad credit or a criminal history unless this is a pretext for discrimination. A landlord cannot refuse to rent to someone because of a disability, ethnicity, sexual orientation or other reasons protected by the Fair Housing Act or New Mexico Human Rights law.

#### B. The real cost of renting

There are several questions to answer about the cost of rental housing besides the monthly rent. You need to consider your own costs, such as the cost of traveling to work or school from the rental house and whether you plan

to have renter's insurance. If you can possibly afford it, renter's insurance is a good idea. Insuring your own property against fire, theft, and the possibility of personal injury liability will protect you. A landlord's insurance policy seldom provides coverage for loss of the tenant's property.

If you have a disability and will need to modify the rental housing to make it accessible, you will need to figure out the costs of making the alterations. You will ordinarily have to pay both to make the changes and to have them removed when you leave. See [Chapter 13](#) of this guide on the fair housing rights of people with disabilities to make modifications in a rental dwelling.



Be careful to find out about any costs the landlord may charge you in addition to the rent. Will you have to pay for water, sewer and trash? Find out if utilities are included in the rent. If not, talk to other tenants and the landlord about the cost of utilities, how the costs are figured, and how utilities are metered. Ask the landlord to see a list of rules and regulations, because there may be "extra" charges noted in the rules. This is especially important in renting space in a mobile home park, because rules and regulations for the park may require that you skirt the mobile home or perform other requirements that cost money beyond the rent charged.

Be sure to check on deposits. A damage deposit, as well as payment of the last month's rent can be required. Also, find out whether you will have to pay a deposit to hold the rental dwelling and whether the deposit is refundable if you change your mind about renting.

### **C. Be aware of exactly what you are getting**

When you are looking, be sure you actually see the apartment or house that is available for rent. Don't settle for looking at a "model" apartment, which may not be the one you and your family will be living in. If you notice things you don't like about the condition of the unit, you may be able to get the landlord to make repairs or changes. It is easier to do this while you are looking, because you have some bargaining power. You should also do a move-in inspection ([Chapter 5](#)).

It is also important to learn about the location. Ask other tenants about the neighborhood, the general noise level around the apartment or house, schools your children will attend, and any other concerns you have. It is also wise to find out how other tenants feel about the landlord and how the landlord generally deals with tenants. If you can, try to find out why the previous tenants moved out.

### **D. The availability of public and government assisted housing**

While you are looking, remember that there are several different kinds of government housing programs which offer rental assistance or rents that are less than current market rents to tenants with low incomes. Federal regulations provide extra rights and protection to tenants in these programs. These programs include public housing, HUD-subsidized apartment complexes, and Section 8 rental assistance vouchers. Public housing is owned and managed by Public Housing Authorities, run by cities, counties or regions of the state. Section 8 voucher assistance is also administered by Public Housing Authorities. Subsidized apartment complexes are privately owned but subsidized by HUD or the USDA. The programs are discussed in [Chapter 14](#) of this guide.

## E. Discrimination in looking for housing

### 1. What is illegal discrimination?

Looking for housing is a demanding task for anyone, but it is especially hard and frustrating when a person is not treated fairly because of discrimination. Discrimination includes refusing to show a person an apartment or house for rent, telling a person that the apartment or house is not available when it is, quoting a higher rent to one person than to another, or having different terms and conditions for renting to certain people. A landlord may not discriminate based on someone's race, religion, national origin, ancestry, sex, or because a family has children. A landlord may also not discriminate against a person because the person has a physical or mental disability. New Mexico also recently passed a law that forbids discrimination based on sexual orientation or gender identity.



Housing discrimination based on race, national origin, religion, sex, family status (families with children), and disability is illegal under federal law. The federal law forbids practices that, for example, deny tenants with children rental units because of an "adults only" or a "no children" policy. It prohibits denying people with mental or physical problems housing, either because the landlord is concerned about "what other tenants might think" or because the landlord is worried that it might be easier to rent to someone who didn't have a disability. New Mexico state law makes housing discrimination based on most of the same reasons illegal. This law is called the New Mexico Human Rights Act. The New Mexico Human Rights Act also protects persons who are discriminated against because of sexual orientation, gender identity or spousal affiliation. Many cities, such as Albuquerque, Santa Fe, and Las Cruces also have local ordinances prohibiting housing discrimination.

### 2. What to do if you are a victim of discrimination.

If you feel that a landlord or someone else you have contacted in your search for housing has discriminated against you because of your race, religion, national origin or ancestry, sex, family status (with children), or because of your disability, you should seek legal advice. It is important to seek help soon after the discrimination occurs. Housing discrimination cases are difficult to prove, and it helps when you are able to explain what happened while the facts are clear in your mind. Also, you will need advice about which laws have been violated and the time limits for filing complaints under the various laws.

In the "Resources: Legal help" [appendix](#) to this guide you will find, under "fair housing" the names of offices and agencies that deal with housing discrimination at the local, state, and federal levels. You should also look at [Chapter 13](#) of this guide, which provides additional information on fair housing law.



## Chapter 3



### WHEN THINGS GO WRONG BEFORE YOU MOVE IN

There are some things that can go wrong even before the tenant moves in. For example, the tenant may have lost his/her job and simply can't afford to rent the apartment or the house. Or, the tenant may have found a better apartment after agreeing to rent the apartment. If you have signed a written agreement to rent and you have paid a deposit, you may lose your deposit. Landlords have the right to retain deposits under certain situations, and the law usually protects the landlord who winds up in this situation. The landlord may also be entitled to some rent or other damages for having to re-advertise the apartment.

Sometimes, you will be ready to move in on the date you agreed with the landlord, but the apartment or the house is not ready. If you have signed a rental agreement or have paid deposits, you have rights based upon not being able to move in on the date you and the landlord agreed to. First, you are not required to pay any rent for the days that pass until you actually move in. In addition, you may give a *written notice* to the landlord saying you want to terminate the rental agreement. If you give the landlord the notice, you are entitled to the return of all prepaid rent and deposits. If the landlord does not make a reasonable effort to make the apartment available and does not return your prepaid rent and deposits within seven days from your notice of termination, you may sue the landlord in court for any additional damages you suffer by not being able to move in at the agreed time.

If you do not want to terminate the agreement, you may demand that the landlord make the rental unit available immediately. If the landlord fails, you may bring an action in court to get possession of the apartment or the house. You may also ask for damages as well as for possession in the lawsuit. Unless the landlord returns everything you have paid and makes a reasonable effort to get you possession within seven days of your demand, you are entitled to damages as well as possession. Damages would include the cost of alternative housing, for example, a motel, storage for your possessions or costs of searching for another apartment.

Obviously, before filing a lawsuit, you should make every effort to seek legal advice. While you can do the lawsuit yourself, you will need more information than is contained in this guide to know all the issues such a lawsuit will involve.



## Chapter 4



### RENTAL AGREEMENTS OR LEASES

Once the tenant has found an apartment or house to rent, an agreement must be reached with the landlord. Remember, the terms of such an agreement are part of the "deal" between the tenant and the landlord, and the terms should be negotiated in the same way as the purchase of a car. When a car is bought or sold, the agreement is set out in a written contract. In the landlord-tenant world, that contract is called a "rental agreement" or a "lease." The law requires the landlord to provide a written rental agreement.

The next sections of this guide will describe things to watch out for in negotiating and signing a "rental agreement" or a "lease."

#### A. Periodic vs. fixed-term tenancies

There are several important things to remember about the contract for the rental dwelling. The first thing is that the tenant and landlord are agreeing to rent for some length of time. It may be a week, two weeks, a month, six months, or even a year. The tenant and the landlord need to know what that length of time--the **term**--will be.

The most common type of rental agreement is a month-to-month tenancy, which is often called a "periodic tenancy." This type of agreement allows the tenant to live in the dwelling for a month at a time. At the end of the month, the landlord may decide that s/he wants the tenant to move out or wants to raise the rent or change other conditions of the tenancy. In a month-to-month tenancy, the landlord must give the tenant a written notice at least thirty days in advance for any changes in the rent or conditions, or to end the tenancy. If the tenant wants to move, s/he must give the landlord at least thirty days written notice. If the tenant gives less than thirty days notice, the tenant can be held responsible for the following month's rent.

Some rental agreements are for less than a month. They are still "periodic tenancies," but all the time limits for notice are based on the length of this term. For example, if the tenant and the landlord agree that the term is two weeks at a time, the landlord must give the tenant two weeks notice to move or to raise the rent. The tenant must give the landlord two weeks notice if the tenant intends to move. The term the tenant agrees to is always important, and the parties should have a clear understanding of what the tenant and the landlord have agreed on. This is very important when someone is renting a room in a hotel or a motel. If the tenant is renting a hotel or motel room for more than a week as their main place to live and the tenant pays rent on a weekly basis, the tenant has a periodic tenancy. This can be important in giving the tenant rights under the Uniform Owner-Resident Relations Act. A person who is simply stopping at a hotel or motel while visiting or passing through town is not a tenant, and the person has few rights if the owner decides to have the person leave. If the guest intends to stay in a hotel or motel for more than a couple of days, be sure to inform the hotel or motel that you intend to be living there as a resident and not just a short term visitor. A hotel or motel is not required to allow you to establish a residency. A hotel or motel can require daily payment in order to ensure that the occupancy remains temporary.

A definite term, or fixed-term tenancy, is one where the tenant and the landlord have agreed that the tenant will be renting for a specific period of time. This type of agreement is usually for 6 months or a year. The tenant may still be paying rent each month, but the tenant has the right to stay for the full period without a rental increase or other changes. In this type of tenancy, the landlord cannot make the tenant move out during the term of the lease unless the tenant violates the agreement. The landlord cannot raise the rent during the period of the lease. If the tenant and the landlord agree that the tenant will be staying for an additional fixed term when the lease ends, the landlord must give notice of any rent increase in the new agreement at least thirty days before end of the current lease.

In thinking about whether a "periodic tenancy" or a "fixed-term tenancy" is best, the parties should consider several issues. In a fixed term tenancy, the tenant has a right to stay for the full term and the rent will not be increased during that term. However, in a fixed-term tenancy, the tenant may owe the landlord rent for some of the rental term if the tenant decides to move out before the term ends. The landlord will not be able to terminate the lease until the end of the lease term and loses flexibility in how the property is used. In a periodic tenancy, the tenant has more flexibility in ending the tenancy, but neither party has the security of a fixed-term agreement.

## B. Oral agreements

There are a lot of important legal issues about the rental agreement even in an area as simple as how long the rental term is. If the agreement is not in writing, there can be serious misunderstandings between the tenant and the landlord. For example, the landlord rents a place to the tenant for a month at a time, and the tenant tells the landlord that s/he will be there for 6 months. If the agreement about the term is not in writing, then it will be difficult to prove in court that the term was six months as opposed to month-to-month.

It is possible to have enforceable oral agreements but certain agreements, such as an agreement that the tenant will make repairs to the property, must be in writing to be enforceable.

Although New Mexico law requires a written rental agreement (or "lease"), some landlords don't use them. Usually, a landlord that refuses to give the tenant a written rental agreement is a landlord that the tenant will have trouble with down the road. While the law is designed to give the tenant all the rights and protection that are discussed in this guide even if the tenant does not have a written rental agreement, it is often difficult to enforce those rights when the tenant does not have the rental agreement in *writing and signed* by the tenant and the landlord. If the tenant starts to have problems with the landlord, and the tenant does not have a written rental agreement, it is very important that the tenant immediately seek legal advice. It is also important that both the landlord and the tenant have a copy of the signed agreement. Although this does not happen frequently, landlords have called the police and claimed that tenants were trespassers when the tenant does not have a written rental agreement.

## C. Written leases

A written rental agreement sets out the promises that the landlord and the tenant make to each other. In most cases, promises the landlord made at the time the tenant moved in or afterward will be difficult to enforce if they are not in the written lease or in an attachment to the lease. The tenant should make sure that all agreements that were important to the tenant are put in the lease. For example, if the landlord promised to provide new locks or fix a fence, the promise should be made part of the lease. Think of putting promises in writing as a way to avoid disputes later on.

A written fixed-term lease is usually the best deal for the tenant and the landlord. It offers both the security of continued occupancy and unchanged rent. When the tenant and the landlord agree to a fixed-term lease, the parties have made a commitment to each other for an agreed upon time.

At the same time, it is important to remember that the tenant's promises are also part of the agreement, and a written lease sets out what the tenant has agreed to do. For example, when two roommates co-sign a lease, either one can be held entirely responsible for the entire rental agreement.



## D. Rules and regulations

Many landlords, especially in large apartment complexes or mobile home parks, will have Rules and Regulations in addition to the lease. The Rules and Regulations are part of the lease and should be read just as carefully as the lease agreement. If there are Rules and Regulations, the tenant should receive a copy at the same time as the lease. Violations of the Rules and Regulations can be the basis for notices of termination of the tenancy. The landlord can change the Rules and Regulations during the lease term but must give reasonable notice to the tenant of the proposed change and the proposed change must not substantially modify the tenancy.

## E. Lease provisions

One of the main reasons to insist on a written lease is that there is so much involved in an agreement to rent a house or apartment. However, just because there is a written lease does not mean that the tenant's worries are over. The tenant needs to read the lease, be sure that s/he understands everything in it, and try to make the best deal the tenant can.

### 1. Form leases

Most landlords use form leases. These are preprinted forms that have been prepared for a landlord to use with all tenants. These forms will have blank spaces to be filled in for rent, deposits, number of occupants, etc. Make sure that all of the blank spaces are filled in or marked "N/A" (not applicable). While leases are often difficult to read, it is still important that both the landlord and the tenant read the lease and sign it. Also, if there are provisions in the lease the tenant did not agree to or the tenant does not want, the tenant should try to get those provisions removed before signing the lease. If the lease is signed with those provisions still included, the tenant will be bound by them. When any changes are made on the lease form, both the landlord and the tenant should initial the changes.

Landlords can obtain information about leases from the Apartment Association of New Mexico, located in Albuquerque (822-1114).

### 2. Provisions against subleasing

Most form leases contain language that prohibits subleasing or assigning a house, mobile home or apartment to other people. Often something like the following wording will appear in a lease:

*The lessee herein further covenants and agrees that s/he will not sell, assign, transfer, relinquish, encumber or in any manner dispose of this lease or any part of it; also lessee further covenants and agrees for himself and others not to sublet the demised premises or any part or portion thereof nor in any manner permit the occupancy and use thereof by another or others.*

Quite a mouthful, isn't it? It means that the tenant cannot allow anyone else to rent the apartment or to take over the lease. Provisions like this usually are understood to mean that the landlord can agree to a "sublease" agreement or to having someone else take over the lease. If the landlord does agree to a sublease, it will have to be in writing. It is very important that the tenant contact his/her landlord if the tenant wants to sublease, reach agreement on the

sublease, and have the agreement put in writing and signed by everyone concerned (including the person the tenant wants to sublet to). This agreement needs to specify who is responsible if the subtenant does not pay the rent or damages the property. If the landlord does not agree to the sublease, the tenant will be responsible. Even if the landlord does agree, the agreement could still hold the tenant responsible for the subtenant.

If the lease requires landlord approval before subleasing a house or apartment, the tenant should make sure that it also states that "consent may not be unreasonably withheld for any suitable tenant." Try to get this language in the lease or rental agreement, because it will protect the tenant in the event of a situation where the landlord decides to be unreasonable about the people that can move in or about new terms and conditions for a sublease. Mobile home parks generally require that the buyer of a mobile home located in the park must apply to lease the space that the mobile home is on. The buyer does not automatically take over the lease that the seller had for the mobile home space.

Remember that a provision prohibiting subleasing does not prevent the tenant from having friends visit as guests in the tenant apartment or rental house. The tenant is entitled to have a reasonable number of guests stay for a reasonable time. The lease may specify the length of time that the tenant may have guests. The tenant may not, however, be able to have a roommate or have friends sharing the residence permanently when the lease prohibits subleasing.



### 3. Automatic renewal

A lease may contain language that provides for the automatic renewal of the term of the lease. Such a provision usually states that if the lease is not canceled in advance (usually 30 days) of its termination date, then it will renew itself for another term. The tenant should be aware of this type of language in the lease or rental agreement. Such language may commit the tenant to stay an extra year, or whatever term is in the agreement, when the tenant might not want to stay that long. The tenant should also remember this language when the lease term is about to run out. The tenant must decide whether to stay over for another full term. If the tenant doesn't want to stay, written notice must generally be given to the landlord.

Most leases renew on a month-to-month basis. This means that either the tenant or the landlord can end the lease by giving a 30-day notice.

If the tenant leaves when a lease has been automatically renewed, the tenant may owe the landlord rent. The tenant may also lose some of the deposits. (See [Chapter 9](#) on "Moving out" in this guide for more information on rights and duties when the rental agreement ends).

## 4. Objectionable clauses in leases

A landlord may want to put many different conditions in the lease, but remember that the tenant has the right to negotiate the best deal possible. Being sure that you understand what is in the written agreement is part of that negotiating process. There are certain things that may not legally be included in a lease agreement. For example, a lease may not include terms and conditions that are prohibited by the Owner-Resident Relations Act or other laws governing the use of property. The lease may also not require the tenant to give up rights under the law. If a lease contains such illegal provisions, the tenant may be able to collect damages and get attorneys fees in a lawsuit if the tenant is harmed by the landlord's attempt to enforce the illegal provision.

**Here are some examples of lease provisions that are illegal:**

- A provision that says the tenant does not get a refund of prepaid rent or a deposit;
- A provision that charges a late fee greater than 10% of the monthly rent;
- A provision that forces the tenant to give up the right to defend him/herself in court if the landlord seeks to evict the tenant or files suit against the tenant for damages;
- A provision that says the tenant must give up the right to receive notice of termination or notice of a court action;
- A provision that says the tenant must give up the right to take the landlord to court;
- A provision that says the tenant has to move out without court action if the landlord breaks the lease;
- A provision that allows the landlord to change the locks at the apartment or otherwise deny the tenant access to the apartment when the tenant owes rent;
- A provision that allows the landlord to hold the tenant's personal property after an eviction or when the landlord claims the tenant owes rent.

A lease that requires the tenant to perform all the landlord's duties to maintain the rental property in a safe condition means that the landlord has no duties. Such a lease clause is illegal, unless the agreement on repairs is in writing and the tenant gets something of value in return (such as reduced rent, special privileges, or wages).

Some lease clauses are not illegal, but they turn out to be very unfair. Courts have the power to change, or limit, any lease provisions that the tenant can show are "inequitable" (very unfair to one party in the lease agreement). If the tenant feels that the lease may contain unfair or illegal provisions, the tenant should quickly seek legal advice.

## 5. Other important points in a rental agreement

### a. Rent

What is the amount of the rent? When is it due? Where, how, and to whom is it to be paid? Be sure what is written in the agreement is what was agreed to. Be mindful that some of these terms may not be in the agreement. If they are not there, the law has its own rules for filling in the missing terms. For example, if there is no rent stated, the rent will be the fair market rental value. If the agreement does not say where or when the rent is to be paid, the law requires it be paid at the rental unit on the first day of each month (or the first day of each week, if the rent is paid weekly).

### b. Late charges

What are the charges, if any, for late payment of rent? When do the late charges begin? Many leases provide a three or five day grace period. This means that the late fee is not charged until the third or fifth day of the rental period. If the agreement provides for late charges, the charge may not legally be for more than 10% of the rent for the period

that is overdue. For example, if the rent is \$500 per month, a charge for late payment may not exceed \$50. In addition, the landlord may charge a reasonable fee for returned checks.

### c. Utilities and appliances

Who is responsible for the utilities? If the tenant is responsible, what is the metering system? Will the tenant have a separate meter, a meter shared with other tenants, or a submeter? How will utility costs between tenants on shared meters be divided? If the tenant will be paying for the utilities, it is important to know the date by which the tenant is responsible for transferring the utilities to his/her name. Sometimes the landlord will have the utilities in his/her name while the apartment is vacant. This can frequently lead to confusion about who is responsible for the utilities and sometimes results in a utility shut-off. The responsibility for the utilities should be spelled out very specifically in the rental agreement.

Sometimes the utilities are included in the rent. If the landlord fails to pay the utility or water bills and the utilities or water are shut off, the tenant will be entitled to a rent abatement. The tenant can also choose to pay to have the utilities turned back on. The tenant may be entitled to deduct all costs from the rent, and may also be entitled to damages. If the landlord fails to comply with his/her obligation to provide utilities, the local code enforcement agency can also be contacted.



The landlord is not required to supply any appliances, including stoves, refrigerators, dishwashers, air conditioners or swamp coolers. If the landlord does supply an appliance, then it is the landlord's obligation to make sure that the appliance is in good working condition. The landlord is also responsible for any repairs to the appliances. Again, it is a good idea to make sure that the lease is specific about the appliances, including any appliances to be supplied by the tenant. If the tenant wishes to install a washer and dryer, or a dishwasher, s/he should get the agreement of the landlord. It is then the tenant's responsibility to remove the appliance at the end of the lease term and restore the premises to their original condition.

If the landlord shuts off the utilities, or removes appliances, as a way to evict the tenant, that is illegal and the tenant may be entitled to a statutory penalty and damages. See [Chapter 9](#) on lock-outs.

### d. Owner or authorized agent

What is the name, address, and telephone number of the person authorized to manage the rental property? What is the name, address, and telephone number of the owner and/or an agent who is authorized to receive notices or service of court papers? The law requires the landlord to provide this information. If the landlord fails to provide it, the tenant does not have to give certain notices to the landlord (for example, a notice of termination or of rent abatement).

It is important to have information about where the tenant can reach the landlord or the landlord's agent. If necessary, the tenant can get property ownership information at the county tax assessor's office. (In Bernalillo County: One Civic Plaza NW, Albuquerque, NM 87102, Phone: (505)768-4031; or at the State Corporation

Commission in Santa Fe, at (505)827-4500, if the owner is a corporation). Many county and state agencies now have this kind of information available through websites.

### e. Repairs and maintenance

What does the rental agreement say about the responsibilities for repairs, yard work, trash removal, snow removal, and general maintenance around the apartment or house? Is the tenant being asked to do work or take responsibility in areas that should be part of the landlord's duties to tenants? Are the responsibilities spelled out in the written rental agreement? This is particularly important if the agreement shifts the responsibility for the landlord's duties to the tenant.

Rentals of houses are often treated differently than apartments in this regard. The yard of the house is often considered part of the premises and thus its maintenance is the tenant's responsibility. Tenants may have to pay for the water necessary to maintain the landscaping around the house. Rentals of apartments, however, almost never include an outdoor area.

### f. Guests

A landlord may not charge a "guest fee" for the tenant to have a reasonable number of guests visit for a reasonable time. Remember though that what may seem "reasonable" to one person might not be so "reasonable" to someone else. The lease may contain a provision about guests. Some landlords also have Rules and Regulations in addition to the lease. The Rules and Regulations may contain a policy on guests even if the lease does not. The tenant should also check to see whether the landlord charges a fee for the guests' use of facilities at the rental unit (e.g. laundry facilities, pool, parking). Fees for these types of things are allowed, and the tenant should find out what the charge will be for guests who want to use these facilities.

### g. Pets

A landlord may prohibit the tenant from having pets. If pets are not permitted, the lease should specifically say so. If pets are allowed, the landlord may charge a pet fee and a pet deposit. This is part of the rental agreement and should be set out in the lease. Landlords can have rules about the size, number or type of pets that are allowed.

Landlords must allow service animals for persons with disabilities. Service animals can include, for example, seeing eye dogs, assistive animals for people with mobility impairments and therapeutic animals for people with mental disabilities. If a landlord will not allow a tenant to have a service animal, that is a violation of the Fair Housing Act. See [Chapter 13](#) on Housing Discrimination.



## Chapter 5



### DEPOSITS

Deposits are a very important part of every rental agreement. The landlord can ask for the first month's rent, the last month's rent, and a number of deposits. Remember that these deposits and prepaid rent are negotiable.

The law provides the tenant a number of protections for the return of the deposits and this section will talk about those protections.

#### A. Refundable deposits vs. non-refundable fees

Remember that a **deposit** is **money the tenant pays in advance to protect the landlord**. The law is clear that if that the property is not damaged, the tenant is entitled to get his/her deposit back. For example, if the landlord charges a "pet deposit," the deposit is to protect the landlord for the additional wear and tear the pet may cause at the apartment. If, however, the pet does not cause any unusual wear and tear, the tenant is entitled to the return of the pet deposit.

If the landlord charges the tenant a **holding deposit**, that deposit is to protect the landlord if the tenant doesn't move in. However, the landlord is not entitled to double rent. So, if the tenant does move in, the tenant is entitled to the return of the deposit or to have it applied to the first month's rent. Similarly, if the landlord is able to rent to someone else right away, the tenant is entitled to the return of the portion of the holding deposit equal to the rent the landlord received from the tenant who did move in.

A **fee**, however, is different. It is a charge for something the landlord does for the tenant or for the tenants generally. A landlord, for example, may charge an "application fee" when someone applies for an apartment. This fee is supposed to cover the landlord's costs in doing credit and background checks and other investigations to determine whether the tenant is an acceptable renter. Even if the tenant decides not to take the apartment, the tenant will not necessarily be entitled to the return of the fee, unless the tenant can convince a court that the fee is wholly unreasonable given the landlord's actual costs.

Sometimes, landlords will call something a fee that is really a deposit. The most common example is a "cleaning fee" to cover costs of making the apartment ready for the next renter after the tenant leaves. This is really a deposit, because if the tenant cleans the place before moving out, the landlord will not have performed any service to earn the "fee." When the tenant moves out, the tenant should treat the cleaning fee as a damage deposit. If it is not returned to the tenant, follow the guidelines on "damage deposits" in the next chapter.

#### B. The damage deposit

A damage deposit is the money paid to protect the landlord against tenant-caused damage to the rental housing that goes beyond normal wear and tear. Usually the deposit money is turned over to the landlord at the time the rental agreement is finalized, and it is returned or accounted for after the tenant moves out. Although the landlord may also use the damage deposit to cover unpaid rent, damages and advertising costs if the tenant violates the terms of the

tenant rental agreement, this deposit is not the same as the last month's prepaid rent required by the landlord. A landlord may not have any obligation to refund the prepaid rent if the tenant voluntarily moves out before the lease ends or if the tenant is evicted. The landlord must, however, return that portion of the tenant damage deposit which exceeds the damages the landlord actually suffered.

## 1. What is the most that can be charged for a damage deposit?

A landlord may not charge a tenant more than one month's rent as a damage deposit on any kind of lease with a term of less than one year. Remember, prepaid rent for the last month is not the same as a damage deposit, so the tenant can be charged both prepaid rent and the deposit, even though the total amount is more than one month's rent. The deposit cannot be treated as the last month's rent.

If there is a written lease for a term of a year or more, the landlord may charge any amount as a damage deposit. However, if the landlord charges a deposit that amounts to more than one month's rent, the landlord must pay interest on the full amount of deposit for as long as the landlord keeps it.

## 2. What does the deposit cover?

Many tenants are surprised when the landlord won't give them back their deposit when they move out. Sometimes a landlord will keep it even when the tenant has done no damage. The problem often comes from what is legally looked at as damage.

The damage deposit covers only those damages the tenant has caused the landlord to actually suffer. These damages may be lost rent, physical damage to the apartment requiring repairs or replacements, or other business related costs the landlord had because the tenant violated terms of the lease. If, for example, the tenant moves out without giving proper notice, and the landlord has trouble getting a new tenant, the landlord may withhold that portion of the deposit covering lost rent and costs involved in getting the place ready to rent to someone else.

The most common situation involving damage deposits, however, is where the landlord claims that the tenant did real damage to the rental unit. Broken furniture, torn or heavily soiled carpeting, and other problems requiring costly repairs often are claimed by landlords as the basis for keeping damage deposits rather than returning them. Often, however, the tenant caused nothing more than **normal wear and tear**, which is not the chargeable against the deposit.



## 3. What is normal wear and tear?

Normal wear and tear is damage or deterioration by ordinary and reasonable use of the property. It is the normal loss in value that occurs when something is used. A landlord, for example, should expect to have to repaint walls every

few years, especially in the kitchen. Furniture normally gets worn with age. Walls acquire small nail holes, and carpets get worn. Note that some rental agreements do prohibit putting nails into the walls. If the rental agreement does prohibit any nail holes, then nail holes would be an item of damage.

The law requires the landlord to pay for ordinary wear and tear. Normal use of the property by the tenant and guests of the tenant is not something the landlord can claim as damages. However, the tenant must pay for accidental damages done to the property. If the landlord can prove that the tenant intentionally damaged the property, the tenant may be charged for the cost of repairs, plus two times the monthly rent as a penalty. Wear and tear does not include cleaning made necessary by a tenant's failure to clean when moving out or other failure to keep the rental unit clean. A tenant's obligation to clean generally includes sweeping and washing floors, shampooing carpets, disposing of all trash and making sure that the kitchen, bathroom and all appliances are properly cleaned. The tenant should always take pictures when moving out to document that the apartment has been cleaned.

#### 4. When should the damage deposit be returned?

Within thirty days after the tenant moves out, the landlord must make an itemized list of all deductions from the deposit that s/he claims were damages caused by the tenant. The landlord must send this list of deductions to the tenant. The landlord must also send any part of the deposit remaining after deducting the cost of the damages listed. If the landlord does not do this, the tenant is entitled to the full deposit and the landlord loses any right to compensation for damages the landlord claims that the tenant caused to the property.

Remember, the landlord must mail the list of deductions and deposit to the tenant's last known address. If the tenant has not provided a new address, the landlord will use the old apartment address. If the landlord has any other addresses, such as a work address or emergency contact, the landlord should also send the notice to those places. If the notice of damages only goes to the old apartment address, the tenant might not receive it. If the tenant is not going to have a permanent address after moving out, give the landlord a forwarding address such as the tenant's employer or someone the tenant trusts to receive their mail.

If the tenant receive a list of deductions that claims damages the tenant feels are unreasonable or that are simply for wear and tear, the tenant should demand the full deposit back. If the tenant does not receive a deduction list or the full deposit, make a demand for the deposit. We have attached a "Model Demand Letter for Security Deposit" in the [appendix](#). Use the model letter to demand the return of the deposit.

If the landlord still does not return the tenant's deposit, the tenant may take the landlord to small claims (Magistrate or Metropolitan) Court and sue for the deposit. The judge should order the landlord who has not complied with the law on sending the deposit or the list of deductions within thirty 30 days after the tenant moved out, to turn over the full deposit and pay the tenant's court costs and attorney fees. In a lawsuit for the return of the tenant's deposit, the landlord who has not complied with the law cannot claim any damages against the tenant in a counterclaim. If the judge finds that the landlord kept all or part of the deposit in bad faith (not just by mistake), the judge must award the tenant an additional \$250 civil penalty. For more information on how to bring a lawsuit for the tenant deposit, see [Chapter 16](#) on "Going to Court."

The landlord can keep the deposit to cover unpaid rent without having to send the notice regarding deductions.

#### 5. Getting back the full deposit

At the time the tenant moves in, the tenant should get a **receipt** for each deposit the tenant has paid to the landlord. With a receipt, or at least a canceled check, the tenant will have evidence that he/she paid the deposit, and that will make it easier to get the deposit back if the tenant has to go to court to get it.

**Before the tenant actually moves in, the tenant should inspect the rental dwelling.** Look for damaged furniture, dents or holes in the walls, broken glass, spots on the floors or carpeting, and generally look the place over for anything that might be looked at as damage to the place. The tenant can use the checklist in the [appendix](#) to this

guide to list everything that seems to be wrong in the rental unit. It is a good idea to do this walkthrough with the landlord and reach agreement on the checklist. Both the tenant and the landlord should initial the checklist and keep a copy of it. The checklist can be used to negotiate with the landlord to get repairs, but more importantly, the list will give the tenant a record of the condition of the rental dwelling at the time the tenant moved in. If the apartment is furnished, the tenant should also make a list of all the furniture in the place at the time the tenant move in, so that later the landlord can't claim that something is missing.

If it isn't possible to have the landlord sign off on the checklist, get a couple of witnesses to inspect the rental unit and sign the list. It is also a good idea to take photographs and date them (a professional film developer can do this when the film is processed).



If the tenant discovers more damages after living there for a few weeks, make an additional list. Keep a copy of the new list and send a copy to the landlord.

If the tenant later gets into a dispute with the landlord over the condition of the rental unit when the tenant moved in, the tenant lists and photographs could be important evidence to use in showing the tenant's side of the story. Keep the checklist, photographs, and the deposit receipts together, so that they can be found easily.

The tenant should get and keep a receipt for every rent payment the tenant makes, including prepaid rent. Just like with the deposit receipt and checklists the tenant kept when moving in, the tenant should keep all of the rent receipts together in one place. If the tenant gets in a dispute with the landlord over rent, these receipts will be extremely important.

The tenant should leave the rental unit clean and in as good condition as it was when the tenant moved in. **The best way to ensure that the damage claim is accurate is to take photographs at the time the tenant moves out.** Also, take the checklist made when the tenant first moved in and go over it again, making sure that everything is in pretty much the same condition. If the landlord and the tenant agree that there are no damages, get the landlord to sign the checklist when the tenant moves out, showing that the place is in the same condition it was when the tenant moved in.

If the tenant and the landlord agree about whether something has been damaged while the tenant lived in the place, they can sign a list of the agreed damages. The list should set out the amount of damages the landlord claims. If the tenant disagrees on certain damages, make a separate list showing the damages the tenant and the landlord disagree over.

It is best to get all disagreements set out before the tenant leaves, so the landlord will not later claim more damages. If the tenant lease has language stating that the landlord's inspection will be made **after the tenant vacates**, that language should be crossed out and changed to read "**at the time the tenant vacates.**" If the tenant doesn't make this change, the tenant may find him/herself stuck with a larger damage estimate made by the landlord. Get the landlord to initial any change in the lease language.

The hints in this section may seem complicated, but they are important. Issues involving damages to a rental dwelling are often difficult and at times involve going to court. Disputes over damages usually wind up being the landlord's word against the tenant's word. If the tenant has photographs, written evidence and protects him/herself by

getting the landlord to agree about damages in advance of moving out, the tenant will have a much better chance of getting back the deposits.



## Chapter 6



### PAYING RENT

#### A. The tenant's duty to pay rent

In a landlord-tenant relationship, the tenant's main responsibility is to pay rent. The tenant must pay the landlord the amount of rent agreed, and the rent must be paid at the time and place agreed. If the tenant and the landlord have not agreed on a time and place, the law says that the rent is due on the first day of the rental period (a week or a month), and it is payable at the rental residence. If the rental period is longer than one month (for example, a one year lease), and the rent is paid monthly, rent is due on the first day of the month unless the tenant and the landlord have agreed on a different day.

The lease may require that the rent be paid by cash, check or money order. **The best way to pay rent is by check.** Money orders are time-consuming and expensive to trace. If rent is paid with cash, then a receipt is very important.

If the tenant is having trouble paying the rent, but the tenant wants to stay in the rental unit, the tenant must talk to the landlord. It is possible to modify a rental agreement, but the tenant can't expect the landlord to be willing to agree to a change if he/she doesn't know the tenant's problem.

It may also be possible to make agreements with the landlord on the way to pay rent. For example, if the tenant gets a government check each month on the third of the month, the tenant will probably not want to have the rent due on the first of the month. If the tenant is having financial problems, it might be possible to arrange to pay part of the rent on the first of the month and the rest on the fifteenth. If a landlord knows the tenant is trying to pay the rent, it is less likely that the landlord will immediately move to evict the tenant when the rent is a little behind.

#### B. Rent vs. deposits or damages

Because paying rent is the tenant's most important duty, the law gives it certain protections. Rent may not be used by the landlord for deposits or to pay for damages, unless the tenant agrees to this kind of use in a written rental agreement. The tenant should check the lease or rental agreement to see whether it contains such a provision.

If the tenant has caused some damage to the property, the landlord may allocate a portion of the rent to cover the damages IF the lease specifically allows such an allocation. If the landlord then sues the tenant for eviction, and if the landlord wins, the tenant can still stay in the rental unit. The court will issue a 'conditional writ' which gives the tenant three days to pay the amount of unpaid rent. If the tenant pays within the three days, then the tenant can keep possession of the rental unit.

#### C. Agreements where the tenant's right to a dwelling is tied to a job.

Sometimes, a landlord will rent to a tenant in exchange for the tenant agreeing to manage the property or make repairs around the property. In other situations, an employer may give an employee a place to live as part of working for the employer. If the agreement is that the housing is directly tied to the job and the tenant gets fired or laid off,

the housing can be lost at the same time. If the agreement connecting the job to the housing is in writing, the tenant will not have the rights provided by the Owner-Resident Relations Act. The landlord can use a quicker legal action called Forcible Entry and Detainer to evict the employee. If the job-housing connection is not spelled out in writing, the employer/landlord must give the tenant the notices and recognize the rights required by the Owner-Resident Relations Act.

## D. When the tenant doesn't pay the rent

If the tenant does not pay the full rent on time, the landlord may evict the tenant. Eviction must be done through a court action. The landlord does not have the right simply to throw a tenant out of the apartment without going to court first. Until a judge orders the tenant to move out, the tenant may stay in the rental dwelling and the landlord cannot force the tenant to leave or cut off necessary utilities (see [Chapter 9](#), "Lock-outs").

Before a landlord can go to court to evict a tenant for non-payment of rent, the landlord must give the tenant a **3 day notice of non-payment**. If the tenant does not pay the rent (including late charges if the rental agreement provides for late charges) within three days of receiving the notice, the tenant loses the right to stay and may be evicted. If the tenant pays the rent within the three day period, the tenancy is reinstated and the landlord may not try to evict the tenant for non-payment of rent.

The law also requires that the landlord either deliver the notice to the tenant, mail it to the tenant, or "post" it. Unfortunately, even with these requirements, a tenant may sometimes not find out about the notice during the three day period. For example, the notice may be given to someone who is living with the tenant. Mail may arrive late. And "posting" only requires that the notice be taped to the tenant's door or placed in a fixture or receptacle designed for notices or mail (like a tenant's "box" at the apartment entrance or a covered bulletin board). After the three days pass, there is not much the tenant can do to avoid going to court to defend the himself in an eviction action. If the tenant did not properly receive the notice, that can act as a defense in the eviction action.

Sometimes, a tenant will try to pay the rent during this three day period, but the landlord won't accept it. If the tenant finds him/herself in this situation, make a second offer of the rent in the presence of witnesses. The tenant can ask the witnesses to testify in court. If the tenant can show the judge that s/he tried to pay but the landlord refused the payment, the tenant should be able to win the eviction case. The only exception to this is if the landlord improperly used the rent for a deposit or for damages.

If the tenant faces an eviction action for non-payment of rent, the tenant will owe the rent for each day the tenant stays in the rental unit. The court will enter a judgment for the amount of rent due through the move-out day. The day set by the court for moving out will be *three to seven* days from the court hearing. If the tenant does not move out by the day ordered by the court, the landlord can take the order to the sheriff who can force the tenant to move out and change the locks. This court order is called a Writ of Restitution.

## E. Keeping records

**It is very important for the tenant to receive and keep all rent receipts.** If the tenant pays by check, mark on the check the month for which the rent is being paid before giving the check to the landlord. Keep the canceled check when it comes back with the bank statement. The tenant should get a receipt from the landlord when paying by check or money order just like if the tenant pays cash, but at least the canceled check will be evidence of payment if the tenant doesn't get a receipt. Money order receipt forms are not as good evidence of payment as are canceled checks. In order to prove that a landlord received and cashed a money order, the tenant will have to order the records from the money order company, pay a fee (about \$15-35) and wait several weeks.

The tenant and landlord should keep complete records of rent payments. They may be necessary at some point as proof about what rent was paid or not paid.

## F. Rent increases

If the tenant has a written lease covering a specified period of time (for example, a 6 month or a year lease), the landlord may not raise the rent during that period. If a fixed term lease is for more than a month, and the lease automatically renews itself, the landlord must give the tenant notice of a rent increase at least thirty days before the current lease expires.

If the lease allows the tenant to renew by giving notice, the landlord must also give the tenant thirty days notice of a rent increase on the new lease. If the lease runs out, the landlord cannot raise the rent until s/he gives the tenant 30 days notice or unless a new lease is signed.

Under a month-to-month rental agreement, a landlord must give thirty days written notice before the increase in rent can be effective. If a rental agreement is week-to-week, the landlord must give seven days notice before the beginning of the week that the rental increase is to be effective.

All written notices of a rent increase must either be hand delivered to the tenant or mailed to the tenant. Posting the rental increase at the apartment is not enough.



## Chapter 7



### OBLIGATIONS OF LANDLORDS AND TENANTS FOR SAFETY, MAINTENANCE AND REPAIRS

Landlords and tenants both have duties in taking care of the rental unit and the areas around the rental unit. The Owner-Resident Relations Act contains some of these duties, and other duties are imposed by local housing codes or by the lease agreement.

#### A. Tenant obligations and responsibilities

##### 1. A safe and clean place

The tenant's responsibilities to the landlord and to other tenants are based on the law, the rental agreement, and from the rules the landlord makes for tenants. When the tenant fails to meet these responsibilities, the landlord may end the tenancy and evict the tenant. The tenant also has responsibilities to other tenants so that they may enjoy a decent and safe place to live, and in certain cases the landlord may take action to protect the rights of the other tenants.

Beyond paying rent, the tenant's most important obligations are to keep the rental unit clean, safe, and free from unnecessary damage. The tenant is not responsible to pay for normal wear and tear on the rental unit while living in it. The tenant will, however, have to pay for repairs for any damage caused by the tenant's, or by guests', abuse or neglect of the rental unit.

In addition, local housing codes make rules for the use of property which add to the tenant's responsibilities. For example, the Albuquerque Housing Code prohibits: (1) unhealthy conditions in the residence, particularly in the bathroom and kitchen, which might cause disease, attract rodents, or breed insects; (2) dangerous structures or objects, especially those that attract children; and (3) overcrowding the residence.

The tenant is responsible for disposing of ashes, rubbish, and garbage in a clean and safe way. The landlord is responsible for providing the tenant with suitable containers and a means of disposal.

##### 2. Complying with the rental agreement and the landlord's rules

The law makes the agreement between the tenant and the landlord a contract. Both the tenant and the landlord are normally required to live up to the responsibilities set out in their agreement. There are exceptions to this rule of law where the agreement contains illegal or grossly unfair ("inequitable") terms.

Similarly, if the landlord makes rules about the use of rental facilities, the tenant must follow the rules if they are fair, reasonable, and if the tenant gets a copy of the rules at the time the tenant enters into the rental agreement. If the landlord makes a new rule or changes a current rule after the tenant begins renting, the landlord must give the tenant reasonable notice of the rule change. Rule changes should not be made on less notice than the rental term (for

example, seven days notice on a week-to-week, thirty days notice on a month-to-month), and the rule change must be in a written notice delivered to or mailed to the tenant. The rule change may also be posted, but if it is posted the landlord must also mail the notice to the tenant.

If the landlord makes a rule change (such as prohibiting pets or limiting access to certain facilities), that creates a major change in what the tenant agreed to initially, the rule change cannot be enforced against the tenant for the period of the lease.

There are other limits on the rules a landlord may make:

- ✓ The rules must be designed to improve the property's appearance, aid the tenants' safety, convenience, and welfare; or generally provide for equitable and efficient delivery of services to all tenants;
- ✓ The rules must be required to fulfill a reasonable purpose;
- ✓ The rules must apply to all tenants in a fair manner;
- ✓ The rules must be clear and understandable;
- ✓ The rules are not made for the purpose of avoiding the landlord's legal obligations.

### 3. Allowing access to the rental unit

A tenant must allow the landlord to have reasonable access to the rental unit in order to perform the landlord's duties. However, a landlord may not abuse this right of access, and the law has placed some restrictions on a landlord's right to enter the rental unit.

The law allows the landlord entry to inspect the unit, to make necessary and agreed upon repairs, to decorate, to make alterations or improvements, and to supply necessary or agreed upon services. The law also allows the landlord to enter the unit to show it to someone who plans to buy or rent the property. The landlord may also bring in contractors or workmen when he properly enters the rental unit.

In order for the landlord to enter the rental unit to do any of the work listed above, the landlord must give the tenant notice. Unless the landlord and the tenant agree to less notice, the landlord must give *twenty-four hours written notice* to the tenant in order to enter the rental unit. The notice must tell the tenant what time the landlord will be entering, how long the landlord will be inside, and why the landlord will be going in.

The landlord does not need to give the twenty-four hour notice if the entry is to perform repairs or services that have been requested by the tenant within the past seven days, or when the landlord is with a public official conducting an inspection or a utility company representative or cable TV installer.

The rental agreement may provide for other specified conditions that require the landlord to enter the tenant's rental unit. The rental agreement may not, however, take away the notice rights of the tenant. The law does recognize that the landlord and the tenant may, from time to time, agree to other arrangements. For example, a tenant may agree to let the landlord in on less than twenty-four hours notice, and the landlord may give the tenant options about the most convenient time to have the gas man look over the apartment.

While the law allows the landlord and the tenant to work entry problems out, there are some times when a landlord's right of entry isn't open for negotiation. The landlord has the right of entry without any notice in case of an emergency, or when the tenant has been gone from the rental unit for more than seven days without telling the landlord.

If the tenant refuses to let the landlord in when the landlord is acting properly, the tenant's denial of access is a violation of the law. The landlord may terminate the tenancy, get a court order to enter the rental unit, and sue for damages.

If the tenant feels that the landlord is entering the apartment unreasonably, the tenant should seek legal advice. This is one area where a simple misunderstanding might lead to a very real dispute. If the landlord abuses the right of entry and is interfering with the tenant's right to peaceably occupy the rental unit, the tenant can also terminate the tenancy and go to court. The tenant can get an order keeping the landlord out and sue for damages.

#### 4. Informing the landlord of the tenant's absence for seven days or more

As we discussed in the section on entry, if the tenant is gone for more than seven days without telling the landlord, the landlord has the right to enter the apartment. There are good reasons to tell the landlord about an absence. Some of these reasons are practical and help the tenant. Other reasons include the tenant's right to have a place to stay and what happens to the tenant's property.

- ✓ First, the rental agreement may require the tenant to notify the landlord if the tenant is going to be gone for some period of time. If the tenant doesn't notify the landlord, the tenant will have broken the rental agreement and may be subject to having the tenancy terminated.
- ✓ Second, it is a good idea to let the landlord know the tenant will be gone, because s/he will know to watch the rental unit for vandalism, fire, freezing pipes, and to be aware that the tenant's property is more vulnerable to burglars. The tenant's chances of having insurance cover any losses that occur to the tenant's property may also be affected by whether the landlord was informed about the tenant's absence.
- ✓ Third, the law states that if the tenant is behind in the rent and is gone for more than seven days without telling the landlord, the tenant has **abandoned** the rental unit. Once the tenant has legally abandoned the unit, the landlord can treat the tenancy as over and re-rent the apartment. The landlord can also store and sell any property the tenant leaves in the apartment, subject only to the tenant's rights to claim the property from storage. (See [Chapter 10](#), "The Tenant's Property").



#### 5. Using the rental unit as a residence.

Unless the landlord agrees that the tenant may use the rental unit for other purposes, the tenant may only use it as a residence. For example, if the tenant plans to rent a place to use for a business, the tenant must discuss that with the landlord. If the tenant runs a business from the rental unit without the landlord's permission, the tenant could be in violation of the rental agreement.

The issue of whether the tenant is maintaining a residence is also very important when the tenant rents a room in a hotel or a motel. If the tenant is going to be living there, rather than just staying for a time, it is important that the tenant let the landlord know. If the owner doesn't rent for residential purposes, the occupant has no rights under the landlord-tenant laws. However, there are many hotel/motel owners who do rent to people they know are residents, and they take rent for more than a week at a time. These owners, however, like to avoid the obligations the law places on landlords, and they may try to claim that the tenant is not really a tenant. Be careful in such situations, and take steps to make it clear to the owner that the tenant intends to reside in the place.

## 6. Obligations to neighbors--illegal conduct

The tenant has a duty not to disturb a neighbor's peace and quiet. This duty prohibits such disturbances as those caused by excessive noise, inconsiderate visitors, and uncontrolled pets. Also, while a landlord may not refuse to rent to the tenant because the tenant has children, the tenant must still be sure that the s/he supervises his/her children so that they do not unreasonably bother other tenants. The tenant must also conform to any rules of a joint housing unit or neighborhood association where the tenant lives.

This duty to neighbors is important under the Owner-Resident Relations Act. The law states that if a tenant knowingly does certain acts (or allows others in the tenant's unit to do certain acts) which are against the law, the tenant may be evicted with very little notice. A tenant may be quickly evicted if the tenant allows:

- drug use or selling on the premises;
- uses, or allows someone else to use, a deadly weapon (except in self defense);
- sexual assault or sexual molestation of another person;
- theft or attempted theft of the property of another person;
- intentional or reckless damage to property in excess of \$1,000;
- is involved in committing any other serious crime at the apartment complex or property.

A tenant does not have to be convicted of a crime to face eviction under this "substantial violation" provision of the law.

The only general exceptions to the "substantial violation" prohibition are where the tenant is the victim of the illegal conduct or where the tenant does not know about the conduct and has not done anything to allow the illegal conduct. It is important to remember that this part of the law applies to a tenant's guests and others living in the unit with the tenant. Each tenant thus has a personal responsibility to control the conduct of people in his/her rental unit. Under the law, it is possible that the tenant and the tenant's family may be faced with eviction if only one person is involved in the illegal conduct.

Conduct that occurs on the premises, or within 300 feet of the premises, can be the basis of a termination for substantial violation.

There is a special exception for victims of domestic violence. If a spouse or parent abuses his/her partner or children, the family may not be subject to eviction for that conduct. This part of the law will usually only protect the tenants if they get a domestic violence order against the abuser. If the tenant is the victim of domestic abuse, the tenant should seek legal advice immediately, both because of the abuse itself and because it may have an effect on the landlord-tenant rights. There is also an exception for self-defense. If the landlord tries to evict the tenant for conduct that was domestic violence or in self-defense, it is very important that the judge knows what happened.

Because the landlord has the right to terminate the tenancy on only three days notice where such serious violations occur, the law has several important tenant protections. If the landlord tries to use this section to evict a tenant, the landlord must give a very specific notice of what the bad conduct was, explaining exactly when and where the bad conduct occurred. If the landlord has no real basis for seeking an eviction for a "substantial violation," the tenant may be awarded a civil penalty in a court action equal to two times the monthly rent. For example, if the landlord simply claims that someone was selling drugs in a tenant's apartment without any real evidence, the tenant might be entitled to stay in the apartment and receive an award of damages.

This section of the law is there to protect innocent people, so that they can live in decent and safe places. If the tenant suspects that a neighbor is involved in illegal activity, the tenant should call the police. At the same time, the tenant should let the landlord know about the conduct.



## 7. What will happen if a tenant fails to live up to his/her obligations.

Depending on the type of violation, the tenant will get a notice. Again, the type of violation affects the number of days' notice the tenant is entitled to and what the tenant can do to cure the problem described in the notice.

### a. Failure to pay rent

If the notice is for a failure to pay rent, the tenant will have three days to pay the rent. If the tenant does not pay the rent in three days, the tenancy will end. Then the landlord may go to court to evict the tenant. This type of notice may be hand delivered to the tenant or posted.

### b. Seven day notice of lease violation

If the notice is for a failure to live up to obligations under the rental agreement, failure to follow the landlord's rules and regulations, or for failure to perform duties the law requires of tenants, the landlord must give a Seven Day Notice of the problem. The notice must clearly set out the problem (including dates and specific facts), so that the tenant can have the chance to "cure" (fix) the problem. The Seven Day Notice of violation must be given within thirty days of when the problem occurred or the landlord learned of it.



If, for example, the landlord claims that the tenant has a junk car on the property, and the rules prohibit inoperable vehicles, the tenant should get a notice of this violation. The tenant will have seven days from getting the notice to either fix the car or move it. If a tenant does not fix the problem within the seven days, the tenancy will end and the landlord can then go to court for an eviction. The landlord will have to prove that the tenant violated the lease and that the seven day notice was properly given. The tenant would need to prove that s/he did not violate the lease, that the Seven Day Notice was inadequate or that the problem was fixed.

If the tenant does fix or "cure" the problem, the tenancy will not end. But, if there are any other problems within six months after the first notice, the landlord can give a second Seven Day Notice. The tenant does not have the right to fix the problem in the second notice, and after seven days the tenancy will end. If there are no problems for six months after the first notice, then the next notice the landlord gives the tenant is treated as a new first notice. The tenant then has the right to fix the problem and stay in the rental unit.

Remember that the Seven Day Notice is for "material" (important) failures to live up to the tenant obligations. If the tenant feels that a landlord is simply sending the notices to harass the tenant, and the problems raised in the notice are minor things, the tenant should seek legal advice.

A Seven Day Notice must either be delivered to the tenant personally or mailed to the tenant. If the notice is posted, it must also be mailed to the tenant in order to be effective. However, if the notice is posted, the date of posting will start the seven days running, not the date the tenant receives the notice in the mail.

### **c. Three day notice of substantial violation**

If the landlord claims that the tenant, or someone living with or visiting the tenant, has done something that would be considered a serious crime (a "substantial violation"), the landlord can end the tenancy with a Three Day Notice of Substantial Violation. With this kind of notice, the tenant has no right to "cure" (for example, telling the landlord "it will never happen again"). If the tenant receive this type of notice, it is very important to immediately get legal advice.

A Three Day Notice of Substantial Violation must be hand delivered to the tenant or mailed to the tenant. As with a seven day notice, if the notice is posted it must also be mailed. The date of posting, not the date the mail is received, will be the date that the time in the notice starts running. Once the three days are up, the landlord can file an eviction action in court to get possession of the rental unit.

There are similar issues presented by such violations in public housing. Ordinarily, a public housing tenant is entitled to a grievance hearing before the housing authority may seek to evict the public housing tenant. However, evictions for criminal activity that is drug-related or threatens the safety of other tenants or housing authority employees may be exempt from the grievance procedure. In those cases, the housing authority may go directly to the local court process to evict. Check with HUD or an attorney to determine whether the tenant housing authority is exempt from the grievance procedure in those cases.

## **8. Notice of termination generally**

Except in rental agreements in mobile home parks and in fixed term leases, a landlord may terminate a tenancy without giving a reason using a Thirty Day Notice (or one week notice in a week-to-week tenancy). If the tenant has a month-to-month tenancy, the landlord must give the tenant notice of termination at least thirty days before the beginning of the next full month. In a fixed term lease, the landlord does not have to give notice of termination, unless the lease provides that it will automatically renew unless terminated. Leases often will state that the landlord and the tenant must give a thirty day notice if the lease will not be renewed.

In the case of mobile home parks, a notice of termination must be "for cause." This means that a mobile home space rental agreement cannot be terminated just because the initial lease term has ended or because it is a month-to-month tenancy.

Subsidized housing tenants may have additional rights. See Chapter 14 of this guide for more information on the rights of rent-assisted and public housing tenants. Landlords can decide not to renew Section 8 leases and the tenant must move or can be evicted.

Notices of termination must be hand delivered or mailed to the tenant. If the notice is posted, it must also be mailed. However, the date of a posted notice starts the time in the notice running, not the date the mailed notice was received by the tenant.

There are times when a landlord is upset with a tenant because the tenant has exercised certain rights, and the landlord will send the tenant a termination notice. This type of landlord action may be what the law calls "retaliation." Such actions are illegal, and there are specific provisions of the law protecting tenants against retaliation. (See the section of this guide on "Retaliatory Eviction" at [Chapter 9](#)).



## 9. When the time on notices runs

Because notices are important in creating a landlord's right to terminate a rental agreement, it is important to know when the times in these notices start and end. As we have seen, the time required for a notice begins running when it is delivered or mailed to the tenant. Most landlords will post notices, i.e., tape the notice to the tenant's door. Remember that even when the posted notice is also mailed, it is the date that the notice was posted that starts the time running. If the last day of a notice falls on a weekend or a federal holiday, its effective ending date will be the next day that is not a weekend or a holiday.

For example, if a Three Day Notice for Nonpayment of Rent is posted on the tenant's door on a Thursday, the third day for paying the rent would be Sunday. Since Sunday is a weekend, the tenant would have until Monday to pay the rent.

## 10. Eviction

In any situation where the landlord has terminated the tenancy, the tenant can voluntarily move out or stay in the rental unit and see if the court will order the tenant to move out. If the tenant does not move out voluntarily, the next step will be the court action for eviction. A landlord may not try to remove a tenant from a rental unit without getting an eviction order from a judge unless the tenant has abandoned the unit. Sometimes, landlords try to force a tenant out without going to court, but this type of self-help is illegal. (See [Chapter 9](#) on "Lock-outs").

Court actions for eviction are serious lawsuits, and the tenant should seek legal advice if the landlord has terminated the tenancy and the tenant does not wish to move. The tenant should also review the section in this guide about "Evictions" at [Chapter 9](#).

## B. Landlord obligations and responsibilities

The responsibilities in a landlord-tenant relationship are not just the tenant's. Landlords have very real duties, and tenants have rights to enforce. The landlord's most important duty is to maintain the property the tenant is renting so that the property will be a safe, decent, and healthy place for the tenant and his/her family to live.

### 1. Basic responsibilities

A landlord must at least do the following things:

- ✓ Make repairs and do whatever is required to put and keep the property in a safe condition;
- ✓ Maintain in good working order all electrical, plumbing, sanitary, heating, ventilating, air conditioning and other facilities and appliances supplied, or required to be supplied, by the landlord;
- ✓ Provide and maintain containers for the removal of ashes, garbage, rubbish or other waste, and to arrange for their removal;
- ✓ Supply running water and a reasonable amount of hot water at all times, unless the tenant is responsible for the water bill

- ✓ Supply heat, unless this is under the tenant's exclusive control (for example, where the tenant is responsible by agreement separately to contract for and to pay for gas and electrical utilities).

## 2. Local housing codes

In addition to the basic landlord responsibilities set out above, local housing codes also impose duties on landlords that tenants may enforce. For example, in Albuquerque the city housing code requires landlords to ensure that:

- ✓ Public or shared areas are in a clean, sanitary and safe condition;
- ✓ Insect and rodent infestations are prevented (where such infestations occur, the landlord is responsible for extermination, unless the tenant is the cause of the infestation); the landlord is always responsible for extermination when an infestation is caused by the landlord's poor maintenance, or is in the common areas of an apartment building;
- ✓ General dilapidation is prevented by regular maintenance;
- ✓ The foundation, floors, walls, ceilings, and roof are reasonably weather-tight, rodent-proof, in good repair, and are capable of affording privacy to the tenants;
- ✓ The windows and doors are reasonably weather-tight and rodent-proof, and are kept in sound working condition;
- ✓ Stairs and porches are safe to use and capable of supporting the load that normal use requires;
- ✓ Bathroom and toilet compartment floor surfaces are reasonably resistant to water absorption and capable of being kept clean;
- ✓ Any appliances or fixtures supplied by the landlord (such as a stove, refrigerator, or hot water heater) are in safe working condition.

Under the Albuquerque Municipal Code, the landlord must also provide the tenant with:

- ✓ properly vented heater (capable of keeping the dwelling heated to 70 degrees);
- ✓ an adequate toilet, sink, and bathtub (or shower);
- ✓ an adequate (non-absorbent) kitchen sink;
- ✓ hot (110 degrees) and cold running water to appropriate plumbing fixtures;
- ✓ working windows or other ventilating equipment;
- ✓ electrical outlets and lighting fixtures;
- ✓ adequate sewage disposal connections.

The requirements in the Albuquerque code may not be the same in your local housing code, but most cities and towns have some local laws setting housing standards. The tenant should check to see what the local code requires, because the landlord will be required to maintain the property up to that standard.

## 3. Repairs

If a tenant lives in an apartment where there is a problem with any of the things a landlord is required to maintain, the tenant has a right to request that necessary repairs be made. Sometimes, a simple request will do the trick. However, it occasionally happens that the landlord will ignore the tenant requests, and the tenant will need to do more. **Requests for repairs should be made in writing and a copy kept.** If the landlord refuses to make necessary repairs, the tenant will have to think very seriously about enforcing the tenant rights to have repairs done. (See [Chapter 8](#) of this guide on "What to do when repairs are needed.")

## 4. Written rental agreement

The law requires landlords to give the tenant a written contract containing the rental agreement. Unfortunately, some landlords do not live up to this requirement. As we have stated earlier in this guide, the tenant should insist on a written agreement when the tenant move in. If the landlord won't give the tenant a written agreement, the tenant should think seriously about looking for another place.

If the tenant does not have a written agreement with the landlord and the tenant finds herself in a dispute with the landlord, seek legal advice immediately.

## 5. Quiet enjoyment

"Quiet enjoyment" means a lot more than limited noise. It means that when a tenant rents property, the tenant has a right to reasonably use the property. While the tenant must give the landlord access to the tenant rental unit for certain purposes, the landlord has no right to interfere with the tenant's privacy by entering the rental unit whenever he/she chooses (see [Chapter 7](#) of this guide on "allowing access to the rental unit"). The landlord may not lock the tenant out of the rental unit (see [Chapter 9](#) on "Lock-outs"). The landlord may also not make rules and regulations that are unreasonable and that unreasonably limit the tenant's use of the rental property (see [Chapter 7](#) of this guide on "complying with the rental agreement and the landlord's rules").



## Chapter 8



### WHAT TO DO WHEN REPAIRS ARE NEEDED

#### A. Types of repairs

There are three kinds of repairs that may be needed at a rental unit:

1. those required by something the tenant caused to happen (like accidentally breaking a lamp or a window);
2. those required by normal wear and tear (like a leaky faucet or a stopped up drain); and
3. those involving the landlord's obligation to adequately maintain the property (like faulty plumbing or electrical wiring problems).

The rights and obligations of the tenant are different for each type of repair.

#### 1. Tenant-caused damage

Accidents will happen. If something breaks as a result of a tenant's negligence, or something goes wrong that is part of the tenant's responsibilities, the tenant will probably have to pay for the repairs. It is still a good idea to notify the landlord, because many landlords insist on controlling the repairs around their property. Often, lease agreements require notifying the landlord before doing any repairs. Also, if there is a dispute over whether a particular repair was needed because of the tenant's negligence or was the landlord's responsibility, the tenant will want a record of what happened. If the tenant does a repair with the landlord's permission, the landlord will later have a hard time saying that the tenant had no business fixing something without the landlord's consent.

#### 2. Wear and tear repairs

Remember, the cost of wear and tear is the landlord's responsibility. If something needs repair simply because it is old or worn, the landlord should make the repair. Once again, the tenant should notify (preferably in writing) the landlord of any repairs needed by wear and tear. This will both provide the tenant with evidence that the landlord had notice that something needed fixing, and it will provide a record of wear and tear damage for the tenant to use if the landlord later claims the right to deduct such damage from a security or damage deposit.

Usually these kinds of repairs can be handled by agreement with the landlord. Either the tenant will get it fixed and give the bill to the landlord, or the landlord will have it fixed. Sometimes, the tenant will not care about the repair but will want the landlord to know that something is no longer working.

### 3. Material repairs

A "material" repair is one of the basic obligations of a landlord. For example, bad plumbing or a leaky roof are things that a landlord must fix and fix promptly, because they go to the health and safety of the rented property. The landlord's failure to do repairs that are material produce many of the conflicts that bring landlords and tenants into court. The next section will deal with the situation where important repairs are needed but are not immediately done by the landlord.



#### B. When the tenant requests repairs

##### 1. Making a record of needed repairs

**Whenever a major repair is needed, the tenant should notify the landlord or the landlord's agent in writing.**

Sometimes, a tenant will think that a repair is so obviously needed (like in the case of a leaky roof or bad plumbing) that it isn't necessary to put the request in writing. However, these are just the kinds of repairs that it is most important to request in writing, because if the repairs aren't made the tenant will want to take drastic action. The written notice is necessary before the tenant can terminate the lease, seek to use the remedy of rent abatement, or, in some cases, to defend against an eviction action for non-payment of rent.

When the tenant sends a repair notice to the landlord, it should say what is wrong, and it should ask the landlord to fix it (a sample letter demanding repairs is in the [Appendix](#)). If the landlord has an agent managing the property, the tenant should send the notice to the agent too. The tenant should always keep a copy of the letter, or of any written note to the landlord or the landlord's manager. To be sure that the tenant can show that the landlord received the notice, it is a good idea to send it certified mail, return receipt requested. If that isn't possible, hand deliver it to the landlord or the manager in front of a witness that could testify in court if needed.



As part of the tenant record, it is a good idea to take pictures of the problem, so that the tenant will have evidence if the tenant has to go to court as a result of the landlord's failure to make repairs. The tenant should also show the problem to witnesses, who will be able to support the tenant's argument that repairs were needed. It is best, however, to get an official report from an agency whose job it is to enforce housing and building codes.

## 2. Health and safety violations

If a new problem is not corrected immediately, or if the landlord has ignored the tenant's requests to have a long-term problem corrected, the tenant should write or call the local housing authority or local code enforcement office. The tenant should send the office any correspondence on the repair problem with the landlord and any notices the tenant has sent demanding repairs. The tenant has the right to contact code enforcement agencies, and if the landlord tries to evict the tenant for doing so, the landlord is acting illegally (see [Chapter 9](#) in this guide on "retaliatory evictions").

In Albuquerque and many other cities, a tenant complaint will cause an inspector from the code enforcement office to come to the apartment or house and make an official record of the violations found. The official report will be made and filed with the code enforcement agency. The landlord will generally be ordered to make repairs. It is important to notify code enforcement if the landlord fails to comply with the order.

The tenant can get a copy of the report as evidence, and the tenant will be able to use the inspector as a witness in court if that becomes necessary.

Code Enforcement Offices
Albuquerque Housing Code Enforcement Division 764-1743
Bernalillo County Environmental Health Department 873-6613
City of Deming (Code Enf Officer: Bob Hudgens) 546-8848
City of Gallup Code Enforcement 863-1240
City of Las Vegas 454-1401
City of Lordsburg (Code Enf Officer: Ollie Salinas) 542-3421
City of Roswell Code Enforcement (Code Enf Officers: Satty Chaves, Fernando Hernandez, Gaylon Young) 624-6700 Ext 280
County of Taos 737-6445
Grant County (Code Enf Officer: Gilbert Helton) 574-0004
Las Cruces Code Enforcement 526-0637
Los Lunas Building Inspector 865-1377
Luna County (Code Enf Officer: Benny Ramon) 543-6620
Rio Rancho Planning Zoning Code Enforcement 891-5005
Santa Fe Code Enforcement 984-6658
Town of Silver City (Code Enf Officer: Roger Groves) 538-3731
Town of Taos 751-2034

## C. Tenant remedies

If a tenant has notified the landlord of a problem, and the landlord does nothing, the tenant will need to consider the remedies that the law allows.

## 1. Damages and injunctive relief

A tenant may sue the landlord for money damages for any failure of the landlord to perform his duties under the law or the rental agreement. Once the tenant has given the landlord notice of the failure (the law calls this a "breach"), and the landlord has not corrected the problem, the tenant has the right to go to court seeking damages. The tenant can raise a damage claim even when the tenant is sued for eviction. (See [Chapter 16](#) of this guide on "Going to Court"). In addition, the tenant may sue for damages even if the tenant uses any of the other remedies available to him/her.

The tenant may also go to court to get an order forcing the landlord to make repairs or do any other act necessary to make up for the breach. This type of order is called "injunctive relief" and it is like a restraining order signed by a judge. If the landlord doesn't follow the order, s/he can be held in contempt of the court.

## 2. Termination of the tenancy

If the problem needing repairs is one that is a serious threat to the tenant's health or safety, the tenant may choose to move out. If the tenant chooses to do this, it will be necessary to give the landlord a written notice. The written notice must state the problem and make a demand that the landlord correct the problem within seven days. It must also state that if the problem is not corrected within seven days the tenant will terminate the tenancy and move out. If the landlord does not make a reasonable attempt to correct the problem within the seven day notice period, the tenant can consider the tenancy over and move out. The tenant is entitled to the return of all deposits and prepaid rent.

If the landlord does make a reasonable attempt to cure the problem within seven days, the tenant may not terminate the tenancy. However, the tenant may still be able to claim damages for any losses the tenant suffered from the time the tenant first notified the landlord of the need for repairs and/or get injunctive relief forcing the landlord to finish the repairs.

## 3. Rent abatement

When a landlord has failed to meet obligations under the law, and particularly when the landlord fails to make important needed repairs, the tenant gets less from the rental agreement than s/he is paying rent to get. The law has created a remedy to correct this situation, and it is called "abatement of rent." While this guide will use the term "abatement," because that is the word the law uses, the tenant should think of abatement as deducting a part of the tenant rent based on the reduced value of the rental unit due to the landlord's failure to make repairs.

To use the remedy of abatement, the tenant must be very careful. The tenant must give the landlord a **written notice** of the conditions that need to be corrected. These conditions must involve the landlord's basic duties to maintain the property and to keep the property up to the standards of the local building and housing codes. The notice does not need to say what the tenant will do if the repairs are not made, but it would be wise to state that the tenant intends to abate rent if the repairs are not done. If the tenant plans to move out if repairs are not made, the tenant should give notice of termination as set forth in the previous section of this guide, because a tenant may not both terminate the rental agreement and use the abatement remedy at the same time.

Once the notice has been given to the landlord, and s/he does not make the repairs within 7 days, the tenant may abate rent. While the law does not say how long the landlord has to make repairs after the tenant gives notice, it is wise to give the landlord seven days (just like in the termination situation outlined in the previous section of this guide). If the landlord has not made a reasonable effort to correct the problem within seven days, the tenant may abate rent starting from the date of the notice the tenant gave about the repair.

When the tenant abates rent, there are several things the tenant needs to think through in calculating the amount the tenant will abate. If the tenant cannot live in the rental unit because the problem is so bad, the tenant may abate 100% of the rent for each day the tenant cannot live there. If the tenant can live in the place, the tenant may deduct

1/3 of the daily rent for each day the repairs are not made. There is a Rent Abatement Worksheet at the end of this chapter.

Remember that a tenant usually pays rent in advance of the rental period. This is very important in dealing with abatement. Once the tenant gives the landlord a notice and the landlord fails to repair, the tenant will start figuring the abatement deduction. When it comes time to pay rent for the next month, make the rent payment after deducting the amount the abated rent from the last month. It is not wise to estimate how long it will take for the landlord to make the repairs, and abate the rent prospectively. If the landlord has committed to have the repairs done by a certain day, the tenant may figure the abatement amount up to that day and adjust the rent payment for the abatement. If the tenant doesn't know when the repairs will be done, the tenant will risk making too large a deduction if the landlord promptly makes the repairs. The best course to follow is to deduct the amount of rent that can be abated based on the prior month.

This is all somewhat complicated, but the tenant should remember that there are risks to withholding the rent. If the landlord moves to evict the tenant for non-payment because the tenant abated rent, the tenant will need to lay out why and how the tenant abated very clearly for the judge. If the judge sees the tenant has acted reasonably and carefully, and the tenant is not just using abatement as an excuse not to pay rent, the tenant will have a much better chance of having the judge find that the tenant paid the right amount of rent.

Even if the judge finds the tenant has not properly abated rent, if the tenant has acted carefully the tenant will be in a better situation to avoid eviction. The law allows a tenant who has abated rent to pay the amount deducted within three days of an order for eviction. If the rent is paid within that time, the eviction order will be set aside. It is therefore wise to hold any amounts the tenant has abated and not spend them until the matter of repairs has been finally settled.

<b>Example</b>	
The roof in the kitchen leaks. The tenant gave the landlord a written 7-day notice on July 20 and the landlord has not repaired the problem. The tenant pays \$450 rent per month. The tenant decides to abate a portion of the August rent.	
✓ Monthly rent	\$ <u>450</u> (A)
✓ # days in month	<u>31</u> (B)
✓ Divide (A) by (B)	\$ <u>14.51</u> (C) [daily rent]
✓ # days since notice given to landlord	<u>10</u> (D)
✓ Divide (C) by 3	\$ <u>4.84</u> (E)
✓ Multiply (D) x (E)	\$ <u>48.40</u> (F) Abatement
✓ Subtract (F) from (A)	\$450 - 48.40 = \$401.60
In August, the tenant will take \$48.40 out of the rent and pay \$401.60. The tenant has reduced the rent payment by one-third of the daily rent for the number of days that passed since giving the notice to the landlord.	
If the landlord still hasn't fixed the roof by September 1, the tenant may abate one-third of the rent for the entire month of August.	

### Rent Abatement Worksheet

#### Find your daily rent

- ✓ Monthly rent \$ \_\_\_\_\_ (A)
- ✓ Number days in month \_\_\_\_\_ (B)
- ✓ Divide (A) by (B) \$ \_\_\_\_\_ (C) [daily rent]

#### Unable to live in your house or apartment?

- ✓ Number of days unable to live in home \_\_\_\_\_ (D)
  - ✓ Multiply (C) x (D) \$ \_\_\_\_\_ (E)
- (E) is the amount to deduct from your next rental payment.

OR

#### Able to live in your house or apartment?

- ✓ Number of days since notice given to landlord \_\_\_\_\_ (F)
  - ✓ Divide (C) by 3 \$ \_\_\_\_\_ (G)
  - ✓ Multiply (F) x (G) \$ \_\_\_\_\_ (H)
- (H) is the amount to deduct from your next rental payment.

## D. Limitations on the landlord's duty to make repairs and the tenant's remedies

Remember that the landlord does not have any duty to make repairs due to something caused by the tenant's negligence or by the negligence of the tenant's family members or guests. None of the remedies discussed here cover that situation.

In addition, if the repairs needed in the rental unit are the result of circumstances beyond the landlord's control (for example, a flood or a fire), the tenant may not get damages or injunctive relief. The tenant may, however, abate rent or terminate the rental agreement as set out in the chapters on termination and abatement.



## Chapter 9



### MOVING OUT -- BY CHOICE OR BY COURT-ORDERED EVICTION

Landlord-tenant arrangements are temporary. A rental can last one week or ten years. Most renters will move at some point in time. Sometimes the decision to move out is the result of the landlord trying to evict the tenant. Sometimes the tenant wants a larger apartment or one closer to a job. This section of the guide will discuss both situations.

#### A. Voluntary cancellations of leases and rental agreements

When a tenant decides to move out, there are several things to consider. First, the tenant will need to check on the proper notice to give the landlord.

Leases that have no specific termination date (month-to-month or week-to-week rental agreements) continue automatically until they are ended by a written notice from either the landlord or the tenant. The landlord does not need to give any reason for ending the agreement, but s/he must give the tenant written notice in order to make the tenant move. Similarly, the tenant can leave for any reason, but the tenant must give the landlord written notice, too. If the tenant does not give the landlord advance notice, the tenant may owe the landlord for rent for some time after moving out.

##### 1. How much notice do I have to give?

The length of the notice required depends on how often the tenant pays rent. In a **week-to-week tenancy** the notice must be given 7 days in advance. A 30 day notice is required in a **month-to-month tenancy**. Remember, however, that the notice periods mean 7 or 30 days before the next rent payment is due, so if the landlord gives a notice on May 10 to a tenant who pays rent on the 1st of the month, the notice will not be effective until the end of the next full month (June 30). Notice given on the day rent is due often is not sufficient because a full 30 days will not pass before the first day of the next rental period. Notice should generally be given on the day before rent is due, except for February which would require notice by January 28 or 29.

For **fixed term leases**, for example, a lease running from September 1, 2005 to August 31, 2006, there is usually no notice requirement, because the lease simply ends on August 31, 2006. However, notice is still customarily given on such leases so that there will be no question about an automatic renewal. A provision for automatic renewal may be contained in the lease, and the tenant should check for such a clause.

##### 2. Failure to give proper notice

The tenant will be liable for damages the landlord suffers because of a failure to give proper notice. In a monthly agreement, the tenant can be liable for the rent for the next rental period. This amount can be deducted from the deposit, or the landlord can take the tenant to court for the damages. However, the landlord is required to make an honest effort to reduce damages by trying to get a new tenant. After the apartment is rented, the landlord cannot

collect double rent. At that point, the remaining deposit, after subtracting for the amount of time the place was vacant, must be returned to the tenant.

Fixed term leases pose a real problem for the tenant who wants to move out early. The tenant, regardless of the notice given, may be liable for rent for the full term, and this can be a lot of money. In such a situation, the landlord still has the duty to reduce damages by trying to rent the place as soon as possible, but the tenant will be liable for the landlord's costs in advertising and showing the property as well as any other costs incurred in getting the new tenant. Some leases allow the tenant to move out without the full notice being given if the move is required by military transfer or an involuntary job transfer.

### 3. Subletting

If the tenant with a fixed term lease wants to move out early, the tenant could try to arrange a sublet (or "sublease") agreement to minimize the risk of being held liable for damages. A sublet is when the original tenant moves out and rents the apartment to someone else. The only time the landlord's permission is required to sublet is when the lease expressly forbids subleasing. However, it is a good idea to advise the landlord about the plan to sublet, both to avoid unnecessary problems for the tenant and the subtenant. Unless the landlord has agreed, the tenant will be responsible for any damage or unpaid rent of the subtenant.

The landlord will be much more likely to allow the tenant to break the lease if the tenant has found a suitable tenant to take his/her place. If this is done without the knowledge or consent of the landlord, when the landlord's consent is required, the new tenant may be evicted when the landlord finds out. Even when consent isn't required, the new tenant may face a lot of unnecessary hassles if the landlord hasn't been informed in advance about the new arrangement.

A sublet agreement should be in writing, signed by the new tenant and the landlord. A sublet includes the risk that the original tenant will still be responsible to the landlord if the new tenant breaches the lease or moves out early. For these reasons, the tenant who wants to sublet would be well advised to obtain a security deposit from the new tenant, put together a list of damages to the property at the time of the sublet, and arrange to have all utilities put in the new tenant's name.

In some cases, the landlord will agree to a **release of tenant obligations**. Such a release may occur instead of a sublet, where the landlord simply accepts the new tenant and enters a new lease. In other situations, the landlord may agree to release the first tenant by canceling the lease but these situations are rare. In any event, any such agreement for a release should be in writing and signed by the landlord.



## B. Eviction

If a tenant fails to move out after giving or receiving a proper notice ending the tenancy, the landlord may evict the tenant. The landlord must go to court to evict any "holdover" tenant. This includes:

- (1) a tenant who has given notice canceling the lease but who stays in the apartment;
- (2) a tenant who has received a proper 7 day notice ending a week-to-week tenancy;
- (3) a tenant who has received a proper 30 day notice ending a month-to-month tenancy; or
- (4) a tenant who has given or received the required notice ending a fixed term lease.

If the landlord wants to evict a tenant for non-payment of rent, for a breach of the rental agreement, for a "substantial violation", or for some other breach of the tenant's obligation, the landlord must give the required notice of termination, let the time in the notice run, and then file in court for eviction. The sections of this guide entitled "paying rent" and "tenant obligations and responsibilities" set out the proper reasons for termination by the landlord and the types of notices required in each situation.

Once the landlord files the eviction action, the tenant will be served with a **summons** and a copy of the landlord's **complaint**. The summons will tell the tenant the court date for a hearing on the eviction action (between 7 and 10 days after the summons is served). If the tenant has any questions about the eviction, the tenant should seek legal advice. There may be defenses to the eviction in court, or the tenant may have claims of his or her own to raise in a court action by counterclaim. If the tenant does nothing, however, s/he will be in "default" and will lose the case.

If the tenant has no argument against the eviction and is able to move out by the end of the notice period, it is often a good idea to move and avoid going to court. Many landlords do not want to rent to tenants who have been evicted in the past. Even if the court hearing has already been scheduled, moving out before the court date may persuade the landlord to have the case dismissed. If the landlord goes to court after the tenant has moved, the tenant may still be liable for back rent, damages, and court costs and attorney fees. If the tenant does not know that the landlord has dismissed the case, the tenant should go to court to tell his or her side of the story and try to minimize any damages that might be awarded.

## C. Illegal evictions

Like any lawsuit, evictions are usually the result of a dispute that people have not been able to work out. One party sues and the other party defends. However, there are some times when a party brings a lawsuit for improper reasons. There are other times when a party tries to use illegal methods to get the result that the party should seek in court. This section talks about examples of both types of illegal evictions.

### 1. Retaliatory evictions

If the tenant has requested repairs, asked for a code inspector to examine some problem affecting health and safety at the rental property, abated rent, or otherwise properly insisted that the landlord fulfill his or her legal obligations to the tenant, the landlord may try to get the tenant evicted. The same thing may happen if the landlord learns that the tenant is involved in a tenants' association or has filed a housing discrimination complaint against the landlord. In other situations, the tenant may have won a previous eviction action or testified for another tenant in a case against the landlord, and the landlord decides to punish the tenant by filing an eviction action. **If any of these things happened within six months of an eviction action being filed or of any other landlord action taken against the tenant, the landlord may be acting illegally.**

A landlord may not, for any of the reasons set out above, try to evict the tenant, increase the tenant rent or deny the tenant services at the rental unit or around the property. Evictions and other actions based on these reasons are called "retaliation" and they are illegal. If the tenant is being victimized by retaliation, the tenant should seek legal advice. Retaliation may be a defense to an eviction action and it may allow the tenant to get damages and a civil penalty against the landlord.



Remember, however, that the landlord may still take actions against the tenant if the tenant has violated the lease or the law. Also, the landlord may raise the rent if it is part of a general rental increase in the apartment building that doesn't just target the tenant.

Retaliation is often difficult to prove, so the tenant should be sure to have any evidence of the landlord's unlawful motive ready to present in court. If the landlord or the apartment manager have accused the tenant of being a "trouble-maker" or said other similar things, write them down and note the date the statement was made. If the tenant has any witnesses who heard the statements, or witnesses that know about the efforts the tenant made to protect the his/her rights, keep their names, addresses, and phone numbers.

## 2. Lock-outs

If the landlord has not followed the court eviction procedures, it is illegal for him or her to attempt to force the tenant out of the rental unit by denying the tenant access to the apartment or house. The types of actions that are illegal include the following:

- X lying about the existence of a court order or committing any other kind of fraud to make the tenant leave;
- X disabling or changing the locks on the apartment or house;
- X blocking the entrance to the apartment or the house;
- X cutting off or interrupting utility service to the dwelling;
- X removing the tenant's personal property from the apartment or house;
- X removing or disabling appliances or fixtures (except to make necessary repairs);
- X doing anything to intentionally deprive the tenant of access to the dwelling or make the dwelling unfit to live in.

If a landlord takes any of these actions, a tenant should immediately seek legal advice. The tenant has the right to abate rent for the time the tenant is "locked out", the tenant may bring a court action to compel the landlord to allow the tenant to get back in, and the tenant may get damages and a civil penalty in court.



## Chapter 10



### THE TENANT'S PROPERTY

There are two situations where a landlord might try to hold a tenant's personal property, and these situations raise both practical and legal problems for the tenant. The first situation is where the landlord claims a "landlord's lien" on the tenant's property as security for past due rent. The second situation is where the landlord believes the tenant has abandoned the rental unit and left personal property behind. This section of the guide will discuss these two situations.

#### A. The "Landlord's Lien"

In 1995, the legislature abolished the lien on tenant property for unpaid rent. The landlord would use the supposed lien to hold property as a way of either punishing a tenant or to extort disputed rent. Now, the landlord's lien is illegal. A landlord may seize a tenant's property only by an order issued by a court. However, the landlord in a mobile home park can assert a lien and hold the tenant's mobile home, but not personal property, under some conditions. [See [Chapter 12](#) on Mobile Homes.]

Most reputable landlords never used the landlord's lien even when it was legal, and so the type of landlord who wants to seize a tenant's clothes, personal effects, kitchen utensils, and bedding might still try to do it. If the tenant is faced with a landlord holding the tenant's property, either call the police or seek legal advice. The landlord has essentially stolen the tenant's property. The landlord has committed an illegal "lock-out" as well as committing conversion, both of which will entitle the tenant to damages and even a civil penalty in court.

#### B. Abandoned property

Sometimes, a tenant will move out and leave property behind. In other cases the tenant may have actually abandoned the rental unit, leaving personal property in it. In still other situations, a tenant may be lawfully evicted and not be able to get all the personal property out when the sheriff serves the eviction order. The law provides several options for the landlord and the tenant in these situations. It is very important that the tenant try to remove all personal property so that it is not sold or thrown away.

##### 1. The tenant abandons the rental unit

If a tenant fails to give a landlord notice of an extended absence or is gone for seven or more days while behind in rent without telling the landlord, the landlord may consider the rental unit abandoned. In that situation, the landlord may enter the rental unit and put the tenant's property in storage. The landlord must notify the tenant that the property is being stored, either by mailing a notice to the tenant's last known address, or the best address the landlord has from the tenant (for example, the tenant's employer's address or some other address provided to the landlord in case of emergencies). The notice will say that the landlord is storing the property and intends to dispose of it in thirty days unless the tenant claims it. The landlord must make arrangements for the tenant to get the property within that time, but the tenant will be liable for storage costs.

## 2. The tenant moves out because the lease has ended

When a tenant has moved out, the landlord must hold all property left behind for at least fourteen days and give the tenant the chance to claim it. In this situation, the landlord is not required to give any notice, so the tenant should check with the landlord no later than ten days after moving out to see that there is no property being stored. If there is, the tenant should claim the property, but the tenant will have to pay for any storage charges.



## 3. The tenant has been evicted

Once a tenant has been evicted by a court action, the landlord must only hold any property left behind for three days after the date the tenant is forced to move under the eviction order. The three days start from the day that the sheriff changes the locks on the door NOT the day that the landlord and tenant went to court. During those three days, the landlord must give the tenant reasonable opportunities to come to the property and move his/her belongings.

If the tenant and the landlord can agree on a longer period to hold the property, the longer period will apply. Any such agreement should be in writing and signed by the landlord. After the three days, the landlord does not have to store the property.

## 4. Disposition of the property

A landlord may not charge the tenant for anything other than reasonable costs of moving and storing the property. The landlord may not hold the property for security on a debt or judgment without getting a formal execution in court. However, if the landlord has stored the property and given the tenant the opportunity to claim it, the landlord may dispose of the property after the proper time has run.

If the property is left after an eviction, the landlord can do anything with it he or she wants, so long as the tenant had three days after the eviction to claim the property. In all other cases, the landlord's duties in disposing of the property depend on the value it has.

After the time for the tenant to claim the property has run, the landlord may dispose of the property. If the property is worth less than \$100, the landlord can keep it or sell it and keep the proceeds. If it is worth more than \$100, the landlord may sell it, but the tenant is entitled to the return of an amount over the storage and sale costs. If the property is worth more than \$100, and the landlord wants to keep it, the landlord must determine its fair market value and pay the tenant for any amount over the cost of storing the property.



## Chapter 11



### TENANTS IN SPECIAL SITUATIONS

In any housing arrangement problems can occur, and it is well beyond the scope of this guide to be able to anticipate every problem the tenant might have. This section will try to point out a number of areas that affect certain types of tenants and their landlords.

#### A. Sale of the rental property

Normally, when the landlord sells the rental property, the tenant's rental agreement continues and the new owner will have to live up to the terms of the agreement and the law. Sometimes, however, the new owner will want to change how the property is used or to "upscale" the property. In such a situation, tenants with month-to-month tenancies may find themselves receiving 30 day termination notices, notices of rent increases, or a whole new set of landlord rules and regulations. As long as the tenant receives the proper notice, these changes are legal. Tenants with fixed term leases have more protection, because the new owner must abide by the terms at least until the lease expires.

If there is a change in ownership, the tenant is entitled to a notice in writing that the property has changed hands. The notice must tell the tenant about any changes in where rent is to be paid and it must include the name, address, and phone number of the new owner and of any new manager at the property. The tenant should ask the new owner for proof of ownership of the property. After receiving the notice, the tenant should begin paying rent to the new owner. The new owner is responsible for any deposits on the rental unit.

#### B. Utility problems

Where the landlord includes utilities as part of the rent or where utility charges are billed to the tenant by the landlord, the tenant should deal with the landlord if utility problems occur. If the landlord cuts off or interrupts utilities in a dispute with the tenant over rent, this is an illegal "lock-out" and the tenant should seek legal advice. (See the section of this guide on "Lock-outs" at [Chapter 9](#)).

Where the tenant is responsible for utilities, and the utilities are billed directly to the tenant by the utility company, the tenant will need to deal directly with the company. Problems with utility companies are not unique to tenants, but they are common enough to be briefly discussed in this guide.

Utility companies will frequently leave the utilities on, despite an inability to pay, if the resident, or tenant, can prove medical necessity. This can include the need for refrigeration for medication such as insulin or special needs for heat or air conditioning. Generally, the resident will have to provide the utility company with a signed statement from his/her treating doctor verifying the medical condition and need for utility service.

Utilities such as electricity and gas, including the Public Service Company of New Mexico (PNM), are regulated by a state agency called the Public Regulation Commission. The PRC has a Consumer Complaint Line for utility

customers at: 1-800-663-9782. The website explaining the complaint process is at:  
[www.nmprc.state.nm.us/consumers/crdutility.htm](http://www.nmprc.state.nm.us/consumers/crdutility.htm).

Control of water service in New Mexico varies with the locality. Usually, the landlord pays for water. Sometimes a tenant finds water shut off because the landlord hasn't paid the bill. In Albuquerque, the Water Resources Department allows a tenant in such a predicament to open an account in the tenant's own name in order to keep the water on. The tenant must pay a deposit, and the tenant becomes liable for paying or future water service (but not for the landlord's back bill). Remember, the law and most rental agreements make the landlord responsible for providing water, so a tenant in the situation of having to pay for water service is in a position to abate rent and seek damages in court from the landlord.

### C. Making structural changes in a rental unit

Generally, a tenant may not make structural changes in a rental unit. For example, a tenant may not take down a wall to enlarge a room, widen a doorway, or add a porch. Similarly, a tenant should not make decorative changes (such as changing wallpaper, floor tile, or paint color) which the landlord may have to undo in order to re-rent the apartment. Also, improvements which attach to the structure that could not be removed without damaging the structure (such as built-in bookcases) are considered "fixtures", and they become the property of the landlord. If a tenant wants to make changes in the apartment or house, the tenant must get the landlord's consent. This consent should be part of a written agreement signed by the landlord. The agreement should clearly state whether the tenant may later remove the additions, and that the landlord will not charge the tenant to undo any changes.

Ordinarily, a tenant may not compel a landlord to consent to changes. However, there is an exception to this rule. If the tenant or a member of her family has a disability which requires a reasonable modification of the rental unit (such as a wheelchair ramp), the landlord must allow the tenant to make the modification. The tenant must pay for the modification, and the landlord may require the tenant to pay to remove the modification before moving out (but the landlord may not be unreasonable in insisting on the removal). If a landlord refuses to allow the tenant to make the modifications, the landlord may have violated fair housing laws. [See [Chapter 13](#).]



## Chapter 12



### MOBILE HOME PARKS

Some mobile home park residents are covered by the Uniform-Owner Resident Relations Act and some are covered by the Mobile Home Park Act. Anyone who is *renting* a mobile home is governed by the landlord-tenant laws set out in the rest of this guide. However, if the tenant owns or is buying a mobile home and is renting a space in a "mobile home park," the **Mobile Home Park Act** may apply to the rental agreement. The Mobile Home Park Act provides some additional protection for mobile home owners whose agreements are covered under that Act. If the Mobile Home Act doesn't have a provision for a particular situation, the UORRA (landlord-tenant law) applies.

#### A. What is a "Mobile Home Park?"

The law defines a "mobile home park" as a parcel of land accommodating *12 or more* occupied mobile homes, where a landlord rents spaces. If the park has fewer than 12 spaces, it may not be considered as a mobile home park, and regular landlord-tenant law will apply to the tenants.

Where the Mobile Home Park Act does apply, it requires that all rental agreements be in writing and that the landlord may only terminate the agreement for cause after giving the tenant 30 days notice, except for nonpayment of rent. The tenant served with such a notice has thirty days after the end of the rental period in which the notice was served to move the home. If the tenant has a "multi-section", or doublewide, mobile home, s/he will have 60 days to move the home.

Rental agreements must contain the following information: the term of the tenancy, the amount of the rent and the amount of any rent increases for the last two years; the day rent is due; the day when unpaid rent will be considered in default; the rules and regulations of the park; the zoning of the park; the name and mailing address where a manager's decision can be appealed; the name and mailing address of the owner; all charges other than rent; a statement of the right to request alternative dispute resolution of any disputes except rent, utility charges or public safety emergencies. **In a mobile home park, the landlord may not raise rent except after giving 60 days written notice of a rental increase.**

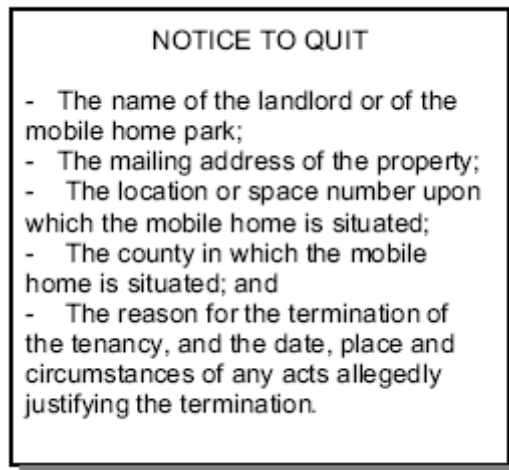
The Mobile Home Park Act prohibits "closed parks." This means that the owner cannot require tenants to purchase their mobile home from a particular seller and shall not require the tenant to sell their home through the manager. Changes in the rules and regulations of a park are permitted with 60 days notice. The management must give the residents 30 days to comment on the proposed changes in the rules. Even if the rules are changed, existing pets must be permitted. Similarly, residents cannot require existing residents to make physical improvements under new rules. For example, the new rules might require a certain type of landscaping. Existing tenants would not have to change their landscaping to comply with this new rule although all new tenants would have to comply.

## B. Evictions from mobile home parks

Except for non-payment of rent or utilities, a mobile home park tenancy may only be terminated for the following reasons:

- Failure to comply with local or state law concerning mobile homes;
- Conduct of the tenant on the property that annoys other tenants or interferes with the park management;
- Failure of the tenant to comply with the rental agreement or with rules and regulations of the mobile home park;
- Condemnation or change of use of the mobile home park.

If the resident receives a termination notice, or Notice to Quit, the best course of action would be to immediately correct the activity or condition which violates the lease agreement.



The 30 day notice of termination (which the Act calls a "notice to quit") must be in writing and must include the information in the box. Because it is so expensive to move a mobile home, the courts have required mobile home park owners to comply exactly with the requirements of the Mobile Home Park Act when evicting a tenant.

A mobile home park tenancy may also be terminated for non-payment of rent or utilities. In this situation, the landlord must only give the three day notice required by the landlord-tenant law. The notice may be posted on the property, and there is no requirement that it be mailed to the tenant. If the tenant pays the rent within the three days, the landlord may not go to court to evict the tenant.

If the landlord is planning to change the use of the land on which the mobile home park is situated, tenants must be given 6 months notice before they can be evicted.

If the landlord goes to court and gets an eviction order (called a "Writ of Restitution") and the tenant has not removed the mobile home within the time allowed in the writ, the landlord may use the sheriff to take possession of the mobile home to remove and/or store it. The tenant will be liable for the landlord's costs for rent, utilities, removal, and storage. Although the landlord may take possession of the mobile home, the resident is entitled to go into the mobile home and remove any personal property.

If the resident is buying the mobile home, the owner must provide notice to the lienholder (usually mortgage company) of the intended eviction.

### C. Utility service

Most mobile home parks provide utility service rather than each resident having an individual account with the local utility company. The park is responsible for maintaining the utility lines from the main lines to the individual mobile home hook-up, unless the line is damaged by the resident. The landlord may not charge more for utility service than the park is charged and the landlord must provide the resident with reasonable access to the records of meter readings, if any, taken at the resident's mobile home space. The landlord may charge a reasonable administrative fee. The amount of the administrative fee must be included in the rental agreement and any increase requires 60 days written notice to the resident.

The landlord must provide a monthly itemized bill that includes:

- ✓ separate listing of charges for each utility service
- ✓ amount used and cost per unit for service, or the formula used to determine cost when individual metering is not used
- ✓ amount of the administrative fee

If the landlord fails to comply with this or any other section of the Mobile Home Park Act, the landlord may have to pay a civil penalty up to \$500.



## Chapter 13



### HOUSING DISCRIMINATION

#### A. Your rights under the law

Looking for housing is a demanding task for anyone, but it is especially hard when a person is not treated fairly because of discrimination. Discrimination includes refusing to show a person an apartment or house for rent. It is when the landlord charges higher rent or fees to a tenant based on his or her race, disability or other protected status.

The federal Fair Housing Act *gives you the right to rent or buy a home without discrimination*. The Fair Housing Act was passed in 1968 as part of the civil rights agenda of the 1960s. Amendments to the Fair Housing Act were passed in 1988 to protect the disabled and families with children in addition to other protected classes.

The Fair Housing Act, with certain exceptions, makes it illegal to discriminate with respect to any housing-related matter, such as rental or purchase of housing, against any person because of their race, color, national origin, religion, gender, disability or family status. These seven classes are known as the "protected classes." State, city or county laws and ordinances provide additional protections. For example, the New Mexico Human Rights Ordinance provides protection if a homeseeker is discriminated against because of his or her sexual orientation.

There are other relevant laws that may apply to your situation. A list of these laws is located at the end of this chapter.



#### B. Protected classes

Fair housing laws protect people who are discriminated against because they are perceived as different from, or more difficult tenants than, the majority population. Fair housing laws identify certain groups of people for this protection. These groups are called "protected classes." The protected classes include: race, color, national origin, religion, gender, family status, children, sexual orientation, gender identity and spousal affiliation.

## 1. Race and color

The federal Fair Housing Act and local laws prohibit discrimination in housing based on a person's race or color. Race is not specifically defined in the Fair Housing Act. However, race is interpreted broadly by the courts and even includes the White Race as a protected class. One court stated that race "embraces membership in a group that is ethnically and physiognomically distinct" but most courts do not insist on restricting the concept of race to anthropological definitions. The Tenth Circuit Court of Appeals, whose jurisdiction includes New Mexico, has held that for the purposes of the Civil Rights Act of 1866, people with Spanish surnames or people of Mexican American descent are considered a distinct race.

The following examples illustrate discrimination based on race or color:

**Discrimination based on race** - If an apartment owner rents to everyone except African Americans or only rents to Whites and denies housing to everyone else, that owner is in violation of the Fair Housing Act based on race.



**Discrimination based on color** - A landlord might rent to light-skinned Hispanics, Native Americans or African Americans while refusing to rent to their darker-skinned counterparts. This is discrimination based on color.

## 2. National origin

The term "national origin" refers not only to the actual country or geographic area where a person was born, but also to the country or geographical area of the person's ancestry. It includes a person's cultural and linguistic attributes.

**Examples** of National Origin include: Mexican, Central American, Mexican-American, Hispanic, Egyptian, Middle-Eastern, Cuban, Caribbean, and Spanish Speakers.

## 3. Religion

It is illegal to discriminate in housing against persons because of their religion. *For example:* refusing to rent or to sell to persons because they are Muslim or Jewish is a violation of the federal Fair Housing Act. However, religious organizations are exempt from this prohibition where they own or operate housing that is closely associated with a religious purpose such as seminary housing, and which is offered only to members of the same religion. Nonetheless, even when a religious organization qualifies for this exemption, it still cannot legally discriminate against people based on their race, color, or national origin.

## 4. Gender

Gender discrimination means treating people differently based on their sex. A landlord who refuses to rent either to women or to men would be engaging in unlawful housing discrimination.

There are two main types of gender discrimination: *quid pro quo* and *hostile environment*.

**Sexual quid pro quo** - Quid-pro-quo is Latin for "something for something." It occurs when a housing agent conditions rental or continued rental to a person contingent on the tenant sleeping or going out with the landlord.

That behavior constitutes illegal quid-pro-quo sexual harassment. If a housing agent ties the amount of rent or the timing of repairs to the tenant's willingness to have sex or become romantically involved with the landlord or apartment manager, that constitutes quid-pro-quo sexual harassment. *For example*, "Go out with me and I'll do the repairs," or "Sleep with me and I'll give you a break on the rent."

**Hostile environment** - if a housing agent does not make a quid-pro-quo proposition, but rather engages in an ongoing pattern of offensive and persistent sexual or sexist conduct, the housing provider is engaging in illegal sex harassment by creating a hostile environment for the tenant. One court defined sexual harassment as "unwelcome sexual advances, unwelcome physical contact of a sexual nature, or unwelcome verbal or physical conduct of a sexual nature."

Examples of such behavior are: making sexually suggestive remarks, inappropriate and unwelcome touching or hugging, and pestering the tenant to go out with him or her despite the tenant continuing to say no to the housing agent or the tenant continuing to ask the agent to stop making the remarks.

## 5. Familial status



Families with children are sometimes discriminated against because landlords believe that children are noisy, destructive or cause more wear and tear than adults. If a housing provider excludes a family with children under the age of 18, or denies housing to a pregnant woman, that is discrimination based on familial status.

**Prohibiting children from common areas** - It is illegal to prohibit children from using the common area of an apartment complex, unless there is a legitimate reason for reasonably restricting the activities to a certain part of the common areas.

**Restricting families to living in certain areas** - A landlord cannot restrict families with children to certain buildings, or ground floor apartments, even if the justification for the restriction is related to the safety of those families.

There are two exceptions to the law protecting tenants from discrimination based on family status:

### a. Occupancy limits

If a reasonable local building code only allows up three people to occupy an apartment, the landlord can refuse to rent to a family with more than that number. For example, if the building code prohibits more than 3 people from renting a one-bedroom apartment, the landlord can refuse to rent to a family with two adults and two children, provided that the landlord would also refuse to rent that apartment to a group of four adults or a family with three adults and one child. Whether the occupancy limit is reasonable depends on the justification for the limit, such as a mobile home park's limited sewer capacity. Some courts have held that a landlord can charge extra rent within reason for children, such as would be charged for extra adults.

### b. Senior housing

The Fair Housing Act exempts housing that is geared toward older people from the family status provisions of the Act. This type of housing can take the form of 55-and-Over Housing and 62-and-Over Housing. The 62 and over housing is straightforward: all residents must be over 62. To qualify as 55- and-over housing, the housing complex in question must have at least 80% of the units occupied by at least one person over 55 and must publish and adhere to, policies and procedures that demonstrate an intent to provide housing for persons 55 or over.

HUD has identified 7 factors to help determine compliance with the intent requirement:

- (1) The manner in which the housing facility or community is described to prospective residents;
- (2) Any advertising designed to attract prospective residents;
- (3) Lease provisions;
- (4) Written rules, regulations, covenants, deed or other restrictions;
- (5) The maintenance and consistent application of relevant procedures;
- (6) Actual practices of the housing facility or community; and
- (7) Public posting of statements in common areas describing the facility or community as housing for persons 55 years of age or older.

If the complex meets the legal standard for 55 or 62-and-over Housing, then the complex does not have to rent to families with children.

## **6. Disability**

For purposes of the Fair Housing Act, "handicap" or "disability" is defined as a physical or mental impairment that substantially limits one or more life activities; having a record of having such impairment; or being perceived as having an impairment, such as having a diagnosis of HIV+, even if no symptoms exist.

Illegal discrimination against disabled people can take the form of outright refusal to rent, imposing differing terms and conditions, or steering. It can also take the form of refusal to allow reasonable modifications, refusal to make reasonable accommodations in the rules, policies, practices, or failure to adhere to accessibility requirements in the case of post-1991 construction.

### **a. Modifications**

This refers to physical changes to rental property, such as widening doors, installing grab bars in the bathroom, or installing a wheelchair ramp. Disabled tenants in a nonfederally subsidized complex must pay for such modifications. Landlords who receive federal subsidies, such as a project-based Section 8 apartment complex, may have to make such modifications at their expense. The tenant in a non-federally subsidized complex is responsible for removing these modifications and restoring the apartment when he or she moves out.

### **b. Reasonable accommodation**

Housing providers must make reasonable accommodations in rules, policies, or practices so a disabled person can enjoy his or her dwelling to the extent (or approaching the extent) that a non-disabled person can. What is reasonable depends not only on the disabled person's needs but also on the degree of impact the accommodation would have on the landlord. For example, a blind person can have a trained guide dog where there is a no-pet policy, or a person who needs a pet for prescribed therapeutic purposes may also be allowed to have an animal. However, if an accommodation of a tenant would threaten the health and safety of other tenants it can be denied. Similarly, a person needing a designated parking space close to his/her apartment may get one even though the rules do not generally provide for reserved parking spaces.

Mental disabilities are included among the disabilities that are protected by the Fair Housing Act. A typical reasonable-accommodation case involving a mentally disabled tenant is one in which the tenant exhibits behavior that disturbs the neighbors, leading the landlord to seek to evict the tenant. If the disturbing behavior is caused by the mental disability and the landlord knows about the disability, the landlord must try to find a way to accommodate the tenant before evicting him or her.

### **c. Accessibility requirements**

Multi-family housing, (4 units or more) built after 1991 must be accessible to disabled persons. Federal and state law require accessibility to ground-floor apartments such as ramps or paths that are at the same level as the

apartment (and higher-floor apartments if there is an elevator) and common areas. Reasonable distribution of accessible parking spaces for disabled people is required, including van accessible spaces. The apartment complex must also have units that are accessible. *Examples:* wider doors, accessible electrical outlets, accessible stove controls, grab bars, space to turn around in a wheel chair.

## 7. Sexual orientation

The New Mexico Human Rights Act and some local laws prohibit landlords from refusing to rent or treating tenants differently based upon their sexual orientation ( being gay, lesbian, bisexual or straight). Federal fair housing law does not provide protection based on sexual orientation.

## 8. Spousal affiliation

The New Mexico Human Rights Act protects tenants based on spousal affiliation but does not define what it covers. In employment law, spousal affiliation refers to discrimination based upon the status of the person you are married to. A New Mexico court has interpreted this provision to protect unmarried couples. Federal fair housing law does not provide protection based on spousal affiliation.

## 9. Gender identity

The New Mexico Human Rights Act prohibits discrimination based upon a person's gender identity. The Act defines gender identity as a person's self-perception, or perception by another, of the person's identity as a male or female based upon the person's appearance or behavior that are in accord with or different from the person's physical anatomy, chromosomal gender or gender at birth. Federal fair housing law does not provide protection based on gender identity.

## C. Exemptions from the Fair Housing Act

There are some housing providers who are exempt from most provisions of the federal Fair Housing Act.

Exemptions
- Owner-occupied rental buildings with no more than 4 units (but not if the building is federally subsidized)
- Single-family dwellings sold or rented without a broker, if the owner does not own more than 3 such dwellings
- Religious Organizations, under limited circumstances
- Private Clubs

However, these landlords or housing providers may be covered by local ordinances and the New Mexico Human Rights Act. If the person or agent who discriminates against a home seeker is not covered by the federal Fair Housing Act, a complaint may still be filed with the city or state human rights office or with a court. It is important to check with an attorney or the local human rights office to determine which law covers the discrimination.

Discriminatory statements or advertisements are prohibited by federal law even if the transaction involves one of these otherwise exempt situations. Also, if discriminatory treatment is based on race or color, it may violate the Civil Rights Act of 1866.

## D. What can you do?

Record the details of what happened to you, including dates, times, people involved, as well as possible witnesses, including their phone numbers and addresses. Keep a running log of everything that has happened, especially if this is an ongoing situation. Keep a file of documents that pertain to your case.

**Call the New Mexico Fair Housing Center  
Hotline at 1-866-226-0068.**

The Center can assess your case and advise you on how to proceed. When housing discrimination occurs, complaints can be filed with the Department of Housing and Urban Development (HUD), and/or in state or federal court, or with a state or city human rights office. In some cases, the Fair Housing Center is able to negotiate with housing providers to remedy violations quickly.

### 1. Statute of limitations

A statute of limitations puts a specific time period for filing a complaint or lawsuit after you have been injured. The statute of limitations for fair housing complaints provides that "[a]n aggrieved person may commence civil action in an appropriate United States District, Magistrate, or State Court not later than 2 years after the occurrence or the termination of an alleged discriminatory housing practice." However, the statute of limitations is suspended during the period of time during which HUD has and is evaluating a complaint. The time HUD has the case does not count when calculating when the 2-year statute of limitations expires.

If a person has been subject to ongoing discrimination (i.e. continuous discrimination or a number of incidents of discrimination that are factually related), then the 2-year time period begins to run at the time of the last incident or when the continuous discrimination ended.

The statute of limitations for filing a complaint with HUD is one year. State and local laws generally have much shorter time periods for filing complaints, usually 180 days.

### 2. The HUD process

Once a complaint is filed, HUD will investigate the complaint. If HUD does find reasonable cause that a violation of the Fair Housing Act occurred, it will set a date for an administrative hearing before a HUD Administrative Law Judge. HUD legal staff, representing the government, will try the case on behalf of the complainant, but the complainant can obtain separate representation and intervene in the case. However, either the complainant or the respondent can elect to have the case tried in Federal Magistrate instead of a HUD administrative proceeding. In that event, the Department of Justice will represent the government on behalf of the complainant, and, once again, the complainant can obtain separate representation and intervene in the case.

## E. Resources / Links

New Mexico Legal Aid  
500 Copper, NW, Suite 300, Albuquerque, N.M. 87102  
Telephone: (505) 243-7871

New Mexico Fair Housing Center  
Hotline: 1-866-226-0068  
WEBSITE: [www.nmfairhousing.org](http://www.nmfairhousing.org)

U.S. Department of Housing & Urban Development  
Office of Fair Housing and Equal Opportunity  
625 Silver Ave., SW, Ste. 100, Albuquerque, N.M. 87102  
Telephone: (505) 346-7327  
1-877-483-2489  
TTY: (505) 877-8339  
WEBSITE: [www.hud.gov](http://www.hud.gov)

U.S. Department of Housing and Urban Development  
Fair Housing Access First  
WEBSITE: [www.fairhousingfirst.org](http://www.fairhousingfirst.org)

Albuquerque Human Rights Office  
Ste. 520, 600 2nd St. N.W., Albuquerque, N.M. 87103  
Telephone: (505) 924-3380  
WEBSITE: [www.cabq.gov/humanrights/office.html](http://www.cabq.gov/humanrights/office.html)

National Fair Housing Alliance  
1212 New York Ave. Suite 525, Washington, DC 20005  
Telephone: (202) 898-1661

Protection and Advocacy Systems 1720 Louisiana Blvd. NE, Suite 204, Albuquerque, NM 87110  
Telephone: (505) 256-3100 V/TTY  
Toll-free: 1-800-432-4682  
WEBSITE: [www.nmpanda.org](http://www.nmpanda.org)

New Mexico Mortgage Finance Authority (MFA)  
344 4th Street, SW, Albuquerque, NM 87102  
Telephone: (505 - 843-6880)  
Toll Free Statewide: 1-800-444-6880  
WEBSITE: [www.housingnm.org](http://www.housingnm.org)

## F. Applicable laws

- ➔ The Civil Rights Act of 1866 provides that: "All citizens of the U.S. shall have the same right, in every State and Territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real property."
- ➔ The New Mexico Human Rights Act make it illegal to discriminate with respect to any housing-related matter against any person because of their sexual orientation or gender identity. Protection is already available for discrimination based on spousal affiliation. The Act is at Chapter 28 of the New Mexico Statutes. 28 NMSA §1 et seq.
- ➔ Local human rights laws - These laws vary by community. Contact us with questions about laws that apply to your community in either Santa Fe, Las Cruces or Albuquerque.
- ➔ Section 504 of the Rehabilitation Act of 1973 provides that "No otherwise qualified individual with handicaps in the U.S.....shall solely by reason of his handicap, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance."
- ➔ The American with Disabilities Act extends the protections offered by Section 504 to all activities of State and Local Governments, including those that do not receive Federal financial assistance. The American with Disabilities Act does not apply to housing but rather to public accommodations such as stores, movie theaters, bowling alleys, buses, etc. It is similar in spirit to the provisions in the Fair Housing Act regarding persons with disabilities.
- ➔ New Mexico Building Code has certain requirements for handicapped accessibility for new construction of residential housing, some of which are more stringent than what is required under the Fair Housing Act.



## Chapter 14



### TENANTS OF FEDERAL HOUSING

There are several different kinds of government housing programs which offer rental assistance or rents that are less than current market rents to tenants with low incomes. Federal laws provide extra rights and protection to tenants in these programs.

#### A. Subsidized apartment complex

These apartment complexes are owned by private developers. The owners have entered into contracts with the U.S. Department of Housing and Urban Development (HUD) or the U.S. Department of Agriculture (USDA) to charge less than "fair market" rents in exchange for mortgage assistance from the federal government. Some of these apartment complexes are for elderly and disabled persons only.

Tenants of modest to low income can apply directly to these privately-owned subsidized complexes. If the tenant is eligible, s/he will probably be placed on a waiting list. It is the tenant's responsibility to make sure that the application is kept current. It is very important to make sure that the complex has a current mailing address. If a tenant is not found eligible, she or he must be notified in writing of the reason for the ineligibility and of his/her right to meet with the management to discuss the decision.

Rents in these complexes will be lower than in equivalent non-subsidized apartments, and some units may be 'set aside' for further assistance, with the rent reduced to 30% of the tenant's adjusted income. Tenants may be recertified annually to ensure that they still qualify for reduced rent.

#### B. Section 8 "Existing Housing" vouchers

Low-income tenants may apply for a Section 8 voucher at a local housing authority. A Section 8 voucher helps pay the rent for a privately-owned house or apartment. The tenant's share of the rent and utilities is 30% of her/his adjusted income. There are generally waiting lists for applicants for Section 8 vouchers. Placement on the waiting list may depend on factors such as having a disability or being homeless. In some areas, a person who loses their housing due to building condemnation may be able to get a Section 8 voucher without having to wait. An applicant who is told that she or he is not eligible must be notified in writing and informed that she or he may request an informal review at the housing authority.

Once the tenant is notified that s/he has a voucher, the tenant has 60 days to find an apartment or house whose landlord will accept voucher payment. If the tenant is unable to find a place to rent, the tenant may request up to two 30 day extensions. If the tenant has not found a place to rent within this 120 days, the voucher will be lost. Landlords are not required to rent to a person with a Section 8 voucher.

With a Section 8 voucher, the tenant may rent any house or apartment which passes the Section 8 inspection process. If the total rent is more than the "fair market rent" established by HUD, the tenant may make an agreement to pay

the difference in addition to the share calculated by HUD. The security deposit is limited only by the landlord-tenant law, and may be as much as one month of rent.

The tenant's share of the rent will be recalculated once a year. Failure to cooperate with the recertification process can result in a termination of the Section 8 voucher. If a tenant does not agree with the housing authority's determination, she or he may request an informal hearing. The hearing must be held quickly and the hearing officer must make a written decision stating the reasons for the decision.

The tenant's share of the rent is recalculated whenever the tenant's family has a change in income. It is important to report both increases and decreases in income to the housing authority so that the tenant share is accurate. Even a temporary reduction in the tenant's income can reduce the tenant's share of the rent, making it much easier to keep housing in times of financial difficulty. Failures to report increases in income can result in overpayments by the housing authority which must be repaid by the tenant. The housing authority can ask the tenant to enter into a repayment agreement or can terminate the voucher. Failure to comply with a repayment agreement can result in termination and loss of the Section 8 voucher. The tenant has the right to an informal hearing with the housing authority to dispute the overpayment or termination of the voucher.

The private landlord cannot charge the tenant any fees that are not agreed to in the lease and in the Housing Assistance Payments (HAP) contract between the housing authority, the tenant and the landlord. If the private landlord is not maintaining the property, the Section 8 program can reinspect and withhold the housing assistance payments until the landlord brings the unit into compliance with Section 8 requirements. **A tenant cannot be evicted by the landlord if the housing authority has withheld its share of the payments.** Section 8 tenants can also abate rent under the landlord-tenant law. The tenant can abate his/her entire share if it is less than the 1/3 rent abatement allowed by the law.

Section 8 tenants can be evicted from their apartments as set out in the landlord-tenant law. It is important to read the lease and HAP contract carefully because it may provide more protection than the landlord-tenant law. Eviction does not necessarily mean that the tenant loses Section 8 assistance. S/he can be recertified to rent another unit as long as s/he does not have any debt to the landlord. If the housing authority proposes to terminate a tenant's participation in the Section 8 program because of the eviction, they must notify the tenant in writing and offer her/him an informal hearing.

Tenants have the right to be represented by an attorney at a hearing with the housing authority. If you have received a notice terminating your Section 8 voucher, you should request a hearing immediately and seek legal assistance.

The rules vary somewhat for each housing authority. Every housing authority is required to have regulations which the tenant may ask to review.

## C. Public housing

Public housing complexes are owned and operated by local housing authorities. Tenants with low incomes may apply for admission to public housing and will be placed on a waiting list according to certain preferences. Generally, families, elderly and disabled persons have preference over single individuals. Homeless people or people in substandard housing may also have preference in obtaining public housing. It is important to notify the housing authority of any changes in address so that the applicant will not lose her/his spot on the waiting list or miss an opening.

The tenant must pay 30% of her/his adjusted income for rent and utilities in public housing. It is important to report both increases and decreases in income to the housing authority so that the tenant rent is accurate. The housing authority will recertify the tenant's income once per year and recalculate the rent based on any changes in income. Failure to cooperate with recertification can result in eviction.

Public housing has a grievance procedure which consists of an informal hearing or review. The specific type of procedure depends upon the rules adopted by the local housing authority. The grievance procedure can be used to dispute such issues as ineligibility, rent amount, poor conditions, damage charges and "for cause" lease terminations. Hearings generally must be requested within ten days of the disputed housing authority action. The local rules generally provide more notice time than the state landlord-tenant law. **READ** any notices from the housing authority carefully and consult with the local legal services program if there are any questions or for assistance with the hearing process.

Evictions for criminal activity that is drug-related or threatens the safety of other tenants or housing authority employees may be exempt from the grievance procedure. In those cases, the housing authority may go directly to the local court to evict. Check with HUD or an attorney to determine whether the tenant housing authority is exempt from the grievance procedure in those cases.

Information about this kind of housing in New Mexico is available from the New Mexico Mortgage Finance Authority [www.housingnm.org](http://www.housingnm.org). The NM Mortgage Finance Authority publishes a comprehensive Housing Services Directory that is available on the website or call 1-800-444-6880.



## Chapter 15



### TENANT ORGANIZING

Knowing the law is not always enough to protect the tenant's right to decent housing at an affordable price. Tenants must often organize with each other and use their collective political, economic, and social pressure to overcome recurring problems. A group of tenants can collectively exert more pressure for their views than can individual tenants on their own. Remember, landlords have been working together for a long time to make sure that politicians and public officials know what they want done.

Tenants have every right to do the same thing. Sometimes tenants will organize themselves to let their local government know that they want certain actions taken. One action might be advocating for better code enforcement to see that rental housing is safe and decent. The actions may be efforts to expand the supply of affordable housing, so that rents will be more reasonable. Sometimes tenants will want action creating greater tenant rights under the law. All of these governmental actions will require tenants to make their voices heard in the offices where political decisions are made.

More often, tenants organize to deal with problems they are having with their own landlord. Such organizing involves getting together a group of people who live in the same apartment complex, public housing development, mobile home park or different houses rented or managed by the same landlord. The tenants get together to make the landlord listen to their complaints, demands, or suggestions. The tenants try to work together for a common goal, to make their lives and living situations better. While the landlord may find it easy to ignore individual tenant demands, a group of tenants speaking with one voice may be harder to ignore.



When there are problems with a landlord, think about organizing. Talk to other tenants about whether they think getting together to discuss problems would be a good idea. Then, set a time and place for a meeting that is convenient for everyone. ACORN (244-1086 in Albuquerque) is an organization that often helps tenants organize.

At the first tenants' meeting, it is a good idea for one person to lead the meeting. This person can help keep the meeting going and get people to speak up and participate. The person or persons who organized the meeting should state why it was called. People should be encouraged to talk about their problems. The person leading the meeting

can also help people make a list of complaints, so that everyone at the meeting will remember that many of the concerns they have are shared by the other tenants.

People at the meeting can decide what steps they want to take, agreeing on a set of goals for their new organization. Minutes of this first meeting should be taken, and a list of people in attendance made up. It may be necessary to advise people that they have a right to organize and that the landlord may not legally take action against individual tenants just because they joined the tenants' organization.

The tenants organization might consider writing a petition to their landlord. The petition can include the fact that the tenants have formed an organization, called a tenants' association, to deal with common problems. The petition can also include a list of complaints and problems that need attention. The petition should end with a request that the landlord meet with the association to discuss the problems. Informing the landlord that the association plans to make a request for an inspector to make an official report of code violations is useful, and sometimes necessary.

In trying to meet with the landlord, it is a good idea to set a time for the landlord to respond to the petition. If the landlord ignores the request to meet about the problems, the tenants should consider a second meeting to discuss tactics aimed at the landlord's refusal to respond. Sometimes it might be useful to get a lawyer to come to the meeting to discuss tactics and to explore the possibility of having the association take the landlord to court.

It is always important to get information about the landlord. Who is the landlord? Does the landlord own any other property? How much? Other tenants who rent from the landlord can be asked about their situation and for their support. By finding out what other businesses the landlord is involved in, the tenants will have a better idea about the landlord's strength and whether he is worried about learning of his/her lack of concern for tenants at his/her rental property. Find out if the landlord has been involved in other housing lawsuits and how those suits turned out. It may be that the landlord will respond to the threat of a lawsuit and be willing to discuss problems, either because the landlord has lost before in court or because the landlord fears the possibility of a court judgment.

Even if the tenants' group gets the landlord to listen and to discuss problems, this doesn't necessarily mean that both sides will agree about the problems or their solutions. Sometimes going to court will still be necessary, but it is always a good idea to try other alternatives first. Negotiation and mediation offer such alternatives to court, and there are a growing number of professional organizations that offer help in setting up, and doing, mediation.

The landlord-tenant law provides protection for tenants who organize. Landlords may not try to evict or threaten to evict tenants because they have been involved in organizing. The law states that landlords may not retaliate against a tenant because s/he has "organized or become a member of a resident's union, association or similar organization" during the preceding six months. If the landlord does illegally retaliate, the tenant can be awarded damages of up to two months rent, court costs and attorneys fees.



## Chapter 16



### GOING TO COURT

Unfortunately, landlord-tenant disputes often end up in court. The most common landlord-tenant cases are evictions, which the law calls a **Petition for Writ of Restitution**. The Writ of Restitution is a court order restoring the property to the landlord. Or, if the tenant has been illegally locked out of their apartment, the tenant can also file a Petition for a Writ of Restitution restoring the apartment to the tenant.

Landlords bring these actions to get court orders to remove tenants. Other common cases involve suits by tenants to recover damage deposits, where landlords have either failed to follow the law or unreasonably withheld the deposits. Other cases involve damage claims by either landlords or tenants. Often, one case will involve all of these claims at the same time.

Most frequently the court dealing with these disputes will be the local Magistrate Court. In Albuquerque, it will be the Metropolitan ("Metro") Court. The information in this guide is aimed at helping the landlord and tenant understand how those courts work in "civil cases," the category to which landlord-tenant cases belong. This guide does not discuss criminal cases.

#### A. Legal counsel

Representation by a lawyer is not required in court. In some cases, landlords or tenants can represent themselves without a lawyer. It is a good idea, however, to at least talk to a lawyer before going to court on a landlord-tenant case. The tenant will want to know what defenses or counterclaims can be raised in the case. The landlord will want to make sure that s/he has followed all of the steps required by the law.

If a person has very little income, s/he can call the local legal aid office. People ineligible for free legal services can consult their local lawyer referral service to find a lawyer. In hiring a lawyer, be sure to discuss all fee arrangements at the first meeting. Some lawyers do not charge a fee for the first consultation.

#### B. Some definitions

A person bringing suit against another person in court is called **the plaintiff** or the **petitioner**. The person being sued is called **the defendant** or the **respondent**. A plaintiff or a defendant representing himself/herself is said to be **pro se** party in the lawsuit.

A lawsuit starts with the filing of a **complaint** or **petition** in court. Magistrate and Metropolitan Courts have forms for complaints and petitions that the plaintiff can simply fill out. Lawsuits under the Uniform-Owner Resident Relations Act or Mobile Home Park Act can also be filed in the local District Court. The procedures in the District Courts are more complicated than the Magistrate or Metro Courts. This guide does not discuss procedures for District Court.

The next document in a lawsuit is the **summons**. This document is endorsed by the court clerk and tells the defendant a suit has been filed and that the defendant has time to answer the complaint or the petition. The summons will be attached to the complaint or the petition for **service of process**. Service of process means that the defendant must be notified of the lawsuit by having the complaint (or petition) and the summons delivered to him/her in a way that the defendant will know there is a lawsuit. Sometimes, the summons will include a **notice of hearing**, which tells the defendant of the date, time, and place of a trial. In eviction actions, it is common that a notice of hearing will be part of the summons.

The defendant has the right to tell his or her side of the story by filing a written **answer** to the complaint or petition. Magistrate and Metropolitan Courts have forms for answers, and the defendant can fill out the form and file it with the court. If the tenant receives a notice of hearing, the tenant should file a written answer explaining why the tenant disagrees with the complaint or petition. The tenant must appear in court on the date and time set out in the notice of hearing.



In an eviction action, the court order sought by the landlord to evict the tenant is called a **Writ of Restitution**. In cases involving damages or other issues, the court's final decision is called the **judgment**.

### C. Court procedures

The first step in filing suit is to go to the courthouse in person. The court clerk will explain procedures and assist a plaintiff in filing his/her complaint. But, the court clerk **CANNOT** give any legal advice. There is a filing fee, which the plaintiff must pay at the time the complaint is filed with the court. If the tenant cannot afford the filing fee, the tenant can ask the court to waive the fee by filing a motion for free process. There may also be a service of process fee if the plaintiff wants the sheriff to serve the summons and the complaint. It is also possible for the plaintiff to have a private process server or a friend serve the court papers. If the plaintiff chooses to use that type of service, there will not be a service fee. However, if someone other than the sheriff will serve the papers, the plaintiff must get forms for a return of service and instructions on how to fill out the return from the court clerk.

Eviction actions are quick, and the trial date will be set at the time the landlord files the petition for a Writ of Restitution. The trial will be set between 7-10 days from the date the court papers are served on the defendant. The defendant may file a written answer, but s/he must also appear at the time set for trial.

If the tenant is filing for a Writ of Restitution to get back into the rental unit, the hearing date will be set 3-5 days after the service of the summons and petition on the landlord.

If the court orders the Writ of Restitution requiring the tenant to leave, the judge may give the tenant between three and seven days to move.

### D. Disqualifying a judge

If a party feels that s/he does not want the assigned judge to hear the case, it is possible to have the judge disqualified. The tenant will know the name of the judge hearing the case because it will be set out on the notice of

hearing. In New Mexico, each party has the right to "bump" a judge without having any particular reason, but the party must file a **statement of recusal** to do it. The clerk's office has a form for this purpose. The statement must be filed not later than five days after service of the petition in an eviction action. If the tenant asks the judge to do anything (like grant a continuance), the tenant loses the right to automatically bump the judge. Any other statements of disqualification, other than the first one, must be based on good cause (for example, the judge is a friend of the landlord or has had dealings with the tenant in the past).

## E. The trial

Trials in Magistrate and Metropolitan Courts are less formal than district court. There are several issues to consider about a trial in either court. Magistrate Courts do not have a **record** (a taped or written history of the trial), and any appeal from the Magistrate Court will involve a whole new trial (called a **de novo** appeal).

### 1. The record

In Metropolitan Court, appeals are **from the record**. The Metropolitan Court will only make a formal record (by a tape or CD recording) if either the plaintiff or the defendant asks for it. The clerk's office has a form for this purpose. If a recording is not requested, it will be very difficult to show what happened at the trial if either party has to appeal. The court will not charge to have the trial recorded, but there is a charge for a copy of the recording if it is needed for an appeal. The Metro Court in Albuquerque currently provides recordings on CD (compact disc). If your court case is in Metro Court, it is very important to request a recording before the trial.

### 2. Jury trials

Another important issue to consider is whether to ask for a jury trial. Either the plaintiff or the defendant may ask for a jury to hear the case. The plaintiff makes the request for a jury trial at the time the complaint is filed. The defendant makes the request for a jury at the time the answer is filed. A defendant who wants a jury in an eviction case should file the answer before the trial date and include the request for jury in the answer. There is a fee for having a jury trial, and the fee is charged to the person making the jury request.

### 3. Interpreters

Courts are required to provide an interpreter free of charge to any party who requests one for the trial. The request should be made as soon as the party is aware that an interpreter will be needed, since it may take some time to locate or schedule one.

### 4. Trial preparation

Anyone preparing for a trial in a landlord-tenant case should:

- Keep all *court papers* in order and bring them to court;
- Write an *outline* of the facts and points to be made, trying to tell the story in chronological order;
- Collect *evidence*: rent receipts, the lease, copies of notices and letters, housing code violation reports, photos. Make two copies of every piece of evidence, one for the court and one for the other party;
- Arrange for any *witnesses* to appear in support of the case, and practice the questions which will be asked in court. A witness can be subpoenaed (given an official command to come to court), and it is always a good idea to have a subpoena issued by the court and served if there is any concern that the witness might not appear at the hearing. Witnesses who are subpoenaed are entitled to a \$75 fee for appearing in court;
- Ask the court clerk for a *recording* of the hearing;
- Be prepared to *tell the judge* why you think you should win your case.

## 5. Trial presentation

At the trial, the plaintiff tells his/her story first. This is because the plaintiff has the **burden of proof** to show why s/he should win. Then the defendant puts on his/her case. Each side will put on witnesses (usually the plaintiff and the defendant will be witnesses, together with other people who have knowledge of the facts of the case). The defendant gets to ask questions of the plaintiff's witnesses, and the plaintiff has the same opportunity to ask questions of the defendant's witnesses. This is called "cross-examination." All witnesses will tell what they know after the court has made them swear to tell the truth.

In eviction cases, the landlord will usually be asking for a money judgment (for back rent or damages) as well as a court-ordered eviction. Damage claims are often not heard at the time of the eviction trial, but they are left "open" to be heard at a later date, after the tenant has been forced to move and the landlord has had the chance to assess all the damages. Tenants may also want a later trial on damages in some cases. However, if the tenant's damages affect the claims raised by the landlord for eviction, the tenant should insist that the damage issues be part of the eviction trial.

## 6. The judgment

After the trial, the judge will enter a decision about who won and who lost at the trial. This decision will be the judgment in the case, and it will be on a form prepared by the court. It will say what the loser must do. If the judge decides that the tenant must move out, the judgment will be for a Writ of Restitution specifying the date the tenant must be out of the rental unit. The tenant should explain to the judge whatever hardships this will involve. The judge can give the tenant from 3 to 7 days to remain in the rental unit. If it is a mobile home, the shortest time the judge can give before making the tenant move is 48 hours.

If the case involves a good-faith dispute over whether the tenant properly abated rent, the tenant may have 3 days from the date of judgment for back rent to pay the rent. If the tenant pays the rent within the 3 days, the Writ of Restitution will be dismissed. This is called a **conditional writ**.

If the tenant wins, the judgment will note that the petition for a Writ of Restitution is denied. The judgment may also include an award of damages to the tenant for any claims the tenant made and won. As noted above, however, damage claims often are heard at a later trial than the eviction trial.

In addition to the relief awarded in the judgment, the winning party may be entitled to other money. The judge may award the winner court costs (such as filing and service fees) and in some cases, where the winning party has hired an attorney, the court may award attorneys fees.

## F. Appeal

The losing party may appeal to the District Court if s/he disagrees with the judge's decision. An appeal from Magistrate or Metro Court must be filed within 15 days by filing a Notice of Appeal with the District Court. The Notice of Appeal must also be served on the winning party ("appellee") and the lower court. The person appealing is called the appellant. There is a filing fee that must be paid to the District Court. The appellant can ask the District Court to waive the filing fee if s/he cannot afford to pay it.

The appellant can also ask for a **stay** of the judgment. The "stay" means that the judgment cannot be enforced until the appeal is over. It is important to remember that there are two types of "stays" in most landlord-tenant appeals.

- First, if the judge has issued a Writ of Restitution ordering the tenant to move out, what the tenant wants to "stay" is the order to move. To get this type of stay, the appellant must be willing to pay the monthly rent during the period of the stay. **The request for the stay must be filed before the move-out date in the court's order.** The rent must be paid to the landlord or to an escrow agent. It is important to keep a record of these payments. If the rent payment is not made, the landlord can ask the court to lift the stay and order the tenant to move.

- Second, if there is a judgment for damages, the stay will be to keep the landlord from collecting on the money judgment during the appeal. To get this kind of stay, the appellant may be required to pay a "supercedes" bond to the court. The bond will usually be the amount of money damages awarded to the winning party.

This guide does not include all of the rules for an appeal. An appellant must comply with the court rules or the appeal may be dismissed.

## G. After court

If an eviction has been ordered and not appealed, a Writ of Restitution empowers the sheriff to carry out the eviction. The sheriff will order the tenant out of the unit, and may either order her/him to remove personal property immediately, or lock up the unit and advise the tenant to arrange for removal of the property.

For any final judgment which includes an award of money, a Writ of Execution may be issued by the court instructing the sheriff to carry out the judgment. If the losing side does not comply voluntarily with the terms of the judgment, the sheriff may be able to seize money or property to satisfy the judgment.

New Mexico has exemption laws which allow judgment debtors to keep some of their property, no matter how much money they owe. The exemptions include tools, one vehicle, personal property, up to \$30,000 in equity in your own home.

The best way to insure against seizure of exempt property is to file a Claim of Exemptions with the court, listing what property is being protected. The clerk can provide the form needed. This should be done right after the judgment has been entered. It must be done before any sale of the property takes place.

A judgment may also be satisfied by garnishment against wages or bank accounts. If a judgment debtor earns wages which exceed a certain amount, her/his employer may be served with a Writ of Garnishment, and the debt taken from his/her wages. Income from public benefits such as welfare, Social Security, and veteran's benefits cannot be garnished, even if the funds are deposited in a bank account. If these types of income are garnished, contact an attorney immediately.

Information about the court system is available at [www.nmcourts.com](http://www.nmcourts.com). This website includes general information about the courts in New Mexico, links to legal research information and links to websites for New Mexico courts, including the District Courts and the Bernalillo County Metropolitan Court. The Magistrate Courts' website includes a very useful manual explaining the Magistrate Court Rules and Procedures.



## Chapter 17



### TIRED OF RENTING? TIPS ON BUYING A HOME

Renters who are planning on buying their own homes -whether they are traditional houses or manufactured or mobile homes, through a mortgage or a real estate contract - need to be very careful. Some lenders may try to lend a buyer money on unfavorable and what are called 'predatory' terms.

A home is the most expensive single item most people will ever buy. You are the only one who can decide on the type of home and neighborhood you want to live in. First, you need to know what your affordable price range is. You can go to your lender and at no cost ask for pre-approval for a mortgage loan. Most banks can give you an actual certificate of financing and establish a mortgage amount that you likely can borrow. Once you make those decisions and start looking for a home, it is important to have some basic information about legal matters before you sign any contracts or pay out any money. If you are purchasing your first home, first time home buyer counseling is available. Contact HUD to find a counselor near you: call 1-800-569-4287 or go to HUD's web site [www.hud.gov](http://www.hud.gov). You will find a list of resources in the [Appendix](#) of this guide.

Most people use real estate agents to buy and sell their homes. As a buyer, the first thing you need to do is to have your own real estate agent who is working for you. Your own real estate agent will not cost you anything more because they are paid out of the sales price of the house. Let your real estate agent know your price range. When looking at several homes, make notes and keep a checklist of your requirements handy so you can remember the important information about each house and how well it fits your needs.

Watch out for property flipping scams. A property flipper buys a house cheaply and then sells it to an unsuspecting buyer for a price that far exceeds its real value. You should have an independent home inspector make sure the house is in good condition and identify needed repairs. Often, you find out after the closing that the home needs major repairs you can't afford. This could result in losing your home by foreclosure.

#### A. The basics of a real estate purchase

**Title Insurance.** The lender will normally require a title search, and in most instances make arrangements to perform it. The cost will be charged to you as part of the loan fees. Most lenders require title insurance to protect their security interest in the property. Problems with title are not common, but if one does arise it can be expensive to resolve. The title insurance coverage will provide legal representation and pay any expenses required to settle the issue. It is a one-time fee. The title insurance ensures that you are receiving a "clear" title from the seller. This means that there are no existing liens on the property and no defects in the title. "Liens" are legal claims by a creditor of the seller. Liens are the result of the unpaid balance of a mortgage or other loan to the owner. Liens result from judgments issued against the owner by a court or from governmental bodies for unpaid taxes or utility assessments. A lien stays with the property. A lien must be formally recorded in the public records of the courts where deeds are registered, in the county where the property is located.

**Earnest Money.** When you find a home to purchase, you and the seller will sign an agreement of sale. This means you, as the buyer, will pay a deposit, often called "earnest" money to secure the deal by showing that you intend to follow through with the purchase. In return for your deposit, the seller cannot accept an offer from another buyer.

The agreement of sale is critical to the entire transaction. Every detail should be included. Is it refundable and under what circumstances? What is included with the home? Are there any contingencies? The amount of the deposit can vary widely depending on the price of the home and will be credited to you at the loan closing.

**Appraisals.** The appraisal is a professional assessment of how much the home is worth. It is based on the size of the home, condition of the home, size of the property and recent prices of nearby comparable homes. Make sure the appraisal reflects the actual value of the home. Make sure the lender only charges you for one appraisal. Beware of lenders who get multiple appraisals until they find an appraisal for the value they want and not for the actual value of the home.

**Good Faith Estimate.** Before you get to your loan closing your lender should give you a form, which is called a "Good Faith Estimate." This form will tell you what the costs will be when you get to the loan closing. It will also show you the rate of interest you will be paying, an estimate of your monthly mortgage payment, how long you have to pay the loan, closing costs, and other costs and fees, such as broker fees. The lender must either give you this estimate at the time you apply for a loan or mail to you within the next three business days. *If you don't understand something on the Good Faith Estimate, or it doesn't look right - seek help.*

**Down Payment.** The down payment is the money you must come up with on your own to get a mortgage from your lender. The amount of down payment can vary depending on the price of the home and the amount of mortgage for which you are pre-qualified.

**Application.** Make sure there is no false information on the application. Sometimes you do not see the written application until the day you close on your loan, but do not be afraid to point out wrong information, which may concern your salary, your savings, the worth of the house or who is borrowing the money.

**Affiliate Business Relationship.** When a lender, real estate broker or other person involved in your loan transaction refers you to an affiliate (a business controlled by your lender or broker), he or she must tell you about the relationship so that you can decide whether to use the affiliate or shop around for your own provider.

**Truth-in-Lending Disclosure.** You will be given a Truth-in-Lending Disclosure statement. This document tells you the exact amount of the loan; the annual percentage rate (APR) or the cost of the loan over the term of the loan; the number of payments; how much each payment will be; whether the loan is a fixed or variable rate; and any other costs. *This is an important document that you will need to read carefully before signing.*

**Escrow Account.** Your lender may require you to establish an escrow account to insure that your taxes and insurance are paid on time. You will make monthly payments, along with your mortgage payments, which will be placed in the escrow account. No more than two extra months payment are allowed in the escrow account as a "cushion." At the loan closing you must be given a copy of the escrow account, which shows how the payments will be deposited and paid out. Always find your own homeowner's insurance, even it is paid through escrow. Homeowner's insurance arranged by the mortgage company can cost 4 or 5 times as much and causes many people to lose their homes to foreclosure.

**Servicing Disclosure.** Borrowers are often surprised to find their payments must go to someone different from the lender. The lender must tell you whether it expects that someone else will be servicing your loan (collecting your payments).

**HUD-1 Settlement Statement.** Closing the deal. The closing is the formal proceeding where the transaction is made final. The buyer, seller, realtor, and lender meet to exchange the deed for the money. A settlement statement - a financial document detailing the transaction - is prepared at the closing. It details all the costs and credits to buyer, seller, realtor, deed recording, taxes, and utilities involved in finalizing the sale. You have the right to review the HUD-1 Settlement Statement one business day before the settlement or closing on your loan. *The HUD-1 Settlement Statement should not be significantly different from the Good Faith Estimate. Remember do not sign any blank documents or any documents you have not read or understand and keep copies of all your loan documents.*



## B. Refinancing your home

If you are thinking of a debt consolidation loan, be aware that although it may lower your monthly payments in the short term, you may end up paying more in total over time. Also, there is an important difference between most of your bills - such as for credit cards - and mortgage debt. When you consolidate other bills with your mortgage, you increase the risk of losing your home if you can't make the payment.

Be aware of home improvement scams. Some home improvement contractors work together with lenders and brokers to take advantage of homeowners who need to make repairs on their homes. They get you to take out a high-interest, high-fee loan to pay for the work, and then the lender pays the contractor directly. The work maybe done poorly or not at all. Don't let the contractor refer you to a specific lender to pay for the work. Shop around with different lenders so that you get the best possible loan. Make sure any checks written for home improvements are not written directly to the contractor. Loans should be in your name only or written to both you and the contractor. You should not sign over the money until you are satisfied with the completed work. Be suspicious of anyone who contacts you first - most reliable contractors don't solicit business over the phone or just show up on your doorstep. Once you have received bids for your home repairs/improvements from several contractors and you select one, sign a contract that contains essential information.

## C. Purchasing a manufactured or mobile home

Manufactured homes are often sold separately from the land on which they will be placed. When calculating how much home you can afford, you need to factor in the cost of the land or land rental. Before you select a home, decide whether you want to rent or own your land. Traditionally, dealers finance mobile homes using personal property loans rather than mortgage loans, at rates higher than home mortgage loans. Dealers often get a commission for obtaining credit for you, so you may be better off talking directly with the lenders.

All manufactured homes must be built to HUD code. The HUD code is the federal standard. The Manufactured Housing Act was established in 1974 in New Mexico and is regulated by the New Mexico Manufactured Housing Division.

You can file a complaint with the NM  
Manufactured Housing Division at 476-  
4770 in Santa Fe, 222-9102 in Albuquerque  
or 524-6320 in Las Cruces. The website is  
[www.rld.state.nm.us/mhd](http://www.rld.state.nm.us/mhd).

Beware of manufactured housing dealer's promises and too-good-to-be-true offers. Mobile home salesmen may act like high-pressure car salesmen. Make sure to shop around. Mobile home dealers will try to get you to make a "credit check" or deposit, which the dealer may refuse to refund if you change your mind. The dealer may tell you that it will hurt your credit score if you shop around. This is untrue! Most credit reporting agencies will *not* deduct points from your credit score for several inquiries from an auto or mortgage lender within a 30 day period.

Proper transportation and installation of your mobile home is critical. Plan to spend several thousand dollars to move and install your home. Dealers may bundle this cost into the purchase price of the home, and you can often include these costs in your financing package. Every manufacturer must provide instructions explaining how to prepare the home site and install and anchor your home. Get a copy of this guide and read it before your home is installed.

**Here are some abusive practices to avoid:**

- Baiting and switching the house with a different make, model, year or size from the one you think your buying.
- Falsifying the loan application information, including the down payment amount or taking money borrowed money as a down payment.
- Increasing the price of the home from the original quote.
- Having you sign blank documents.
- Refusing to give buyers copies of contracts.
- Charging additional costs for items you thought were already covered, such as additional loan fees, and higher interest rates.
- Asking for a deposit or down payment before you sign a contract.
- Refusing to return deposit money after the deal falls through at no fault of the consumer.
- Issuing the loan proceeds directly to the dealer without an independent appraisal to ensure the home is worth enough to support the loan.

## D. Buying on a real estate contract

If you are purchasing a home financed by the seller on a real estate contract, be aware that a real estate contract is a legally binding contract. You should make sure that the contract includes important items of the agreement between you and the seller, including the purchase price, number of payments, dates of the first and last payments, and interest rate. *Make sure you understand what will happen if you miss a payment.* The real estate contract could also include agreements that the seller insures that there are no termites, lead paint or other kinds of serious problems with the property. However, a seller often sells property with a real estate contract because the house cannot pass an inspection for a mortgage. Unlike mortgages, real estate contracts are not regulated by any laws or government agencies. If you are buying a house on a real estate contract, make sure that you know exactly what the problems are with the house and make sure that the price of the house is reasonable given the problems.

The real estate contract is a lien, which must be formally recorded in the public records of the courts where deeds are registered, in the county where the property is located. The seller retains title to the property until the contract is fully paid. When you pay off the real estate contract in full, the seller must record a "Warranty" or "Quit Claim" deed to transfer ownership to you. Unlike a traditional mortgage, a buyer making payments on a real estate contract may not be accumulating equity and can not use the property as security for any loan.

Most real estate contracts have provisions that if a payment is missed, the escrow company handling the payments sends out a notice. There is usually a fee if the notice is sent out. If the buyer does not make the payment, *and* pay the fee, the seller can declare a forfeiture. Under some real estate contracts, failing to make a single payment may result in loss of the property and of all the money that you have paid.

## E. Beware of predatory lenders

Predatory lenders are dishonest lenders aggressively advertise their loans to homeowners or home buyers in financial need - people who have fallen behind on property taxes, need money for medical bills, or need home repairs. Instead of offering a fair loan, these lenders use smooth-talking salespersons whose loans carry high interest rates, outrageous fees, and unaffordable repayment terms. Sometimes predatory lenders will put false information about your income or the value of your property so that you qualify for a bigger loan. They can trick you into taking out loans that you cannot afford to repay. Being a victim of predatory loan could result in bankruptcy or losing your

home. HUD-certified housing counseling agencies can help you understand the lending process and become an informed borrower. Be aware of all the terms and conditions before you take out a loan.

In order to protect homeowners in our state from abusive predatory lending practices, the New Mexico State Legislature passed the Home Loan Protection Act, which went into effect January 2004. This law protects home equity for New Mexico homeowners, and reduces needless and costly foreclosures.

## 1. How to recognize a predatory lender

Most banks are regulated by federal laws and do not engage in predatory lending. Most predatory lenders are smaller, unregulated companies. Typical predatory lenders include companies financing mobile home purchases, debt consolidation, payday loans, loans on car titles or rent-to-own furniture companies. These lenders charge very high interest rates and fees because the people they lend to can't get credit through reputable banks or finance companies.



If you are unable to get a conventional prime loan at the standard bank rate due to credit problems, brief employment history or any other issue, lenders may offer you a "subprime loan." Lenders charge a higher interest rates on subprime loans to compensate for the potentially greater risk that you represent. If you are being offered a subprime loan, find out why. For example, if the lender says you have bad credit, don't accept this without first reviewing your credit report for mistakes and inaccuracies. Have an independent person evaluate your credit, such as a housing or credit counselor. Then shop around.

Sometimes lenders discriminate based on the borrower's race or where they live. This type of discrimination is illegal. If you think that the lender is discriminating against you, call the **Fair Housing Hotline at 1-866-226-0068**.

While not all subprime lenders are predatory, the majority of predatory loans are subprime. The problem arises when loan terms or conditions become abusive, or when you actually qualify for a lower-cost loan, but the lender steers you to a higher cost loan. As a result of the increase in subprime and predatory loans in our state, the number of foreclosures has skyrocketed in recent years.

## 2. Warning signs of a predatory loan

The mortgage loan process is complicated. If you need help understanding the mortgage process, get help from a HUD - certified housing counselor. Free housing counseling is available for buying a home, defaults, foreclosures, credit issues, and reverse mortgages. Beware of any lenders that display any of the following warning signs:

- ☹ Mailers that look like checks offering cash, credit, and loans secured by equity in your home.
- ☹ High-pressure sales tactics, including Pressure to hurry and sign an agreement before you have a chance to read it or ask questions
- ☹ No benefit to you such as lower interest rates or lower monthly payment
- ☹ Door-to-door loan sellers and unsolicited telephone callers

☹️ You are told you can get a good deal on a home improvement loan only if you finance it with a particular lender

☹️ Loan terms at closing that are different than terms you originally accepted

Be suspicious of anyone who offers, "guaranteed, low-interest rate loans." Avoid salespeople who promise "No Credit? No Problem." A bad loan is a costly mistake. If you are worried about the kind of loan that you are being offered, try to find another way to deal with your financial needs. Seek credit counseling advice or consult a lawyer.



## APPENDIX - RESOURCES

### A. Legal help

#### New Mexico Legal Aid

- 500 Copper NW, Suite 300, Albuquerque  
243-7871
- 7 Eagle Drive, Bernalillo  
867-3391/1-800-867-3452
- 1012 W. Pierce, Suite F, Carlsbad  
628-3187/1-800-376-7665
- 400 Pile Street, Suite 401, Clovis  
769-2326/1-800-376-7665
- 211 W. Mesa, Suites 5 & 6, Gallup  
722-4417/1-800-524-4417
- 300 N. Downtown Mall, Las Cruces  
541-4800/1-800-376-7665
- 420 Railroad Ave., Las Vegas  
425-3514/1-888-403-4480
- 148 Cottonwood Drive, Mescalero  
464-2260
- 200 W. 1st Street #200, Roswell  
623-9669
- 805 Early Street, Santa Fe  
982-9886/1-800-373-9881
- 210 N. Arizona, Silver City  
388-0091
- 214C Kit Carson, Taos  
758-2218/1-800-294-1823

Law Access New Mexico (free legal advice for low-income)  
1-800-340-9771 (statewide)  
998-4529 (Albuquerque)

Senior Citizen Law Office [persons over 60 in Bernalillo County]  
4317 Lead SE, Albuquerque, NM 87108  
265-2300

Lawyer Referral for the Elderly [persons over 55 primarily outside of Bernalillo County]  
797-6005/1-800-876-6657

#### DNA-People's Legal Services Inc.

- Crownpoint Office (parts of Cibola, McKinley, San Juan and Valencia Counties)  
768-5277/1-800-789-7936

- Shiprock Office (serves San Juan County)  
325-8886/1-800-789-7997  
information@dnalegalservices.org  
[www.dnalegalservices.org](http://www.dnalegalservices.org)

## B. Courts

Landlord-tenant and mobile home park cases can be filed in any of the **Magistrate, Metropolitan** or **District** Courts. The location of local courts can be found in the State Government section of the white pages of your telephone book under District Court, Magistrate Court or Metropolitan Court. This information is available for the entire state on the New MexicoCourts website at [www.nmcourts.com](http://www.nmcourts.com).

## C. Predatory lending

Project Change Fair Lending Center  
1500 Walter Street SE, Room #212  
Albuquerque, NM 87102  
Phone: (505) 242- 4755, Fax: (505) 242-4761

United South Broadway Corp.  
1500 Walter Street SE, Room 202  
Albuquerque, NM 87102  
Phone: (505) 764-8867, Fax: (505) 764-9121

HUD certified counselor, call 1-800-569-4287 or visit [www.hud.gov](http://www.hud.gov)

A complaint about lending practices can be filed with:

Financial Institutions Division  
2550 Cerrillos Road  
Santa Fe, NM 87505  
(505) 476-4885

Manufactured Housing Division  
2550 Cerrillos Road  
Santa Fe, NM 87505  
(505) 476-4770

Office of Consumer Protection Civil Division  
P.O. Drawer 1508, Santa Fe, NM 87504  
1-800-678-1508

Better Business Bureau of New Mexico, Inc.  
2625 Pennsylvania NE, Ste. 2050  
Albuquerque, NM 87110-3657  
(505)346-0110 or 1-800-873-2224

## D. Housing resources

Santa Fe LL-T Hotline  
664 Alta Vista  
Pasa Tiempo Center  
Santa Fe, NM 87505  
Santa Fe 505-983-8447  
Albuquerque 505-256-9442  
Statewide 1-800-348-9370  
Fax 505-989-7786

New Mexico Mortgage Finance Authority  
1-800-444-6880  
[www.housingnm.org](http://www.housingnm.org)

E. Forms and Model Letters

[Sections 47-8-33, 47-8-37, NMSA 1978]

**THIRTY-DAY NOTICE  
TO TERMINATE RENTAL AGREEMENT**

To: \_\_\_\_\_

Address:

\_\_\_\_\_

\_\_\_\_\_, New Mexico \_\_\_\_\_

You are notified that the undersigned terminates the rental agreement concerning the premises at:

\_\_\_\_\_

\_\_\_\_\_, New Mexico \_\_\_\_\_

effective \_\_\_\_\_, \_\_\_\_\_ (date), and the premises are to be restored to the owner on that date. Prepaid rent and damage deposit, if any, will be dealt with in accordance with the Uniform Owner-Resident Relations Act and any agreement between the parties. Failure to vacate by this date will result in a legal action being filed against you.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_

*(Owner) (Agent) (Resident)*

Service of notice

personally delivered to resident

posted

mailed by certified mail, return receipt requested

Delivered  posted Mailed:

Time: \_\_\_\_\_ Time: \_\_\_\_\_

Date: \_\_\_\_\_ Date: \_\_\_\_\_

By: \_\_\_\_\_ By: \_\_\_\_\_

[Sections 47-8-33 NMSA 1978]

**THREE-DAY NOTICE OF NONPAYMENT OF RENT**

To: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_, New Mexico \_\_\_\_\_

You are notified that you are not in compliance with the rental agreement or separate agreement concerning the premises at:

\_\_\_\_\_

\_\_\_\_\_, New Mexico \_\_\_\_\_

\_\_\_\_\_

by failure to pay rent as follows:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Total due: \$ \_\_\_\_\_

If the amount due is not paid within three (3) days from the date of delivery set out below, the rental agreement shall be terminated.

Payment will be accepted only by:

cash  money order  cashiers or certified check  personal check

Dated this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
(Owner) (Agent)

Service of notice:

personally delivered to resident

posted

mailed certified mail, return receipt requested

mailed

Delivered

posted: Mailed:

Time: \_\_\_\_\_ Time: \_\_\_\_\_

Date: \_\_\_\_\_ Date: \_\_\_\_\_

By: \_\_\_\_\_ By: \_\_\_\_\_

**MODEL DEMAND LETTER FOR SECURITY DEPOSIT  
IF NOT RETURNED WITHIN 30 DAYS**

Date

Landlord: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_, New Mexico

Dear Sir or Madam:

On (date of move), I moved out of the rental property located at (address).

The law in New Mexico requires a landlord to return deposits or else supply the tenant with a written list of deductions and the balance due if any within 30 days after a tenant moves out. As you have failed to do this, you must return my entire deposit. If you do not return my deposit, I can file an action in court and you may also have to pay a penalty of \$250. (New Mexico Statute Annotated Section 47-8-18)

Please return my deposit promptly to avoid court action, possible attorneys fees and costs or a penalty. I will wait seven days before taking any further action.

My deposit should be mailed to: \_\_\_\_\_

Sincerely,

Tenant

Sections 47-8-27.2 and 47-8-37 NMSA 1978  
**RESIDENT'S SEVEN-DAY NOTICE OF ABATEMENT OR TERMINATION OF RENTAL AGREEMENT** (Uniform Owner-Resident Relations Act)

To: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_, New Mexico \_\_\_\_\_ (zip code)

You are notified that you have breached the rental agreement or the Uniform Owner-Resident Relations Act concerning the premises at:

---

\_\_\_\_\_, New Mexico\_\_\_\_\_.

in that (check all that apply)

- You failed to make repairs and do whatever is necessary to put and keep the premises in a safe condition as provided by applicable law and rules and regulations;
- You failed to keep common areas of premises in a safe condition;
- You failed to maintain in good and safe working order and condition electrical, plumbing, sanitary, heating, ventilating, air conditioning or other facilities and appliances supplied by you;
- You failed to provide and maintain appropriate receptacles for the removal of garbage and other waste and arrange for their removal from the appropriate receptacle;
- You failed to supply running water and a reasonable amount of hot water at a reasonable temperature at all times;
- The dwelling I rent from you does not substantially comply with the minimum housing codes that materially affect health and safety.

Specifically, the condition which needs to be remedied is as follows:

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(Describe the condition in detail. Attach additional pages if necessary.)

This condition materially affects the health and safety or habitability of the dwelling I rent. If reasonable steps are not taken to correct this condition within seven (7) days from the date of delivery set out below, I will:

(Check only one)

- Reside in the dwelling and withhold one third of my daily rent until the condition is corrected;
- Temporarily move from the dwelling and withhold all of my rent until the condition is corrected;
- Terminate the rental agreement and vacate the dwelling.

\_\_\_\_\_ Date: \_\_\_\_\_

Resident

Given to Landlord on \_\_\_\_\_ by [mail, hand-delivery]\_\_\_\_\_

By: [name]\_\_\_\_\_

## CHECKLIST

A checklist of the condition of a rental unit prior to a tenancy may help to determine who is responsible for damages, if any, when the tenant moves out. The tenant and landlord should be sure to date, and sign the checklist when the tenant moves in and when the tenant moves out. Following is a sample:

<b>Room</b>	<b>Move-In Date: ok / dirty / damaged</b>	<b>Describe Condition</b>	<b>Move-In Date: ok / dirty / damaged</b>	<b>Describe Condition</b>
<b>Living Room</b>				
Floor				
Walls and doors				
Ceiling				
Light Fixtures				
Windows Screens				

A list should be made of every room and item in each room. Be sure to include other interior areas, such as halls, basement, attic, etc., as well as the exterior such as the yard, garage, patio, fences, outdoor walls, etc.

If the landlord and tenant disagree on an item, note the disagreement, and both should initial the item. If possible, take photos of any item of disagreement, sign and date the photo. Keep the checklist and any photos in a file with all other rental documents, i.e., lease agreement, rent receipts etc., in a safe place. They are very important when the tenant moves out.

RENTAL CHECKLIST

Address: \_\_\_\_\_

Number of rooms: \_\_\_\_\_

How many bedrooms? \_\_\_\_\_

How many bathrooms? \_\_\_\_\_

How many people will be living in the unit? \_\_\_\_\_

What kind of utilities: Gas \_\_\_\_\_ LL/T (circle the person who pays)  
Electric \_\_\_\_\_ LL/T  
Propane \_\_\_\_\_ LL/T  
Water/sewer/trash \_\_\_\_\_ LL/T

What kind of appliances? Stove \_\_\_\_\_  
Refrigerator \_\_\_\_\_  
Microwave \_\_\_\_\_  
Washer \_\_\_\_\_  
Dryer \_\_\_\_\_  
Dishwasher \_\_\_\_\_

How much is the rent? \$ \_\_\_\_\_  
What day is the rent due? \_\_\_\_\_  
Is there a late fee? Yes/No How much? \$ \_\_\_\_\_  
How is rent paid? \_\_\_\_\_  
Will the landlord give a receipt? Yes/No

How much is the damage deposit? \$ \_\_\_\_\_

Are there other fees? \$ \_\_\_\_\_ Describe: \_\_\_\_\_

Are pets allowed? Yes/No What kind? \_\_\_\_\_  
Is there a pet deposit? Yes/No How much? \$ \_\_\_\_\_

What kind of lease? One year - starts \_\_\_\_\_ ends \_\_\_\_\_  
Month to month \_\_\_\_\_

What kind of parking? Driveway \_\_\_\_\_  
Street \_\_\_\_\_  
Garage \_\_\_\_\_

How many cars are permitted? \_\_\_\_\_

Can guests park on the property? Yes/No Where? \_\_\_\_\_

What is the move-in date? \_\_\_\_\_

Are any repairs needed before the tenant moves in? Yes/No

What repairs? \_\_\_\_\_

Does the tenant have any disabilities that need an accommodation? Yes/No  
(E. g., assistive pet, special parking needs, first floor unit)  
Will the landlord allow the accommodation? Yes/No

Does the tenant need to make any modifications to make the unit accessible? Yes/No  
(E.g., ramp, grab bars)  
Will the landlord allow the modification? Yes/No

If the unit is a house, who is responsible for yardwork and landscaping? \_\_\_\_\_

Landlord's name, address and phone number: \_\_\_\_\_  
\_\_\_\_\_

Property manager's name, address and phone number: \_\_\_\_\_  
\_\_\_\_\_



# NEW MEXICO LEGAL AID, INC.

[WWW.NMLEGALAID.ORG](http://WWW.NMLEGALAID.ORG)

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