

CHAPTER 3

MOVING TO BALTIMORE

■ Before You Start

A General Overview of Baltimore & Its Neighborhoods

Baltimore is a great place to be a graduate student, because the cost of living is shockingly affordable according to northeastern urban standards. If you're struggling to get by on the typically minuscule graduate student budget, you should be able to find a good apartment (even grandiose compared to those in other cities) and still afford activities that make life livable. The low cost of living has also attracted upcoming artists and musicians and young professionals from all over the mid-Atlantic, and Baltimore city life reflects this. The city's official website is useful and user-friendly, and is located at www.ci.baltimore.md.us.

For those unfamiliar with the city, our best advice is to get to know Baltimore for what it is rather than what it is not. Prior to moving here, you may encounter depressing anecdotes about Baltimore: the poverty, drugs, crime, and lack of an established “scene.” If

you compare it to larger and wealthier cities like New York, Chicago, or San Francisco, Baltimore does somewhat lack a sophisticated urban pulse. But it also has a quirky, secret charm that can be infectious. If you are willing to leave campus, explore the city, and take advantage of the array of things that Baltimore offers, you are bound to enjoy your time living here. Taking the time to get to know Baltimore can make your stay here a happy one—and the first step in that process is finding a satisfactory place to live.

This chapter aims to help you decide where to live, settle in as smoothly as possible, and locate key resources. We offer portraits of the neighborhoods that comprise the city and discuss the details of setting up and maintaining a home here. At the end of the chapter you will find a partial list of local hotels to stay in while you apartment hunt or for all the family and friends who will visit you here.

Security Concerns

Baltimore has its problems, and you will hear a lot about crime and safety when you arrive. Does this mean that Baltimore is a dangerous city? Well, yes and no. If you have had little previous experience in urban settings, you will need to pay more attention to safety. Otherwise, you probably already possess the basic street smarts to protect yourself and your belongings. Our bottom-line advice is not to become overly

alarmed about the city's dangers but to take the necessary precautions to protect yourself and your belongings.

Statistics show that most crimes committed in the areas around the Homewood campus involve theft from cars, porches, and houses. To a lesser degree, students are mugged for cash or belongings or have unwanted intruders enter their homes during parties. Only very rarely are there more dangerous or violent crimes in this area.

Some common-sense advice to avoid becoming a victim

- Leave nothing visible in your car.
- Use a club on your car's steering wheel.
- Always lock your car doors and those of your apartment or house.
- Lock windows that access back yards and/or fire escapes.
- At night, walk with a friend, call a Hopkins security escort or take the Hopkins shuttle.
- Walk with a sense of purpose and carry any belongings close to your body.
- Be aware of your surroundings, especially when there aren't many people out.
- Take care when withdrawing cash from ATMs.
- Resist the urge to talk on your cell phone

or rummage in your bag while walking.

If you have more specific questions, you can consult the Hopkins Security Office (410-516-4600) or the Hopkins Escort Van service line (410-516-8700). The Baltimore City Police Department keeps an online crime map at <http://141.157.54.34/bpdmaps/police.htm> and

Baltimore climate

Spring and autumn in Baltimore are usually divine, with temperatures ranging from the upper 50's to the mid 80's (10 to 27 °C). Winters are milder than most northern cities, with a few snowstorms per season, and temperatures in the 40's (4 °C). Summers are HOT (around 90 °F / 32 °C) and can be very, very humid: an air conditioning unit or at least a window fan is desirable.

■ A City of Neighborhoods: An Overview

City leaders nostalgically call Baltimore “a city of neighborhoods.” In fact, there are more than 200 separately recognized neighborhoods in Baltimore. Everyone who lives in Baltimore refers to his or her neighborhood when asked, and many neighborhoods do retain a distinct flavor despite more modern changes. In Little Italy, for example, you can still see old men playing bocce ball, but you also find new high-rise, high-rent condominiums under construction. In Hampden, you can find women sporting enormous beehive hairdos on a daily basis, but you'll also find an annual celebration of the neighborhood's retro character—with prizes for biggest hair, tackiest clothes, and most extreme Baltimore accent (“wer'dja get yer hair done hon?”).

The Homewood area (comprised of Charles Village, Remington, Hampden, Waverly and Canterbury/Tuscany) is convenient to campus,

but does not necessarily contain all the amenities you may require. Whether you chose to live near campus or in another part of Baltimore, you will likely find yourself traveling elsewhere to see a movie, find a health or ethnic food store, or visit a park. If you will not have a car, you will want to consider the limitations of the public buses (bus routes typically run north-south or east-west and do not offer free transfers) or the accessibility of the free Hopkins shuttle (the main shuttle runs between the Homewood and East Baltimore campuses and makes stops on 27th Avenue, Union Station, and at the Monument in Mt. Vernon, but there is another shuttle that runs from the Eastern campus on 33rd street to Homewood). We urge incoming students to weigh the pros and cons of each area in relation to your priorities. If you are willing to travel through the city on a regular basis, there is no need to live right by campus if that is not your preference.

A note on university-owned

housing: Students can choose to live in one of the university's apartment buildings on North Charles Street, across the street from the Homewood campus, or the dormitory-style Reed Hall on the East Baltimore campus. These buildings are secure and convenient, and have been recently renovated, but they are more expensive than other apartments in the area and have not been particularly well maintained in the past. They also have an impersonal feel. We highly recommend that you explore other options in the area, many of which are nicer and less expensive.

Neighborhoods near the Homewood Campus

Each of the following neighborhoods is within range of the Homewood Security Van, which will take you anywhere within a one-mile radius of the campus and runs from 5 pm-3 am nightly (see p. xxx). Some drivers will take you farther than the one-mile limit, but you can't count on it. The Security Office (410-516-4600) can tell you if a prospective address is within the radius of the van.

Charles Village lies just east of campus and is bounded by Charles Street to the west, Barclay Street to the east, 25th Street to the south, and University Parkway to the north. This neighborhood contains a large number of two- and three-story rowhouses (many of which are split into 1- and 2-bedroom apartments or serve as rooming houses) and modern high-rise apartment buildings. A number of amenities for students can be found on Saint Paul Street (the heart of Charles Village) including a market, a bagel shop, coffee shops, a liquor store, shoe repair, dry cleaners, a Laundromat, hair salons, a CD/music store, several bars and a great video store among other businesses. Other necessities can be found within about six blocks, including

several supermarkets, a great used bookstore, specialty food stores, drug stores, and the Saturday farmer's market. This neighborhood's many conveniences make it the most common choice for Homewood students (and some East Baltimore students too, who take the Hopkins shuttle downtown). There are several very active neighborhood associations, which work to increase the neighborhood's safety, economic stability, aesthetic appeal, and to improve the quality of life in general. Many residents feel a strong affection for and attachment to the neighborhood due to its diversity and charm. Others are bothered by the lack of available parking and noise, including loud traffic on the main north-south streets and several fraternity houses. In recent years, the quality of life here has improved significantly, and rents have risen as a result.

Waverly lies slightly further east of campus, on the other side of Greenmount Avenue from Charles Village, and is bounded by Barclay Avenue, 30th Street, Ellerslie Road, and 39th Street. It features many small, free-standing Victorian homes (the neighborhood got its name from Sir Walter Scott's novels) with modest yards and fences. It offers specialty food stores, clothing and shoe stores, dry cleaners, a Laundromat, a used bookstore, several restaurants, the Saturday morning farmer's market, and easy access to the amenities of Charles Village. Waverly used to have a good-sized community of artists, activists, and students, and a significant gay/lesbian presence. Although the departure of the Orioles from nearby Memorial Stadium resulted in a brief period of decline, the area has been recently reinvigorated by the Stadium Place Project which includes a YMCA, neighborhood playground designed by local children and a senior living community. Additionally, the opening of a new supermarket and access to the Hopkins Shuttle route from the Eastern campus (at Ellerslie and 33rd Street) to Homewood have contributed to the influx of families, young professionals and Hopkins affiliates in the area.

Hampden lies west of Homewood, bounded by University Parkway to the north, Falls Road to the west, Wyman Park Drive to the south, and Wyman Park to the east. Originally built to house mill workers, the area contains a mixture of rowhouses and freestanding homes. It offers two supermarkets, drug stores, coffee shops and restaurants, several consignment/vintage stores, dry cleaners, a great post office, an excellent wine and liquor store, a Blockbuster Video, and a number of other stores. In the last decade, Hampden has experienced a wave of artsy gentrification, as cafés and funky stores have sprouted along 36th Street, the main drag, known to locals as “**the Avenue**.” This renaissance, the cheaper rents, and the conveniences of the area have drawn a number of Hopkins students and professors, art-school grads, and young professionals to the area. But it retains much of its older, blue-collar, family-oriented, tightly knit character (memorialized in the John Waters film *Pecker*), and some residents still sometimes greet outsiders (especially those of color and alternative sexual orientations) with less than open arms.

Just west of Hampden is **Woodberry**, a forested enclave isolated from the rest of the city by Druid Hill Park and the Jones Falls. Woodberry used to be a mill town in the late 1800’s, and many of the buildings are now used for apartments or offices.

Remington lies south of Hampden and Homewood, bounded by 24th Street to the south, Charles Street to the east, and Sisson Street to the west. Remington is a racially diverse, working-class neighborhood populated by local families and graduate students. The architecture is almost entirely two-story rowhouses, most of which are family-owned, but some have been converted into relatively inexpensive single-story apartments. It contains a supermarket, an excellent bar/nightclub, drug stores, a video store, a used and rare bookstore, a recycling center, and some other amenities, including several excellent Korean restaurants. Many parts of Remington further west and south are

run down, however, and security can be somewhat questionable in some areas.

Tuscany/Canterbury lies across University Parkway from campus and primarily contains large complexes of condominiums and high-rise apartment buildings, including the Ambassador, University One, Hopkins House, and the Broadview, to name a few. Apartments in these types of buildings, unlike many Baltimore apartments, routinely offer central air-conditioning and excellent security at the door. They often contain convenience stores, restaurants, on-site parking, gyms, hair salons, and swimming pools. The area is conveniently close to the businesses in Charles Village and the Hampden-based Rotunda Mall, which contains a supermarket and other shops. Despite their security and convenience, some students feel that these apartments are expensive, impersonal, and devoid of street life or neighborhood atmosphere.

Roland Park, to the northwest of campus, is bounded by Falls Road, Northern Parkway, University Parkway, and Charles Street. In contrast to the aforementioned neighborhoods, it is pastoral and somewhat exclusive, with big, gracious homes, wide lawns, and few apartment buildings. It was one of the first planned suburbs in the country, dating back to the 1890s, and much of the neighborhood still has zoning laws to prevent owners from converting their homes into apartments. For that reason, the apartment market can be tight; your best bet may be to rent a whole house and share with other students. Roland Park has some basic amenities (including a market, hardware store, video store, drugstore, post office, and a wonderful bakery) and is accessible by bus, but to live here you’ll need a car to get around the city easily.

Guilford/Oakenshawe has an equally impressive array of grand mansions and large yards, bounded by University Parkway to the south, Loyola College to the north, Charles Street to the west and York Road/Greenmount Avenue

to the east. This is almost entirely a residential neighborhood that requires residents to drive elsewhere to find groceries and other amenities, and it can be difficult to find an apartment to rent, though house rentals are more common. One of the best features of Guilford is the seven-acre Sherwood Gardens, an elegant collection of old trees, flowering shrubs, and hundreds of beds of tulips and summer flowers. In many ways, Guilford has an eerily private and inaccessible feel. It is almost impossible not to get lost on its winding, one-way or dead-end streets if you aren't familiar with the neighbor-

hood. In recent years residents have erected concrete barriers to prevent traffic entering from Greenmount and University Parkway; and security patrols scrutinize passers-by.

Beyond Homewood: Downtown

Mount Vernon covers about forty square blocks that surround Mount Vernon Place (where the George Washington Monument stands) in the heart of Baltimore. At just a short 15-20 minute walk from the Inner Harbor, many students consider it one of the liveliest urban spots in Baltimore. Residents can easily travel from this area to Homewood by means of public buses and the free Hopkins shuttle bus which stops at Union Station (the northern border of Mount Vernon) and at the monument. Though there is no major supermarket within walking distance, the neighborhood contains most other necessities, including an Eddie's Market. Dubbed "the cultural district", Mount Vernon is home to the Walters Art Gallery, Peabody Institute, the Baltimore Symphony Orchestra, the Lyric Opera House, the University of Baltimore, numerous restaurants, art galleries and shops, the excellent central branch of Baltimore's public library, as well as a vibrant gay/lesbian scene. Elegant old apartment buildings and converted townhouses often feature high ceilings, fine detailing, and even fireplaces. As with many older buildings, interior maintenance on these apartments can be hit or miss and you may need to look at several places before you find one that meets your standards. Apartments in this area have become more expensive of late and rents can be slightly

higher than those in Charles Village although many feel the aesthetic beauty and vibrancy of the neighborhood are worth a few extra dollars a month. The bars and restaurants along Charles Street draw a good crowd on weekends and tend to increase the level of pedestrian noise and traffic. This can make parking a challenge but increases safety at night.

Bolton Hill lies to the northwest of Mount Vernon, west of Martin Luther King Drive and south of North Avenue. This is a quiet enclave that boasts elegant nineteenth-century townhouses and the Maryland Institute College of Art (MICA). It contains a rich mix of art students, wealthy professionals, and working families. Though primarily residential, it also features a supermarket, a video store, a few cafés, and some other necessities. Unfortunately, Bolton Hill is surrounded by poorer, higher crime areas and is somewhat isolated from public transportation; most students will find it necessary to have a car, though it is only about a five-minute drive to Homewood or to Mount Vernon.

Fell's Point lies close to the harbor, just east and south of the Inner Harbor (and south of the East Baltimore campus), and is one of the city's oldest and most diverse neighborhoods.

It contains small historic rowhouses, narrow streets, corner bars, restaurants, antique shops, and an occasional cobblestone street. Recent developments of large, expensive apartments and condominiums have clustered around the harbor. The northern and eastern parts of the neighborhood have recently become home to a large Latino population, bringing a number of ethnic restaurants, markets, and stores to the area. The area nearest the water is full of shops, restaurants, bars, and music venues, though it is harder to find basic amenities within easy walking distance. Residents of this neighborhood have struggled with noise due to the rowdy, youthful crowds that swarm into the area on weekends to hear music and otherwise carouse.

Canton, which lies further east on the waterfront, has been transformed by gentrification within the last decade. An influx of artists and professionals has encouraged the arrival of a number of lively bars, restaurants, and art galleries that now surround O'Donnell Square. In addition, new waterfront developments have produced a new supermarket and a number of upscale stores at the converted-warehouse Can Company. It also boasts a strong neighborhood advocacy group and activities. Canton may be more convenient for East Baltimore students.

Patterson Park/Highlandtown, in southeast Baltimore, lies north of Eastern Avenue from Canton and offers much less expensive housing for much of Canton's convenience, especially for East Baltimore students. Like Hampden, it has a tightly knit, blue-collar neighborhood feel, but without the art galleries and pricey gift shops. It has also benefited from Canton's affluence with a recent influx of new residents. With a strong neighborhood advocacy group,

this may currently be one of the most dynamic areas in Baltimore. The Eastern Avenue strip boasts a lot of inexpensive shops, a great thrift store, several bars, and numerous amenities.

Federal Hill is located south of downtown and the Inner Harbor, centered on South Charles Street. Like Fells Point, it is a lively, historic neighborhood with a large number of beautifully-renovated rowhouses and a convenient central shopping area that includes the Cross Street Market (an indoor collection of vendors of produce, meat, fish, and prepared food), restaurants, bars, bookstores, and numerous shops. Rents can be steeper here than in other neighborhoods because of its convenience and upscale historic and scenic residences.

SoWeBo (southwest Baltimore), an area west of Martin Luther King Drive that was once was home to Edgar Allan Poe and H. L. Mencken, experienced a brief renaissance as an artists' colony during the early 1990s. While many parts are plagued with crime, drugs, and poverty, other areas have witnessed a development boom with the building of the University of Maryland biotech park and real estate ventures to renovate housing in this area, which is close to M&T Bank Stadium (where the Ravens play) and all the attractions of downtown and the Inner Harbor. For now a few funky restaurants and bars remain, the rent is cheap enough, and underground artists and musicians proudly call the place home. However, the new development in the area raises residents' hopes for another economic and cultural upswing.

Beyond Homewood: Uptown

Lake Montebello/Lauraville lies northeast of Homewood campus and offers spacious

homes in a more suburban atmosphere. This neighborhood encompasses the Mount Pleasant

park and golf course, Morgan State University, and Herring Run Park. It lies adjacent to Baltimore's longest stretch of linear parkland, which extends from the Baltimore City line south to Sinclair Lane. Joggers, bicyclists, and rollerbladers do laps around the path that rings the lake. Approximately two miles from campus, the area offers inexpensive living combined with a modest sense of escape.

Belair-Edison is located in northeast Baltimore and borders a large portion of Herring Run Park and the Clifton Park Golf Course, an 18-hole course maintained by the Baltimore Municipal Golf Corp. Belair-Edison boasts red-brick rowhouses and duplexes with porches and lawns, which are mainly single-family homes. The neighborhood is situated around Belair

Road and Erdman Avenue, with boundaries of Woodstock Avenue to the west, Sinclair Lane to the east and south, and Seidel Avenue to the north.

Mount Washington, an upscale enclave, lies just west of the Jones Falls Expressway above Northern Parkway, about fifteen minutes by car from the Homewood campus. It offers a picture-postcard village center, complete with varied boutiques, a Starbucks coffee shop, Fresh Fields natural foods supermarket, hair salons, a fantastic French bakery, and a light rail station. In the hills, rising up from the center are winding, tree-shaded streets and large shingled houses, many dating to the late Victorian era and often divided into apartments.

Beyond Baltimore City

Towson, the Baltimore County seat, is also touted as a good area for families. The town center includes Towson State University, a large public library, a major shopping mall, a Loews Cinema, a Borders Books, a Barnes & Noble, and many office complexes. Although this strip can be congested and noisy, outlying neighborhoods are peacefully suburban and offer residents easy access to the I-695 Beltway.

Pikesville and **Rodgers Forge** offer good public schools to grad students with children. Pikesville is located northwest of the city near the Beltway. Rodgers Forge, just north of the city, is a quaint community of two- and three-story townhouses, founded in 1923 on the spot where George Rodgers once had a blacksmith's shop. Both areas are within a reasonable driving distance of campus and offer apartments and homes in all shapes and sizes.

Neighborhood Associations

Neighborhood associations can be useful in your search for a home (especially if you are thinking of buying a house), and are a great place to find further information about the neighborhood you choose to live in. In general www.greaterhomewood.org offers information on the neighborhoods immediately surrounding the Homewood campus and www.livebaltimore.com/nb/list offers information on most

neighborhoods in Baltimore City. Also, check out the links in the box next page.

NEIGHBORHOOD ASSOCIATIONS

Belair-Edison: www.belair-edison.org

Bolton Hill: www.boltonhill.org

Canton: www.cantoncommunity.org

Charles Village: www.charlesvillage.org, www.peabodyheights.org, www.charlesvillage.net

Federal Hill: www.federalhillsouth.org, www.westfederalhill.com

Fell's Point: www.fellspoint.us, www.upperfellspoint.org

Guilford: www.guilfornews.com

Hampden/Woodberry: www.hampdenhappenings.org, www.hamodenmainstreet.org,
www.aboutwoodberry.com

Lake Montebello/Lauraville: www.greaterlauraville.com, www.lauravillemd.com

Mount Vernon: www.livebaltimore.com/neighbor/mtvern.html, www.mvba.org

Mount Washington: www.mtwashingtonvillage.com, www.mwia.org

Oakenshawe: www.oakenshawe.org

Patterson Park/Highlandtown: www.pattersonparkneighbors.org, www.highlandtown.org

Pikesville: www.pikesville.com

Remington: www.greaterhomewood.org

Roland Park: www.rolandpark.org

SoWeBo: www.union-square.us, www.livebaltimore.com/nb/list/wshvill

Waverly: www.waverly-live.com, www.whynotwaverly.com

■ Finding the Right Place to Live

Starting Your Search

1. Be patient. The first rule of thumb for apartment-hunting is that you will probably look at some really awful places, sometimes from the very beginning of your search. Don't get discouraged or demoralized—with patience you'll find a place you like.
2. Be shameless in asking for help. Ask your department for names of graduate students who might give you advice on housing. They may have information about apartments, sublets, or even house-sitting, and might offer to put you up for a few days. At the very least, they will be full of advice and opinions and can tell you where most of your fellow grad students live.
3. Consider whether you are willing to live with roommates. Costs can be significantly less if you are willing to live with one or more other people.
4. Think about your needs and how having a car (or not) may affect your living situation. Some things to consider:
 - Do I want to walk to campus?
 - Is the Hopkins Shuttle or public transportation easily accessible?
 - Can I park easily nearby?
 - Are there basic amenities nearby, like a market and a Laundromat?
 - Are there other amenities that I desire nearby, like a coffee shop or bar?
 - Do I need to live on a relatively quiet street?
5. Think seriously about whether you want

- to live in a neighborhood near fellow grad students (or undergrads). Moving to a new city can be hard and lonely, and for many people, having colleagues nearby can make a big difference—especially if you arrive without a partner. There are very large concentrations of Homewood and East Baltimore grad students in Charles Village, Hampden and Mount Vernon. This is not to say that students living elsewhere don't make friends and socialize, but it is far easier to hang out with people close to home, especially if you or your friends do not own a car.
6. Get a map. Familiarize yourself with the location of different neighborhoods, decide where you are and are not willing to live and tailor your search accordingly.
 7. Start your search early. June 1 rentals are a lot easier to find than those available September 1, and it's easier to find September 1 rentals if you look in July rather than in August.
 8. When talking to landlords, be specific. Ask for a “nice” or “quiet” apartment; if you have allergies, request apartments without wall-to-wall carpeting, and so on.
 9. Check out the Housemates Forum on the GRO website (www.jhu.edu/gro).
 10. Many landlords prefer to rent to Hopkins grad students, and will only advertise with the Office of Off-Campus Housing (www.jhu.edu/~hds/offcampus), located in Wolman Hall, 3339 N. Charles Street, 410-516-3905. You must bring a Hopkins ID or letter of admission from your department in order to receive landlord contact information. They have listings of rooms, apartments, and houses for rent, as well as maps and telephones that you can use to call leads. Both offices are open Monday-Friday, 8:30am-5pm.
 11. Remember your best friend Craig! <http://baltimore.craigslist.org> is a great resource to find housing and roommates. You can even specify your search by choosing a certain style of housing; indicating maximum rent, pets/no pets, and bedrooms; and searching by specific neighborhoods (i.e. Charles Village, Mount Vernon, etc.)
 12. Local papers also have online classified ads:
 - *Baltimore Sun* www.sunspot.net
 - *The City Paper* www.citypaper.com
 - *JHU Gazette* www.jhu.edu/~gazette
 - *Hopkins News-Letter* (no summer issue) www.jhunewsletter.com
 13. Similarly, you can start your search by phoning realty companies that rent apartments in the area. Frederick Realty (410-752-6400), Metro Property Management (410-847-9800), Real Estate Dimensions (410-685-2088), Fisher Realty (410-727-7839), Day Capital Management (410-539-6565) and E.G. Rock Realty (410-685-2088) all rent apartments near the university and often have multiple listings. Apartment shopping by phone can save a lot of time and energy but be sure to draw up a checklist of questions based on your criteria.
 14. Check out local bulletin boards on campus or in local businesses, such as coffee shops.
 15. See Ed Sack's *Savvy Renters Kit* (Real Estate Education Co. Press, 1998; see also first 1993 edition, *Renter's Survival Kit*). This book has detailed state-by-state information about the legalities of renting as well as other helpful advice.

Remember, you don't have to stay in the same apartment for the entire time you live here. It is

much easier to find an apartment and neighborhood that is ideal for you once you have lived in Baltimore for a little while and have canvassed the living options of the city and surrounding counties. So be patient, you'll find what you are looking for eventually.

Temporary housing is also available to graduate students both on and off campus.

Rental prices

As a result of the recent housing boom, Baltimore's rental market prices have increased, however the ample housing stock and renters' market make living here both pleasant and inexpensive compared to other mid-Atlantic cities. Depending on the neighborhood, you can likely find a sunny one-bedroom apartment near campus for \$750 a month, complete with hardwood floors, on-site washer/dryer, heat, and hot water that would be a bargain at twice the price in nearby Washington, DC. Downsizing to a studio or efficiency or sharing with others will cut costs, of course, often bringing monthly rents down to the \$450 to \$650 and \$250 to \$400 range, respectively. A good place to look for potential roommates is the GRO Housemates Forum (accessible from the GRO website at www.jhu.edu/gro), the City Paper

Visit the off-campus housing office website www.jhu.edu/~hds/offcampus/short_term/short_term.htm or email offcampus@hd.jhu.edu for more information.

(www.citypaper.com), the Off-Campus Housing website (www.jhu.edu/~hds/offcampus), Craigs List (<http://baltimore.craigslist.org>) or the Hopkins Daily Jolt (<http://jhu.dailyjolt.com> ... although this mainly caters to undergraduates). For those willing to be more flexible and adventuresome, great finds in run-down areas of town or work-rent exchange housing can still get you the rock-bottom price of \$150 a month or free housing. At the other end of the spectrum, some students will be surprised to find themselves able to afford some of Baltimore's "luxury" housing. This market ranges from the Inner Harbor's condominiums and loft apartments to the elegant homes of Roland Park. Such fancy accommodations may be had as cheaply as \$680 a month or for as much as \$2,000 a month for a one-bedroom apartment.

Visiting Potential Apartments: A Checklist

1. *Check your credit report and score prior to apartment-hunting.* Many landlords/building managers require a credit check so beware that blemishes, newly established records and/or low scores may negatively impact your ability to secure the apartment. You may be denied or required to have someone co-sign on your lease. As mandated by federal law, one credit report per year from each of the 3 major bureaus are available for free through e, however credit score information require a fee.
2. *Mention you're a grad student.* Area landlords usually consider graduate students reliable, desirable tenants and it's worth stressing that point if you find it necessary to negotiate.
3. *Inspect the space carefully.* Try to ascertain whether the landlord/building

manager keeps it in good condition.

For example:

- If the walls are in bad shape, ask if the landlord will paint before you move in.
 - Examine the shared spaces, like hallways, for signs of chronic disrepair or neglect.
 - Ask about vermin problems and pest control.
4. *Try to get a sense of the landlord/building manager.*
 - Did s/he respond quickly to your call?
 - Did s/he arrive punctually for your appointment?
 - Does s/he appear to be knowledgeable about the building?
 - Does s/he seem to be unreasonably strict or invasive of tenants' privacy?
 5. *Take notes on each place you see.* Take notes about the rental agreement, phone numbers, details about the space and the neighborhood, and notes about your general reaction to the place after each viewing. Don't rely on your memory.
 6. Ask specific questions about the apartments you are serious about. For example:
 - How much is the security deposit?
 - Which utilities are covered in the price of rent?
 - Will promised repairs (such as painting) be written into the lease?
 - Are there annual rent increases?
 7. *Ask for the phone numbers or e-mail addresses of current tenants.* They will answer important questions about the landlord, the building's upkeep, the cost of utilities, any problems with the apartment, the neighborhood's noise level and building security.
 8. *Check the security of the unit.* Are there adequate locks on the windows and door? Are the entrances, walkways, and parking areas well-lit? Is parking readily available nearby?
 9. ***Beware: Never deal with a landlord who demands a deposit before showing you an apartment.*** You should not give a deposit or first month's rent unless you are certain you want to rent the unit, and be sure to get a written receipt. And never rent an apartment or room until you've seen it.

The Legalities of Renting: Security Deposit and Fees

Baltimore City's legal system generally seems to favor the landlord, although seriously negligent slumlord types are rare in the areas around the university. Competition, especially for grad students, keeps the housing quality fairly high around Homewood. But it's still a good idea to take specific measures to protect your security deposit. Your landlord has a legal right to a security deposit of as much as two months' rent, but most charge only one month's worth (less, in special cases). In addition, they may also charge a small application fee and/or a credit check fee of around \$25. If your landlord asks

for a security deposit—and most do—you have a legal right to receive a list of existing damages if you request it within 15 days after occupying the apartment. This signed list serves as protection for your security deposit. If you don't receive it, make your own list and take photos of existing damages to protect yourself in case of a dispute. When you move out, be sure to leave your apartment clean as landlords can deduct for cleaning charges. Your landlord must return your deposit plus 4% simple interest within 45 days, as long as the contract has been ended properly. If the landlord claims damages, s/he

must send you a list of said damages within 30 days. Here again, an exit interview or inspection is a prudent measure and can often speed the return of your deposit. If your landlord doesn't return the security deposit within 45

days, you may sue for three times the amount of the deposit. If your building is sold while you live there, the new landlord assumes the deposit and the responsibility for it.

Leases

Most leases are standard, one-year contracts between the renter and the landlord. The lease is your protection against random eviction and rent hikes, guarantees that necessary repairs will be made and protects the landlord against rent delinquency. Leases can also be on a monthly basis; some landlords like to switch to a month-to-month arrangement after your first year ends. (Of course, if you want to continue on an annual basis, you can request that.) If you're renting on a monthly basis, the landlord must give you sixty days' notice of intention to raise the rent. Conversely, if you decide to move out you must also give sixty days' notice, unless your lease specifies thirty days' notice (which

is very rare). If you are finishing your degree or are otherwise uncertain about how long you will be living in Baltimore, you may want to negotiate a thirty-day notice clause within the lease to give you greater flexibility.

If you plan to share a place, be careful about selecting roommates, because you may be legally liable for their actions. Tenants are jointly and individually bound to a lease they have signed. In other words, if one tenant breaks the agreement (for example, by damaging property or failing to pay his or her share), the others can be evicted or required to pay the rent due in full.

Boarding or Rooming Arrangements

Some students prefer to avoid the constraints of a lease and choose more flexible housing arrangements, often with a private homeowner. Local laws provide some safeguards to boarders, though not nearly as many as those covering renters in a landlord-tenant arrangement. You should ask for a written boarding agreement, which gives you certain protections. The agreement should state the rights and duties of

each party, such as specific notice needed for rent increases and contract termination, terms for a security deposit, provisions defining the right to use various areas of the house and the right to have visitors. Without such provisions, a boarder's privileges may constantly be subject to the landlord's discretion.

Subletting

Often students leave town for the summer and sublet their dwelling for the months remaining in the lease. If you think you might want to sublet your place, examine the lease for a provision on subletting before you sign. If there is no provision, ask the landlord to add one to the

lease. If the existing subletting provision seems overly restrictive, you may want to negotiate changes in it before signing the lease. It is wise to let the landlord know at the beginning of the lease term that you plan to sublet, so that you know the landlord will consent to the sublease when the time comes.

As the legal tenant, you are still responsible for meeting the terms of the lease if you sublet. In effect, you become the subletter's landlord while remaining obligated to your own. Therefore, it is advisable to make a written agreement with the subletter, get a security deposit and perhaps (depending on the situation) ask the subletter to pay the rent in a lump sum up

front. You are responsible for any damages to the apartment (let alone to any of your own things that have been left there), so getting a security deposit of at least one full month's rent is advisable. To be safe, assume the worst when negotiating the terms of the sublet.

Landlord trouble

As a tenant, you have several options if a problem arises with your landlord. First, if s/he does not respond to your verbal complaints, notify him/her of the problem by certified mail. This narrows the odds of later misunderstandings and serves as a record of your efforts to solve the problem (especially if you later move out and a dispute arises). Once the landlord is notified, the law gives him/her a "reasonable time" in which to make the appropriate repairs. The legal definition of "reasonable" depends on the circumstances of the case. If your notification receives no response, contact a local housing agency. Depending on the nature of the problem and state and local laws, tenants may be able to withhold rent until the problem is fixed.

If there is a serious defect that affects your health and well being which the landlord fails to correct after proper notice, you may be able to vacate the apartment before the lease ends. In other words, if a landlord defaults on his or her legal obligations to a tenant, the tenant may be

released from the contract. Vacating is a drastic response to a condition, however, so seek legal advice before deciding to do so.

You can get help from Baltimore Neighborhoods Inc. (410-243-6007 or www.bni-maryland.org), a statewide organization that works for housing justice. Their publication, the Baltimore City Landlord/Tenant Book, and their counselors help with complaints over housing discrimination and landlord-tenant problems. The Baltimore City housing entity, Baltimore Housing, (410-396-3237 or www.baltimorehousing.org) will inspect your apartment for code violations (heating problems, hot water leaks, lead paint, faulty doors and windows, etc.) on request. If the department finds violations, it notifies your landlord, who has 30 days in which to make necessary repairs. If you run into trouble on this score, you have the right to put your rent into an escrow account until the dispute is resolved.

Renter's insurance

Your landlord's property insurance does not cover your belongings, so it is a smart idea to get renters insurance. A good policy should cover everything (including your computer) in case of theft, fire, flood, and other acts of nature. Many basic policies cover up to \$25,000 of personal property. They are not very expensive; annual premiums are usually around \$100, and

if you have roommates you might be able to share a policy.

(In cases of landlord negligence, s/he may be liable.) Check the Yellow Pages under "insurance" and get quotes by phone from different carriers. Companies such AAA often offer special deals on apartment insurance rates for their members.

Real Estate

Unlike most urban cities, Baltimore's bargain real estate market is accessible to many with lower incomes, including graduate students. While not for everyone, it may be a wise investment for those who have saved up, have friendly parents willing to help with a down payment or have a working partner or spouse. Over the length of a doctoral degree it's quite possible to spend less each month than you would on rent and still walk away from Hopkins with a small nest egg.

However, it's important to understand the risks of owning a house, including property taxes, repairs, fluctuating resale climate, Maryland's high closing costs and the illiquidity of your assets. Nevertheless, with tax deductions, neighborhood stability incentives and breaks for first-time buyers, home ownership can be a good investment.

Housing Prices

Since Baltimore real estate is relatively plentiful and affordable, some students can afford to buy houses or condominiums, often advertised in the \$25,000 to \$250,000 range. Those who have money to invest (sometimes as little as \$1,000) and who plan to live here for more than a couple of years should really consider this option. The pricing varies greatly by both the neighborhood and the size/type of house; you may get lucky and find a bargain shack in an upscale neighborhood, or a three story

beauty in a depressed area. In Waverly, for example, the median list price for a home in 2005 was \$75,250; Remington \$76,125; Hampden, \$170,500; Charles Village, \$249,000 and in upscale Roland Park, \$440,500.

To get an idea of what is available keep an eye out for open houses, often held on Sunday afternoons. If you'd rather use your mouse, most of the brokerage companies offer free access to MLS (Multiple Listing Service) listings through their web sites.

Real Estate Agents

The booming real estate market in Baltimore has led to a surge in the number of real estate agents, both good and bad. Ideally, you want to find an agent that understands what you are looking for, is able to answer all of your questions about Baltimore real estate and knows the ins and outs of the neighborhoods in which you are interested. One of the best ways to find an agent is word-of-mouth from fellow graduate students, faculty and staff, but if that yields nothing try to find an agent specializing in your neighborhood, either through the Internet or

local printed publications.

Don't feel that you are locked into using the first agent you find, run away fast if they try to get you to sign to an "exclusive" contract with them. Keep in mind that your agent isn't necessarily working for you, as they receive their commission from the seller based on the sale price of the house not based on how much you "save." Its definitely a good sign if your agent is frank with you about the problems s/he sees in the houses you are viewing, and if s/he doesn't try to push you beyond your desired price range.

Home Ownership Incentives

There are a number of incentive programs available, from both Baltimore City and the State of Maryland, geared towards purchasing a new home. Most of the incentive programs require a “Housing Counseling Certificate,” which you can receive from a number of local organizations. If you are looking to buy a house, it is definitely worth your while to research all of the available incentives for the area you looking. The list here is just a summary of the available programs, talk to a housing counselor, visit a community development corporation or visit **Live Baltimore**’s website for more current information.

More House 4 Less is a state program offering a \$5000, 0% loan for down payment and closing costs and mortgages at below-market rates, a huge benefit for graduate students that might not otherwise qualify for low mortgage rates.

The **American Dream Downpayment Initiative** (ADDI) provides \$3,000 towards the down payment and closing costs in the form of a loan forgiven at 20% per-year, provided that you make “less than 80%” of the area median (as of 2005, \$40,450 for 1 person and \$46,200 for a family of two).

There are a number of other programs, including the **Live Near Your Work** program, that you may be eligible for if you or your spouse is a **full-time** employee at one of many participating companies in Baltimore (including Hopkins).

Additionally, the semi-annual **Buying into Baltimore Home Buying Fair and Neighborhood Tour** offers attendees \$3,000 towards the purchase of a home. In the Spring, the focus is on the west side of Baltimore (including **Hampden**), with the east side of Baltimore as the focus in the Fall (including **Charles Village**). Check out the web site for all the gory details and plenty of small print, but this fair is something to keep in mind if it meshes with your time frame for house hunting.

Baltimore has unusually high property taxes, 2.308% in 2005, but you may be able to mitigate them with help of **Maryland’s Homeowners Tax Credit Program**, which will cap your property tax bill based on your income. You need to reapply annually by September 1st

Baltimore Housing (Baltimore HABC/HCD) www.baltimorehousing.org, 410-396-3237
Baltimore Neighborhoods, Inc www.bni-maryland.org, 410-243-6007 – Tenant-Landlord Hotline
Buying Into Baltimore Fair www.livebaltimore.com/hb/BIB
Coldwell Banker www.cbmove.com – Residential brokerage with free access to MLS listings
Community Development Corporations in Baltimore www.livebaltimore.com/hb/inc/couns
Housing Counselors in Baltimore www.livebaltimore.com/hb/inc/couns
Live Baltimore www.livebaltimore.com – Information about Baltimore neighborhoods, sales figures, homeowner incentive programs and low interest loans for repairs
Long & Foster www.longandfoster.com – Another brokerage with free access to MLS listings
Maryland Attorney General: Landlords and Tenants www.oag.state.md.us/Consumer/landlords.htm
Maryland Department of Housing www.dhcd.state.md.us – “More House 4 Less” program
Healthy Neighborhoods Initiative www.healthyneighborhoods.org – Low cost rehabilitation loans
Maryland Homeowner’s Property Tax Credit Program www.dat.state.md.us/sdatweb/htc

Unexpected Repairs

One of the greatest fears in buying a house is large unexpected repair—everything from an unexpected sewer line replacement to replacing a leaky roof. In an ideal world your insurance would cover most of the damage and you'd have cash for the rest of the expense. Unfortunately, insurance companies often exclude

utility work and 'water damage.' Try not to panic, and take a good look at your financial options, including various low interest loans from the City of Baltimore Office of Rehabilitation Services. There are several low-income repair loans available, based on your income, and graduate stipends are typically small enough to qualify for many of them.

Renting rooms

Renting a room out to a fellow student, or even a random stranger, will make paying your mortgage payments significantly easier. Finding potential tenants should be easy, posting advertisements in the same places others look for rooms (GRO Forum, Craigslist, etc.). Keep in mind that this person will be living in *your* house and evicting an uncooperative tenant can be a long, tedious process. Take a good look at the renter's rights section in this chapter and realize that you will be on the other side of the fence, but the ball is in your court for setting terms such as rent, yearly or month-to-month lease, etc.

The city does not require a license for renting rooms, provided that the owner (you) lives in the house as well. If you will be renting the house without living in it, or renting out a separate unit on the property, you may be required to register the rental with the Commissioner of Baltimore Housing.

Tax-wise, rental income is either added to your income or reported on IRS Schedule E. Either way you get to deduct a portion of the mortgage, insurance (otherwise not deductible) and other expenses related to the rented room(s). For details, read IRS Publication 527 "Residential Rental Property" and talk to a tax accountant.

Mortgage rates, insurance, etc.

Current mortgage rates will be a major factor in determining what you can afford. Be sure to talk to a financial advisor to figure out what you can comfortably afford and to understand the variety of options available. If your credit history is less than stellar, take a look at the various state financing programs or look into having a family member cosign on your mortgage.

almost any mortgage. Be sure to get quotes from multiple companies, including your auto insurance company who will likely offer you a "multiple coverage" discount.

There are many other details in home buying that could fill a book (and do, take a look at any bookstore) which won't fit here. It's a scary thing to do, but it won't hurt to be well prepared before diving in.

Home owner's insurance is a necessity, both for your protection and as a requirement of

■ Moving: utilities & services

When it comes to moving we recommend that you use a major national moving company or

exercise extreme caution.

- Call around to different moving companies to

get price quotes (check the Yellow Pages). Some may have special deals if they are a national company (for example, with AAA membership you can rent Penske trucks at a significant discount).

- Make your reservations well in advance (preferably at least 2 months), especially if you will be moving during the busy times at the beginning and end of the school year and if you are traveling a long distance to
- get here.
- If you need some extra muscle (or a vehicle) to help you move heavy items, check local newspaper classifieds for haulers or manual laborers.
- For packing boxes, most of us just collect empties from supermarkets and liquor stores. The recycling center on Sisson Street sometimes has boxes as well.

Boxes and Moving Services

For the national moving and truck leasing companies, it is a good idea to check the Internet for special online-only reservation rates or special deals. Also make sure to ask if they offer any special discounts for students or have certain corporate membership rates (AAA, American Express, etc.). Shop around and start early. Rates jump up drastically at the end of August, when students all over the country

ABC Box Company, 1135-1145 Lead-enhall Street, near corner of West Street, 410-752-4535

Budget, www.budgetmd.com or www.yellowtruck.com

Mayflower Baltimore Moving & Storage, 2600 N. Charles Street, 410-235-5900

Penske, www.pensketruck.com

U-Haul, www.uhaul.com

Utilities and services

When preparing to move, call well in advance to arrange the activation of your utility services, even if the previous tenant has not yet vacated the apartment. When you call, be prepared to spend some time on the phone answering questions. If you are an international student, you may ask for an agent who speaks your

native language. It can sometimes be difficult even for native English speakers to grasp the Baltimore accent.

NOTE: Most students will find it extremely useful to have some sort of credit card before they get here in order to turn on utilities and open a variety of accounts without paying a hefty cash deposit. International students often face this problem.

Local telephone service

Verizon (www.verizon.com) provides local telephone service (and can provide your long distance service as well). They will charge you a connection fee, but if you sign up for special package deals they may waive this fee. They may also require a deposit of up to \$125 and proof of identification depending on your credit

history (foreign students often get socked with this—see above). The company offers a choice between basic and unlimited service. Basic service is cheaper but limits the number of calls you can make each month; each call beyond the limit will be charged a per-minute rate. For additional fees, they also provide extra services such as call waiting, Caller ID and a voice-mail answering service. Of course you can decline,

but if you decide later that you want these services you will pay an activation fee.

Note: If you decide to have another company provide your long distance service, many will insist on providing your local service as well. It's faster to sign up with Verizon, have your line activated and then switch to another carrier. Verizon owns the lines and places first prior-

ity on their own customers when scheduling service.

Verizon Installation 410-954-6260
Verizon Repairs 410-275-2355
Local Directory Assistance 411

Long distance service

When you sign up for basic phone service, you will be asked to select one company to provide your long-distance service. The competition among these companies is fierce, and many companies will offer you various deals if you agree to sign on with them as your primary provider. They often have seasonal or other promotions, such as a discount on weekend calls, a free month of calls, frequent-caller plans or inexpensive international calls. You may want to negotiate a bargain by contacting several providers. Rest assured that as soon as your new account is open you'll be deluged by counteroffers from the competition.

Discounted long-distance calls can also be made via prepaid calling cards or 10-10 com-

panies (which buy telephone time in bulk from the major long-distance companies and then offer discounted fees). To use these services, you dial a few extra numbers before the phone number that you want to call. In both cases be careful to read the fine print: these services can be a good deal, but they sometimes add extra charges of \$3 to \$5 for the month.

AT&T www.att.com
MCI www.mci.com
Qwest www.qwest.com
Sprint www.sprint.com
Working Assets www.workingassets.com.
(NOTE: they will give you coupons for a free pint of Ben and Jerry's ice cream every month for the first year of service)

Mobile phone services

If you prefer to have a mobile phone instead of a landline you will have a variety of options. Make sure to ask if the company has student discounts or other special deals, or just wait until the beginning of the semester and you'll probably encounter a barrage of cellular service advertising. Specifically, Verizon and Cingular offer discounts for students and Sprint provides a discount for Hopkins employees including graduate students with a stipend, just make sure to bring a paystub to a local store in order to receive the discount. You may also order

phones and cellular service online or by phone, or visit the following service centers (there are many locations, check the yellow pages under "cellular" for the nearest locations).

Cingular www.cingular.com
Nextel Communications www.nextel.com
Sprint www.sprintpcs.com
T-Mobile www.t-mobile.com
Verizon Wireless www.verizonwireless.com

Internet Access

You will undoubtedly want to consider having Internet access from home. DSL and high speed Internet (cable line Internet access) access is now widely available in Baltimore City. When considering your phone choices you may want to factor in your preference for Internet access. For most dial-up and DSL ser-

vice you will need a phone line in your home. However, in some areas Verizon no longer requires a phone service for DSL, although a phone line may be conditional for promotional pricing. For high speed, you can get away without one. Like long distance service, competition between providers should afford you a decent deal so shop around.

Cable

Comcast (www.comcast.com) is the local cable provider and offers varying levels of service. If you are only interested in the basic network channels, ask for the most basic access that costs around \$10 a month. Generally, they won't advertise that this is available and characterize basic service as 60 or so channels not including premium movie channels like HBO (\$35 a month). Note the Comcast also offers cable internet and phone service, so you can receive a sharp discount if you purchase a bundle package with all three services.

Water

Water services are almost always included in the cost of rent, which should come as welcome news for former residents of the West Coast. Only in very rare cases will you be asked to activate water services. If you are, call 410-396-5398 from 8:30 am – 4:30 p.m. M-F in Baltimore City and County.

Department of Public Works, Water billing department 410-396-5398

Gas and electric

Despite the deregulation of electricity services in 2000, **Baltimore Gas and Electric (BGE)** remains the one-stop gas and electric company for most apartment dwellers in Baltimore City. If you live in a house, you are free to shop around; other providers are listed on the state's website (www.oag.state.md.us/energy/). BGE charges a \$20 "application" fee and, depending on your credit information, may add a deposit of 17% of the estimated annual bill. (Important: you can argue this deposit and often have it waived).

Recently, BGE has announced a 72% increase in the residential electricity rate, which will be in effect as of July 1, 2006 and will bring rates up to market standard. (<http://www.bge.com/portal/site/bge/menuitem.7b5e66e75a8>

8a4b3e

4e91945d66166a0)

Prior to this increase, depending on your habits and the energy efficiency of your home, your electric bill would likely range from \$20 up to \$150 or higher per month. With this increase, you can expect your monthly electricity bill to range from \$34.40 to \$258. However, you can cut costs drastically by keeping your television and computer unplugged when not in use, limiting the use of your air conditioner to when you are actually home and hot, sealing old or leaky windows in the winter and by using energy-efficient lights and appliances. You can also enroll in a budget payment plan or request electricity services from competing companies like Washington Gas Energy Services (<http://www.wges.com/electricity/res/ebg.php>).

BGE www.bge.com 410-265-4000

Sanitation and recycling

There are two trash pick-up days each week, which vary by neighborhood. Once a week, haulers also accept recyclable items (either mixed paper or containers), which should be set out next to the regular trash. The mixed paper category includes newsprint, junk mail, and old phone books, all of which should be tied with string or set out in paper bags or boxes. Recyclable containers include glass bottles, jars, aluminum soda cans, and #1 or #2 plastic bottles, which should be set out in blue plastic grocery bags (used by virtually all local markets). The city requires that you remove lids and rinse all containers. It also offers bulk trash days, a household hazardous waste drop-off periodically throughout the year and annual Christmas tree drop-off.

To find out your neighborhood's pickup days, call the Department of Public Works by dialing 311. You may request a Department of Public Works Calendar when speaking to the operator (this useful tool is arguably the only way to decipher the trash/recycling days and rules). You can also deliver recyclables to the Sisson Avenue Sanitation lot, located near the 28th Street entrance to I-83, or take glass and cans to the Hopkins recycling community drop-off bins, located in the parking lot beside the Martin Arts Center.

Department of Public Works, Sanitation & Recycling 311

Motor Vehicle Administration (MVA)

The **Motor Vehicle Administration (MVA)** (<http://www.marylandmva.com>) is your local headquarters for car registration, a driver's license, and, for the non-driver, a photo ID that you can use in lieu of a driver's license. The **MVA Info Line** (1-800-638-8347) is a 24-hour information line providing, for example, information on MVA locations. For questions about getting a driver's license, registration or insurance call the MVA or check out their website.

If you bring your car into Maryland from elsewhere in the United States, you must register it with the MVA within 60 days of your arrival. The MVA requires that you supply them with the original registration and title, as well as proof of insurance. If your vehicle has any sort of lien filed against it for a bank loan, you will need an MVA form to authorize your bank

to send the title to the MVA, where it will be retitled.

Before you register your car in Maryland, the car must also pass a one-time Maryland inspection by a licensed inspector. Many gas stations and repair shops are licensed. Call around, because inspection fees vary. In addition, you will have to pay for any repairs on the spot in order to get your certificate without paying for another inspection, so try to find a reputable inspector. Call the **Vehicle Emissions Inspection Program (VEIP)** number (410-537-3270) for information. Inspection certificates are good for 90 days from the date of inspection.

The only full service branch of the MVA in Baltimore City is located on the 2500 Gwynn Falls Parkway (adjacent to the Mondawmin Mall) and is open 8:30 am to 4:30 p.m., Monday to

Friday. Other full-service offices are located in Glen Burnie, Bel Air and Essex. To register your car you must go to one of these full-service offices.

The MVA also requires that you pay Maryland sales tax (5%) on the vehicle, but if you register within the thirty-day time limit, they will credit you the percentage of sales tax you originally paid. If the car was donated by your parents or another immediate relative, you can supply a notarized gift letter stating that the car was a gift, which exempts you from paying the tax.

Many students at Hopkins opt to keep their cars registered in their “domicile” (i.e. the state in which their parents reside), but the legality of

this procedure is fuzzy. As a full-time student, you may be able to keep your vehicle registered out of state, if you meet the MVA’s conditions. See the information in the section on parking permits for nonresidents.

Maryland license plates are valid for two years, so every other year you will need to renew the registration for about \$35. You must also have your car tested for emissions within ninety days of registration and every other year thereafter. To save yourself the hassle of repeat visits, review the MVA’s website or call to confirm that you have all the proper documentation before you head down.

Maryland Driver’s Licenses

If all you need is a **Maryland driver’s license**, you can go to a local **MVA Express Office**, where service tends to be much more efficient. The MVA Express Office at Towson/Kenilworth has fairly helpful people and is closest to Homewood. Call the Express Office or check the website for a listing of services before you go there to make sure they can do what you want them to do.

If you have **never** been a licensed driver in **any** state or country you will need to go through Maryland’s “Graduated Licensing System,” starting with a learner’s permit. To receive a Maryland learner’s permit, you need to bring the same documentation as you would for a driver’s license and take a written test on the rules of the road. The test is quite simple but if you are unsure of the laws in Maryland read over the Maryland Driver’s Handbook, available either online or from the MVA. With the learner’s permit, you may operate a vehicle as long as a driver is over 21 and has been licensed for at least three years (in any state). Before you can upgrade to a full license you will need to hold the permit for six months,

complete a driver education course (including 6 hours behind the wheel) and log 60 hours of supervised driving. As these requirements are tedious, it is strongly recommended that if you ever plan to become a licensed driver you should get the learner’s permit as soon as possible even if you don’t have time to complete the rest of the steps right away.

***Beware! The MVA is very strict.** If you have your middle initial on one document and your middle name on another, they will require additional documentation. So, try to bring two that are consistent. Also, call the MVA, or visit their web site, if you are at all unclear as to what constitutes a “primary form of identification” or a “proof of residency.” They don’t care about your definitions of these terms, and are very strict about the birth certificate requirement for U.S. residents.

What to Bring to obtain a Maryland driver's license, learner's permit or state ID:

- birth certificate or valid foreign passport with visa
- one additional primary form of ID (passport, current license and social security card are the most common) or two additional secondary forms of ID (see MVA web site for details)
- two proofs of Maryland residency, such as a bill (phone, utility, or cable), pay stub, lease or bank statement
- fork over \$45 (new resident), \$50 (learner's permit) or \$15 (photo ID card), cash, check or, amazingly, Visa or MasterCard

For a driver's license or learner's permit you must also:

- pass an eye exam
- pass both a written test (waived for holders of a U.S. or Canadian license)

Additionally, foreigners without a current U.S. or Canadian driver's license must also:

- pass a driving test

***A word to the wise:** long lines appear to be a given at the MVA so bring a book or a friend and be prepared to spend some time there. Be sure to visit the MVA's web site in advance, www.marylandmva.com, as the driver's license fees and requirements change frequently, and this guide is likely out of date by the time you read it!

Car Insurance

By Maryland law, all vehicles registered with the MVA must be insured. As Baltimore is a large city with a fairly high crime and litigation rate, insurance costs can be high; this will hold particularly true if you are under 25, male, have a spotty driving record or no record at all or live in an area of the city known as a risk for car crime (basically most neighborhoods near the Homewood campus). Additionally, Maryland car insurance companies consider your credit score when quoting your insurance rates, so a low credit score can increase your premium.

For a new car, you may have to pay as much as \$2000 annually, and even for a used car, insurance can cost from \$500 to \$1000 per year. On the whole, we recommend that you call as many places as possible for quotes before selecting an insurance company. Always ask for student discounts, good driver discounts, seat belt discounts, etc., as these can help save money. **GEICO** (www.geico.com) offers very

good rates and is definitely worth a call. If you call GEICO, be sure to mention that you are a graduate student at a National Association of Graduate and Professional Schools (NAGPS) member campus; as a NAGPS member, you are entitled to a discount.

In some instances, non-U.S. students have had a difficult time getting insurance coverage, but the **American Automobile Association** (AAA—read “triple A”, www.aaa.com) offers a good one-year program for students with J-1 and other qualifying visas.

AAA www.aaa.com

Allstate www.allstate.com

Geico www.geico.com

State Farm www.statefarm.com

Parking permits for residents and nonresidents

Most city neighborhoods require a parking permit for that area. Get one as soon as possible to avoid being ticketed by the city's extremely diligent parking police. **WARNING:** obtaining a permit can be an introduction to Baltimore's city bureaucracy, especially if your car is registered in another state. So bring patience and a magazine for the wait, and don't take it personally if the clerks are brusque or rude.

Permits can be obtained the Parking Authority Office, 200 West Lombard Street, Suite B (www.ci.baltimore.md.us/government/parking/ or 410-573-2800). You must bring your vehicle registration and a copy of your lease or a recent utility bill showing your name and address. Remember to *call ahead* to make sure that you have the proper documents. Permits currently cost \$20 for most neighborhoods; additional visitor's permits are also available for a reduced cost. Permits expire at the end of September; permits purchased after April are reduced to half price.

If your car is registered out of state (and if you want to keep it that way), the city of Baltimore will only grant you a 30-day parking permit until you obtain a nonresident vehicle permit

from the Maryland State Motor Vehicles Division, an entirely different office in an entirely different part of town. The Baltimore City branch is located at the MVA office at 2500 Gwynns Falls Parkway or you may go to any other full service MVA station.

Make sure to bring:

- out-of-state registration
- photo ID
- proof of enrollment
- insurance information

Nonresident permits cost roughly \$27 and are good until your out-of-state registration expires or for one year. If you don't own your car (let's say your father does), then you also need a notarized letter from the owner saying that you are in possession of the car and that he allows you to have it in Baltimore. So, for those in the worst case scenario (students with an out-of-state car owned by someone else), you need to show:

- proof of residency (e.g., gas bill or lease)
- driver's license
- registration
- non-resident permit receipt
- notarized letter from the owner
- student ID

Emergency Roadside Service

If you are new to the area and/or have a potentially unreliable car, you may want to consider emergency road service and map services. AAA (www.aaa.com) offers both of these, but their yearly membership is expensive (about \$69 for the most basic coverage). Other car insurance companies, such as GEICO, offer the same services for less than half the price of AAA, but don't offer the same travel discounts. These services include free towing and locksmith if you lock your keys in the car, as well as maps and trip plans.

Homewood Campus Parking

For parking on Homewood Campus it is always a good idea to contact the JHU parking office (410-516-7275) to get the latest updates. Most of the lots on campus, during school hours, are filled with professors, staff and visitors. Depending on where you are headed you may be lucky enough to find street parking that does not fall under the usual 2 hour limit. Be sure to read the signs carefully as Charles Street and other major arteries become tow-away zones during rush hours. There are also pay lots at the south end of campus off Wyman Park Drive and

the first half hour is free. While these lots are not nearly as expensive as other lots in the city, the cost can add up quickly so most students

chose to park in the neighborhood or at metered street parking.

Hotel accommodations

The following is a partial list of hotel accommodations in Baltimore. It may still be worth asking about special rates for Hopkins students or other discounts, especially during weekdays and off-peak seasons. Be sure to ask for the discount and to inform the hotel of your student status at or before check-in.

Near Homewood

Broadview Apartments, 116 W. University Parkway, 410-243-1216.

Cross Keys Inn, 5100 Falls Road, 410-532-6900 or 800-532-5397.

Doubletree Inn at the Colonnade, 4 W. University Parkway, 410-235-5400 or 800-222-TREE.

Hopkins Inn, 3404 St. Paul Street, 410-235-8600.

Quality Inn at the Carlyle, 500 W. University Parkway, 410-889-4500.

Mount Vernon

Biltmore Suites Hotel, 205 W. Madison Street, 410-728-6550 or 800-868-5064.

Peabody Court Hotel (A Clarion Hotel), 612 Cathedral Street, 410-727-7101 or 800-292-5500.

Mount Vernon Hotel, 24 W. Franklin Street, 410-727-2000 or 800-245-5256.

Downtown/Inner Harbor

Baltimore Marriott, 110 S. Eutaw Street, 410-962-0202 or 800-228-9290.

Brookshire Inner Harbor Suite Hotel, 120 E. Lombard Street, 410-625-1300.

Days Inn Inner Harbor, 100 Hopkins Place, 410-576-1000 or 800-329-7466.

Harbor Inn Pier Five, 711 Eastern Avenue, 410-539-2000.

Holiday Inn Inner Harbor, 301 W. Lombard Street, 410-685-3500.

Hyatt Regency, 300 Light Street, 410-528-

1234 or 800-233-1234.

Radisson Plaza Baltimore Inner Harbor, 20 W. Baltimore Street, 410-539-8400 or 800-333-3333.

Sheraton Inner Harbor Hotel, 300 S. Charles Street, 410-962-8300.

Wyndham Baltimore Inner Harbor Hotel, 101 W. Fayette St, 410-752-1100 or 800-996-3426.

Fells Point

Admiral Fell Inn, 888 S. Broadway, 410-522-7377 or 800-292-4667.

Inn at Henderson's Wharf, 1000 Fell Street, 410-522-7777 or 800-522-2088.

Baltimore County Hotels: North and North-east

Comfort Inn of Towson, 8801 Loch Raven Blvd., Towson, 410-882-0900.

Holiday Inn Cromwell Bridge, 1100 Cromwell Bridge, Towson, 410-823-4410 or 888-231-5545.

Sheraton Baltimore North, 903 Dulaney Valley Road, Towson, 410-321-7400 or 800-433-7619.

Welcome Inn, 8729 Loch Bend Drive, near Loch Raven and Joppa Roads, 410-668-7100.

Baltimore County Hotels: West

Days Inn West, 5701 Baltimore National Pike, 410-747-8900.

Econolodge, 407 Reisterstown Road, Pikesville, 410-484-1800.

Hilton Pikesville, 1726 Reisterstown Road, Pikesville, 410-653-1100 or 800-283-0333.

Bed & Breakfast

Amanda's Bed & Breakfast Reservation Service: www.bedandbreakfastDC. This is a service that connects you to a number of B&Bs in the greater Baltimore area.