

I NEED A PLACE TO LIVE!



Activities for Real Life Learning

by

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I NEED A PLACE TO LIVE **ACTIVITIES for "REAL LIFE"**

These experiences are designed to go along with "*I NEED A PLACE TO LIVE! A Mini-Micropedia.*" or "*I CAN DO IT! A Micropedia of Living On Your Own*" * The sheets are designed to be used:

- with the Mini-Micropedia to apply and practice the knowledge offered in the book
- with "*I CAN DO IT! A Micropedia of Living On Your Own*"
- by themselves as appropriate to the teacher and the learner.

It is especially meaningful to allow the mini-micropedias to go with the "students" after their training. In this way they can look up what they need to know when they need it.

LEVELS OF LEARNING

The experiences are designed for three different levels of understanding needed when finding a place to live.

1. **MINIMAL:** This is for very basic knowledge needed: understanding what it means to rent; costs of renting; role of landlord and tenant; rental unit types; need for understanding rental agreements. It is written at a simple reading level.
2. **INTERMEDIATE:** This is for further knowledge and includes: understanding rental ads; choosing an appropriate rental unit; recognizing needs vs. wants; calculating "starting out" costs; understanding basic rental terms such as security deposits, evictions, sub-leasing, rental agreements.
3. **ADEQUATE:** This unit offers more comprehensive knowledge needed for making wise choices and carrying them out. Learners should be able to: calculate costs of renting and furnishing a rental unit; identify an affordable rental unit to meet personal needs; recognize options; fill out a rental application; understand a lease; avoid potential roommate problems; inspect a rental unit; protect security deposits and bill payments; understand implications of respecting rights of other renters; get help for rental problems.

ADDED SUGGESTIONS FOR LEARNING

The cover sheet for each level has additional ideas for teaching. These are added to enrich the learning and to apply the knowledge learned in different ways. They will expand the knowledge through real application. This will be especially meaningful for different types of learners.

TESTS ARE INCLUDED

If you need to know where the learner's knowledge level is before training, pre-tests are included. They are in the form of oral tests. There are also post-tests that can help evaluate what was learned.

- "I NEED A PLACE TO LIVE! A Mini-Micropedia" is taken from appropriate chapters of "I CAN DO IT! A Micropedia of Living On Your Own" by Marian B. Latzko M.S. Copyright 1996 Revised 2000 for its fifth edition. For further information call: MICROLIFE 1-888-357-7654 or fax 1-920-735-9434

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I NEED A PLACE TO LIVE

(level 1, MINIMAL)

These experiences are designed for minimal knowledge needed for finding housing.

- These are created at a low reading level.
- Persons teaching housing can use *I NEED A PLACE TO LIVE Mini-Micropedia* or *I CAN DO IT! A Micropedia of Living On Your Own* along with these added learning experiences.
- The learning materials can be used with the Mini-micropedia, Micropedia, or by themselves.
- The learning activities may be reproduced for use in one school or educational setting.
- There is a pre-oral test and an objective post test included.

The objectives of this unit are to:

1. Understand what it means to rent.
2. Understand the role of the landlord and tenant.
3. Understand the costs of renting.
4. Understand some types of rental units available.
5. Recognize the need for understanding a leasing agreement.

Suggested Added Learning Experiences

(These can be used according to the capability of the learner.)

1. Go on a field trip to visit an appropriate rental unit.
2. Look in newspapers for apartment rental ads.
3. Discussion questions:
 - What are some safety ideas for use of electricity?
 - What are safe uses of electrical and gas appliances?
 - How can a security deposit be protected?
 - How should animals be cared for so they don't damage apartment and furnishings?
4. Play RENTAL BINGO to learn housing types.
5. Invite a landlord in to talk about renting.
6. Interview a person who is renting. Create a list of questions to ask.

I NEED TO FIND A PLACE TO LIVE

Look at newspaper ads for houses for sale. Then look for a house or apartment to rent.

???? **Questions to answer:**

What is the lowest cost you found for buying a house?

What can you do if you can't afford to buy a house to live in?

What is the lowest cost you found for renting a place to live?

Most people don't start out by buying a house to live in. They don't have enough money saved. They must pay someone else for the use of an apartment, a room or a house to live in. This payment is called **rent**.

Rent is necessary because the person doing the renting (**landlord**) has bills to pay. Some costs are:

* the cost of the building (for such things as wood, nails, paint)

* interest on money that was borrowed to buy the building

* loans

* taxes and insurance

* yard care

* electricity, gas, water

* repairs

The landlord also wants to make **profit** when renting. This pays for the use of his money and his work.



WHAT MUST A LANDLORD DO?

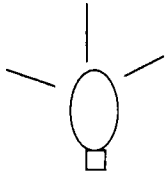
A landlord :

- makes a rental agreement with the renter (such as a written lease)
- sets rules
- enforces the rules set in the rental agreement
- keeps the plumbing, heating, and electricity working
- makes the building safe by fixing such things as broken stairs and broken windows
- charges a set amount for rent
- cleans and repairs an apartment before renting it so it is in safe condition
- makes some profit from the rental unit.

M-1

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WHAT MUST A RENTER DO?



THINK ABOUT: If you owned an apartment building, how would you like your renters to act?

Would you act the same way if you rented an apartment?

??? Questions to talk about:

1. If you were a landlord:
 - What would you do if a renter played loud music that disturbed others?
 - What could happen if drugs were sold in the building?
 - Would you like it if renters made holes in walls or broke a refrigerator door off?
 - What if renters moved and left rooms full of smelly garbage and broken furniture?
 - How would you pay for damages done to your apartment?
 - What could you do if the rent is not paid?
2. What is a **security deposit**?
3. What things must be done to have a security deposit returned?
4. What does **eviction** mean?

As a renter, you **SHOULD**:

- be thoughtful of other people living in your unit
- pay rent on time
- treat the building as if it were yours
- follow the rules set by the landlord
- keep the unit clean and safe
- get rid of waste in a clean, safe manner
- use appliances, plumbing, electricity, and heating safely
- report problems to the landlord including ones you caused

As a renter you should **NOT**:

- use unit for unlawful purposes
- have unruly, noisy guests
- disturb neighbors with loud music or guests
- disturb neighbors with your pets
- allow pets to destroy property or create bad smells

REMEMBER: If you break the rules set by the landlord, you can be evicted.
(Made to move from the unit.)

If you follow the rules, and are considerate of others you: * keep a good credit rating * make new friends * create a good reference * create good habits
* protect your security deposit * create a good reputation

WHAT ELSE DO I NEED TO KNOW ABOUT RENTING?

Most young people can't pay very much for rent. Their incomes are too small.

You will need to know how much you can afford to pay for rent. When you know this you can look for a place to rent.

You should pay **no more than 1/3** of your income for rent. This amount includes heat, electricity and water. This is how you figure the amount you can pay:

#1 Find out:

Your total income \$ _____

#2 Then divide you total income by 3:

Total income \$ _____ divided by 3 = \$ _____

This is the amount you can afford to pay for rent.

WHAT CAN I DO IF MY INCOME IS TOO SMALL?

??? Questions to think about:

1. If you can't afford the cost of an apartment, what can you do?

Check at least one of the ideas below that might work for you.

- Stay at home
- Find a roommate
- Get financial aid
- Rent a less expensive apartment
- Rent a room
- Earn extra money

NOW.....

Share your ideas with others and find new ideas.

WHAT ARE SOME TYPES OF HOUSING TO RENT?

You can find out about places to rent in newspaper want ads. You will need to understand house types listed. Explain the words below in simple words or by pictures.

apartment

town house

rooming house

studio apartment

house

garden apartment

condominium

mobile home

fraternity/sorority

duplex

residence hall

high rise/tower

Efficiency

room

pool apartment

studio

WHAT IS A RENTAL AGREEMENT?

When a landlord rents a place he owns, he makes rules. These rules are usually written in a rental agreement. These agreements are sometimes called a lease. Renters are asked to sign the agreement. The rules state:

- * how much it costs to live in the building
- * when rent must be paid and to whom it is paid
- * what the landlord must do
- * what the person living there must do

The forms of rental agreements are either in writing or are oral (spoken). Some forms are very difficult to read. They sometimes use lawyer terms. Others are more simple. Here is a simple example of a rental agreement. Underline words you don't understand.

RENTAL AGREEMENT EXAMPLE	
Address of rental unit _____	Date _____
This agreement is made between _____	landlord(s)
and _____	tenant(s)
Name of spouse _____	Number in family: Adults _____ Children _____ Ages _____
Present address of tenant _____	Phone _____
Place of employment of tenant _____	Address _____ Phone _____
Tenant(s) agree to pay the landlord(s) \$ _____ dollars per month, payable in advance on the _____ day of each month as rent for said premises. Tenant(s) agree to pay a security deposit of \$ _____ dollars with the first month's rent.	
Tenant will:	Keep apartment clean and quiet at all times and leave it in good condition. Be responsible for all personal utilities (gas, electric), cable, and telephone. Be responsible for snow and ice removal on premises and parking lot. Give 30 days notice before leaving and agree to show premises to prospective tenants.
Tenant will not:	Allow any animals or birds in apartment at any time. Sublet or allow anyone to live in apartment except persons noted above. Repair any motor vehicle on premises or store unused vehicles.
Landlord will:	Pay water utility bills.
This agreement will continue until either party shall give the other party one month's advance written notice of intent to terminate. Landlord may change the monthly rent as stated herein only by giving one month's advance written notice to the tenant. One month's advance written notice shall begin at next rent payment date after notice is given and shall run until the succeeding rent payment date.	
SIGNED _____	_____
Tenant(s)	Landlord(s)

**It is important to understand what any written agreement says. If you do not understand, you should ask someone to help you. Sign nothing you do not understand!
You are legally responsible when you sign any contract.**

?? Questions to talk about:

Who can you ask to help you understand a written rental agreement?

M-5

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Oral Pre-Test
(Level 1 - Minimal)

1. Understand what it means to rent.
 - a. Why do people rent places to live? *(Can't afford to buy, income low, no savings, prefer not to own, may move.)*
 - b. Why do landlords rent to people? *(Profit)*

2. Understand role of landlord and tenant.
 - a. What are the responsibilities of the landlord? *(Keep apartment in safe condition, repair, set rules, make rental agreements, charged set amount for rent, enforce rules, etc.)*
 - b. What are the responsibilities of the tenant? *(Be thoughtful of neighbors, no loud noises or parties, treat building well, don't destroy property, pay rent on time, use electricity and gas safely, keep apartment clean.)*
 - c. How can you benefit yourself if you are a good tenant? *(Create a good credit record, make friends, create a good recommendation when you move, create good habits...)*

3. Understand cost of renting.
 - a. What things must a landlord pay for? *(Loans, repairs, taxes, insurance, upkeep, mortgages, etc.)*
 - b. What things must a tenant pay for? *(Use of rental unit (rent), utilities (sometimes), some hook-up fees, telephone, etc.)*

4. Understand some types of rental units available.
 - a. What kinds of places can you rent? *(Town house, room, rooming house, condominium, duplex, garage apartment, etc.)*

5. Recognize need for understanding a leasing agreement.
 - a. What can happen if you don't follow the rules set up in a rental agreement? *(Can be evicted.)*

EVALUATION

Define the following terms. Put number of the term in front of its definition.

1. house _____ Two or more apartments are like separate houses. They are connected by common walls.
2. room _____ Made to move from rental unit.
3. townhouse _____ Private rooms (sometimes with private bath.) They are found in homes, apartment buildings, YMCA, hotels, YWCA.
4. condominium _____ Single housing unit surrounded by a yard.
5. evicted _____ Apartment units are owned by people living in them. Owners sell, rent, or use them.
6. tenant _____ Person renting an apartment.

If the statement is true, place a "T" in front of it. If the statement is false, place an "F" in front of it.

- _____ 7. A landlord will always return a security deposit.
 - _____ 8. A rental agreement includes rules set by the landlord.
 - _____ 9. You should be sure that you understand everything in a rental contract.
 - _____ 10. If you break the rules set by the landlord, you may have to move.
 - _____ 11. A rental agreement is sometimes called a lease.
 - _____ 12. You should pay your rent on time.
 - _____ 13. You can afford to pay up to 1/2 of our income for rent.
 - _____ 14. Most young people rent a place to live when they start out on their own.
 - _____ 15. The landlord must keep the rental unit in a safe condition.
 - _____ 16. A landlord must pay taxes on the rental unit.
 - _____ 17. A landlord always pays for gas and electricity.
 - _____ 18. A tenant should not disturb neighbors with loud noises or loud guests.
- 19-21. Explain three reasons why you must pay rent.
- 22-24. What are three things you should do if you are a good tenant?
25. What should you do if you don't understand a rental agreement?

EVALUATION KEY

Define the following terms. Put number in front of the term in front of the definition.

1. house 3 Two or more apartments are like separate houses.
They are connected by common walls.
2. room 5 Made to move from rental unit.
3. townhouse 2 Private rooms (sometimes with private bath.) They
are found in homes, apartment buildings, YMCA,
hotels, YWCA.
4. condominium 1 Single housing unit surrounded by a yard.
5. evicted 4 Apartment units are owned by people living in
them. Owners sell, rent, or use them.
6. tenant 6 Person renting an apartment.

If the statement is true, place a "T" in front of it. If the statement is false, place an "F" in front of it.

- F _____ 7. A landlord will always return a security deposit as soon as you move.
- T _____ 8. A rental agreement includes rules set by the landlord.
- F _____ 9. You should trust the landlord's explanation of the rental agreement even if you don't understand the writing.
- T _____ 10. If you break the rules set by the landlord, you may have to move.
- T _____ 11. A rental agreement is sometimes called a lease.
- F _____ 12. You can pay your rent a week after it's due date with no penalty.
- F _____ 13. You can afford to pay up to 1/2 of your income for rent.
- T _____ 14. Most young people rent a place to live when they start out on their own.
- T _____ 15. The landlord must keep the rental unit in a safe condition.
- F _____ 16. A tenant is responsible for paying taxes on the rental unit.
- F _____ 17. A landlord always pays for gas and electricity.
- T _____ 18. A tenant should not disturb neighbors with loud noises or loud guests.

19-21. Explain three reasons why you must pay rent.

1. *To give the landlord money to pay for taxes*
2. *To help the landlord make profit on his investment*
3. *To give the landlord money to pay for repairs of the property*
4. *To give the landlord money for normal upkeep such as landscaping, painting, replacement of worn out rugs, etc.*
5. *To pay for the building of the unit such as for nails, shingles, wood*

22-24. What are three things you should do if you are a good tenant?

1. *Treat the building as if it were your own.*
2. *Follow the rules set by the landlord.*
3. *Keep the unit clean and safe.*
4. *Be thoughtful of other people living in your unit*
5. *Get rid of waste in a clean, safe manner.*
6. *Use appliances, plumbing, electricity and heating safely.*
7. *Pay rent on time.*
8. *Report problems to the landlord including ones you caused.*

25. What should you do if you don't understand a rental agreement?

*Take the agreement to someone you can trust to have it explained to you.
Don't sign anything unless you can understand every bit of it!*

BINGO TERMS (MINIMAL)

<p>Rental unit in different sizes (1,2,3 bedrooms) May be in private home or in varying numbers or sets of buildings. (APARTMENT)</p>	<p>Apartment unit owned by people living in them. Owners sell, rent or use them. Fees are charged for maintaining common areas. (CONDOMINIUM)</p>
<p>Usually one room. Sometimes includes meals and use of common space. (ROOMING HOUSE or BOARDING HOUSE)</p>	<p>Includes two apartments that are located side by side like two separate houses. (DUPLEX)</p>
<p>One room which includes a cooking area and a private bath. (EFFICIENCY)</p>	<p>Large houses found on college campuses. Usually have food service. General areas are shared. Person must receive invitation. (FRATERNITY/SORORITY)</p>
<p>Usually on ground level with yard and garden available. (GARDEN APARTMENT)</p>	<p>Apartments located in tall buildings. (HIGH-RISE/TOWER)</p>
<p>Single housing units surrounded by yard. (HOUSE)</p>	<p>House is built in factory and transported to plot of land. (MOBILE HOME)</p>
<p>Apartment has a pool available. (POOL APARTMENT)</p>	<p>Private rooms (sometimes with private bath) found in homes, apartment buildings, hotels, YMCA, YWCA, motels. Services vary. (ROOM)</p>
<p>Usually on college campuses. Usually include food service. Shared rooms, baths, areas. (RESIDENCE HALL)</p>	<p>Usually one room with separate kitchen and private bath. (STUDIO APARTMENT)</p>
<p>Two or more apartments, like separate houses, connected by common walls. (TOWN HOUSE)</p>	<p>Apartment units owned as share of corporation. Board of directors controlled. Members have votes and pay share of costs (COOPERATIVES)</p>

RENTAL BINGO

(Place marker on square when definition is read. When you've fill each square, you WIN!)

I NEED A PLACE TO LIVE

(level 2, INTERMEDIATE)

This group of experiences is designed for intermediate knowledge needed for finding housing.

- Persons teaching housing can use *I NEED A PLACE TO LIVE Mini-Micropedia* or *I CAN DO IT! A Micropedia of Living On Your Own* along with these added learning experiences.
- The learning materials can be used with the Mini-micropedia the Micropedia or by themselves.
- **The activities may be reproduced in only one school or educational setting.**
- A pre-oral test and an objective post test are included.

The objectives of this unit are to:

1. Evaluate personal needs and wants as they apply to a housing choice.
2. Calculate costs necessary for starting out in a rental unit using a minimum wage income.
3. Choose an appropriate rental unit from a newspaper ad that will meet personal income level and personal needs.
4. Understand basic renting terms such as security deposit, sublet, lease, utilities, housing types, tenant, landlord.
5. Analyze a rental agreement.

Suggested Added Learning Experiences

1. Find three newspaper ads that meet your rental needs. Choose the one that looks best. Call for more information.
2. Gather various rental agreements and leases from rental units in the community and compare them.
3. Play "RENTAL TERM BINGO" to learn types of housing.
4. Make a list of questions to ask family and friends about renting.
5. Invite a landlord in to speak to the class.
6. Invite a panel of young people to answer pre-prepared questions about their renting experiences.
7. Role play applying for an apartment. Discuss questions to ask.
8. Make a list together of ways to save money on utilities.
9. Call utility companies and telephone company to see cost of deposits and hook-up fees.

DO I REALLY “NEED” IT

or

DO I ONLY “WANT” IT ?

The things that we really “**need**” to stay alive are such things as housing, clothing, water, food, and air. When we choose some of these basic “**needs**” such as clothing, we often turn them into “**wants**”. We “**need**” shoes to protect us from ice and snow, but we may “**want**” special labels on them. We “**need**” housing protection from the weather, but we may “**want**” a five bedroom mansion on a hill by the lake.

When we have a limited amount of money to spend, choices must be made. If we take care of our “**wants**” first, there may not be money left for our rent!

It’s important to consider the difference between your “**wants**” and your “**needs**” every day. If money is used with little thought, you may not be able to accomplish the dreams you have. If you spend money on one thing, you won’t be able to buy something else you might want more.

Take a look at the way you’ve spent money this past week or month. List these things on the chart below. Mark an “N” in front of what you really “**needed**”. Mark a “W” in front of what you just “**wanted**” .

_____ 1.	_____	_____ 7.	_____
_____ 2.	_____	_____ 8.	_____
_____ 3.	_____	_____ 9.	_____
_____ 4.	_____	_____ 10.	_____
_____ 5.	_____	_____ 11.	_____
_____ 6.	_____	_____ 12.	_____

Think about things that you will “**need**” when you live on your own. Then think about things that you will really “**want**”. List 10 things you “**need**” and 10 things you “**want**” in the columns below. You can write the lists, cut out pictures, or draw them. (You may need extra paper!)

NEEDS

WANTS

You may not be able to afford many comforts in housing when you start on your own. Mark a check (✓) by the things that you absolutely must have (need). Then mark a cross (X) by the things you can get along without, but would like to have. Also consider what you don't want. Mark these with an N (N).

COST	LOCATION	SPACE/LIFESTYLE
Fits budget	Near transportation	Appropriate bedrooms
Heat furnished	Near shopping	Central heating
Furniture furnished	Near family & friends	In "good" location
Refrigerator furnished	Safe & secure area	Yard available
Dishwasher/garbage disposal furnished	Close to Laundromat	Balcony
Laundry equipment furnished	View from window	Enough clean/dry storage
Electric or gas range furnished	Near appropriate church	Dining area
All yard/sidewalk services furnished	Near recreation	Swimming pool
Window coverings furnished	Parking available for self and guests	Meeting/party room
Garage at no cost	Quiet	Caretaker on premises
Air conditioner furnished	Near school/campus/education	Pets allowed
No decorating needed	Near library	"Elegant decorating"
Other: _____		

WHAT ARE MY OPTIONS?

(Place "W" in front of the type of unit you may "want" to live in. Place "N" in front of ones that meet only basic "needs".)

- Apartment: Rental unit that is available in various sizes, usually with one, two or three bedrooms. They can be in private homes or in varying numbers or sets of buildings.
- Condominium: Apartment units owned by people living in them. Owners sell, rent or use them. Facilities and areas around are owned with others. Fees are charged for maintaining surrounding areas.
- Cooperatives: Apartment units are owned as a share of a corporation. Board of directors controls units. Each member has one vote and pays a proportionate share of all costs.
- Duplex: Includes two apartments that are located side by side like two separate houses.
- Efficiency: One room which includes a cooking area and private bath.
- Fraternity/Sorority: Large houses usually found on college campuses. Usually have food service. General areas are shared. A person must receive an invitation to live in the house.
- Garage Apartment: Apartment above a garage.
- Garden Apartment: Usually on ground level with yard and garden available.
- High-rise/Tower: Apartments located in tall buildings.
- House: Single housing unit surrounded by yard.
- Mobile Home: House is built in factory and transported to plot of land.
- Pool Apartment: Apartment has a pool available.
- Room: Private room (sometimes with private bath) found in homes, apartment buildings, rooming houses, YMCA, YWCA, hotels, motels. Services vary.
- Residence hall: Usually on college campuses. Usually include food service. Shared rooms, baths, areas.
- Rooming house: Usually one room. Sometimes includes meals and use of common space.
- Studio Apartment: Usually one room with separate kitchen and private bath.
- Town House: Two or more apartments like separate houses connected by common walls.

HOW MUCH MONEY CAN I AFFORD TO PAY FOR HOUSING?

Before you can figure how much you can afford to pay for housing, you will need to understand the meaning of "take-home pay". The percentage of what you can afford is based on "take-home" income.

When you begin work at a job, you will probably be paid by the number of hours that you work. The amount you can receive from a minimum wage job is set by the government. (This amount was \$5.15/hour in 1998.) You may be able to earn more than a minimum wage when you begin.

You must pay federal and state taxes from your check. Federal taxes and state taxes vary each year. You will also pay federal insurance called FICA and Medicare. (This amount in 2000 was 7.65% of your income.) You may also have other things taken out of your check. **"Take-home" pay is the amount you have left after deductions are taken out.**

Here is an example of "Take-home pay" using a minimum wage of \$5.15/hour. (No extra amounts are taken out for such things as health insurance or union dues.)

Your pay check stub could look like this:

Employee name:							Check Date
HOURS	WAGE/ HOUR	GROSS PAY	DEDUCTIONS			4/30/99	
			Federal Tax	State Tax	FICA	Other	NET
40	\$ 5.15	\$ 206.00	30.90	10.09	15.76		\$ 149.25

If you want to know how much you would earn per month, multiply your net pay by 4 weeks:

$$\begin{array}{r}
 \$ 149.25 \\
 \times \quad 4 \\
 \hline
 \$ \quad \quad \quad
 \end{array}$$

??? Questions to consider:

1. What is net income?
2. What is gross income?
3. What is FICA?
4. What kind of jobs pay minimum wages in your community?
5. What kind of job are you prepared to do?
6. Will you be able to receive more than minimum wages as you start out?
7. What are some deductions that you might have taken out of your paycheck?
8. Does an employer sometimes pay benefits like medical insurance for you?

CAN YOU READ THESE ADS ?

ROOMS FOR RENT

Hamond - Snug Inn Motel \$22/day, \$83/mo
 Cable, w/d AVAIL 772-9987
 7315 John St. -Nr dntn, sep kit AVAIL, prkg,
 w/d, pvt bath, furn \$70/mo 772-9999

APT. FURNISHED

Brownston- 802 S. Weston Dr. 3 RM studio,
 w/utls, furniture, secured entrance, no pets.
 AVAIL now. 772-8887

LONDON PLACE

1 BR, completely furnished, month to month
 lease, some with gar, A/C, utls furn, no pets,
 new w/w crpt \$360/mo Call: 772-0098
 Brownston- Sublet. 800 S. West. Completely
 furn 1BR duplex, gar, no pets \$375/mo plus
 \$325 sec dep req. 734-2234
 Brownston N.W. Lyndal Apt furn 2BR apt,
 heat, electric & water inc, secured entrance
 \$440 plus sec dep 734-2278

APT. UNFURNISHED

JEFFERSON PARK
 1 BR- starting at \$300/mo nr South Technical
 School w/d, dw, util/inc, gar, A/C, sec dep req
 734-7766 No pets

OLDE PULLEY LANE APTS.

Lakeside location. Outdoor pool. Caring on-
 site management. Heated 1 BR No pets.
 734-9965
 Brownston- a nice 2BR upper, app, gar and
 bsmt storage, w/d, no pets \$400 plus sec dep
 req
 734-9975 or 734-8888

Little Chute- Newer 2BR, appl, A/C, water,
 no pets. \$350 plus security deposit 734-6521
 Menominee- Older townhouse-style, 2BR, appl,
 drapes, separate utilities, basmt Declawed cat
 allowed Discounts. \$325/mo sec dep req

TOWNHOUSES FOR RENT

Menominee- 3BR 1 1/2 bath, bsmt with ldry,
 appl, inground swimming pool, sauna, no pets
 \$500/mo + util. sec dep req 733-4445

HOUSES FOR RENT

Brownston- Near 3 schools, 3BR, gar, no pet or
 waterbed, \$650 sec dep req 735-0752
 Menominee- newer 3BR, 2 baths, 2 car garage,
 \$850 sec dep req AVAIL June 2 735--0962

What abbreviations don't you understand? _____

NOW find an ad in a real newspaper that will meet your needs.

First you'll need to know how much you can afford for rent. You will also need to know how much money you should have before you move out on your own.

You can afford a rental of 1/4 to 1/3 of your income. (This amount includes all utilities.) Remember that if you use as much as 1/3 of your income, you will have less to spend on other needs and wants.

Try to find a rental unit that you could afford if you were working for just above a minimum wage. Assume that your take home pay is \$960.00 per month. Now divide this income by 3 to find 1/3 of the income you can afford for rent each month. \$960.00 divided by 3 = \$ _____

This is the most that you can afford each month for rent!

As you look at the rental units available, you may find that you will need at least one roommate to share the expenses.

IN ADDITION YOU WILL NEED TO HAVE THE FOLLOWING MONEY READY FOR EXPENSES BEFORE YOU MOVE:

First month's rent	\$ _____
A security deposit a landlord may require	\$ _____
Utility company deposits (gas,electric, water)	\$ _____
Telephone company deposit	\$ _____
Hook-ups required for cable or utilities	\$ _____
TOTAL	\$ _____

In addition, you may need equipment, supplies, and furnishings.

NOW FIND AN AD IN THE NEWSPAPER FOR A RENTAL UNIT THAT MAY MEET YOUR NEEDS AND FIT WITHIN YOUR BUDGETED AMOUNT.

Cut it out and paste it below.

DOES MY RENTAL CHOICE MEET MY NEEDS ?



Look back at the newspaper ad you chose and then compare it to the "Check Your Needs and Wants" list that you made.

What "**needs**" were you able to get with the ad you chose?

What "**wants**" were you able to get with the ad you chose?

What "**don't wants**" did you have to agree to.

What questions would you like to ask the landlord?

Does the rent include all utilities (gas, electricity, water)?

Does your total housing cost equal no more than 1/3 of your income?

How can you cut your rental cost so you can afford it and/or have more to spend on other things?
(i.e. find a roommate, get an extra job, get rental assistance)

WHAT ARE SOME TYPES OF RENTAL AGREEMENTS?

Once a landlord agrees to rent an apartment, an oral or written agreement is usually made. There are:

- formal leases (They are most effective and complete. They are generally long and difficult to read.)
- written agreements (They are shorter and less formal.)
- oral agreements (They allow little proof of arrangements made.)

Here is an example of what you might find in a rental agreement.

APARTMENT RENTAL AGREEMENT EXAMPLE*

This agreement, Made this _____ day of _____, 20____
by and between _____ Lessors (Landlords)
address _____
and _____ Lessee (Tenant),
address _____

Witnesseth, That the said (landlord) does hereby agree to rent the following described premises situated in the _____ of _____, county of _____
State of _____ to be used only as a (RESIDENCE) viz:

Tenant(s) agrees to pay the landlord(s) the sum of \$ _____ dollars per month, payable in advance on the _____ day of each month as rent for said premises. Tenant(s) also agrees to pay a security deposit of \$ _____ with the first month's rent. If, at the expiration of the tenancy herein, tenant returns premises to landlord in as good condition as when tenant entered upon them, and if no rent payments are due, the security deposit will be refunded. Landlord has the right, however, to retain the security deposit or any portion thereof reasonable necessary to compensate him for damages to premises or rent due and owing and retains all legal and equitable remedies for breach of the covenants herein.

This agreement will go into effect and tenancy will begin on _____, 20____

IT IS FURTHER AGREED BY BOTH PARTIES;

1. Said premises will be occupied by no more than ___ adults and ___ children. Tenant(s) will not house permanent guests on premises or assign or sublet said premises without landlord's written permission
2. Failure by tenant to pay rent or other charges promptly when due, or to comply with any other term or condition thereof, can have this rental agreement terminated by the lessor after giving lawful notice.
3. The tenant will keep premises in a neat and sanitary condition during the tenancy. Upon termination of tenancy, tenant shall surrender premises to landlord in as good condition as when received, ordinary age and damage by elements excepted.
4. Tenant will not mark or deface walls, ceilings and woodwork. All doors, screens and windows will be properly handled and cared for by the tenant. Tenant will keep sidewalks, stairs and driveway clear of snow and ice. Cars will not be parked on grass. No motor vehicles will be repaired or maintained on premises. Vehicles not in working order may not be stored or kept on or about said premises.
5. All alterations, additions, or improvements made in and to premises shall, unless otherwise provided by written agreement between the parties hereto, be the property of the lessor and shall remain upon and be surrendered with the premises.
6. Tenant will not keep or permit to be kept in said premises any dog, cat, parrot or any other animal or bird.
7. Tenant will not violate any city, state or federal law in or about said premises.
8. All public utilities with exception of water rent will be paid by tenant.
9. Landlord will be responsible for structural repairs to premises except those necessitated by tenant's negligence or actions.
10. The tenancy created herein shall continue until either party shall give the other party one month's advance written notice of intent to terminate agreement. This date begins at the next rent payment date after written notice to landlord from the tenant.
11. The _____ agrees to cultivate, care for and water lawn, shrubbery, trees and grounds.
12. Landlord may change the monthly rent herein only upon giving one month's advance written notice to the tenant. One month's advance notice as used herein, shall begin at the next rent payment date after notice is given and shall run until the succeeding rent payment date.

In witness whereof the parties have herewith have executed in duplicate the day of the year first written above.

Tenant (Lessee)

Landlord (Lessor)

* This is only an example....not a legal document.

WHAT DID THE RENTAL AGREEMENT REALLY SAY?

Look for answers to the following questions:

1. Is the gas and electricity included in the rent? Explain.
2. When is the rent due?
3. What is the amount of rent you will have to pay?
4. What happens if you make nail holes in the walls while hanging pictures or paint the woodwork white? Explain.
5. What can happen if you allow your friend to repair his motorcycle in your garage or parking space?
6. Who pays the water bill?
7. Who is going to clear the sidewalks and driveway during the winter?
8. Will your security deposit always be returned in full? Explain.
9. Can you keep a dog in the apartment?
10. If you have to leave town because of a job change, can you sublet the apartment? Is it possible under any circumstances?
11. If there is a hail storm and the roof is damaged, who is responsible for fixing it so it doesn't leak?
12. Can your sister come into the apartment and stay indefinitely?
13. Can you run a mail order business from your apartment?
14. When can the landlord raise the rent?
15. Under what circumstances can the rental agreement be ended by the landlord?

IF YOU DON'T UNDERSTAND ANY TERMS OF A RENTAL AGREEMENT, ASK THE LANDLORD TO EXPLAIN IT TO YOU. DON'T SIGN ANYTHING YOU DON'T UNDERSTAND.

Oral Pre-Test
(Level 2, Intermediate)

- _____ 1. Can evaluate personal needs and wants as they apply to a housing choice.
- a. List things that you feel are real “needs” that should be furnished in an apartment that you rent. *(Should not include such things as dishwashers, air/conditioning, furniture, garage, private bath, large yard, yard care, snow shoveling, telephone, cable connection, washer/dryer, self-cleaning oven, etc.)*
- _____ 2. Can calculate cost necessary for starting out in a rental unit using minimum wage income.
- a. How much money is needed for “start-up” costs when you rent an apartment?
 - b. What is included in these “start-up” costs? *(Utility deposits, telephone deposits, hook-up fees, security deposit, first month’s rent, furnishings, and equipment.)*
- _____ 3. Can choose an appropriate rental unit from a newspaper ad using a minimum wage income.
- a. What kinds of things do you look for in a classified ad when you look for an apartment? *(Location near school, job or Laundromat; safety and security; affordable cost; furnished utilities; furnished appliances; nearness to shopping, transportation, or friends; space for hobbies; allowance for pets.)*
 - b. What do want ad abbreviations mean? *(BR, A./C, RM, att/garage, dnt, utils, bsmt, w/d, SEP KIT, mo, AVAIL, dw, appl, DR, LR, lg, nr, pvt, disp, tnhs, ldry, sec dep req, util/inc)*
 - c. What types of housing are available for renting? *(townhouse, garage apartments, condominiums, efficiencies, mobile homes, studio apartment, rooming house, etc.)*
 - d. How much money can you afford to spend for renting an apartment? *(From 1/4 to 1/3 of “take home pay”)*
 - e. Explain “take-home pay”. *(Amount of money left after deductions are taken from the pay check. i.e. FICA [Social Security], insurance, union dues, federal taxes, state taxes.)*
- _____ 4. Understand basic renting terms.
- a. What do the following terms mean? *(Security deposit, sublet, lease, utilities, tenant, lessor, lessee, evict, default, etc.)*
 - b. What should you do if you don’t understand a rental agreement or lease? *(Take it to someone to have it explained.)*
 - c. What type or rental agreements are there? *(Oral, written rental agreement, lease)*
 - d. What are the advantages and disadvantages of each type?
- _____ 5. Analyze a rental agreement.
- a. Have you ever read a rental agreement or lease?
 - b. What would you need to know before renting an apartment? *(If pets are allowed, if a friend can move in, what to do if you must leave before lease is finished, if parties are allowed, who does yard work and cleaning of sidewalks, etc.)*
 - c. Why is it important to understand a rental agreement? *(Legally responsible, can be evicted if don’t follow rules etc.)*

EVALUATION FOR I NEED A PLACE TO LIVE
(Intermediate)

1-6. If you are living in a cold climate and are working on minimum income wage, consider the following wants and needs when looking for a place to live. Place an "N" in front of a basic "need". Place a "W" in front of a "want".

- | | | |
|--|---|--|
| <input type="checkbox"/> 1. Private bath | <input type="checkbox"/> 3. Dishwasher | <input type="checkbox"/> 5. Heat |
| <input type="checkbox"/> 2. Garage | <input type="checkbox"/> 4. Cable hook-up | <input type="checkbox"/> 6. Separate dining area |

Answer the following questions:

7. When might a guitar become a "need" rather than a "want" ?

8-11. What are four things you may need money for in addition to your first month's rent for "start up costs" ? (Do not include personal belongings.)

- | | |
|----|----|
| a. | b. |
| b. | c. |

12. If you earn a take-home pay of \$ 650.00 per month and must pay an average of \$70.00 per month for utilities, what is the most you can afford to pay for rent? (You can use this space to figure answer.)

\$ _____

13-16. Give four examples of deductions that can be taken out of a paycheck.

- a.
- b.
- c.
- d.

17. What is the most you can afford to pay for rent (including utilities) per month if you earn a take-home pay of \$150.00 per week? (You can use this space to figure your answer.)

\$ _____

18. If you earn a take-home pay of \$ 175.50 per week, how much would you earn in four weeks?

\$ _____

19-20. Give two reasons why a landlord might charge a security deposit.

- a.
- b.

Match the following terms with their definitions:

- | | |
|---|--|
| <input type="checkbox"/> 21. Studio apartment | a. Includes two apartments located side by side like two separate houses. |
| <input type="checkbox"/> 22. Condominium | b. Usually one room with separate kitchen and private bath. |
| <input type="checkbox"/> 23. Mobile home | c. House built in factory and transported to plot of land. |
| <input type="checkbox"/> 24. Duplex | d. One room which includes a cooking area and private bath. |
| <input type="checkbox"/> 25. Town house | e. Apartment unit owned by people living in them. Owners sometimes rent them to others. Fees charged for common areas. |
| <input type="checkbox"/> 26. Efficiency | f. Two or more apartments, like separate houses, connected by common walls. |

