

I NEED A PLACE TO LIVE!



Activities for Real Life Learning

by

Marian B. Latzko

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

NOTE: THESE MATERIALS ARE TO BE USED FOR EDUCATIONAL PUPOSES ONLY. THEY SHOULD BE REPRODUCED IN ONLY ONE SCHOOL OR EDUCATIONAL SETTING.

COPYRIGHT: MICROLIFE APPLETON WI 888-357-7654

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
- * taxes and insurance
- * yard care
- * electricity, gas, water
- * loans
- * repairs

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



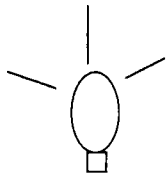
WHAT MUST A LANDLORD DO?

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

MICROLIFE: Use for educational purposes only



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 your 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

MICROLIFE: Use for educational purposes only

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

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

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:

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

??? 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)

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 TERM IN A RENTAL AGREEMENT, ASK IT TO SOMEONE WHO WILL 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".

- | | | |
|--|---|--|
| ☐ 1. Private bath | ☐ 3. Dishwasher | ☐ 5. Heat |
| ☐ 2. Garage | ☐ 4. Cable hook-up | ☐ 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:

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

Match the following terms with their definitions:

- | | |
|---------------------------|---|
| ___ 27. Lessee | a. Provision lets renter rent to another person until tenant's lease is up. |
| ___ 28. Security deposit | b. Person renting a rental unit. (Same as tenant) |
| ___ 29. Lease | c. Money deposited with landlord to cover costs of damages to a rental unit or unpaid rent when a renter moves. |
| ___ 30. Sub-lease | d. Agreement between tenants and landlord. |
| ___ 31. Thirty-day notice | e. Usual time required to give moving out notice. |

Match the following abbreviations from newspaper ads with their definitions:

- | | |
|--------------|--------------------|
| ___ 32. util | a. washer/dryer |
| ___ 33. w/d | b. utilities |
| ___ 34. A/C | c. air-conditioned |
| ___ 35. tnhs | d. downtown |
| ___ 36. dntn | e. townhouse |

Match the following rental agreement terms with their definitions:

- | | |
|------------------|-------------------------------------|
| ___ 37. premises | a. in this part |
| ___ 38. hereunto | b. to this, here to |
| ___ 39. herewith | c. landlord |
| ___ 40. lessor | d. in the part after this |
| ___ 41. herein | e. a building or part of a building |

Choose the most complete answer and mark it with an "X":

42. The most effective, complete legal agreement for renting is:

- ___ a. oral
___ b. rental agreement
___ c. lease

43. If you don't understand some terms in a rental contract, you should:

- ___ a. sign the contract and depend on the honesty and understanding of the landlord
___ b. make your own rental contract and have the landlord sign it
___ c. ask the landlord to explain it to you
___ d. take it to someone you trust and ask to have it explained

44-50.

Read the following three newspaper ads. Mark the ad you think is the best choice for the following person: John Vita is a single 18 year old who will be working at a job during the day near State University. He has one roommate who will share the rent. They will both be going to night school at the Lakeland Technical School nearby State University. He and his roommate have no furniture or car. John works at a minimum wage job that allows him to earn a take home pay of about \$655.00 per month.

ROOM FOR RENT

623 Main St. -Nr State Univ, prkg,
shared bath & kit, util/incl, furn Only
\$165/mo Call 833-7709

2 BR APT. FOR RENT

Nr Lakeland Tech, furn, w/d, no
util furn \$400/mo plus sec dep.
Call 833-8889 Ask for Carl.

APT. FOR RENT

33 Highland Hill Rd, 3 BR, near
bus, w/d, AVAIL \$426/mo
833-9235

What three of John's needs are met by the advertisement you chose?

- 1.
- 2.
- 3.

What can John do if he can't afford a rental that he likes?

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".

- | | | | | | |
|----------|-----------------|----------|------------------|----------|-------------------------|
| <u>W</u> | 1. Private bath | <u>W</u> | 3. Dishwasher | <u>N</u> | 5. Heat |
| <u>W</u> | 2. Garage | <u>W</u> | 4. Cable hook-up | <u>W</u> | 6. Separate dining area |

Answer the following questions:

7. When might a guitar become a "need" rather than a "want" ?
(When it is needed for a job.)

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. <i>utility deposits</i> | b. <i>security deposit</i> |
| b. <i>telephone deposits</i> | c. <i>hook-ups</i> |

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.)
(\$650 -\$70 for utilities = \$580 \$580 divided by 3=\$193.33)
\$ 193.33

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

- | | |
|----------------------------------|-------------------------|
| a. <i>insurance</i> | e. <i>union dues</i> |
| b. <i>social security (FICA)</i> | f. <i>pension funds</i> |
| c. <i>federal taxes</i> | |
| d. <i>state taxes</i> | |

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.)
 $\$150.00 \times 4 = \600.00 \$600.00 divided by 1/3 = \$200.00
\$ 200.00

18. If you earn a take-home pay of \$ 175.50 per week, how much would you earn in four weeks?
\$ 702.00 \$175.50 x 4 = \$702.00

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

- a. *cover cost of damages done by a tenant*
b. *cover cost of rent that has not been paid by tenant*

Match the following terms with their definitions:

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

Match the following terms with their definitions:

- | | |
|------------------------------------|---|
| <u> b </u> 27. Lessee | a. Provision lets renter rent to another person until tenant's lease is up. |
| <u> c </u> 28. Security deposit | b. Person renting a rental unit. (Same as tenant) |
| <u> d </u> 29. Lease | c. Money deposited with landlord to cover costs of damages to a rental unit or unpaid rent when a renter moves. |
| <u> a </u> 30. Sub-lease | d. Agreement between tenants and landlord. |
| <u> e </u> 31. Thirty-day notice | e. Usual time required to give moving out notice. |

Match the following abbreviations from newspaper ads with their definitions:

- | | |
|-----------------------|--------------------|
| <u> b </u> 32. util | a. washer/dryer |
| <u> a </u> 33. w/d | b. utilities |
| <u> c </u> 34. A/C | c. air-conditioned |
| <u> e </u> 35. tnhs | d. downtown |
| <u> d </u> 36. dntn | e. townhouse |

Match the following rental agreement terms with their definitions:

- | | |
|------------------------------|-------------------------------------|
| <u> e </u> 37. premises | a. in this part |
| <u> b </u> 38. hereunto | b. to this, here to |
| <u> d </u> 39. hereinafter | c. landlord |
| <u> c </u> 40. lessor | d. in the part after this |
| <u> a </u> 41. herein | e. a building or part of a building |

Choose the most complete answer and mark it with an "X":

42. The most effective, complete legal agreement for renting is:

- | | |
|---------------|---------------------|
| <u> </u> | a. oral |
| <u> </u> | b. rental agreement |
| <u> X </u> | c. lease |

43. If you don't understand some terms in a rental contract, you should:

- | | |
|---------------|--|
| <u> </u> | a. sign the contract and depend on the honesty and understanding of the landlord |
| <u> </u> | b. make your own rental contract and have the landlord sign it |
| <u> </u> | c. ask the landlord to explain it to you |
| <u> X </u> | d. take it to someone you trust and ask to have it explained |

44-50.

Read the following three newspaper ads. Mark the ad you think is the best choice for the following person: John Vita is a single 18 year old who will be working at a job during the day near State University. He has one roommate who will share the rent. They will both be going to night school at the Lakeland Technical School nearby State University. He and his roommate have no furniture or car. John works at a minimum wage job that allows him to earn a take home pay of about \$655.00 per month.

ROOM FOR RENT

623 Main St. Nr State Univ. nrke.

2 BR APT. FOR RENT

Nr Lakeland Tech. furn. w/d. no.

APT. FOR RENT

33 Highland Hill Rd. 3 BR, near

BINGO RENTAL TERMS (INTERMEDIATE)

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

Two or more apartments, like separate houses, connected by common walls. (TOWN HOUSE)	A legal written agreement between tenant and landlord stating rules for renting. (Same as rental agreement) (LEASE)
Person renting a rental unit. (Same as tenant.) (LESSEE) (TENANT)	Person who owns property that is being rented. (Same as lessor.) (LANDLORD)
Advertisement in newspaper. (WANT-AD)	Required monetary assessment to pay for government services. (TAXES)
Amount of money left after bills are paid by a business. (PROFIT)	Provision that lets renter rent to another person until tenant's lease expires. (Same as sub-let) (SUB-LEASE)
When someone else takes over a lease. (LET)	Usual time required to give moving out notice. THIRTY DAYS NOTICE)
Money deposited with landlord to cover costs of damages to a rental unit or unpaid rent when a renter moves. (SECURITY DEPOSIT)	To force out of rental unit by a legal process. (EVICT)
Public services such as gas, electricity or water. (UTILITIES)	Amount paid to landlord for using rental unit. (RENT)
Single room in house where other rooms are rented. Meals may be included. Common space may be shared. (ROOMING HOUSE)	Room in house where other rooms are rented. Meals are included. Common space may be shared. (BOARDING HOUSE)

RENTAL BINGO

(Place marker on square when definition is read. Fill all squares and WIN!)

I NEED A PLACE TO LIVE

(level 3, Adequate)

This group of experiences is designed for more advanced learners to learn the skills needed in finding a place to live.

- 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 activities can also be used separately from the mini-micropedia.
- The activities may be reproduced in one school or educational setting,
- A pre-oral test and an objective post test are included.

The objectives of this unit are to:

1. Calculate costs for starting out in a rental unit including furnishings and equipment.
2. Identify affordable rental units that meet personal needs.
3. Understand methods of avoiding potential problems when living with a roommate.
4. Understand how to talk with a landlord about a rental contract and a rental unit.
5. Fill out a rental application
6. Know how to inspect an apartment.
7. Know how to protect a security deposit and payment of phone, utility bills, and rent.
8. Understand the implications of respecting the rights of other renters.
9. Understand how to get help when dealing with a rental problem.

Suggested Added Learning Experiences

1. Visit a furniture store for explanations of quality and costs.
2. With a set budget of \$300.00, make a plan to purchase basic furnishings for an apartment that has only a bedroom, kitchen with dining area, and living room. Cut out advertisements from newspapers or draw pictures of furnishings found at rummage sales, used furniture stores, thrift shops, etc.
3. Call local utility companies for information on deposits and hook-up.
4. Call a telephone company to find information about costs of hook-up, deposit, and costs.
5. Role play looking for an apartment and talking with a potential landlord.
6. Check out an apartment as if you were going to rent it. Do it as a class, at home, or at a friend's home.
7. Role play checking out an apartment with a landlord using a check-list to protect your security deposit.
8. Gather leases and rental agreements from the community and compare them.
9. Read local ads for rentals, list abbreviations. Make different questions to ask about each ad.
10. Look at samples of linens and compare quality.
11. Check prices and quality for best buys on appliances and furnishings on the internet or in *Consumer Reports*.
12. Compare a piece of high quality and poor quality furniture (case goods).
13. Make a room plan using templates and graph paper to place furniture you've chosen for an apartment.

WHAT \$\$\$ MUST I HAVE TO START RENTING?

When you move out on your own you need money for your:

- * First month's rent
- * Utility deposits and hook-ups
- * Security deposit

In addition to these costs, you will need to consider moving costs. You may also need some equipment/ supplies and furnishings you may not have.

WHAT EQUIPMENT & SUPPLIES WILL I NEED?

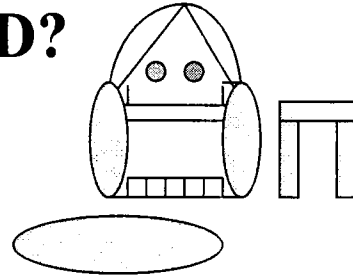
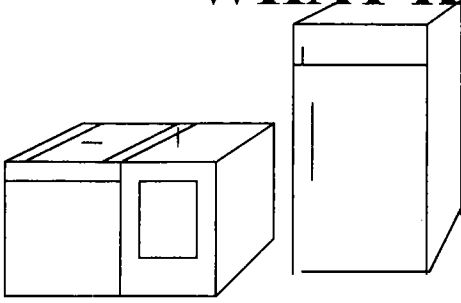
It's time to consider what your real **needs** are. Then you can consider what **wants** you can afford. **Remember that you can really start very simply** with such things as blankets to cover you, one pan to cook in, one dish, one knife, spoon, and fork. Other things can be added for your comfort and your image.

Here's a check-list to suggest some **needs** you may be able to start with. You may think that some of the items suggested are really not needed. If so, don't check them on the chart.

EQUIPMENT & SUPPLY CHECK - LIST FOR AN APARTMENT							
AREA NEEDED	HAVE ✓	NEED ✓	COST	AREA NEEDED	HAVE ✓	NEED ✓	COST
Bathroom				Cleaning products			
Bar soap				All-purpose cleaner			
Shower curtains				Tub, tile, sink cleaner			
Soap dish				Insecticides			
Shower curtain rings				Vinegar			
Glasses/cup				Ammonia			
Toilet paper				Detergent			
Tissues				Bucket			
Personal toiletries				Rags/sponges			
Dental floss				Disinfectant			
Hair brush/comb				Broom & dustpan			
Shampoo				Baking soda			
2 large&2 small towels				Bleach			
2 wash cloths							
Toilet brush				Tools for Repairs			
Toothpaste				2 Phillipshead screw-drivers (#1 #2)			
First aid kit				4-in-1 screwdriver			
Tweezers				Crescent adjustable 10" wrench			
Thermometer				Slip-joint pliers with wire cutting jaws			
				Claw hammer			

EQUIPMENT & SUPPLY CHECK LIST FOR AN FARM HOME							
AREA NEEDED	HAVE ✓	NEED ✓	COST	AREA NEEDED	HAVE ✓	NEED ✓	COST
Storage				Appliances			
Garbage bags				Iron			
Aluminum foil				Clock/radio			
Plastic bags				Extension cord			
Food preparation				Food Staples			
2 c. liquid measuring cup				Coffee/tea/chocolate			
Measuring spoons				Cereals			
Pancake turner/spatula				Vanilla			
Bottle opener				Salt			
Mixing bowls				Pepper			
Can opener				Pasta			
Salt/pepper shakers				Baking powder			
Vegetable peeler				Baking soda			
Pot holders				Brown/white sugar			
Paring knife				Powdered sugar			
Mixing spoon				Vinegar			
Small metal spatula				Spices			
Serrated knife				Flour			
				Cornstarch			
Cooking				Cocoa			
Loaf pan				Rice			
6-qt. pot with lid				Shortening			
Cookie sheet							
Frying pan				General Supplies			
1-qt. saucepan & lid				Buckets			
2-qt. saucepan & lid				Ironing board			
9x13 cake pan				Wastebasket			
Dish towels				Covered wastebasket			
2-qt. casserole & cover							
				Bedroom Supplies			
Table Service				2 sets sheets/ cases			
Dinner plates				2 or 3 blankets			
Glasses				Comforter			
Cups/mugs				Pillow			
Silverware				Mattress pad			
Cereal bowls				Alarm/radio			
Serving dishes				Bedside lamp			
Other things I'd like:							

WHAT KIND OF FURNISHINGS DO I NEED?



Your furnishings will depend on the size of your rental unit, your budget, and your choices. Some apartments come furnished, so you will not need much. Most apartments furnish large appliances such as refrigerator, range, washer, and dryer. You could even be lucky and have a dishwasher and microwave.

As you plan for moving into an apartment, you may want to decide what your real **needs** are. Then you can add whatever else you can afford. You can also add to the furnishings later.

Check on the chart below what you already have and what you think that you really need. When you've finished, you can fill in the blank spaces, with other things you will want or that you already have. (Assume that large appliances are furnished in your apartment.)

FURNISHINGS CHECK-LIST FOR AN APARTMENT							
WHERE NEEDED	HAVE ✓	NEED ✓	COST ESTIMATE	WHERE NEEDED	HAVE ✓	NEED ✓	COST ESTIMATE
BEDROOM:				KITCHEN:			
Bed				Table			
Chair				2 chairs			
Bedside table				Refrigerator			
Lamp				Range			
LIVING ROOM:				DINING AREA			
Chair				Dining table			
Chair				2 Dining chairs			
Couch				2 Dining chairs			
End table							
Dining table							
Bookcase							
Table lamp							
Floor lamp							

HOW CAN I BUY FURNISHINGS WISELY?

Make a list of places where you can buy furniture and other furnishings.

Make a list of places where you might get furniture and furnishings at no cost.

GO SHOPPING!

Using your "FURNISHINGS CHECK-LIST FOR AN APARTMENT", check out the real costs of the items needed. You can use: newspaper ads; catalogs; magazines. You can visit: rummage and garage sales, department stores, hardware stores; used furniture stores, thrift shops, furniture stores, etc. After you have gathered prices, compare them with others who are doing this same exercise.

FURNISHINGS CHECK-LIST FOR AN APARTMENT							
WHERE NEEDED	HAVE ✓	NEED ✓	COST	WHERE NEEDED	HAVE ✓	NEED ✓	COST
BEDROOM:				KITCHEN:			
Bed				Table			
Chair				2 chairs			
Bedside table				Refrigerator			
Lamp				Range			
LIVING ROOM:				DINING AREA			
Chair				Dining table			
Chair				2 Dining chairs			
Couch				2 Dining chairs			
End table							
Dining table							
Bookcase							
Table lamp							
Floor lamp							

WHAT REAL HOUSING "NEEDS" DO I HAVE?

People can't afford all of the things that they "want" in life. As an example, you may "want" an elegant apartment with swimming pool and tennis courts, but your "needs" are more simple. The amount of income you have will help direct your choices. Seriously consider what real "needs" you have for housing. Then you can begin looking for a place to live. Here's a list to help you think. Check off your "needs".

- | | |
|---|--|
| ☐ Cost should fit my budget | ☐ Furniture should be furnished |
| ☐ Refrigerator should be furnished | ☐ Range should be furnished |
| ☐ Close to work | ☐ Close to school |
| ☐ Garage | ☐ Near family & friends |
| ☐ Close to Laundromat | ☐ Near shopping |
| ☐ In safe and secure area | ☐ Near my church |
| ☐ Near transportation | ☐ Window coverings furnished |
| ☐ Washer/dryer should be furnished | ☐ Utilities furnished |

Other needs you want to consider:

FIGURE \$\$\$ YOU CAN AFFORD FOR EACH MONTH'S RENT:

The recommended amount people should spend on housing is no more than 30% of their income. This amount includes utilities, phone, furnishings, supplies and equipment.

Income:

Job #1	\$ _____	(Take-home pay)
Job #2	\$ _____	(Take-home pay)
Subsidies from government	\$ _____	
Other <u>regular</u> monthly income	\$ _____	
TOTAL.....	\$ _____	

30% OF TOTAL INCOME = \$ _____ (Divide total income by 3.)

This is the amount you can afford for housing costs.

FIGURE THE AMOUNT YOU NEED FOR EXPENSES BEFORE YOU MOVE:

First month's rent	\$ _____
Security deposit a landlord may require	\$ _____
Utility company deposits (gas, electric, water)	\$ _____
Telephone company deposit	\$ _____
Hook-ups required for cable or utilities	\$ _____
Supplies & equipment	\$ _____
Furnishings	\$ _____
Moving expenses	\$ _____
TOTAL.....	\$ _____

NOW FIND AN APARTMENT THAT MEETS YOUR NEEDS

Look in the newspaper want ads and find an apartment that meets your own needs. Choose three. Paste them below. Then answer the questions that follow.

#1

#2

#3

1. Which apartment would be your first choice? # _____
2. How much can you afford to pay per month for this apartment? \$ _____

3. Which of your "needs" are met by this apartment?

☐ Cost should fit my budget	☐ Furniture should be furnished
☐ Refrigerator should be furnished	☐ Range should be furnished
☐ Close to work	☐ Close to school
☐ Garage	☐ Near family & friends
☐ Close to Laundromat	☐ Near shopping
☐ In safe and secure area	☐ Near my church
☐ Near transportation	☐ Window coverings furnished
☐ Washer/dryer should furnished	☐ Utilities furnished

Other needs: _____

4. If the cost of the apartment and utilities is more than 1/3 of your income, how could you meet your rent payment?

5. After analyzing your first choice, would you still choose this apartment?

6. What are some other choices that will allow you to spend less than 1/3 of your income?
(Spending less on rent would allow you to spend more of your income for other things.)

IF YOU CHOOSE TO HAVE A ROOMMATE.....

If you find you need help paying for an apartment, one alternative is to find a roommate.

It's best to make a plan together before you move in together with someone!

COMMUNICATE! COMMUNICATE! COMMUNICATE!

It's best to talk **before** you move in with a roommate. Living together is a very personal thing. Values and habits can become real problems. Even a "best friend" can become an "enemy" if ground rules haven't been set before moving in together.

Payment of bills, agreement on rules of sharing space and equipment, and general values can become great points of disagreement. Even everyday care of an apartment makes a difference when it's time to get a security deposit returned. To avoid problems with bill payment, it is important to decide:

- whose names are on bills
- whose names are on the lease or rental agreement
- what happens if a roommate must move out before the lease is up.

1. You might like to create a "Roommate Contract" to include some of these things. What would you include in a contract?

2. Make a list of things that you think should be discussed before moving in together.

3. Now you may want to try using a roommate compatibility chart. You might like to create your own list using the information you suggested in the list you made above. Make two copies. Have a potential roommate fill out one form. You fill out the other. Then talk about your answers together. (It's time for compromises.) You can also use the *COMPATIBILITY CHART* provided on the next page.

COMPATIBILITY CHART				COMPATIBILITY CHART			
Personality	OK	Tolerate	No Way	Personality	OK	Tolerate	No Way
Lazy				Lazy			
Outgoing, laughs easily				Outgoing, laughs easily			
Short temper				Short temper			
Oversensitive				Oversensitive			
Self centered				Self centered			
Dishonest				Dishonest			
Is a prude				Is a prude			
Quiet				Quiet			
Always late				Always late			
TV "Couch potato"				TV "Couch potato"			
Sleeping Habits				Sleeping Habits			
Snores				Snores			
Stays up late at night				Stays up late at night			
Early riser				Early riser			
Sleep walks				Sleep walks			
Needs music to go to sleep				Needs music to go to sleep			
Eating Habits				Eating Habits			
Grazes, snacks a lot				Grazes, snacks a lot			
Prefers to cook at home				Prefers to cook at home			
Eats out often				Eats out often			
Uses pre-prepared foods				Uses pre-prepared foods			
"Picky" eater				"Picky" eater			
Has bad nutritional habits				Has bad nutritional habits			
Buys expensive food				Buys expensive food			
Has many guests to feed				Has many guests to feed			
Vegetarian				Vegetarian			
Personal Habits				Personal Habits			
No respect for privacy				No respect for privacy			
Doesn't budget				Doesn't budget			
Does drugs				Does drugs			
Drinks alcohol often				Drinks alcohol often			
Borrows money				Borrows money			
Smokes				Smokes			
Talks a lot				Talks a lot			
Procrastinates				Procrastinates			
"Hogs" the phone				"Hogs" the phone			
Has annoying hobby				Has annoying hobby			
Housekeeping Attitudes				Housekeeping Attitudes			
Clutters				Clutters			
Overly neat and clean				Overly neat and clean			
Wants a pet				Wants a pet			
Lets dirty dishes stack up				Lets dirty dishes pile up			
Doesn't like or share housework				Doesn't like or share housework			
Believes "messy" is comfortable				Believes "messy" is comfortable			
Hangs wet laundry in bathroom				Hangs wet laundry in bathroom			
Social Habits				Social Habits			
"Parties" often				"Parties" often			
Likes opposite sex friends overnight				Likes opposite sex friends overnight			
Likes overnight guests of same sex				Likes overnight guests of same sex			
Hates sports				Hates sports			
Likes classical or rock music				Likes classical or rock music			
Stays home most of the time				Stays home most of the time			
Likes to entertain, goes out nights				Likes to entertain, goes out nights			
Religious				Religious			

Complete the form. Then share one with a potential roommate. Discuss! CONSIDER COMPROMISES.

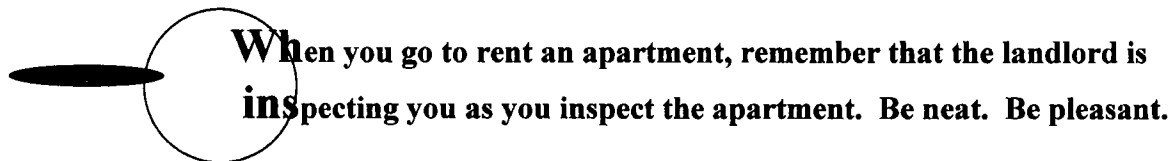
Complete the form. Then share one with a potential roommate. Discuss! CONSIDER COMPROMISES.

WHEN I'M READY TO LOOK AT AN APARTMENT, HOW DO I APPROACH THE LANDLORD?

If you owned an apartment building and wanted to rent to others, what kind of renter would you choose? (Discuss....and/or list your ideas.)

How would you find out about a person who asked to rent one of your apartments? (Discuss and/or list your ideas.)

HOW CAN I IMPRESS A LANDLORD SO HE/SHE WANTS TO RENT TO ME?



Use courtesy and tact.

Many landlords ask to have an application filled out. Some require a fee or deposit. If you fill out an application, make sure to read it completely. Understand before signing. Fill out carefully and neatly.

Read the following rental application and answer the following questions.

1. Did the application state if you were to pay an application fee or deposit?
2. Will the application fee or deposit be returned if you do not accept the apartment if it is offered to you?
3. Will you receive the application fee or deposit back if you are rejected?
4. Does the application state the amount of rent being charged?
5. Does the application tell you if the utilities are furnished?
6. Does the application tell you what rules and regulations of the management are?

(You might like to gather some other types of rental applications and compare them.)

HOW TO FILL OUT A RENTAL APPLICATION

Be prepared to fill out a rental application. Carry information with you about your employment history, credit, and personal references. Read carefully before filling out the information. Write clearly. Try it!

RENTAL APPLICATION EXAMPLE

Rental unit # 10 Address 1224 Seventh St., Los Altos NM Occupancy date June 1, 2001

Rent \$350.00/month Rent starts June 1, 2001 Lease dates June 1, 2001 to June 1, 2002

APPLICATION INFORMATION

Full name _____ Age _____ Social Security # _____

Present address _____ How long? _____ Phone # _____

Present landlord _____ Phone # _____

Occupation _____ Employer _____ Phone # _____

Monthly income \$ _____ Marital status _____ Drivers License # _____

Banking: Name of bank _____ How long? _____

Address of bank _____ Phone # _____

Type of account _____ Account # _____

Financial references: Name _____ Account # _____

Address _____ Phone # _____

Name _____ Phone # _____

Personal references: Name _____

Address _____ Phone # _____

Name _____

Address _____ Phone # _____

Have you ever been evicted or involved in a legal proceeding concerning rental property? _____

Explain _____

Have you ever filed for bankruptcy? _____

NAMES OF OTHER ADULTS WHO WILL BE LIVING IN APARTMENT:

1. _____ Age _____ Soc. Sec. # _____

Relationship: _____ Monthly income \$ _____ Driver's license # _____

2. _____ Age _____ Soc. Sec. # _____

Relationship: _____ Monthly income \$ _____ Driver's license # _____

NAMES OF CHILDREN WHO WILL BE LIVING IN APARTMENT:

1. _____ Age _____ Relationship _____

2. _____ Age _____ Relationship _____

3. _____ Age _____ Relationship _____

I, the undersigned, certify that the information given herein is for the confidential use of the Management and is declared to be factual and true. (Management reserves the right to reject any applicant because of misrepresentation.) If this application is accepted, I will abide by all the Rules and Regulations of the Management. I further acknowledge that this deposit will be forfeited in full as liquidated damages, if I do not accept occupancy on approval of this Application. Acceptance of deposit does not imply approval of Applicant and deposit will be returned in event of rejection.

Applicant _____ Date _____

Applicant _____ Management's Agent _____

HOW DO I TALK WITH THE LANDLORD ABOUT A RENTAL AGREEMENT?

Rental agreements can be difficult to read and understand. The "small print" can be discouraging. It is **important** to be sure that you understand everything that is written. Look at this rental agreement example. (Real legal leases can be much more difficult!) Then answer the questions on the next page.

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)

? ? ? Questions to think about.....

If you have any questions, it is best to get agreement before signing the lease. Use your best manners when talking with the landlord. Don't be afraid to ask questions.

It is important to understand all of the words in the written document. If you don't, ask someone to help you. Don't just rely on the landlord's answers to your questions. (You should probably take a copy of the agreement with you to someone who can help you understand before you sign it. The landlord should be willing to let you do this.)

? What words don't you understand? Write them here and write a definition for each word.

You may be able to reach an agreement with the landlord about any of the terms you find difficult. Examples of compromises might be reached for such things as:

- *putting some nails in the wall**
- *painting rooms a different color**
- *housing your sister for two months**
- *renting for just a 10 month period**
- *storing a car for just one month for a friend who is moving**

? What compromises might you like to make in this rental agreement example?

Some information you may want to ask about. . . .

- 1. Whom you should contact if you have a problem.**
- 2. Whom you can contact if that person is not available for an emergency.**
- 3. The form of payment that is acceptable i.e. check, money order or cash.**
- 4. Person to whom rent should be paid.**
- 5. What happens if you have to move before the contract is completed.**

Be sure the rental agreement:

- 1. Has no blank spaces in contract.**
- 2. Has names of all persons renting the unit on contract. (Joint responsibility should be clearly stated including rental fee of each person.)**
- 3. Has all changes personally initialed by landlord and renters.**

Now you might like to role play applying for a rental unit from a potential landlord.

HOW TO INSPECT AN APARTMENT

After you've found a possible apartment, you will need to look at it. Check it carefully. You won't want windows that don't open or appliances that don't work. Leaking faucets make your water bills high. Rats and roaches are not healthy roommates. Talk with landlord about things that need repair. Be sure to get in writing anything that needs to be done. See that these things are done before you move in.

When you're ready to check a real apartment or house, you can use the following check list. You might try the check list on your own house or a friend's first. Then you're more ready to check out the apartment that you've chosen. (Take someone with you for safety and helping you check it.)

APARTMENT INSPECTION CHECKLIST

<u>Address</u>	<u>Apt. #</u>
<u>Name of landlord or representative</u>	
<u>Telephone number of landlord or representative</u>	
<u>Rent</u>	<u>Deposits</u>
<u>Extra fees</u>	<u>Rugs included</u>
<u>Appliances included are:</u>	<u>Draperies included</u>
<u>Utilities available: Gas Electricity Water Paid by:</u>	
<u>Type of heat</u>	<u>Average cost/mo.</u>
<u>Cable hook-up included</u>	<u>Air conditioning included</u>
<u>Pets allowed</u>	<u>Subleasing allowed</u>
<u>Rental terms:</u>	
<u>House rules:</u>	
<u>What should be done by landlord before moving in (i.e. painting):</u>	
<u>Number of rooms</u>	<u>Number of bedrooms</u>

INSIDE SPACE INVENTORY

Kitchen:

Refrigerator works, shelves all there
All burners work on range
Garbage disposal works
Sufficient electrical outlets for appliances
Sufficient water pressure

Bathroom:

Toilet flushes
Sufficient hot & cold water pressure
No leaky faucets
(Check under sink & toilet)
Sufficient ventilation
Tub/shower in good condition

Bedrooms:

Enough closet space
Appropriate electrical outlets
Sufficient size for bed and furniture
Water beds allowed

SAFETY UNVENTORY

Doors, windows, exits:

Dead bolt locks on exit doors
Through-the-door viewing aperture
At least two exits in case of fire
Outside doors & windows lock with adequate locks. Windows can open.
Fire escapes in good repair

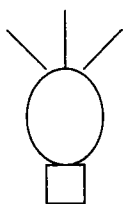
Entries, parking lots:

Parking areas, stairways, halls well lit
Trash collected regularly
Railings, balcony, walls, steps in good repair
Laundry facility safe
Main floor windows have "stop blocks"

Services inventory:

Building management reliable
Garage well lit and maintained
Facilities and yard well maintained
Rodents and roaches under control

WHAT MUST A RENTER DO?



THINK ABOUT:

A landlord invests money in his rental units so he can make profit. A landlord has legal responsibilities for keeping a unit in “habitable condition” for the safety of the tenants. Someday you too may be able to own property and rent it to others. How do you feel you could protect yourself so that you could make profit on your investment?

??? QUESTIONS TO TALK ABOUT:

1. If you were a landlord, why would you want to make profit?
2. What things would you need to do for your rental unit that would cost you money?
3. What could you do if your tenants abused your property?
4. In what ways could a tenant make you lose money?
5. What does eviction mean?



THINK ABOUT:

A tenant expects certain things from a landlord. There are laws regarding the condition and safety of a rental unit.

??? QUESTIONS TO TALK ABOUT:

1. What kinds of things would you expect from your landlord?
2. What benefits would you have if you followed all of the rules of the rental agreement?
3. Who can help you if the landlord doesn't follow the rules of the rental agreement?
4. What are some of the things that a good tenant should do?
5. What are some things that a good tenant should NOT do?

If you follow the rules, and are considerate of others, you:

- | | | |
|---------------------------------|----------------------|----------------------------|
| * keep a good credit rating | * make new friends | * create a good reference |
| * protect your security deposit | * create good habits | * create a good reputation |

HOW CAN I COMPLAIN TO MY LANDLORD when action hasn't been taken on a problem ?

You might like to invite a representative from the local housing authority, social service welfare agency, legal aid service or the Landlord-Tenant Court to talk with you about the laws in your state regarding rental problems. You could also look up information on the internet. If you have a problem, you can:

1. Write a polite letter to your landlord to let him know your problem (i.e. that your roof is leaking and your bedroom window is broken. Give specific details.) More serious problems may require immediate action with a phone call. (You can check with your local legal agencies.)
2. If you don't get a response within a reasonable amount of time (30 days), do two things at the same time: 1: make a formal, written complaint to local housing authorities, asking for an inspection and 2. try to personally contact landlord and come to an agreement. If you do, call off the inspection.
3. Remember that you should:
 - *keep copies of letters you send and send the letter to the landlord by registered mail for proof.
 - *talk directly to the landlord about the problem if you don't get an answer to your letter.If this direct contact is successful, contact the housing authority to cancel the inspection.
4. If all else fails, contact an experienced local agency for help or sue in a small claims court.

Practice writing a polite letter to your landlord stating a make-believe problem. Here is an example of a letter of complaint.

150 State Street
Jonesville WY 22222
May 17, 2001

Mr. John Appleby
2222W 22nd Street
Jonesville WY 22222

Dear Mr. Appleby,

I live in your apartment building at 150 State Street, Apartment #2.

I know that you would like to know that the roof has begun leaking over my bed in my bedroom. I have placed a bucket under the leak and have moved the bed to protect it. The heavy storms are causing much damage in the neighborhood.

The broken window in the bedroom. that I mentioned to you last week, could also be fixed at the same time. If you remember, it was broken by falling branches in the last storm.

I'm looking forward to hearing from you right away so my bed can be put back and my room will be safe again.

Sincerely yours,

Jane Jobst

ORAL PRE-TEST
(Level 3- Adequate)

1. Can calculate costs for starting out in a rental unit including furnishings and equipment.
 - a. Have you calculated costs that you will need when starting out? What was included? *(First month's rent; utilities; security deposit; furnishings; supplies, and equipment)*
 - b. Have you listed the things that you need for furnishings, supplies, and equipment and know what they cost? *(kitchen equipment, laundry supplies, furniture, food supplies, cleaning supplies, etc. Costs vary.)*
 - c. How much can you afford to pay for an apartment? *(1/4 to 1/3 of "take home pay. Should also consider cost of utilities, phone, etc.)*
 - d. How can you choose quality furnishings at a reasonable price? *(Read, research, talk with salesmen, compare prices at various places i.e. department stores, rummage sales, outlets, etc.)*
2. Identify affordable rental units that meet personal needs.
 - a. What kinds of needs should you consider when looking for a place to live? *(Closeness to work, school, bus line, grocery shopping, Laundromat, friends, church. safety, etc.)*
 - b. Where do you find information about places to rent?
 - c. What alternatives do you have if you can't afford an apartment? *(Roommates, government support, another apartment, second job, etc.)*
3. Understand methods of avoiding potential problems when living with a roommate.
 - a. What kind of things should be discussed before moving in with a roommate? *(Names on legal papers, values, sharing space, personality traits, responsibilities shared, etc.)*
 - b. Why is communication important? *(Avoid conflicts, protect security deposit, set rules agreeable to everyone, understand viewpoints, create compromises.)*
4. Fill out a rental application.
 - a. What information do you need to take along when filling out a rental application? *Credit information, banking information, names of references, name and phone numbers of employers and present landlord, etc.)*
 - b. What types of information should be on a rental application? *(Return policy of application fee, names of persons to be living in apartment, credit history and employment information of applicants)*
5. Understand how to talk with a landlord about a rental contract and a rental unit.
 - a. Why is it important to be able to understand a rental agreement? What should you do if you don't understand? *(Take it to someone to explain it to you.)*
 - b. What can you do if you disagree with the terms of the contract? *(Talk about them with the landlord. Make compromise changes. Landlord and tenant should both initial changes on all copies of contract.)*
 - c. What are some things you should ask a landlord if they aren't spelled out in the contract? *(Whom to contact if there are problems, form of acceptable payment, person to whom rent should be paid. If there is sub-leasing allowed.)*
6. Know how to inspect an apartment.
 - a. If you find problems when you inspect an apartment, what should you do? *(Talk with landlord. Have written agreement about how things will be repaired. Be sure you don't move in until problems are taken care of.)*
 - b. How can you prove the condition of the apartment when you moved in so your security deposit is protected? *(Have landlord inspect apartment with you. Mark problems on a prepared list. Take someone with you for proof and safety. Have landlord and yourself sign the inspection list.)*

- c. What are some of the things you should look for? (*Painted shut windows, leaky faucets, broken appliances, lack of electrical outlets, sufficient water pressure, safety, enough ventilation, etc.*)
- 7. Know how to protect a security deposit and payment of phone, utility bills, and rent.
 - a. How do you protect a security deposit? (*Follow rules of rental agreement; keep place clean; use electrical appliances, plumbing, and heating safely; dispose of waste safely and regularly; report problems to landlord; pay rent on time*)
 - b. What do you gain if you are a responsible renter? (*Protect security deposit, make friends, protect credit rating, create good references, create good habits and reputation*)
 - c. How do you protect payment of phone, utility bills, and rent? (*Make sure all names of persons living with you are on all legal papers. This makes all responsible, not just one person.*)
- 8. Understand the implications of respecting the rights of other renters. (*You can be evicted if rules of lease are not followed. You also live with conflict, lose friends, create a reputation. Can have problems when renting another place.*)
- 9. Understand how to get help when dealing with a rental problem.
 - a. Have you ever written a letter of complaint to a landlord?
 - b. What is the process of complaining about a rental problem? (*Write letter to landlord. Wait 30 days for answer. If none received, contact appropriate housing authority with letter. Let landlord know you have made the contact. If you have no success, you can sue in small claims court.*)

EVALUATION FOR "I NEED A PLACE TO LIVE"

(Adequate)

Fill the following blanks with correct answers.

1-6. What are six things you should check before you decide if you want to rent an apartment?

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

7-12. When planning to move in with a roommate, what are six things you should agree upon before moving in together?

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

13-16. What are four responsibilities you have as a renter?

- | | |
|----------|-------|
| 1. _____ | _____ |
| 2. _____ | _____ |
| 3. _____ | _____ |
| 4. _____ | _____ |

17-19. What are three benefits you will have if you follow the rules set by the landlord?

- | | |
|----------|-------|
| 1. _____ | _____ |
| 2. _____ | _____ |
| 3. _____ | _____ |

20-23. When applying for an apartment, you should be prepared by taking along the following information.

- | | |
|----------|-------|
| 1. _____ | _____ |
| 2. _____ | _____ |
| 3. _____ | _____ |

Place an "X" in front of all of the correct answers.

24-27. When planning your housing costs you should include:

- _____ a. first month's rent
- _____ b. utility bills
- _____ c. telephone bill
- _____ d. food costs

28-31. When talking to a potential landlord, you should:

- _____ a. be courteous and tactful
- _____ b. ask about an application fee refund if you don't take the apartment
- _____ c. complain about the rules set up in the rental agreement
- _____ d. refuse to fill out an application form

32-35. Before signing a lease, you should:

- _____ a. be sure you understand every term in the contract
- _____ b. see that all changes are initialed by both landlord and tenants
- _____ c. sign lease if landlord tells you it is "just a normal contract"
- _____ d. discuss any concerns you have with the landlord to see if changes can be made

36-39. Before you move into an apartment you should:

- ☐ a. see that all things that had been agreed upon are finished
- ☐ b. check apartment carefully
- ☐ c. take someone with you when you check the apartment with the landlord
- ☐ d. repair all nail holes in the wall and paint with a color you like.

40-43. When making a complaint to your landlord about a problem not taken care of, you should:

- ☐ a. keep copies of letters you send
- ☐ b. write immediately to the housing authority to take action
- ☐ c. recontact landlord with letter to inform of your communication with authorities if you haven't heard from him/her in 30 days
- ☐ d. repair the problem yourself and then sue the landlord in small claims court if he/she doesn't answer your letter in two weeks.

Place a "T" in front of statements that are true. Place an "F" in front of statements that are false.

- ☐ 44. All rental agreements differ.
- ☐ 45. The furnishings that are needed in an apartment can be very simple.
- ☐ 46. A simple check-list of what you have and what you need can be helpful when planning the amount of money you need when moving out on your own.
- ☐ 47. A security deposit will always be returned when you move.
- ☐ 48. It's all right if there are empty spaces on a rental agreement when you sign it.
- ☐ 49. It's only necessary to have your own name on the lease if you are sharing an apartment with another adult.
- ☐ 50. You don't need to report a problem in the apartment to the landlord if you caused it.
- ☐ 51. The person whose name's on the phone bill is the only person responsible for payment.
- ☐ 52. No changes can be made on a lease once it has been signed.
- ☐ 53. Friends always make the best roommates because of friendship.
- ☐ 54. You will not be responsible for damages done to an apartment if you have found a person to sublease the apartment from you.

55-66:

Janet Gomaz is 18 years old. She plans to get an apartment by herself that will be near the community college she plans to attend. She has saved \$ 500.00 to help her get started in her first apartment. She has a job that earns \$ 815.00 take-home pay per month. Her job is three miles from the community college that she will attend during some evenings and week-ends. The job and school are located on a bus line. She has a scholarship that will pay for her tuition and books while going to school. She has no furniture or appliances. She has no car. She has found an efficiency apartment she can rent that costs \$225.00/mo. The heat is furnished in the apartment. What are four of her needs that this efficiency apartment should meet?

1. _____
2. _____
3. _____
4. _____

What are four things she needs to find out from the landlord that will help her decide if she can afford the apartment? 1. _____ 2. _____

3. _____ 4. _____

How much can she afford to pay for her housing? (Figure in this space.) \$ _____

If she paid \$30.00/month for utilities, how much would she have left from her housing limit? (Figure in this space.) \$ _____

KEY FOR EVALUATION FOR "I NEED A PLACE TO LIVE"
(Adequate)

Fill the following blanks with correct answers.

- 1-6. What are six things you should check before you decide if you want to rent an apartment?
(windows not painted shut, no water leaks, good water pressure, clean, no bugs or rodents, regular garbage pick-up, in good repair, well lit stairs and garage, etc.)
- 7-12. When planning to move in with a roommate, what are six things you should agree upon before moving in together? *(names to be placed on lease, utility and phone bills; how food is paid for; who does cleaning; use of space; overnight guests; values; quiet times; etc.)*
- 13-16. What are four responsibilities you have as a renter?
(pay rent on time, keep apartment clean, dispose of garbage safely, follow rules of rental agreement, don't allow pets to disturb or destroy, avoid loud noise, etc.)
- 17-19. What are three benefits you will have if you follow the rules set by the landlord?
(gain good recommendation, make friends, set good habits, protect security deposit, keep a good credit rating, etc.)
- 20-23. When applying for an apartment, you should be prepared by taking along the following information. *(employment history, credit records, personal references, phone number and address of present landlord, name and phone number of present employer, bank account numbers, etc.)*

Place an "X" in front of all of the correct answers.

24-27. When planning your housing costs you should include:

- ☒ a. first month's rent
☒ b. utility bills
☒ c. telephone bill
_____ d. food costs.

28-31. When talking to a potential landlord, you should:

- ☒ a. be courteous and tactful
☒ b. ask about an application fee refund if you don't take the apartment
_____ c. complain about the rules set up in the rental agreement
_____ d. refuse to fill out an application form.

32-35. Before signing a lease, you should:

- ☒ a. be sure you understand every term in the contract
☒ b. see that all changes are initialed by both landlord and tenants
_____ c. sign lease if landlord tells you it is "just a normal contract"
☒ d. discuss any concerns you have with the landlord to see if changes can be made.

36-39. Before you move into an apartment you should:

- ☒ a. see that all things that had been agreed upon are finished
☒ b. check apartment carefully
☒ c. take someone with you when you check the apartment with the landlord
_____ d. repair all nail holes in the wall and paint with a color you like.

40-43. When making a complaint to your landlord about a problem not taken care of, you should:

- ☒ a. keep copies of letters you send
☐ b. write immediately to the housing authority to take action
☒ c. recontact landlord with letter to inform of your communication with authorities if you haven't heard from him/her in 30 days
☒ d. repair the problem yourself and then sue the landlord in small claims court if he/she doesn't answer your letter in two weeks.

Place a "T" in front of statements that are true. Place an "F" in front of statements that are false.

- T ☐ 44. All rental agreements differ.
T ☐ 45. The furnishings that are needed in an apartment can be very simple.
T ☐ 46. A simple check-list of what you have and what you need can be helpful when planning the amount of money you need when moving out on your own.
F ☐ 47. A security deposit will always be returned when you move.
F ☐ 48. It's all right if there are empty spaces on a rental agreement when you sign it.
F ☐ 49. It's only necessary to have your own name on the lease if you are sharing an apartment with another adult.
F ☐ 50. You don't need to report a problem in the apartment to the landlord if you caused it.
T ☐ 51. A person whose name's on the phone bill is the only person responsible for payment.
F ☐ 52. No changes can be made on a lease once it has been signed.
F ☐ 53. Friends always make the best roommates because of friendship.
T ☐ 54. You will be responsible for damages done to an apartment if you have found a person to sublease the apartment from you.

55-66:

Janet Gomaz is 18 years old. She plans to get an apartment by herself that will be near the community college she plans to attend. She has saved \$ 500.00 to help her get started in her first apartment. She has a job that earns \$ 815.00 take-home pay per month. Her job is three miles from the community college that she will attend during some evenings and week-ends. The job and school are located on a bus line. She has a scholarship that will pay for her tuition and books while going to school. She has no furniture or appliances. She has no car. She has found an efficiency apartment she can rent that costs \$225.00/mo. The heat is furnished in the apartment.

What are four of her needs that this efficiency apartment should meet?

(Close to bus line. Furniture furnished. Appliances furnished. Total cost including utilities should be no more than 1/3 of her take-home income.)

What are four things she needs to find out from the landlord that will help her decide if she can afford the apartment? *(If furniture is furnished. If appliances are furnished. What the cost per month of utilities would normally be. If security deposit is required. If hook-ups for utilities are required If she can sub-lease if she needs to. If there is an application fee. If apartment is on a bus line so she can connect with her job, etc.)*

How much can she afford to pay for her housing? (Figure in this space.) ($1/3$ of \$ \$815.00 = \$271.00+)

If she paid \$30.00/month for utilities, how much would she have left from her housing limit? (Figure in this space.)

$(\$225.00 + 30 = \$255.00)$

$\$271.00 - \$255.00 = \$16.00)$