

I NEED A PLACE TO LIVE!



Activities for Real Life Learning

by

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

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

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

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

LEVELS OF LEARNING

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

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

ADDED SUGGESTIONS FOR LEARNING

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

TESTS ARE INCLUDED

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

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

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I NEED A PLACE TO LIVE

(level 1, MINIMAL)

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

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

The objectives of this unit are to:

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

Suggested Added Learning Experiences

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

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

I NEED TO FIND A PLACE TO LIVE

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

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

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

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

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

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

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

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

* interest on money that was borrowed to buy the building

* loans

* taxes and insurance

* yard care

* electricity, gas, water

* repairs

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



WHAT MUST A LANDLORD DO?

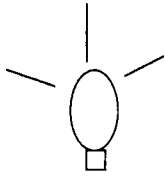
A landlord :

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

M-1

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WHAT MUST A RENTER DO?



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

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

??? Questions to talk about:

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

As a renter, you **SHOULD**:

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

As a renter you should **NOT**:

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

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

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

WHAT ELSE DO I NEED TO KNOW ABOUT RENTING?

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

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

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

#1 Find out:

Your total income \$ _____

#2 Then divide you total income by 3:

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

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

WHAT CAN I DO IF MY INCOME IS TOO SMALL?

??? Questions to think about:

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

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

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

NOW.....

Share your ideas with others and find new ideas.

WHAT ARE SOME TYPES OF HOUSING TO RENT?

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

apartment

town house

rooming house

studio apartment

house

garden apartment

condominium

mobile home

fraternity/sorority

duplex

residence hall

high rise/tower

Efficiency

room

pool apartment

studio

WHAT IS A RENTAL AGREEMENT?

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

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

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

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

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

?? Questions to talk about:

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

M-5

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Oral Pre-Test
(Level 1 - Minimal)

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

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

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

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

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

EVALUATION

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

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

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

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

EVALUATION KEY

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

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

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

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

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

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

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

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

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

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

BINGO TERMS (MINIMAL)

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

RENTAL BINGO

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

