



ACReS
Academic Career and Readiness Skills

Life Skills

Unit

5

**National PASS Center
2013**



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Finding Housing

Words to know:

- ✓ utilities
- ✓ lease

Do you own your home? Do you rent? Is your home part of the job you have? Many people who rent wish they could own their own home. Many people do not want to own a home. Whether you own your home or rent an apartment, there are many responsibilities that come with living on your own.

In this lesson, we will talk about where to look for housing. Have you read a rental ad? Do you understand them? Sometimes they use abbreviations that can be confusing. We will learn where to look for the ads and how to read them.

In this lesson, we will talk about what rights you have as a renter. Did you know that your landlord has to keep your apartment safe and livable? He must make repairs on the property or he must have you order the repairs.

Many landlords like you to sign a **lease**. A *lease* is a contract between you and the landlord. You want to be sure to read the whole lease. You want to be able to understand the lease. We will look at a simple lease and try to understand it together.

We will look at how to maintain an apartment or house. Your landlord has responsibilities, but so do you. We will look at how you can keep your house safe.

Finally, we will talk about your community responsibilities. We will also talk about getting along with your neighbors. If you want good neighbors, you must be a good neighbor.

To Rent or To Buy

Many people would rather rent housing instead of buying it. When you rent an apartment or a house, it is the landlord's responsibility to take care of the property. He must mow the lawn and fix things when they break. He must plow your driveway in the winter if it snows.

If you own your home, then you take on that responsibility. You must pay the mortgage. You must pay the taxes. You must fix all the things that break. You must mow your lawn. You must shovel snow if you live where there is snow. There is always something to do around a house.

This lesson will talk about renting a place to live. If you would like to buy a house, it will cost a lot of money. There may be programs in your community that will help you with the process. You would start by talking to a bank or a real estate agent.

Apartment for Rent

There are many ways to find an apartment or a house for rent. You can look through a newspaper. You can look on the Internet. You can call a real estate agent. You can talk to friends or family. Most people will look in the newspaper for a place to live. Usually an ad will tell you where the apartment is located. It will tell you how many bedrooms it has. It will tell you how much the rent is. It will tell you if you can have pets or not. It will tell you what **utilities** you will need to pay for. *Utilities* are service bills like electric, gas, water, and garbage removal. The ad will tell you if you need a security deposit. A security deposit is separate money you pay the landlord. It is used if you cause damage to the apartment. It is used if you violate the lease. Let's look at some rental ads.

FOR RENT: Silver Springs. 1 bedroom lower. \$450/mo plus utilities. 1 month security. NO PETS. Available Sept. 1. 555-555-5555

This ad tells us that the apartment is in Silver Springs. It tells us that there is one bedroom. The rent is \$450.00 per month. “Plus utilities” means that you must pay the extra bills like electric, gas, water, and garbage removal. This ad tells us that you cannot have pets. Finally, the ad lets you know that the apartment will be ready September 1st.

Now you try it. Read the ad below and then answer the questions.

2 bedroom mobil home for rent in Cheyenne. 2.5 car garage. No pets. Call 555-234-6666

1. What is for rent here? _____
2. How many bedrooms are there? _____
3. What town is this home in? _____
4. What is the rent? _____
5. Can you have pets? _____
6. If you needed more information, who would you call? _____

Try this one!

FOR RENT: Upper 1 bedroom apt. in the village of Belmont. Stove, refrigerator, lots of storage, washer and dryer on site. Close to supermarket. Available May 15. 1st \$395/mo plus utilities and security. Call Jay at 333-789-1236

7. Is this apartment upstairs or downstairs? _____
8. What extras come with it? _____
9. What is the rent? _____
10. How much is the “security”? _____
11. What is a “security”? _____

Good job! You understand rental ads. Now you can look for a place to live.

Renters' rights

Because the landlord is renting you his property he has lots of rights. If you do not pay your rent, he can ask you to move. If you damage the property, he can make you pay for it. But renters have rights too. The rights of renters change from state to state, but below are some common rights that many states have.

- It is illegal to deny housing to a tenant on the grounds of race, color, sex, religion, disability, family status, or national origin.
- Apartments must be safe. They must be clean. They must be weatherproofed. They must have water, electricity, and heat. (You may have to pay for these utilities.)
- A landlord should make repairs in a reasonable time. Some landlords will tell the tenant to order repairs. The tenant takes the cost of repairs out of the rent.
- A landlord must tell you before he comes into your apartment. Usually he can only come into your house to make repairs or in case of an emergency.
- If the apartment becomes unsafe, you might be able to break the lease. This means that the apartment does not meet health or safety conditions.
- Security deposits are not deductible for "normal wear and tear."
- Most states make the landlord refund unused security deposits within 14 to 30 days after the tenant leaves.
- A landlord cannot change the locks. He cannot shut off your utilities. He cannot evict you without notice. Eviction requires a court order.

Signing a Lease

Many landlords want you to sign a lease. A lease is a contract between you and the landlord. It tells you what he expects from you. Usually it is good for one year. Below is a simple lease. Many leases are much more complicated than this one. Be prepared for your lease to look different. Let's look at this one.

<u>Rental Agreement and Lease</u>		
This rental agreement is made between: _____ (Landlord)		
and _____ (Tenant)		
For the property on: _____ (Address)		
_____ (City, State, and Zip Code)		
The lease is for one year starting on January 1, 2009, and is automatically renewed for the amount of \$400.00 a month, payable on the first. _____ (Tenant) is responsible for the Electric, Gas, and Telephone.		
Snow removal, trash, and lawn care are provided by the Landlord.		
_____ (Tenant) is responsible for insuring his/her personal property.		
_____ (Tenant) agrees to use the premises for residential purposes only and not for illegal, immoral, or hazardous purposes.		
_____ (Tenant) may have/may not have animals, for an additional deposit of \$_____.		
_____ (Tenant)	_____ (Date)	_____ (Phone)
_____ (Landlord)	_____ (Date)	_____ (Phone)

Always read a lease all the way through. Let's take this one apart and talk about it.

This rental agreement is made between:

_____ (Landlord) and

_____ (Tenant)

This gives us the name of the two people making the agreement. You and the landlord.

For the property on:

_____ (Address)

_____ (City, State, and Zip Code)

This tells us where the apartment or house is located.

The lease is for one year starting on January 1, 2009, and is automatically renewed for the amount of \$400.00 a month, payable on the first.

This is very important. This says that you are signing a lease for one (1) year. This means that you agree to live in this house for one year. It also says that the lease will "automatically" renew every year. That can be a dangerous thing if you want to move. You may want to ask the landlord to take that phrase out of the lease before signing it. This sentence also tells you that the rent is \$400.00 a month. It tells you that the rent is due on the first of every month. There is a lot of information in this sentence. It is important to read every word and make sure you understand it.

_____ (Tenant) is responsible for the
Electric, Gas, and Telephone.

This sentence lets you know that you have to pay for the utilities (services). It lists them here for you. Sometimes your landlord will pay for some of your utilities. They will tell you if they do by adding the line "_____ is included."

Snow removal, trash, and lawn care are provided by the Landlord.

This sentence lets you know what the landlord will do to the property so you do not need to worry about it.

_____ (Tenant) is responsible for insuring
her personal property.

This is a very important sentence. It lets the tenant know that she must get insurance for her personal property. That means that you must go to an insurance agent and get coverage for all of your personal items. This would be for your clothes. This would also cover your furniture. It covers your television. It covers your dishes and pans and silverware. It covers anything that you own. It would be very hard on you if there was a fire and you lost all of your personal items. It is a good idea to get insurance. It is called renter's insurance.

_____ (Tenant) agrees to use the premises for
residential purposes only and not for illegal, immoral, or hazardous purposes.

This sentence tells you that you cannot do anything illegal on the property. They do not want you to make or grow drugs. They do not want you to sell drugs. They do not want you to have wild parties. If you do these things, the landlord may be able to take you to court. He may be able to have you arrested.

_____ (Tenant) may have/may not have
animals, for an additional deposit of \$_____.

This landlord may or may not allow you to have animals. He must circle one of the options. If he allows you to have animals, you will have to pay extra on your security deposit.

(Tenant)	(Date)	(Phone)
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(Landlord)	(Date)	(Phone)
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When you and the landlord sign this agreement, it becomes an official document. It means that you will have to follow the terms you have agreed to. If you do not, the landlord can ask you to leave. He may be able to take you to court if you don't follow the rules. Keep your lease in a safe place.

Maintaining Your Apartment

“Maintaining” is a big word which means you will keep you house clean and safe. It is a big responsibility. If you rent an apartment or house, your landlord will do some things. You will do some things. He may mow the lawn, but you need to keep your apartment clean.

It is your responsibility to clean the inside and outside of your house. You must do your dishes. Dirty dishes call pests like mice and flies. These pests can make you sick. You must clean your kitchen. You must take care of your garbage. You must do your laundry. You must keep your bathroom clean.



You should keep your apartment neat on the outside, too. Do not leave garbage lying around. Keep your sidewalks clean and safe for people to walk on. If you have a porch, do not let it get cluttered with trash. A landlord can evict you from your home if you do not keep it clean.

Maintaining your apartment or house means that you will pay your bills on time. If you do not have electric or water you cannot keep your house clean or safe. You must have heat in the winter. These things keep you safe and healthy. If you cannot pay your bills, find help. There are agencies that can help you with your bills.

You must call the landlord if there is a problem. This also keeps you safe and healthy. If there was a leak in your pipe and you did not call the landlord, it could get worse. The leak could ruin the floor. It could get wet and grow mold. If you do not have money for heat and you lose your heat, you must tell your landlord. Without heat, the pipes could freeze. It is important to take care of your apartment or house.

Community Responsibility

When you rent an apartment or house, you are moving into a community. You want to make sure to pick the right community. Ask the landlord or real estate agent what the community is like. Talk to the neighbors. Drive through the community and look at the other houses. Watch how people act with each other. You want to make sure that you are going to be happy in your new home. Here are some things to think about.

Look at buildings in your neighborhood. Is there a school in your neighborhood? Do you like kids? If you do not like kids, you will not want to live near a school. Is there a library? A bar? A store? What kind of buildings do you want in your neighborhood? _____

Follow the rules. It is important to follow the rules of your community. When you walk your dog, do you have to clean up after him? Do people like you to stay off their lawns? Do they like it quiet at night? Do your neighbors like you to park in your driveway or on the street? What type of rules would you like people to follow in your neighborhood? _____

Neighbors. If you move into a community where people are very friendly, you will make many new friends. This is good if you like people. Some people like to be alone. If you like to be alone, you do not want to move into a building where everyone knows everyone else. Do you like lots of people or do you like to be alone? _____

Whether you like to be with people or alone, you must deal with your neighbors.

Getting Along with Your Neighbors

Everyone has neighbors. Sometimes you will meet people you like and they will become friends. Sometimes you will not like them. Here are some things you can do to get along with the neighbors—whether you like them or not.

Respect them. Keep your hands off of their property. That includes anything they own. Do not touch their cars. Do not ride their bikes. Do not borrow something until you ask. You would not like them touching your things. Do not touch their things.

Respect them. If your neighbors like it quiet at night, then do not have big parties at night. If they like parties and you like parties, then have a party and invite them. If they complain to you, listen to what they say. Talk to them when a problem comes up.

Respect them. Do you have a neighbor who is old? Is she raking her leaves? Could you help her with that? Is one of your neighbors bringing in groceries and trying to watch her children? Could you help her with that? Try to be nice to your neighbors. Wave and smile when you see them. Everybody likes a good neighbor.

Respect your neighbor and he will respect you.

∞ End of Lesson 5 ∞