

### Lesson 4: A Place to Live

A good housing deal can improve your life, and that's worth working for. How can you use your housing money wisely? That's where the work comes in. Ads can be misleading unless you know the language of housing. If you don't know much about housing, protect yourself. Get a real estate agent to help find a good apartment or house. Don't sign papers you don't understand. Ask a lawyer to read them first. A lawyer might cost money. But a bad housing deal can cost a lot more.

Call 1024 W 211

129. APARTMENTS & HOUSES TO SHARE

WANTED: M/F to share 3 BR house. Completely furn. with W/D. I pay the mortgage. You pay util. NS only. Call 555-123-1234

responsible

SUNNY

131. ROOM.

GLENVIEW REALTY

UMS

### Dialogue: Right on the water

HH: But you can't refuse us. You can't turn people down in this state because they have children. That's **discrimination**, and it's **illegal**.

HO: This isn't discrimination. This is common sense. My place is dangerous for little kids in high winds.

HH: Then it can't be much of a house.

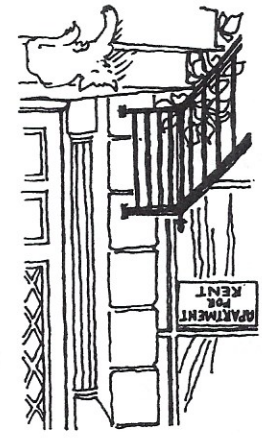
HO: But it isn't a house. Just what did your friend tell you about it?

HH: He said it's a wonderful house built right on the water.

HO: I think you heard him wrong. This is a wonderful house built right on the water. It's in the water, not near it. Still interested?

HH: A boat? I get seasick just thinking about boats. I've got to go. I'm sorry. Good-bye.

HO: Good-bye. And good luck!



Home Hunter: I'm calling about a place to live. My friend says you have one right on the water.

Home Owner: I sure do. But it's just a **seasonal**. Is a **short-term rental** okay?

HH: Sure. My friends and I are students. We just need it for the winter.

HO: That's good. I use it all the time in the warm weather.

HH: I'm out of town right now. Can you send me a description? And a copy of your **rental agreement**?

HO: Sure. But this place won't last long. Somebody's going to grab it fast. I'll need a **security deposit** soon if you want it.

HH: I understand. How many bedrooms does it have?

HO: Three. And they all look out on the water.

HH: That's just right. There will be me and two friends. And one of my friends has a daughter. They can share a room.

HO: How old is the daughter?

HH: She's three.

HO: Oh-oh. That's not so good. I can't rent to you after all.

### Lesson 4: A Place to Live

*only do questions that are circled*

Word list

M/F (male/female)	mortgage	protect	agreement
BR (bedroom)	util. (utilities)	seasonal	security deposit
furn. (furnished)	NS (nonsmoker)	short-term	discrimination
W/D (washer/dryer)	misleading	rental	illegal

### Increasing your understanding

1. Look at the word list. If you don't know a word, find out what it means. Try to figure it out from the way it is used on page 11. Or look it up in a dictionary.
2. Supply the missing words from the word list:
  - (a) The ad at the top of page 11 is for a three-bedroom house that's completely \_\_\_\_\_.
  - (b) The ad says "\_\_\_\_\_ only. Don't answer it if you smoke."
  - (c) If you don't know much about housing, \_\_\_\_\_ yourself, says the paragraph by the ad.
  - (d) The home owner in the story needs a \_\_\_\_\_ soon if the caller wants to take the place.
  - (e) Discrimination against people with children is \_\_\_\_\_, the caller says.

### Questions to discuss

1. Should the owner in the story rent to people with small children? Why or why not?
2. What do rental agreements say? How can you tell if one is fair? Brainstorm your answers.
3. Is it better for most people to rent a house or buy one? What about you?

### Things to write about

1. Would you like to live on a houseboat? Write a paragraph saying why or why not.
2. Can you get it fixed? Imagine that the washer in your apartment house doesn't work. Write a letter to the owner asking for repairs. The owner's name is Rita Renter.

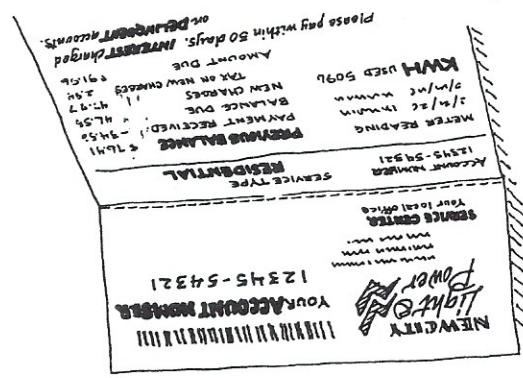


### Things to do

1. Act out the story on page 11 with a partner. Decide what kind of house the caller should get.
2. How many kinds of housing are there? Apartments and houses are just two types. Make a list of at least five more.
3. What kind of house or apartment do you like? Draw a simple floor plan you could show a real estate agent.
4. Are the ads near you like the one on page 11? Look at some newspapers outside class. Make a list of some of the abbreviations in the ads. Then see if your classmates found anything different.

### Lesson 5: Paying for Utilities

Natural gas. Water. Electricity. Phones. These are important utilities. They help us live the way we want. But they can cost a lot. The prices depend on where we live. Gas costs more in some places, less in others. The same is true for water and oil. But sometimes we pay more than we should. Companies can make mistakes. So we need to look at bills like this one very carefully. We shouldn't pay for more than we get.



### Story: Paying the bills

Raj and his friends had a party. They wanted to celebrate sharing an apartment for a whole year. But Colin was angry.

"Utilities!" he said. "Utilities are killing us!"

He picked up a paper from the table. "Look at this electric bill! It's even higher than last month's. I don't understand."

"I don't either," said Lenya. "How can the bill be high if it's always dark in here?"

"You're right," added Mara. "Tom keeps turning the lights off. Sometimes I can't even see to read."

"I'm just trying to save money," Tom told her. "Other people keep leaving the lights on. And paying these bills is driving me crazy!"

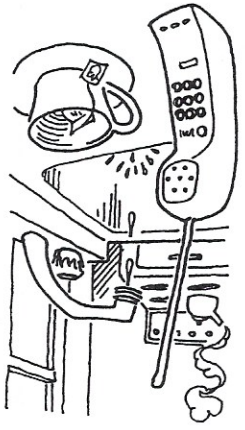
"Wait," said Raj. "Let's not be angry."

"I agree," Lenya told him. "This is really a good apartment. We like living together. We get along well with our landlord, and he likes us as tenants. That's good, because tenant-landlord relations are important."

She was right. The lease was reasonable, too. It cost much less than the condo the group

He passed out packages to his six friends, and kept one for himself. Each contained the same thing — a candle.

"There!" said Tom. "Now we can have candlelight dinners every night. That will keep the electric bills down. It will even help hear the place so we won't need so much gas. Now let's light up our party!"



*Only due questions that are circled.*

Lesson 5: Paying for Utilities



Name \_\_\_\_\_ Date \_\_\_\_\_

Increasing your understanding

1. Look at the word list. If you don't know a word, find out what it means. Try to figure it out from the way it is used on page 14. Or look it up in a dictionary.
2. Supply the missing words from the word list:

service center	KWH	landlord	sublet(ing)
account	(kilowatt-hours)	tenant	candle
number	residential	relations	
previous	interest	lease	
balance	delinquent	condo	

Questions to discuss

1. Do you think the friends in the story will stay in their apartment for another year? Give reasons for your answer.
  2. Why are utilities costs so different? Why do people in some parts of the country pay less than others for utilities? Is this fair? Should the price be the same no matter where you live?
  3. Should the price of heating oil go up? What would happen if it doubled? Would this be a good way to make people use less? Is that a good thing to do? Why?
- Things to write about
1. What if the lights go out? Write a paragraph saying how people should prepare for times when the electricity is off.
  2. Imagine that you get a letter saying your electric account is delinquent. But you

Things to do

1. Role-play the parts of two friends from the story. Decide whether you think Tom's idea of using candles is a good one. Talk about some other ways to cut lighting costs.
2. What are some ways to cut electric costs in a shared apartment? List at least six ideas.
3. How much does it cost to dry clothes? Do this problem: Imagine that your dryer uses 5,000 wats of electricity. That means it uses five KWH if it's on for an hour. If electricity costs 13 cents a kilowatt-hour, how much does it cost to run the dryer for four hours? How much for a year if you use the dryer two hours a week?
4. Find some ways to save water in the place where you live. Try them, then share your ideas with your classmates.

Life Skills Literacy:

Things to Know About Spending and Saving Money