Module:

Housing

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Lesson:
Looking for a Home

GOALS
In this lesson you will learn about:

- Housing the U.S.
- Housing programs
- How to apply for housing

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# NEW WORDS

<table>
<thead>
<tr>
<th>Words</th>
<th>Meanings</th>
</tr>
</thead>
<tbody>
<tr>
<td>rent</td>
<td>money you pay for your home that you don’t own</td>
</tr>
<tr>
<td>property manager / landlord</td>
<td>the person who manages the home you rent</td>
</tr>
<tr>
<td>lease</td>
<td>a paper you sign to rent a home</td>
</tr>
<tr>
<td>utilities</td>
<td>pay for gas, electricity and internet</td>
</tr>
<tr>
<td>roommates</td>
<td>people you live with who also pay rent</td>
</tr>
<tr>
<td>down payment</td>
<td>money you pay first when you buy a home</td>
</tr>
<tr>
<td>mortgage</td>
<td>money you pay for your home that you own</td>
</tr>
<tr>
<td>affordable housing</td>
<td>homes for people who have little money</td>
</tr>
<tr>
<td>private rental</td>
<td>a home owned by someone who rents it to other people</td>
</tr>
<tr>
<td>AMI</td>
<td>Area Median Income – How much money half the people in an area make</td>
</tr>
<tr>
<td>background check</td>
<td>your crime history</td>
</tr>
<tr>
<td>rental history</td>
<td>your history of places you lived</td>
</tr>
<tr>
<td>credit</td>
<td>your history of paying rent or loans</td>
</tr>
<tr>
<td>proof of income</td>
<td>shows how much money you make</td>
</tr>
<tr>
<td>security deposit</td>
<td>money you pay when you first rent a home</td>
</tr>
<tr>
<td>cosigner</td>
<td>someone signs a lease with you and will pay rent if you can’t</td>
</tr>
</tbody>
</table>
IN YOUR COUNTRY

Talk in a group.

- Do people live in houses or apartments?
- Do people rent or own homes?
- How do you find a new home?

AYE LOOKS FOR A NEW HOME

Aye is from Myanmar.

She came to the US with her husband and children.

Her family lived in Texas.

Aye didn’t know anyone in Texas, but she had a cousin in Seattle.

Aye and her family moved to Seattle.

They moved in with her cousin.

Now, her cousin’s home has too many people.

Aye needs to find her own home but she doesn’t know how.

She needs to learn English.

She doesn’t have a job.

Aye wants to live close to her cousin.

She wants to live near a bus because she doesn’t have a car.

Question

- What does Aye want for her new home?
ACTIVITY: The Right Home for You
What is important to you? Look at the list below.
Write a 1 next to the most important thing.
Write a 2 next to the second most important.
Keep going until you reach 7, the least important thing to you.

_____ cheap rent
_____ a big home
_____ safe neighborhood
_____ close to bus and train
_____ close to work, school, grocery stores and parks
_____ friendly neighbors
_____ parking

TYPES OF HOUSING
In the U.S, there are different types of homes: apartments and houses are most common.
PAYING FOR HOME

There are different ways to pay for a home:

Rent
- You pay every month to the property manager or landlord.
- You sign a lease.
- Your building owner pays for maintenance.

Shared Housing
- You rent a home with roommates.
- Roommates means other people live with you and your family.
- Sharing a home can be cheaper than renting by yourself.

Owning a Home
- You buy your own home.
- This is good for your future, but it can be expensive.
- You need money for a down payment.
- You need to borrow money from the bank.
- Every month you pay mortgage to the bank.
- You pay for insurance, taxes and maintenance.

Questions
- Which option is best for having a home?
- Which option should Aye choose?
PRIVATE RENTALS

To learn about homes to rent, you can:

- Talk to friends or family.
- Talk to property managers.
- Look online. Be safe when looking for housing online! **Never** send money or information to anyone online.
AFFORDABLE HOUSING PROGRAMS

There are several affordable housing programs in the U.S.

HUD (Housing and Urban Development)

- Apply for through the city where you live.
- You only apply 1 time, but there is a waiting list.
- You can wait 4-6 years.
- HUD is a good if you have a little or no money. Rent is based on your income.

Section 8

- Applications open 1 time a year for 2 weeks.
- Apply online.
- Section 8 is a lottery. Many people apply, but only a few people get it.
- If you don’t get it, you apply again next year.
- Once you get Section 8, the government decides where you will live and how much your rent will be.

Low Income Housing / Tax Credit

- For people who make 30-80% of the AMI or Area Median Income.
- Apply through property managers.
- You can apply as new homes open.
- Rent is based on your income.
- Once your rent is set, you can’t earn more income.
ACTIVITY: Affordable Housing Facts

Put a check under the correct housing program.

<table>
<thead>
<tr>
<th></th>
<th>HUD</th>
<th>Section 8</th>
<th>Low Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wait 4-6 years</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is a lottery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For people who make 30-80% AMI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applications open 1 time a year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Apply through the city</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Apply through property managers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You reapply if you’re not chosen</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You only apply 1 time</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
You will fill out an application to rent a home.

The property manager will need your Social Security Number, ID Card and proof of income.

The property manager will also check your rental history, credit score and do a background check.

If you are new to the US, you may not have a rental history, credit score, income or social security number.

Don’t worry!

You can still rent a home.

In some cases you may need to pay a higher security deposit or get a cosigner. A cosigner will pay for your rent if you can’t pay. This can be a family member or friend.

Questions

▷ What information do you need to apply for a home?
▷ Aye doesn’t have a job yet. Can she rent a home?
OTHER RESOURCES AND SUPPORT

Ask for Help

If you need help finding a home, you can get help.

Go to a resettlement agency or local community organization.

Your case manager can help too.

Short-Term Assistance

Even if you have a home, you may need extra help.

Many agencies have programs to help you pay rent for one month or pay for your utility bills.

AYE FINDS A NEW HOME

Aye talks to her cousin about finding a home.

Aye’s cousin is friends with a property manager.

The property manager says there is a home available.

Aye fills out a rental application.

She fills it out and signs a lease.

Her cousin will be her cosigner.

Aye and her family have a new home close to her cousin.
WRAP-UP

Think about you. Answer the questions.

› Where do you live?
› How do you like it?
› Do you want to move?
› Will you need housing assistance?
› What program will you apply for?
Lesson:

Rental Agreement

GOALS

In this lesson you will learn about:

• What is in a rental agreement
• Renter’s rights and responsibilities
• A landlord’s rights and responsibilities
• What to do when you move in and move out

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### NEW WORDS

<table>
<thead>
<tr>
<th>Words</th>
<th>Meanings</th>
</tr>
</thead>
<tbody>
<tr>
<td>lease/ rental agreement</td>
<td>a paper you sign to get a house or apartment</td>
</tr>
<tr>
<td>tenant</td>
<td>the person who is renting</td>
</tr>
<tr>
<td>landlord</td>
<td>the person who rents a home to a tenant</td>
</tr>
<tr>
<td>due date</td>
<td>the date rent must be paid</td>
</tr>
<tr>
<td>late fee</td>
<td>money you pay if rent is not paid by the due date</td>
</tr>
<tr>
<td>security deposit</td>
<td>money you pay if you damage your home</td>
</tr>
<tr>
<td>damage</td>
<td>something gets broken</td>
</tr>
<tr>
<td>maintain</td>
<td>take care of something</td>
</tr>
<tr>
<td>consent</td>
<td>agree, say yes</td>
</tr>
<tr>
<td>evict</td>
<td>you must move out of your home for not paying rent or causing damage</td>
</tr>
<tr>
<td>furnished</td>
<td>the landlord gives you furniture</td>
</tr>
<tr>
<td>termination</td>
<td>ending</td>
</tr>
</tbody>
</table>
IN YOUR COUNTRY
Talk to your classmates.

- Did you rent or own your home?
- If you rented, did you have to sign a rental agreement?
- What utilities did you pay for?

RENTAL AGREEMENTS AND YOU
Signing a Lease

When you rent a home, you are the tenant.
You sign a rental agreement or lease.
You agree to rent the home for a time.
You agree to pay rent.
A lease shows the rights and responsibilities of the tenant and the landlord.
A lease has important information:

- How much the rent is
- When the rent is due
- How long you are renting the home
- How many people will live there
- Which utilities you pay for

Questions:

- Do you pay rent now?
- How much is your rent?
- What utilities do you pay for?
Information for the Landlord
Before you sign a rental agreement, the landlord may check some things:

1. **Your credit history:** Did you pay rent or bills on time before?
2. **Proof of your income:** Do you have a job?

If you don’t have a credit history or a job, you can get a cosigner. A **cosigner** pays your rent if you can’t. This could be family or a friend.

Security Deposits
Before you can move in, you will have to pay a **security deposit**.

The security deposit is usually the same as 1 month’s rent.

You will get the security deposit back if you take care of your home.

If you damage your home, the landlord can use your security deposit to pay to fix it.

When you move out, clean your home.
The landlord will give your security deposit back.

Breaking a Rental Agreement
If you don’t pay rent or if you damage your home, you break your rental agreement.

You can be **evicted**.

You will have to leave your home.

It is bad to be evicted.
UNDERSTANDING RENTAL AGREEMENTS

ACTIVITY: Reading a Lease

Read the lease and answer the questions.

<table>
<thead>
<tr>
<th>Lease Agreement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Landlord:</strong> John Stevens</td>
</tr>
<tr>
<td><strong>Tenant:</strong> Husham and Huda Sakkar</td>
</tr>
<tr>
<td><strong>Term:</strong> Starts on August 9, 2020 and ends on August 9, 2021</td>
</tr>
<tr>
<td><strong>Property:</strong> apartment at 456 Military Way Apt. 402, Tukwila, Washington.</td>
</tr>
<tr>
<td>2__Bedrooms</td>
</tr>
<tr>
<td>1__Bathrooms</td>
</tr>
<tr>
<td>Not furnished</td>
</tr>
<tr>
<td><strong>Appliances:</strong> a refrigerator, a stove, a microwave and a dishwasher</td>
</tr>
<tr>
<td><strong>Rent:</strong> $1,600</td>
</tr>
<tr>
<td><strong>Due Date:</strong> 1st of every month.</td>
</tr>
<tr>
<td><strong>Late Fee:</strong> $25.00 for each day rent is late.</td>
</tr>
<tr>
<td><strong>Security Deposit:</strong> $650</td>
</tr>
<tr>
<td><strong>Utilities:</strong> Included in the rent: water, electricity, trash removal</td>
</tr>
<tr>
<td>Not included: heat</td>
</tr>
</tbody>
</table>
Questions:

- Who are the tenants?
- Who is the landlord?
- How many bedrooms are there in the apartment?
- How much is the rent?
- When is the rent due?
- What utilities do Husham and Huda have to pay?

**ACTIVITY: Rights and Responsibilities**

Work with your partner. Fill in the chart.

<table>
<thead>
<tr>
<th>Tenant must do</th>
<th>Landlord must do</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
WRAP-UP

True or false? Write T for True and F for False.

____ It’s good to have a lease when you rent an apartment.
____ The rental agreement tells you how much your rent is.
____ The due date is when you pay your rent.
____ If you lose a job, it’s ok not to pay rent that month.

▷ Why is it important to have a rental agreement?
Lesson:

Housing Problems

GOALS

In this lesson you will learn about:

- Problems in your home
- Landlord responsibilities
- Tenant responsibilities
- How to talk to a landlord about a housing problem

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NEW WORDS

<table>
<thead>
<tr>
<th>Words</th>
<th>Meanings</th>
</tr>
</thead>
<tbody>
<tr>
<td>responsibilities</td>
<td>what you must do</td>
</tr>
<tr>
<td>rights</td>
<td>rules about what you can do or have</td>
</tr>
<tr>
<td>heating</td>
<td>how your home is kept warm</td>
</tr>
<tr>
<td>plumbing</td>
<td>the pipes that bring water into your home</td>
</tr>
<tr>
<td>electricity</td>
<td>power for lights, fridge, oven</td>
</tr>
<tr>
<td>insects/pests</td>
<td>cockroaches, bed bugs, ants</td>
</tr>
<tr>
<td>rodents</td>
<td>mice, rats</td>
</tr>
<tr>
<td>mold / mildew</td>
<td>bad growth from too much moisture</td>
</tr>
<tr>
<td>supplement</td>
<td>something that completes something else when added to it</td>
</tr>
<tr>
<td>report a problem</td>
<td>tell the landlord there is a problem</td>
</tr>
</tbody>
</table>

IN YOUR COUNTRY

Talk to your classmates

▷ What housing problems did you have?
▷ Did you fix them or did you ask someone to fix them?
NAJWA AND KHALEEL’S STORY

Najwa and her husband Khaleel have 4 children.

They live in an apartment.

They have lived there for 2 years.

The apartment has many problems.

The neighbors play loud music late at night.

Najwa, Khaleel and their children can’t sleep!

There is mold on the walls and ceiling.

Najwa is worried that it’s not healthy!

English is not easy for Najwa and Khaleel.

They want to move to a better home but they don’t know how.

Finding a new affordable home is difficult!

Questions

▷ What problems do Najwa and Khaleel have?
▷ What should they do?
▷ What problems do you have in your home?
COMMON HOUSING PROBLEMS

ACTIVITY: Practice New Words

Match the new words to the pictures:

- sink is leaking
- broken window
- clogged toilet
- mice
- mold
- bugs (cockroaches, bedbugs)
- broken lock on door
- electricity out
- heater broke down
- roof leaks
RIGHTS AND RESPONSIBILITIES

ACTIVITY: Fill in the Blanks 1

Read the sentences and fill in the blanks with the words in the box.

<table>
<thead>
<tr>
<th>responsibilities</th>
<th>apartment</th>
<th>rights</th>
</tr>
</thead>
<tbody>
<tr>
<td>lease</td>
<td>tenant</td>
<td>landlord</td>
</tr>
</tbody>
</table>

When you rent an **apartment** or house in the U.S. you sign a paper called a _____________.

A lease is a document that has the _____________ and _____________ of the tenant and the landlord.

This is a legal paper that protects the ___________ and the landlord.

A lease protects you from unfair actions by your ___________.
Landlord’s Responsibilities

- heat
- toilet and pipes
- electricity
- locks
- lights
- mold
- smoke detectors
- bed bugs
- fridge, stove, dish washer, washer/dryer

ACTIVITY: Fill in the Blanks 2

<table>
<thead>
<tr>
<th>electricity</th>
<th>safe</th>
<th>smoke detectors</th>
<th>law</th>
<th>rodents</th>
</tr>
</thead>
</table>

Landlords and tenants must obey the ___law____.

Landlords must make sure that the apartment or house is ___________ and clean before you move in.

The landlord must be sure that ____________, plumbing, and heat are good.

They must provide ________________ and get rid of any ________ and insects.
ACTIVITY: Fill in the Blanks 3

| garbage | walls | carpets | paint | permission |

Tenants must keep the _____walls_____ and ________clean, take out the _______and recycle.

Tenants are responsible for telling the landlord about any home problems.

If you want to change your apartment, such as _________walls, you must ask the landlord for _____________.

ACTIVITY: Who is Responsible?

Who is responsible to fix it? Write T for Tenant and L for Landlord.

______ The sink is leaking.
______ There are cockroaches.
______ The place is dirty.
______ There are crayon marks on the walls.
______ The heater is broken.
______ The chair is broken.
______ The carpet is dirty with coffee stain.
______ The lightbulb is out.
______ The smoke detector is not working.
REPORTING A PROBLEM

What do you see in the pictures?

When something needs to be fixed, tell your landlord.
Report the problem soon or you might become responsible.

ACTIVITY: Calling the Landlord

Practice with a partner.

Ali: Hello. This is Ali in Apartment 102.
Landlord: Hi Ali. Can I help you?
Ali: My heat isn’t working. It’s very cold. Can you fix it?
Landlord: I will come soon.
Ali: What time?
Landlord: Today at 1:00.
Ali: Thank you!

You can also write a letter to the landlord. If you write a letter, keep a copy for your records.
ACTIVITY: Writing a Letter

Read the letter. Answer the questions.

August 8, 2020
Najwa Mohammadi
609 Blanchard St. Apt 203,
Seattle, WA, 98118

John Brown
400 Pine St. Suite 110,
Seattle, WA 98109

Dear Mr. Brown,

I have a problem in my apartment. The sink in the kitchen is leaking. The water might damage the apartment. Could you please fix this problem?

Thank you,

Najwa Mohammadi

Questions:

- What is the tenant’s name?
- What is the landlord’s name?
- What is the problem?
- Who is responsible for fixing it?
WRAP-UP

Write two new things that you learned.

1. __________________________________________

2. __________________________________________
Lesson:
Home Safety

GOALS
In this lesson you will learn about:

- Home hazards
- Reading product labels
- How to store products
- Using safety devices
- Waste disposal in the US

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## NEW WORDS

<table>
<thead>
<tr>
<th>Words</th>
<th>Meanings</th>
</tr>
</thead>
<tbody>
<tr>
<td>poison / toxic</td>
<td>you get sick or die if you eat it</td>
</tr>
<tr>
<td>danger / hazard</td>
<td>not safe</td>
</tr>
<tr>
<td>caution / warning</td>
<td>be careful</td>
</tr>
<tr>
<td>label</td>
<td>information about a product</td>
</tr>
<tr>
<td>flammable</td>
<td>can catch fire</td>
</tr>
<tr>
<td>reactive</td>
<td>makes toxic gas or fire</td>
</tr>
<tr>
<td>corrosive</td>
<td>can burn your skin</td>
</tr>
<tr>
<td>waste</td>
<td>something you don’t want or need</td>
</tr>
<tr>
<td>compost</td>
<td>food or plant waste</td>
</tr>
<tr>
<td>garbage / trash</td>
<td>waste that can’t be made new</td>
</tr>
<tr>
<td>recycle</td>
<td>waste that can be made new</td>
</tr>
<tr>
<td>climate change</td>
<td>the Earth is getting hotter</td>
</tr>
<tr>
<td>pollution</td>
<td>bad for the environment</td>
</tr>
<tr>
<td>carbon monoxide</td>
<td>a deadly gas that you can’t see or smell</td>
</tr>
<tr>
<td>carbon monoxide alarm</td>
<td>it will make a loud sound if carbon monoxide is in your home</td>
</tr>
<tr>
<td>smoke alarm</td>
<td>it will make a loud sound if smoke or fire is in your home</td>
</tr>
<tr>
<td>fire extinguisher</td>
<td>it can stop a small fire</td>
</tr>
</tbody>
</table>
IN YOUR COUNTRY
Think about your country.

- Did you live in a house or apartment?
- Was your home safe?
- What did you use to clean?
- Where did you put your waste?

ACTIVITY: Home Hazards
Look at the pictures. Talk with a group.

- Do you have these rooms in your home?
- What are some dangers in each room?
PRODUCT HAZARDS

There are 4 kinds of product hazards:

<table>
<thead>
<tr>
<th>Toxic or Poisonous</th>
<th>Can make you sick or die if you eat it</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="https://example.com/toxic.png" alt="Image" /></td>
<td><img src="https://example.com/poison.png" alt="Image" /></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Flammable</th>
<th>Can catch fire</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="https://example.com/flammable.png" alt="Image" /></td>
<td><img src="https://example.com/fire.png" alt="Image" /></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Corrosive</th>
<th>Can burn you</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="https://example.com/corrosive.png" alt="Image" /></td>
<td><img src="https://example.com/burn.png" alt="Image" /></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reactive</th>
<th>Can cause toxic gas, fire or explosions</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="https://example.com/reactive.png" alt="Image" /></td>
<td><img src="https://example.com/explosion.png" alt="Image" /></td>
</tr>
</tbody>
</table>

Images: kingcounty.gov
ACTIVITY: Containers

Look at the pictures.

- What is in the containers?
- Why do you need to know?

![Image](kingcounty.gov)

LABELS

Products have labels that tell what’s inside. Labels have safety information:

<table>
<thead>
<tr>
<th>Danger / Poison</th>
<th>High danger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caution / Warning</td>
<td>Medium danger</td>
</tr>
<tr>
<td>No safety label</td>
<td>Safe - No danger</td>
</tr>
</tbody>
</table>
ACTIVITY: Reading Labels
Match the labels to the level of danger.
KEEPING KIDS SAFE

Look at the picture.

▷ What do you see?
▷ What’s wrong?

Your children need to be safe.

1. Put medicine and products on a high shelf.

2. Lock cupboard doors. Use a clip or rubber band. You can buy special locks.

3. Talk to your children about safety. Tell them some things they can’t eat or touch.
SAFETY DEVICES

You must have smoke alarms and carbon monoxide alarms in your home.

If you don’t, you can get in trouble.

Smoke Alarm

- It will make a loud sound if there is smoke or a fire.
- It is on a wall or ceiling.

Carbon Monoxide Alarm

- It will make a loud sound if carbon monoxide is in your home.
- It is on a wall near the floor.
- Carbon monoxide is a gas that can kill you.
- You can’t see or smell it.
- It comes from cars, gas heat or ovens.

Testing the Alarms

- Both alarms use batteries.
- To test, push the button on the front of the alarm.
- The alarm should make a sound
- If it doesn’t make a sound, it needs new batteries.
Fire Extinguisher

- Some homes have a fire extinguisher.
- A fire extinguisher can stop a small fire.
- In apartments, they are sometimes outside or in the hallway.

Using a Fire Extinguisher

1. **Pull** the pin
2. **Aim** at the base of the fire
3. **Squeeze** the handle
4. **Sweep** from side to side

WASTE MANAGEMENT

- What do you see?
- Do you have these bins at your home?
- What goes inside?
**Compost:** Compost is for food and yard waste.

**Recycle:** These products can be made new again.

**Garbage:** These products can’t be made new again.

*Images: seattle.gov, oregonmetro.gov, osha.gov, michigan.gov*
City Waste Management Rules

Every city has waste rules.

Here are waste rules from Seattle:

![Waste Management Rules Diagram]

When in Doubt, Find Out: seattle.gov/utilities/wheredoesitgo or (206) 684-3000
ACTIVITY: Where Does It Go?
Match the waste to the correct bin.
Clothing

Damaged or dirty clothes go in the garbage.

If you have good, clean clothes, give them to a thrift store or shelter.

WHY RECYCLE AND COMPOST?

- It is good for the Earth.
- It helps plants, animals and people.
- It helps stop pollution.
- It helps slow climate change.

Images: seattle.gov
WRAP-UP

➢ What can you do to make your home safe?
➢ How can you recycle and compost in your home?

HOMEWORK: Safety in Your Home

At your home:

☐ Find and test the smoke detector and carbon monoxide detector.

☐ Find a fire extinguisher.

☐ Find the garbage, recycle and compost bins.