The Rent Event
MEMBER'S MANUAL
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Cast

Hermie  Hermione  Rose  Roscoe
Presenting . . .

The Rent Event

While you waited for the curtain to rise on this production, you may have had a sneak preview of what was to come when you viewed the video segment, “The Misadventures of Hermie.” If so, then you know that you certainly don’t want end up like Hermie, who made so many mistakes when choosing a place to rent.

If you haven’t seen the videotape, Hermie House is a goofy little character who always seems to do things wrong. Hermie and his friends Hermione, Rose, and Roscoe (his roommate) appear throughout this manual to help you learn about renting the first place of your own.

If you’ve played The Rent Event Game, you’re already familiar with some of the things you will be learning in this project. If not, see your leader and arrange for a time to do so.

What you need to know about renting a place to live differs from one community to another. For one thing, large cities have more types of housing to choose from and different ways of finding them. Small towns may not have as much to choose from, but housing is often less expensive. Each will have its own advantages and disadvantages. Therefore, this manual can only give general statements and guidelines. The activities at the end of each section provide you with ways to find out what you need to know in your own community when you look for a place to rent. By learning the process of “how to” rent a place to live, you will always have the skills you need no matter where you end up living.

You’ll notice that everything in this project looks kind of glitzy and theatrical. This is because The Rent Event project is based on the idea that renting your first home is a happening or event, as in “the big event” or a “premiere.” The marquee at the beginning of each event shows the title of that event, or “what’s playing.”

Notice that some of the activities would make excellent contest presentations. Others would be good for exhibits. Your leader can give you tips on adding pizzazz to your presentations and exhibits. Take advantage of these opportunities!
Choices, Choices!

Decisions, Decisions!

Objectives

When you finish this section, you should be able to:

1. understand the difference between a choice and a decision
2. list the six steps in the decision-making process

What's a Decision?

What to eat, what to wear to school, what 4-H project to do— these are all decisions that you make every day. As you near adulthood, the decisions you face may become harder and harder to make. And, in fact, the consequences of those decisions can have a long-term effect on your life.

There is a difference between making a choice and making a decision. How would you describe that difference? Do you think people make choices or do they make decisions? You make a choice when you are familiar with your alternatives and automatically select one, with little or no thought. For example, when selecting what to have for breakfast, you most often just make a choice. Making a decision is a process. In other words, making a decision involves a series of steps.

Selecting your first place to live away from home is too important to be left to choice. It is a decision, one with many alternatives. This 4-H project, The Rent Event, is designed to help you make that decision about your first home away from home. Let’s consider those decision-making steps.

Steps in the Decision-making Process

Step 1: Realize that a decision must be made. This step can also be called “identifying the problem.” What is the situation or the problem that requires a decision to be made? You can make a better decision if you are very specific in identifying the problem. For example, in what part of town do you wish to live? Do you want to share your first home with a roommate or can you afford to live without a roommate? Once you have identified the specific problem or opportunity, move to the next step.
Step 2: List the alternatives.
An alternative is an option or possible solution to your problem. What are the different parts of town where you might live? What are the alternatives for your first home? Well, you might live in a tent, an apartment, a house, a mobile home, or an igloo. Good decision-making requires you to identify as many possible options as you can. Sometimes after you make a decision, you find there was a better alternative that you had not considered. Have you ever done that? How did you feel? Try to think of all the possibilities, and be imaginative as you list alternatives.

Step 3: Gather information about your alternatives.
You need to gather information about your alternatives to help you select the best solution. For example, people do live in igloos, but is that a practical alternative for you? Probably not, so there’s really no need to collect information about the energy costs of living in an igloo. But what about the other alternatives you’ve listed? Could you afford to buy a mobile home, or are there mobile homes available for rent?

As you gather information about your alternatives, be open-minded. For example, just because one alternative may be your favorite, don’t fail to consider both good and bad aspects of that option. You may want to live in an apartment complex because it has a swimming pool (a good aspect), but you ignore what that high rent will do to your budget (a bad aspect). Gather as much information as you can about each of your alternatives. The more information you collect, the more you’ll know about your decision.

Step 4: Evaluate and rank the alternatives.
Once you are satisfied that you have collected as much information as you need, evaluate and rank your alternatives in best-to-worst order. Consider all the information—do the negative aspects of some alternatives make them clearly unsatisfactory? Is there an obvious “best” alternative? Be objective. Try to balance the negative and positive aspects of each alternative. Again, be open-minded. Don’t just automatically rank your favorite option first (for example, the apartment with the swimming pool), but objectively rank the alternatives.

Step 5: Make the decision.
Many people jump from Step One to Step Five with little or no consideration for the other steps. But, in the long run, you’ll be more satisfied with your decision if you take the time to consider all the possibilities. Based on your ranking of the options, choose the best option. Now, you are making a decision and not just making a choice. Are you beginning to understand the difference between a choice and a decision?

Step 6: Evaluate your decision and accept the consequences.
We all sometimes make decisions that don’t work out the way we had planned. But it doesn’t help to continue to worry about that “bad” decision. Think back over the other five steps in the process. Did you ignore an alternative? Did you lack time to collect enough information? Evaluating your decisions will help you make better decisions in the future.

What does accepting the consequences mean? It means that you make the best of your decision—whether good or bad. It means learning from that decision and using that information in the future. For example, suppose you select your apartment because of its location, but you ignore the cost to heat and cool it. As your energy bills require more and more of your budget, it will become necessary to reduce other expenses—like recreation, clothing, food, and so forth. As you work through that problem, you’ll be accepting the consequences of your apartment decision. What are the consequences of some of your decisions?

Making a Decision
Now that you are aware of the steps in the decision-making process, let’s consider your first home away from home. Locating and moving into that home is a series of decisions. The decision-making process is applied when the outcome is too important for a choice. This project will help you make a decision, with consequences you can accept and enjoy!

Glossary

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Alternative</td>
<td>One of two or more options to be decided upon or chosen.</td>
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<tr>
<td>Choice</td>
<td>An alternative selected with little or no thought.</td>
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<tr>
<td>Consequences</td>
<td>The outcome of a choice or decision.</td>
</tr>
<tr>
<td>Decision</td>
<td>An alternative selected in a systematic manner on the basis of careful thought.</td>
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<tr>
<td>Evaluate</td>
<td>To determine the value or importance of the options considered.</td>
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<tr>
<td>Option</td>
<td>The act of choosing or making a choice. Or, something chosen or available as a choice.</td>
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</table>
Activity 1

Because you’re just beginning this project, let’s make some choices now—you’ll get to make some decisions later. On the following chart, circle the choices you would make if you were renting a place to live today. Don’t worry if you aren’t familiar with some of the terms. They will be explained later.

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<thead>
<tr>
<th></th>
<th>Lease</th>
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<tbody>
<tr>
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<td>Apartment</td>
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<td>Do you want a lease?</td>
<td>Efficiency</td>
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<td>Room</td>
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<td>Igloo</td>
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<td>Utilities</td>
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<td>Insurance</td>
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<td></td>
<td>Roommate</td>
<td>No roommate</td>
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</tbody>
</table>

Activity 2

Remember Hermie? He’s the house character in the video, “The Misadventures of Hermie.” If you haven’t seen the videotape, ask your leader to help you borrow a copy to view before proceeding with this activity.

Well, Hermie is moving to your community and is looking for a place to rent. As you know, Hermie still doesn’t know very much about renting. To help Hermie and others like him find a place to rent, create a “renter’s survival kit” that will contain all the information needed to rent a place to live in your community. Assemble it in a notebook, a box, a shopping bag, or another convenient form. You can use it as a guide whenever you are choosing to rent.

Results from some of the other activities in this manual would make great additions to the survival kit. Look for those activities. For example, a list of danger clauses to be found in leases—plus a sample lease with the danger clauses marked—would make excellent items to include in the survival kit. In addition, there may be items from your community to add to your kit, such as a map, a guidebook, and information on shopping, utilities, education, recreation, and medical facilities.

If you live in a small community, you may want to include nearby communities.

You may want to do this activity with a group, but of course you can do it individually if you prefer. Your leader should be able to give you ideas if you get stuck.
**Activity 3**
What decisions have you had to make lately? Did you follow the decision-making process? How did the decisions turn out? Pretend you are going to rent a property, and interview someone who is now renting. What decisions do renters need to make? How have some of them turned out? Was the decision-making process useful to them? Would it be useful to you?

**Activity 4**
If you have a creative flair and can get the equipment, make a videotape that will help others learn about the rental process. It could consist of a single tape presenting an overview of the rental process, or it could be a series of tapes, each dealing with a specific topic, such as finding a roommate. The videos should be informative and entertaining. The information might be presented through skits, parodies, demonstrations, puppet shows, interactive techniques with the audience, interviews, panel discussions using characters like Hermie and his friends, or even melodrama (as in soap operas). Think up some of your own ideas. Ham it up! Go for it!

Consult your leader for information about how to obtain the necessary video equipment.

**Presentation Idea**
Activity 2 would make an excellent presentation idea or demonstration. Show others what you have put in your survival kit and explain why you decided to include each item.

“What should I do? Where should I go?”
Understanding a Lease

Reading the Fine Print

Objectives

When you finish this section, you should be able to:
1. understand the basic points of a written lease
2. recognize potential problem clauses in a lease

Why Have a Lease?

One of the first decisions you will need to make in the process of locating your first “home away from home” is whether or not you want to have a lease. What is a lease? A lease is an agreement between you, the tenant, and the landlord. It spells out the terms that both of you agree to while you are renting the apartment or unit.

As a tenant, the lease is for your protection and should explain fully your rights and responsibilities. A well-written lease will also explain the rights and responsibilities of the landlord.

What’s in a Lease?

The lease should answer each of the following questions:
• What is the address and/or apartment number?
• How much is the rent?
• When is the rent due?
• Where and to whom should you pay the rent?
• Can you pay by cash, check, or money order?
• How long is the term of the lease (one year, six months, one month, etc.)?
• How much is the security deposit?
• Who is responsible for paying utility bills (heat, electricity, water, sewage, trash removal)?
• What furnishings are provided (kitchen appliances, furniture, draperies, etc.)?
• Who will be allowed to live in the unit? Can there be a roommate? Can you have a pet?
• Who fixes things in the apartment when something goes wrong? How soon will it be fixed? Is there an emergency number to call?
• What are the rules or restrictions on use of the apartment?
The Plain Language Contract Act, effective since 1994, requires leases and other consumer contracts to be written in plain rather than technical or archaic language. For example, terms like "party of the first part" and "party of the second part" should be replaced with "landlord" and "tenant."

Vague or hard-to-understand information in a lease should alert you to search for "danger" clauses in the lease. Danger clauses are items that are unfair or not favorable to the tenant. (See Activities 3 and 5 for more on danger clauses.)

... Should It Be in Writing? ...

Remember, not all leases are the same. They vary from state to state, city to city, and landlord to landlord.

Legally, an oral lease agreement has as much standing as a written lease agreement. The problem with an oral lease, however, is that it is difficult to prove what was agreed upon and, in any legal action, it would be your word against the landlord’s. Again, it’s in your best interest to have a written lease.

Remember, however, that a lease is a legally binding contract. You should read the lease carefully and thoroughly, making certain that you understand all sections or clauses. Some landlords or their rental agents will go over the lease point by point with you, but you may want to have someone else read the lease and give an opinion anyway. If you sign a lease you do not understand, you may find yourself spending more than you had planned.

Because it is so important to have a lease, does this mean you have to sign any lease the landlord presents to you? The answer is no. Many of the clauses contained in the lease are negotiable. Sit down with the landlord and discuss the lease and the clause(s) you object to. Most landlords are reasonable and will try to work out an agreement with you. Whatever changes are agreed to, put them in writing.

... Security Deposits ...

Many problems between tenants and landlords are related to security deposits. The security deposit is a sum of money held by the landlord to cover the cost of cleaning, repairing any damage done by the tenant, late fees, or unpaid rent. Because it may be as high as two months’ rent (after the first year, the maximum security deposit that can be held is one month’s rent), you will want to ask about it when you are hunting a place to rent. In a later section, "Playing the Security Deposit Sweepstakes," you will learn some ways to care for the apartment in order to avoid those deductions.

In some cases, you will get interest on the security deposit. There are some important conditions that must be met, however, for the landlord to be required to pay interest. First, the deposit must be more than $100 and, second, the deposit must have been held by the landlord for more than two years. You will receive your first interest payment at the end of your third year in the apartment and each year after that.

Getting Your Security Deposit Returned

Pennsylvania law is very strict about returning the security deposit to the tenant promptly. First, you must give your landlord your forwarding address. Then within 30 days after the end of the lease, the landlord is required to return the security deposit and unpaid interest after subtracting for any damages or unpaid rent. The landlord must also provide you with a written list of damages for which deductions are made. If you do not receive your security deposit within this time, you have two options. One is to receive the entire amount of your security deposit plus interest, without any deductions. The other is to sue the landlord for twice the amount due, that is, twice the difference between the amount of the security deposit plus interest less deductions.

Avoiding Problems

If you pay your rent in cash, be sure to get a written receipt. Many tenants have gotten into trouble because they could not prove they had paid their rent.

It is always a good idea to put any communication with your landlord in writing, even if it is just a notice of leaking plumbing that needs to be fixed. That way, if you are ever involved in a dispute, you will have accurate records to refer to in order to present your argument. Keep copies of your signed contract and any correspondence with your landlord in a secure place.
The landlord also has certain rights. These include:

• the right to payment of rent
• the right of entry or access to the unit with advance notice and for a business-related purpose
• the right to evict the tenant for violation of the lease
• the right to charge a security deposit

All of these are subject to certain limitations, however. If you believe that the landlord has abused these rights or is not providing what he/she is required to, obtain legal advice to determine what your options are.

The responsibilities of tenant and landlord are the flip side of these. In addition, a tenant should:

• act in a way that does not violate the peace and enjoyment of the neighbors
• not deliberately destroy or damage any part of the dwelling
• abide by the rules and regulations of the rental agreement
• use all utilities, facilities, and appliances in a reasonable manner
• keep all fixtures clean
• remove garbage and waste regularly
• comply with all applicable housing and fire codes

Ten Danger Clauses in Leases

Leases should contain no “danger clauses,” such as the following:

1. You agree that the landlord isn’t liable for repairs.

There are a variety of ways in which leases state that the tenant must pay rent whether or not heat, hot water, and other essential services (such as refrigeration, or elevator service in a high rise) are supplied and maintained. One formulation might read: “This lease and the obligation of tenant to pay rent hereunder . . . shall nowise be affected, impaired or excused because landlord is unable to supply or is delayed in supplying any service or repairs, additions, alterations or decorations.”

This clause sets forth the doctrine of “independent covenants,” a hoary legalism still applicable to many aspects of landlord-tenant relations, though not applicable to normal business contracts. The doctrine states that the tenant’s obligation (“covenant”)
to pay rent is separate from the landlord’s obligation to provide a habitable dwelling. If the landlord doesn’t fulfill his/her part of the bargain, the lease doesn’t permit tenants to withhold their rent, as buyers would normally withhold payment for goods or services not delivered. Instead, tenants must sue or pursue some other cumbersome legal remedy.

To counteract this type of clause, several states have established mechanisms under which tenants can withhold rent under certain conditions.

2. You pay the landlord’s attorney’s fees.
A typical clause reads: “The tenant further agrees to pay all costs, including legal fees and other charges that may accrue in the event distrain proceedings are instituted against the tenant, or in the event suit for rent or dispossess proceedings are necessary in order to obtain possession of the premises, or to collect the rent.”

A “distrain” is a seizure of your property to collect a debt; in many states it has been made illegal or ruled unconstitutional. A “dispossess proceeding” is an eviction. Thus, in this common clause you pledge to pay your landlord’s legal costs if he/she tries to seize your property or if he/she evicts you.

3. You waive your right to a jury trial.
Typical wording: “It is mutually agreed by and between Landlord and Tenant that the respective parties hereto shall and they hereby do waive trial by jury in any action, proceeding or counterclaim brought by either of the parties hereto against the other on any matters whatsoever arising out of or in any way connected with this lease, the Tenant’s use of occupancy of said premises, and/or any claim of injury or damage.”

This clause has the appearance of fairness, since the landlord also waives (gives up) his/her right to a jury trial. But juries are generally more favorable to tenants than judges are, in the unanimous opinion of tenant leaders interviewed by Consumers Union.

4. You agree to obey rules that may not even have been written yet.
A typical formulation: “The lessee covenants and agrees that all rules and regulations printed upon the back hereof, or hereafter adopted by the lessor and made known to lessee, shall have the same force and effect as covenants of said lease, and the lessee covenants that he, his/her family and guests will observe all such rules and regulations.”

Rules often include prohibitions against owning pets, practicing musical instruments, playing TV sets at certain hours, washing cars, storing baby carriages or bicycles in certain areas, or driving nails into the walls.

Such items as the last are constantly violated by almost all tenants. Who, after all, wants to live in rooms barren of all pictures or decorations? But such picky regulations can be used, subsequently, as a pretext for a landlord to keep tenants’ security deposits. Or they can provide a pretext for a landlord to evict tenants if he/she takes a dislike to them or wants their quarters for some other purpose (such as rental at a higher rate to a new tenant). Persons active in tenant organizing sometimes find themselves suddenly in violation of a rule previously ignored.

Insist on reading the current rules and regulations before you move into any apartment. In some places they’re quite reasonable; in others, not. If you have any bargaining power, try to see that particularly objectionable ones are stricken. As for agreeing to follow any rules promulgated in the future, it’s best if you don’t. Second best is if the lease provides some arbitration procedure for tenants who disagree with the future rules, or if the lease limits the tenant’s obligation to follow “reasonable” regulations.

5. You agree to pay possible extra rent.
This clause allows the landlord to raise the rent if his/her operating expenses go up, particularly in the areas of water or sewer assessments, real-estate taxes, pollution-control equipment, or other capital improvements. Typical wording: “Tenant agrees, during the term of this lease or any renewal thereof, that in the event there shall be an increase in real-estate taxes, sewer or water charges above the amount of said taxes, sewer or water charges during the year—or an assessment charged by the municipality on the demised premises for any period following the date of commencement of this lease, tenant shall pay his/her proportionate share of said tax increase, charge or municipal assessment.”

Leases that run more than one year may include an automatic increase in the rent for each year after the first, with only the first year’s rent prominently
indicated at the top of the lease. The increase from year to year may be a specified dollar amount or a fixed percentage, or it may even be geared to the change in the cost of living.

6. You give the landlord free rein to enter your apartment.
Leases vary substantially in the degree to which the landlord can barge in unannounced and uninvited. Here is a sample of one of the worst “access-to-premises” clauses:

“Landlord or Landlord’s agents shall have the right to enter the demised premises during reasonable hours, to examine the same, and to show them to prospective purchasers, lessees, mortgagees or insurance carriers of the building, and to make such repairs, alterations, improvements or additions as Landlord may deem necessary or desirable. If Tenant shall not be personally present to open and permit an entry into said premises, at any time, when for any reason an entry therein shall be necessary or permissible hereunder, Landlord or Landlord’s agents may enter the same by a master key, or may forcibly enter the same, without rendering Landlord or Landlord’s agents liable therefor.”

Taken literally, that clause means your landlord can kick your door down to show your apartment to a prospective future tenant while you’re not home. In practice, courts have usually ruled in such a way as to restrict a landlord’s right of entry to normal business hours, and to require that 24 hours’ notice of the entry be given the tenant unless there is a genuine emergency. Courts have also made it clear that the right of access can’t be used to harass a tenant. The problem is that you might have to sue to prove that the lease doesn’t really mean what it says.

7. The landlord isn’t liable if you’re injured or if your property is damaged.
Most leases have a list of hazards for which the landlord is not to be held responsible. Typically, the list includes “falling plaster, steam, gas, electricity, water, rain, or snow that may leak from any part of said building,” and several others.

But form leases differ in a key regard. With some, the landlord is not responsible for injury from the listed hazards unless he/she or his/her agents have been negligent. For the tenant, that’s the better situation.

The worse situation is that the landlord is not liable even if the damage was caused by his/her negligence—and many leases say just that. In some, for example, you agree “that the lessor shall not be liable for any damage or injury of the lessee.” Or you might agree “to indemnify and save the lessor harmless from all claims of every kind and nature.”

Such a sweeping excuse from any kind of liability will almost never hold up in court. But if the landlord damages some of your property, you’ll probably have to drag him into court to recover damages. Were it not for the standard form lease, landlords might be more willing to make reasonable out-of-court settlements. And, of course, the lease can be used to cow tenants who don’t know their rights.

8. You agree no one else will live with you.
Most leases prohibit anyone not named on the lease from occupying the apartment. For example: “Tenant will not use nor permit to be used the said premises nor any part thereof for any purpose other than that of a private dwelling apartment for himself and his immediate family.”

It makes no difference whether the visitor helps you with the rent or not. If, two months after moving into your apartment, you want your widowed aunt to move in with you—too bad. You don’t control who lives in your apartment.

Of course, few leases prohibit your having guests overnight. It’s long-term stays that may present a problem. If a landlord tries to evict a tenant for having a “subtenant” (unauthorized occupant), one issue a court would look at is how long the guest had stayed. Whether the guest moved in furniture and whether he/she or she maintained a separate residence would also have some bearing on the case.

Subletting your apartment—that is, letting someone else live there while you’re away and collecting rent from that person while you continue to pay the landlord—is also flatly prohibited under some leases. Under most leases it can be done, but only if the landlord gives written consent. This restriction has some merit, since it gives landlords some reasonable control over who lives in their buildings. But it’s an inconvenience and an added problem for tenants, especially those who travel a great deal. About the best you can hope for here is a phrase in the lease saying the landlord agrees not to withhold consent unreasonably.
9. Any improvements you build in belong to the landlord.

Even though most leases require you to get the landlord’s consent before making any alterations, landlords get to have their cake and eat it too. Any improvements the landlord allows you to install become part of his/her property, enhancing its value for rental to the next tenant. The clause will read something like this: “The lessee agrees that no alterations, additions or improvements shall be made in or to the premises without the consent of the lessor in writing, under penalty of damages and forfeiture, and all additions and improvements made by the Tenant shall belong to the lessor.”

This clause is intended to refer to such things as built-in shelves, window seats, wallpaper, and towel racks. The logic is that removing these items might damage the apartment. However, even if the tenant could accomplish their removal without damage, the landlord has the right to keep them under the lease.

10. You agree the premises are fine as they are.

The windows may be cracked; the refrigerator may be broken; there may be hidden defects in the apartment you won’t notice until you’ve lived there for a short time. But the lease you’ve signed is likely to say something like, “The lessee accepts said premises in their present condition.” To buttress this, another clause of the lease will probably say, “Neither party has made any representation or promises, except as contained herein, or in some further writing signed by the party.” So if the landlord tells you he’ll sand and refinish the floors for you, be sure to get it in writing—before you sign the lease.

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**Glossary**

**Apartment manager:** The person responsible for managing (collecting rent, maintenance, renting, etc.) an apartment for the owner or landlord.

**Contract:** A binding agreement between two or more persons or parties, as between landlord and tenant.

**Danger clause:** A clause in a lease that the renter should be wary of, because it may be unfavorable to the tenant.

**Hoary legalism:** An old code or law requiring strict obedience.

**In solido:** The entire amount, as when any one of several renters living in an apartment can be held responsible for the entire amount of rent.

**Ipso facto:** By the fact or act itself. For example, if a tenant moves furniture out of the apartment, the landlord may believe that the tenant is, in fact, moving out of or abandoning the apartment.

**Landlord:** The owner of the apartment or rental unit.

**Lease:** A written or oral agreement between a landlord and tenant that contains the terms or conditions under which the tenant may occupy the rental unit.

**Lessees:** The person or persons renting the unit.

**Lessor:** The landlord or owner of the unit.

**Lien:** A claim by one person on the property of another as security for money owed, such as rent.

**Rent:** Payment by the tenant to the landlord for use of the apartment or rental unit.

**Rental agent:** A person, acting on behalf of the landlord, who shows and rents apartments.

**Responsibilities:** What the landlord or tenant is bound or required to do either by law or by the lease.

**Rights:** The power or privileges granted by law or by the lease to the landlord or to the tenant.

**Security deposit:** Money held by the landlord to cover the cost of repairing any damages done by the tenant, cleaning, or late and unpaid rent.

**Tenant:** The renter or person occupying an apartment.
Date ____________________ 20__

PARTIES
hereby leases to ________________________________ (hereinafter referred to as Lessor)
(hereinafter referred to as Lessee) the following described property:

PREMISES
Apartment No. _______ at ________________________________ in
______________________________, for use by resident as a private residence only.

TERM
This lease is for a term commencing on the __________ day of __________ 20__ , and ending
on the last calendar day ________________, 20__.

AUTOMATIC RENEWAL
If Lessee or Lessor desires that this lease terminate at the expiration of its term, he must give to the other party
written notice at least 30 days prior to that date. Failure of either party to give this required notice will
automatically renew this lease and all of the terms thereof except that the term of the lease will be for one month.
This provision is a continuing one and will apply at the expiration of the original term and at the expiration of
each subsequent term.

RENT
This lease is made for and in consideration of a monthly rental of ________________________________
Dollars per month payable in advance on or before the 1st day of each month at ________________________________
. If the rent is paid by the 5th of the month, Lessee shall be entitled to a
deduction of ____________________ Dollars per month or a net rental of ____________________ Dollars per
month; provided, however, that any monthly rental payment not received by the 5th of the month shall be
considered delinquent. If lessee pays by check and said check is not honored on presentation for any reason
whatsoever, Lessee agrees to pay an additional sum of $10.00 as a penalty. This penalty provision is not to be
considered a waiver or relinquishment of any of the other rights or remedies of Lessor.

Lessor acknowledges receipt from Lessee of the sum of ________________________________
Dollars which is pro-rated rental for __________ days from the date of commencement of this lease to
the first day of the following month.

SECURITY DEPOSIT
Upon execution of this lease contract, Lessee agrees to deposit with Lessor, the receipt of which is
acknowledged, the sum of $_______________________________. This deposit, which
is non-interest bearing is to be held by Lessor as security for the full and faithful performance of all of the terms
and conditions of this lease. This security deposit is not an advance rental and Lessor may not deduct any portion
of the deposit from rent due to Lessor. This security deposit is not to be considered liquidated damages. In the
event of forfeiture of the security deposit due to Lessee’s failure to full and faithfully perform all of the terms
and conditions of the lease, Lessor retains all of his other rights and remedies. Lessee does not have the right
to cancel this lease and avoid his obligations thereunder by forfeiting the said security deposit. Lessor shall be
entitled to return of the said security deposit within 30 days after the premises have been vacated and inspected
by Lessor provided said lease premises are returned to Lessor in as good condition as they were at the time
Lessee first occupied same, subject only to normal wear and tear and after all keys are surrendered to Lessor.
Lessor agrees to deliver the premises broom clean and free of trash at the beginning of this lease and Lessee
agrees to return same in like condition at the termination of the lease. The following charges will be made for
cleaning: Broom Cleaning Apartment $15.00, Cleaning Stove $15.00, Cleaning Refrigerator $5.00.
In the event of any damage to the leased premises or equipment therein, reasonable wear and tear excepted, caused by Lessee, his family, guests or agents, Lessee agrees to pay Lessor when billed the full amount necessary to repair or replace the damaged premises or equipment.

Deductions will be made from the security deposit to reimburse Lessor for the cost of repairing any damage to the premises or equipment or the cost of replacing any of the articles or equipment that may be damaged beyond repair, lost or missing at the termination of the lease. Deductions will also be made to cover any unpaid amounts owed to Lessor for any such damage or loss occurring prior to termination of the lease and for which Lessee has been billed. In the event that such damages or cleaning charges exceed the amount of the security deposit, Lessee agrees to pay all excess cost to Lessor. In the event there has been a forfeiture of the security deposit, charges for damages and cleaning shall be paid in addition to the amount of said security deposit.

Notwithstanding any other provisions expressed or implied herein, it is specifically understood and agreed that the entire security deposit aforesaid shall be automatically forfeited as liquidated damages should lessee vacate or abandon the premises before the expiration of this lease, except where such abandonment occurs during the last month of the term of the lease, lessee has paid all rent covering the entire term and either party has given the other timely written notice that this lease will not be renewed under its automatic renewal provisions.

**OCCUPANTS**
The leased premises shall be occupied by the following persons only: ____________________________

**PETS**
No pets will be allowed to live on the premises at any time. However, this provision shall not preclude Lessor from modifying any lease to allow pets by mutual written agreement between Lessor and Lessee.

**SUB LEASE**
Lessee is not permitted to post any “For Rent” signs, rent, sublet or grant use or possession of the leased premises without the written consent of Lessor and only in accordance with this lease.

**DEFAULT OR ABANDONMENT**
Should the Lessee fail to pay the rent or any other charges arising under this lease promptly as stipulated, should the premises be abandoned (it being agreed that an absence of Lessee from the leased premises for five consecutive days after rentals have become delinquent shall create a conclusive presumption of abandonment) by Lessee or should Lessee begin to remove furniture or any substantial portion of Lessee’s personal property to the detriment of Lessor’s lien, or should voluntary or involuntary bankruptcy proceedings be commenced by or against Lessee, or should Lessee make an assignment for the benefit of creditors, then in any of said events, Lessee shall be ipso facto in default and the rent for the whole of the unexpired term of the lease together with the attorneys fees shall immediately become due. However, Lessor may proceed one or more times for past due installments without prejudicing his rights to proceed later for the rent for the remaining term of the lease. Similarly, in the event of any such default Lessor retains the option to cancel the lease and obtain possession of the premises by giving Lessee written notice to vacate the premises in accordance with the provisions of Article 5 of the Pennsylvania Residential Landlord and Tenant Act. In the event of such cancellation and eviction, Lessee is obligated to pay any and all rent due and owing through the last day said premises are occupied.

**OTHER VIOLATIONS & NUISANCE**
Should the Lessee at any time violate any of the conditions of this lease, other than the conditions provided for in the immediate preceding paragraphs under the heading “Default and Abandonment” or should the Lessee discontinue the use of the premises for the purposes for which they are rented or fail to maintain a standard of behavior consistent with the consideration necessary to provide reasonable safety, peace and quiet to the other tenants in the apartment complex, such as by being boisterous or disorderly, creating undue noise, disturbance or nuisance of any nature or kind, engaging in any unlawful or immoral activities, or failure to abide by the rules and regulations as specified below, and should such violation either continue for a period of five days after written notice has given Lessee (such notice may be posted on Lessee’s door) or should violation occur again after written notice to cease and desist from such activity or disturbance, then, Lessee shall be ipso facto in
default and Lessor shall have the option to demand the rent for the whole unexpired term of the lease which shall at once become due and exigible or to immediately cancel this lease and obtain possession of the premises by giving Lessee written notice to vacate the premises in accordance with the provisions of Article 5 of the Pennsylvania Residential Landlord Tenant Act.

RULES & REGULATIONS
Lessee acknowledges receipt of a copy of the rules and regulations which are attached to and form a part of this lease. Lessee agrees to comply with all such rules and regulations and with all reasonable rules and regulations hereafter adopted by the Lessor and posted in or about the apartment complex and/or mailed or delivered to Lessee.

WARRANTY
Lessor warrants that the leased premises are in good condition. Lessee accepts them in such condition and agrees to keep them in such condition during the term of the lease at his expense and to return them to Lessor in the same condition at the termination of the lease, normal decay, wear and tear excepted.

OCCUPANCY
Should Lessee be unable to obtain occupancy on the date of the beginning of the lease due to causes beyond control of Lessor, this lease shall not be affected thereby, but Lessee shall owe rent beginning only with the day on which he can obtain possession.

Should the property be destroyed or materially damaged so as to render it wholly unfit for occupancy by fire or other unforeseen event not due to any fault or neglect of Lessee, then Lessee shall be entitled to a credit for the unexpired term of the lease. However, Lessee shall not be entitled to a reduction of the monthly rent or cancellation of this lease because of a temporary failure of utilities, heat, air conditioning or temporary closing of swimming pool.

ADDITIONS & ALTERATIONS
Neither Lessor nor Lessee shall make any additions or alterations to the premises without written permission of the other. However, Lessor or his employees shall have the right to enter the premises for the purpose of making repairs necessary to the preservation of the property. Any additions made to the property by the Lessee shall become the property of the Lessor at the termination of this lease unless otherwise stipulated herein. No holes shall be drilled in the walls, woodwork or floors and no antenna installations are permitted. No painting or papering of walls is permitted.

No water beds. No foil in windows. No hurricane tape allowed to stay in windows after danger ceases.

LIABILITY
If any employee of Lessor renders any other services (such as parking, washing or delivery of automobiles, handling of furniture or other articles, cleaning the rented premises, package delivery, or any other service) for or at the request of resident, his family, employees or guests then, for the purpose of such service, such employees shall be deemed the servant of Lessee, regardless of whether or not payment is arranged for such service, and Lessee agrees to relieve Lessor and hold Lessor harmless from any and all liability in connection with such services.

The Lessor shall not be liable to Lessee, or to Lessee’s employees, patrons and visitors, or to any other person for any damage to person or property caused by any act, omission or neglect of Lessee or any other tenant of said demised premises, and Lessee agrees to hold Lessor harmless from all claims for any such damage, whether the injury occurs on or off the leased premises.

Lessee assumes responsibility for the condition of premises. Lessor will not be responsible for damage caused by leaks in the roof, by bursting of pipes by freezing or otherwise, or any vices or defects of the leased property, or the consequences thereof, except in case of positive neglect or failure to take action toward the remedying of such defects and the damage caused thereby. Should Lessee fail to promptly so notify Lessor in writing of any such defects, Lessee will become responsible for any damage resulting to Lessor or other parties.
Lessee hereby releases, relieves and holds Lessor blameless for any damage or injury to persons or property caused as a result of the use of the swimming pool by Lessee or any persons making use of said pool through the use, permission or consent of Lessee. Lessee further agrees not to use or permit the use of alcoholic beverages within the swimming pool and other public areas. No children under the age of twelve (12) years of age will be allowed in or about the swimming pool area unless accompanied by an adult.

SIGN & ACCESS
Lessor reserves the right to post on the premises “For Sale” or “For Rent” signs at all times. Lessee will allow parties authorized by Lessor to visit the premises at reasonable hours in view of buying the entire term of this lease and in view of renting for 30 days prior to the expiration of this lease. Lessee will also permit Lessor to have access to the premises for the purpose of inspection at reasonable intervals between the hours of 8:00 a.m. to 5:00 p.m.

ATTORNEY’S FEES
Lessee further agrees that if an attorney is employed to protect any rights of the Lessor hereunder, Lessee will pay the fee of such attorney. Such fee is hereby fixed at twenty-five (25%) percent of the amount claimed or a minimum of $100.00 whichever is greater. Lessee further agrees to pay all court costs and sheriff’s charge if any.

OTHER
The failure of Lessor to insist upon the strict performance of the terms, covenants, agreements and conditions hereby contained, or any of them, shall not constitute or be construed as a waiver or relinquishment of the Lessor’s rights therefor to enforce any such terms, covenants, agreements and conditions, but the same shall continue in full force and effect.

It is understood that the terms “Lessor” and “Lessee” are used in this agreement, and they shall include the plural and shall apply to persons, both male and female. All obligations of Lessee are several and in solido.

This lease, whether or not recorded, shall be junior and subordinate to any mortgage hereafter placed by the Lessor on the entire property of which the leased premises form a part.

In the event that during the term of this lease, or any renewal hereof, either the real estate taxes or the utility costs, or both, should increase above the amount being paid on the leased premises at the inception of this lease, the Lessee agrees to pay his proportionate share of such increase and any successive increases. Such payment or payments by Lessee shall be due monthly as increased rent throughout the remainder of Lessee’s occupancy; and all such sums may be withheld from Lessee’s security deposit if not fully paid at the time Lessee vacates the premises. A 30-day notice will be given to Lessee before any increase is made.

OTHER CONDITIONS
A temporary visitor is one who inhabits the property for no more than ten (10) days.

READ YOUR LEASE BEFORE SIGNING

Executed in duplicate

at ___________________, Pennsylvania

this _______ day of ____________, 20 ___.

AGENT FOR LESSOR

LESSEE

LESSEE

15
Sample Apartment Lease #2

PARTIES

1. This agreement, made this __________ day of __________, ______, between ____________________, hereafter called Landlord, and ____________________, hereafter called Tenant.

PROPERTY, TERMS, AND CONDITIONS

upon the following terms and conditions.

(A) Term of lease __________________________ __________________________

(B) Beginning date of lease __________ day of __________________________

(C) Ending date of lease __________ day of __________________________

(D) Length of renewal term if lease is not ended by either party: __________________________

(E) Required written notice by Landlord or Tenant to end this lease: __________________________ days before the ending date of this lease or any renewal term.

(F) Total rent for the entire term of lease: __________________________

(G) Rent is due and shall be paid in advance on __________________________, in the amount of __________________________

(H) Late charge if rent is not paid within __________________________ days of due date: __________________________

(I) Tenant will pay by ☐ cash or ☐ check or ☐ certified or equivalent check, before taking possession, the following:

1. Rent for the period between the first day of the lease term and the first regular due date, if any: __________________________ $ __________ $ __________

2. Rent for first regular due date: __________________________ $ __________ $ __________

3. Security deposit, on deposit at __________________________, in the amount of __________________________ $ __________ $ __________

4. Rent paid in advance on account of final payment due: __________________________ $ __________ $ __________

5. __________________________ $ __________ $ __________

Totals paid to date __________________________ $ __________ $ __________

Amount due before possession __________________________ $ __________ $ __________

(J) Property will be used only as __________________________

(K) Maximum number of occupants under this lease: __________________________

(L) Payments to be made promptly (without being demanded) when due to: ☐ landlord ☐ agent

at: __________________________

(M) Landlord will supply: ☐ cold water ☐ hot water ☐ gas ☐ heat ☐ electricity ☐ lawn and shrubbery care ☐ snow removal ☐ water cost over yearly charge ☐ yearly heater maintenance contract ☐ sewage costs and maintenance ☐ other

Tenant will supply: ☐ cold water ☐ hot water ☐ gas ☐ heat ☐ electricity ☐ lawn and shrubbery care ☐ snow removal ☐ water cost over yearly charge ☐ yearly heater maintenance contract ☐ sewage costs and maintenance ☐ other

(N) Rules and regulations ☐ are ☐ are not attached.

(O) If the lease is for a term of more than one year, Tenant agrees to pay with the rent, the proportionate share of any increase in real estate taxes and water and sewer rents that occur during this lease agreement.

(P) If insurance premiums on the Property increase because of an action or conduct of Tenant, Tenant’s guest or anyone invited to the Property by Tenant, Tenant agrees to pay any increase with the rent.

(Q) Tenant understands that the Property is being rented in its present condition or as follows: __________________________

(R) Before the beginning of this lease, Landlord agrees to make the following repairs, replacements, or installations: __________________________

SPECIAL 3.

CLAUSES

TWO-PART 4. Landlord and Tenant understand that this is Part One of a two-part lease.

LEASE

APPROVAL

Witness: __________________________ Tenant: __________________________ Date: __________________________

Witness: __________________________ Landlord: __________________________ Date: __________________________

16
☆ Activity 1
Name six basic rights that you have as a tenant.

a. __________________________

b. __________________________

c. __________________________

d. __________________________

e. __________________________

f. __________________________

Name six obligations or responsibilities that you have as a tenant.

a. __________________________

b. __________________________

c. __________________________

d. __________________________

e. __________________________

f. __________________________

☆ Activity 2
Look at the sample leases. Referring to the list of questions on page 6 ("What's in a Lease") that a lease should answer, what information, if any, is missing from the leases?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

☆ Activity 3
Which danger clauses can you find in the sample leases? (Refer to the section on danger clauses, p. 8.)

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Which would you say might be a "good" lease? Why?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Would you sign either lease? Why or why not?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

☆ Activity 4
Find a lease that is used in your community. Get a copy from someone you know who is renting, a real estate agent, an office supply store, or an apartment complex. What information, if any, is missing from the lease?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

☆ Activity 5
Which danger clauses can you find in the lease you found?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
How does this lease compare with the sample leases?

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

Do you consider the local lease to be better or worse than the samples?

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

Would you sign the lease? Why or why not?

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

Activity 6
Invite a landlord, apartment manager, or lawyer to your group meeting. Ask him/her to explain particular clauses of a lease you have found or the lease the landlord uses. What are some examples of problems that have occurred locally?

Activity 7
If a different activity would help you learn about leases, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

Presentation Ideas
1. Describe the danger clauses one should look out for in reading a lease.
2. Outline tenants’ and landlords’ rights and responsibilities.

“These are my rights as a tenant.”
Selecting a Place to Rent

Home, Sweet Home

Objectives

When you finish this section, you should be able to:

1. identify at least four ways to locate an apartment
2. evaluate an apartment’s layout, features, and condition
3. identify three major expenses that need to be paid before moving into an apartment
4. identify three major monthly expenses of renting an apartment
5. select a unit that meets your needs, using not more than 25 to 30 percent of your anticipated income

What Shall I Rent?

At last... you're getting your first “home away from home!” Now the question is, what are you going to rent? When thinking about renting a place to live, many people think of apartments. An apartment, however, is only one of several kinds of places that you can rent. Not only that, but you can rent places of all sizes, shapes, and forms, including:

- a house
- a townhouse
- a mobile home
- a room in someone’s house (maybe with kitchen privileges)
- a basement apartment
- a garage apartment
- an efficiency apartment
- a garden apartment
- a unit in a semi-detached, duplex, or twin
- a unit in a low-rise apartment building
- a unit in a mid-rise apartment building
- a unit in a high-rise apartment building

Just about anything that people live in can be rented. Although the above list is pretty long, you may be
able to find other examples of rental housing in your community. If some of the terms used in the list above are unfamiliar to you, look them up in the glossary at the end of this section.

In the remainder of this project manual, you will see all rental housing referred to as an “apartment.” Don’t let this trap you into thinking of only one specific kind of rental housing. Just keep in mind the many options available in renting a place to live.

... Housing Values and Needs ...

With all these alternatives, where do you begin? The best place to begin is to consider your housing values and needs. What things are important to you about where you live? What housing needs should be satisfied?

Needs are basic things people must have, such as food, shelter, and clothing. People with a physical disability need housing that’s accessible to them. But wants go beyond satisfying basic needs. A simple, inexpensive apartment may satisfy your basic needs if it is clean and protects you from the rain and cold, but you may want more than that. For example, you may want a place that is attractive or that has such features as spacious rooms, a dishwasher, two bathrooms, or a balcony. These wants are based on your values—abstract concepts such as comfort, beauty, privacy, and convenience.

Activity 5 will help you identify your housing values and will provide a basis for decisions regarding where you will live. The next step is to translate these into features to look for when you go apartment shopping.

... How Much Can I Spend? ...

Before apartment shopping, however, you should have some idea about how much you can afford to spend on housing each month. A general rule of thumb is that you can afford to spend one week’s take-home pay, or 25-30 percent of your monthly income. You must keep in mind that this is the amount you can afford for total housing expenditures.

How do you know what your total monthly housing expenditures will be? Take the amount of your monthly rent and add any of the following expenses that are not included in the rent, such as:

- electricity
- water and sewer
- trash collection
- cable television
- parking
- pet fees

Other possible expenses are renters’ insurance and furnishings. Also, you need to keep in mind that the nice place you found with a bargain rent may turn out to be very expensive if you have to pay high transportation costs to commute to work or school.

Several other expenses may need to be paid before you can move into the apartment. These may include application fees, a security deposit, first month’s rent (and sometimes last month’s rent), utility deposits, utility connection fees, and moving expenses. The Renter’s Checklist can help you determine both the monthly and the initial costs for each apartment that you will consider.

... Locating the Apartment ...

Now that you have an idea of what you are looking for and what you can afford, how do you find out what is available in your community? There are various ways to locate an apartment, and which way is best varies depending on the size of the community and the type of rental housing available. Some ways to find a place to rent are:

- reading the classified ads in the newspaper
- looking in the yellow pages of the telephone book under “apartments”
- getting a list of apartments from the Chamber of Commerce
- visiting a real estate salesperson
- asking friends and other people you know if they are aware of places available for rent
- consulting the manager of an apartment building that you already know about
- looking for “For Rent” signs while driving or walking around neighborhoods you would like to live in
- contacting an apartment locater service
- visiting the college or university housing office, if you are going to college
- checking supermarket bulletin boards
... Inspecting the Apartment ...

When you have identified some places that seem to meet your needs and to be within your budget, arrange to visit them so you can carefully inspect them. Use The Renter’s Checklist to help you thoroughly inspect and evaluate each apartment on the basis of its layout, features, condition, and costs. It would be safe to say, however, that no apartment is perfect, and that you will not be able to answer “yes” to every item on the checklist. The most important items have a star (*) by them. It is very important for you to set your priorities before you look for a unit. There are usually trade-offs to be made, and you will have to use your judgment in order to make the best possible decision.

At this time, look through the checklist to see what kinds of things are in it. You are not yet ready to go out to inspect an apartment, however. You’ll have an opportunity to do that later in this project. Even though you now know something about leases and about the kinds of apartments to choose from, you still need to learn about utilities and furnishings. Once you know what is available, how would you rank the alternatives you’ve found? Which apartment would you decide to rent?

Glossary

- **Apartment**: A room or set of rooms with kitchen and bath facilities and used as a residence.
- **Duplex**: A house designed for two families living separately.
- **Efficiency apartment**: An apartment that consists of a single room with a kitchen area and a separate bathroom.
- **Garden apartment**: A general term used to describe any apartment building, of three floors or less and up to twelve units, with landscaped space around it.
- **House**: A building that serves as a residence, not attached to other houses, and designed to be occupied by only one family.
- **Mobile home**: A factory-built house designed to be moved on wheels.
- **Needs**: Those items essential to your physical existence, such as food, shelter, and clothing.
- **Real estate salesperson**: Any person licensed to sell real estate.
- **Townhouse**: A single family dwelling connected to another by a wall. Usually, it is more than one story and connected to at least two or more other units.
- **Values**: Those things or beliefs that are important to an individual and that contribute toward satisfaction and enjoyment.
- **Wants**: Those things that are not essential for maintaining life.
The Renter’s Checklist

Use the following checklist to find out what you want to be looking for when you hunt for a place to rent. It’s a long list. You may not want to check out every item, and some items may not apply. But if you mark the items that are most important, it will help you compare various rental units so that you can decide which will be best for you. Happy hunting!

MONTHLY EXPENSES
How much is the monthly rent? ______________
If any of the following are not included in your rent, enter the anticipated amount:

• Electricity ______________
• Gas (natural or bottled LP) ______________
• Trash collection ______________
• Telephone ______________
• Pet fee ______________
• Parking fee ______________
• Other (water and sewer, furniture, recreation facilities, snow removal, lawn care, etc.) ______________

Total monthly operating expense (add all of the above) ______________

Is your monthly expense less than one week’s take-home pay? Yes No

INITIAL EXPENSES
If any of the following charges apply, enter the amount:

• Application fee ______________
• Security deposit ______________
• Pet deposit ______________
• Utility deposits (electricity, gas, telephone, etc.) ______________
• Utility connection fees (electricity, gas, telephone, etc.) ______________

Total initial expenses ______________

RESTRICTIONS AND REGULATIONS
In some cases, the following restrictions will make the unit a more desirable place to live. In other cases, they may create a problem. Are any of the following restricted or prohibited?

• Pets Yes No
• Late and noisy parties. If so, how is this enforced? Yes No
• Storage or repair of motorcycles, boats, or inoperative cars Yes No
• Certain furniture, such as a water bed Yes No
• Use of laundry facilities Yes No
• Parking and the number of cars allowed Yes No
• Use of outdoor grounds Yes No
• Painting or papering walls Yes No
• Mounting pictures on the walls Yes No
• Are the restrictions, regulations, and/or rules in writing? Yes No
  If so, read them carefully before signing the lease.
MANAGEMENT AND MAINTENANCE
• Does the owner, manager, or caretaker live in or near the building? Yes No
• Does the manager provide a high level of maintenance to the common areas (halls, stairs, walks, etc.)? Yes No
• Who is responsible for the maintenance?

LOCATION
• Is the dwelling near schools, stores, places of worship, your work, recreational areas, or other areas important to you? Yes No
• Is public transportation available? Yes No
• Is the area quiet? Yes No
• Is the neighborhood safe (well lit; adequate police and fire protection)? Yes No
• Is the neighborhood well maintained? Yes No
• Are paved streets, driveways, and public walkways provided? Yes No
• Is parking available, preferably off-street? Yes No
• Can you park reasonably close to your unit? Yes No

EXTERIOR
• Is the property well maintained? Yes No
• Is the roof free of leaks? Look for water marks on the ceiling. Yes No
• Is the exterior siding well maintained? Yes No

Windows
• Do they lock? Yes No
• Do they provide adequate natural lighting? Yes No
• Can they be opened to provide good ventilation? (not painted shut) Yes No
• Do they have screens? Yes No
• Do they have insulated glass? If not, are storm windows provided? Yes No
• Are they free of cracks? Yes No
• Are they sealed, caulked, and free of drafts? Yes No
• Can they be easily cleaned (can the screens be removed and can you reach both sides of the windows)? Yes No
• Are the walls below the windows free of water streaks? Yes No

Doors
• Can you securely lock the doors? Deadbolts are recommended. Yes No
• Is there a peephole in the door? Yes No

HEATING AND AIR CONDITIONING
• Is there an adequate supply of heat? Yes No
• Is there a thermostat in your unit so you can control the heat without asking the caretaker? Yes No
• Does the air conditioner work properly? Yes No
PLUMBING
• Is there a safe supply of drinking water? Yes No
• Is there adequate water pressure? Check by flushing the toilet and turning on a water faucet at the same time. Yes No
• Does the toilet flush properly? There should be no water stains on the ceilings beneath the toilets. Yes No
• Do you have an adequate supply of hot water? You may find the supply inadequate if it is shared with other apartments. Yes No

ELECTRICAL
• Are adequate electrical outlets provided and do they operate properly? There should be at least one per wall in each room and over the kitchen counter. Yes No
  They should be no more than 12 feet apart.
• Are light switches located so you can light your way through the apartment? Switches may control an overhead light or wall outlets for table or floor lamps. Yes No

INTERIORS
• Are the floors solid and without holes or splinters? Yes No
• Is the carpeting clean and in good condition? Yes No
• Are the walls and ceilings painted or papered and without cracks? Yes No
• Is the kitchen countertop in good condition? Yes No
• Is there adequate storage space? Yes No
• Is the tub or shower in good condition? Yes No
• Is the bathroom sink in good condition? Yes No

FURNISHINGS
• Is the furniture the type, size, and quality needed? Yes No
• Is the furniture easy to care for? Yes No
• Are draperies, blinds, or other window treatments provided? Yes No

APPLIANCES
• Are the kitchen appliances the type, size, and quality needed? Yes No
• Do they work properly and safely? Yes No

LAUNDRY FACILITIES
• Are laundry facilities available? Yes No
• Are they clean? Yes No

OTHER
• How often is garbage collected? 
• Are the garbage and trash containers in a convenient location? Yes No
• Are you unable to hear the neighbors next door or above or below you? Yes No
• Is there evidence of rodents or insects? If so, will the landlord pay for an exterminator? Yes No
• Are smoke detectors and a fire extinguisher provided? Yes No
• Has the apartment been checked for radon? Yes No
  What was the reading? __________________
**Activities**

**Activity 1.**
Hermie is moving to your community and is looking for a place to rent. He doesn’t know where to begin his search and has asked you to help him. You’re not really sure either, but you’ve agreed to help. Where do you begin? Listed below are some possible ways to find a place to rent. What can you find out from each of them?

a. Classified ads: What headings did you find in the classified ads in your local newspaper?

b. Yellow pages: What kinds of places were listed here?

c. Chamber of Commerce (or the office of the city manager or mayor): What kinds of places did you find out about from this source?

d. Real estate salesperson: Talk to one or more real estate agents—preferably three. What information did you get from them?

e. Ask three friends if they know of a place for rent. What did you find out?

f. When driving or walking around your neighborhood, can you find any places for rent? What could you find?

g. Check in the yellow pages of the telephone directory or the classified ads of the newspaper to see if there is an apartment locator service in your community. If so, is there a cost for its services? What kinds of services are offered?

h. There may be still other ways of locating a place to rent in your community. If so, what are they?

What did you find out from those sources?

**Activity 2.**
What do you see as the advantages and disadvantages of each source of information?

a. Classified ads

b. Yellow pages

c. Chamber of Commerce

d. Real estate salesperson

e. Friends

f. Neighborhood search

g. Apartment locator service

h. Supermarket bulletin boards

i. Other methods

**Activity 3.**
Now rank each of the above sources of information from 1 (most helpful) to 8 (least helpful).

(1)

(2)

(3)

(4)

(5)

(6)

(7)

(8)
Activity 4.
On a street map of your area, show the types of apartments available, where they are located, and how much they cost. You will need the information from the previous activities to do this.

☆ Activity 5.
Fill out the Home Values Test (your leader will make a copy for you). What do you value most in a home?

Is it what you expected?

If not, what did you expect?

Activity 6.
Bring copies of the Home Values Test to one of your group meetings and have everyone there take it. Discuss the results.

Activity 7.
If there is a different activity that would help you learn about selecting a place to rent, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

Presentation Ideas

1. Using what you learned in Activity 1, tell about how to locate a place to rent.

2. Tell about the advantages and disadvantages of different methods of locating a place to rent.

3. Show the map you made in Activity 4 and tell about the different sections of your community where rental housing is available.

4. Tell how personal values may influence the housing that each individual may prefer.

Hermie is moving into his new apartment.
Utilities

Getting Connected

Objectives

When you finish this section, you should be able to:
1. identify which utilities you will be responsible for in a given apartment
2. describe how to establish service for utilities needed
3. evaluate, based on your needs, the levels of service available from telephone and cable television
4. list 10 ways to conserve energy to control utility costs
5. list three ways to conserve water to control utility costs

What Are Utilities?

Utilities are household services such as electricity, gas, oil, and water. Telephone service is another type of utility, as is cable television.

When looking for an apartment to rent, you need to find out which utilities will be included in the rent and which will be additional costs to you. The electric bill is seldom included in the rent; neither is the telephone bill—after all, you can’t blame your landlord if he/she doesn’t want to pay for your hours of long-distance telephone conversations to your friends back home. If the unit is heated with either gas or oil, you may also have a separate bill for that. Usually water, sewer, and trash collection are included in the rent.

If the utilities will be included in the rent, the landlord is responsible for establishing service and payment of any connection fees, deposits, and monthly bills. For each utility you are responsible for, you need to know:
- who to contact to begin service
- what will be the approximate monthly cost
- how much the connection fee is, if any
- whether there is a deposit to pay; if so, how much; and when it will be refunded
- when service will begin
How to Get Service

Arrangements for connecting utilities or services can be made by writing, phoning, or visiting each company. You can find out who provides the various utilities or services needed for your apartment from your landlord or the yellow pages of the local telephone directory.

How Much Will It Cost?

Either the landlord or the previous tenant should be able to tell you the average monthly bill for electricity, gas, oil, or water. Be sure, however, to ask about both the lowest and the highest monthly bill so you don’t get a shock (payment shock, not an electric shock) when the winter heating bill arrives. Some electric companies will bill you a uniform amount each month, based on the total use for the year, if you ask them to do so.

Is There a Deposit?

Most utility companies will require you to pay a deposit before they will begin service. Sometimes the deposit is returned to you after a year, if you have shown that you pay your monthly bills promptly. Other companies may keep the deposit until you move and will deduct the amount of the last bill from it. Ask the utility company about its policy when you are arranging for service.

When Will Service Begin?

Having electrical and telephone service when you move in requires prior planning. Unless you like dining on take-out food by candlelight, don’t expect to call your friends over for a housewarming party in your new apartment the day your lease begins. Quite likely there will be some delay in getting your utilities connected. For this reason, it’s a good idea to contact the company well in advance to let them know when you want your service to start. A two-week delay is not uncommon, and it may be even longer at a time many people are moving to the area, such as in a college town when students return for classes in the fall.

What Kind of Telephone Service Do I Need?

Getting telephone service is a lot more complicated than it used to be. Instead of getting your phone, installation, and service from one company, you now get your local telephone service from one company and have a choice of several companies for long-distance service. You can purchase the equipment from any number of stores and catalogs in an array of styles and colors. Given the way you expect to use your telephone, which extra equipment and type of service will suit you best at a cost you can afford?

Local Telephone Service

There are several levels of local telephone service. The best one for you depends on how many local calls you expect to make each month. If you make only a few short calls, the lowest level of service may be the least expensive. If you can’t get through the day without calling all your friends in town, you should get a flat-rate service that allows you an unlimited number of local calls. The telephone directory explains the levels of service available in your community. If you are moving to another locality, your local telephone company can help you obtain a directory explaining the options and costs for the new community. There is usually a charge for directories from outside your area code.

You also may request optional services such as caller identification, call waiting, call forwarding, three-way calling, improved computer access, and many others. These are usually explained in the telephone directory or by your service provider. Keep in mind that telephone companies often assess a monthly fee for each of these services and that these fees can
quickly add up to a lot of money in a year’s time. Be sure you really need these services and that they are not just novelties.

If you have a roommate, you may decide to install a local line only and purchase long-distance debit cards for your long-distance calling.

A cellular phone is another option. You buy the phone and sign a contract for service. How much you pay also may depend on how much you use your cellular phone outside your local area. Service comes in various price ranges, so be sure to read the fine print and compare the options before you sign. Remember that the $25 monthly fee that doesn’t look like very much when you sign up for an extra service adds up to $300 per year. Is the service something that is very important to you, or do you have more important uses for that money?

**What About Cable Television?**

Another service that many people want is cable television. Before getting it, find out what channels you can get without cable. Some apartments come with cable television service, but for most the cost will be extra. In some places, an apartment or condominium complex may have reduced rates. Call the cable company to find out the connection fee, the cost of the basic monthly services, which channels you get as a part of the basic service, and the cost of the premium (pay) channels. Cable television with all the premium channels is nice, but it can be expensive. Ask yourself how much you really watch television. Will watching movies at home save money over other alternatives such as going out to see them or renting videotapes?

---

**Controlling Utility Costs**

After you have made all the arrangements for the utilities, you are ready to move in. Your job is not finished, however. In fact, your job has just begun. Conserving energy and water is very important, not only to save you money but to help preserve our environment.

Even as a renter there are many things you can do to conserve energy and water. The biggest energy users are heating and cooling your apartment and heating the water. By controlling these, you will save the most energy (and dollars) for your effort. In Activity 2 you will learn several things you can do to keep your electric and water bills low.
**Activities**

**Activity 1.**
For your community, make a list of all the places you would go to have the utilities connected. For each type of utility or service, what are the connection fees and what deposit, if any, is required?

**Activity 2.**
Make a list of inexpensive ways to improve the energy efficiency of an apartment. Find out how much each of these ideas would cost. If you can’t do this for an apartment, then do it for the place where you live now. (Note: Do not skimp on health or safety issues. For example, you should always wash sheets and towels in hot water to kill dust mites and prevent infection. Also, don’t set thermostats too low in winter or pipes may freeze and burst.)

**Activity 3.**
Do one of the following activities:

a. Arrange to have the energy auditor from your local (electric) utility company conduct an energy audit on your home. Involve your family in this activity. Share what you learned with other members of your group. (There may be a fee for having an energy audit.)

b. Find out if the energy auditor will be conducting an energy audit on someone else’s home. If so, ask if you and your fellow group members may observe.

c. Invite the energy auditor to a meeting. Have him/her tell about where energy leaks are in a house. See your leader for specific instructions on inviting a guest speaker.

**Activity 4.**
Play “You—The Energy Game.” In the leader’s guide you will find the game rules, a copy of the game board, and a master copy of question cards. You will need to make your own question cards and markers and to copy the game board from the leader’s guide. The rules may be modified, if necessary. Suggestions on making games are also included in the leader’s guide.
**Activity 5.**
On the grid below, plot the kilowatt hours used each month of the year in your home. You will need to use the electric bills for the last twelve months. In which month is energy use the highest? ________________

Why? ________________

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<thead>
<tr>
<th>Monthly Energy Use (kwh)</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
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</table>

**Activity 6.**
Using the worksheet below, find out the cost of telephone service for local calling.

<table>
<thead>
<tr>
<th>LOCAL SERVICE</th>
<th>BASIC RATE</th>
<th>COST PER CALL</th>
<th>ADDITIONAL COST FOR 20 CALLS PER MONTH</th>
<th>TOTAL MONTHLY COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Local calling</td>
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<tr>
<td>b. Local calling with allowance</td>
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<tr>
<td>c. Unlimited local calling</td>
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<tr>
<td>d. Other:</td>
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</tbody>
</table>

What one-time costs will you have for:

a. Installation                           | __________________ |

b. Equipment purchase                      | __________________ |

c. Other                                   | __________________ |

Total one-time fees:                       | __________________ |

Considering your own needs, which combination of telephone service and equipment do you think would be best for you? __________________

Why? __________________
### Activity 7.

If cable television service is available, find out the monthly cost to get the service you would want and can afford:

**ONE-TIME COSTS**
- Installation fee
- Other fees
- Total one-time cost:

**MONTHLY COSTS**
- Basic service
- Next level of service
- Converter rental
- Premium channels or packages
  - a.
  - b.
  - c.
  - d.
  - e.
  - f.
- Total monthly cost
- Total annual cost

A satellite dish may be an option, too. Again, investigate the costs for installation, maintenance, and various options before signing any contract for services.

### Activity 8.

If there is a different activity that would help you learn about getting utilities connected, conserving energy or water, or the cost of telephone or cable television service, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

#### Presentation Ideas

1. Tell about how to get the utilities connected, about connection fees, and about deposits.

2. Demonstrate some low-cost and no-cost ways for renters to conserve energy.

3. Show how the cost of local telephone service differs for various levels of service and how to choose the appropriate level.

"Hello, Hermie. This is Hermione. Can we talk?"
Renters’ Insurance
Are You Covered?

Objectives
When you finish this section, you should be able to:
1. understand what renters’ insurance is
2. understand why renters’ insurance may be needed

Why Do I Need It?
After you have found the “perfect” home away from home, it’s important to consider buying renters’ insurance before you move in. Renters’ insurance protects your personal property from perils such as fire, wind, and theft. It also provides personal liability coverage, which protects you from claims owing to someone’s being injured while in your apartment or damage that you do to other people’s property.

Renters often overlook buying insurance because they don’t own the building; however, they do own stereos, televisions, computers, and clothes. Renters are also liable for their guests’ safety and well-being and for the damage they do to the property of other persons.

How Much Should I Get?
Before deciding how much insurance is needed, sit down and make a list of all your possessions. This is known as an inventory. Estimate the current value of each of these items and add them up to find the total. This should give you an idea of the amount of insurance you need. You will receive only what the items are worth at the time of the loss, however, unless they are insured for replacement cost. It would be a good idea to take the list to an insurance agent for an opinion as to the amount of coverage needed.

Now you’re halfway there. You still need to decide how much liability coverage you need. Even if your possessions are not worth very much you may want to consider renters’ insurance for the liability coverage it provides.
"Oops!"

Where Can I Get It?

A very important point to remember is that no two policies are the same, so shop around for insurance. Check with several different companies for the best deal. Don’t be afraid to ask questions! Friends may be able to provide you with some names of companies or agents for you to check. The yellow pages are another place to look.

How Much Will I Pay?

Renters’ insurance is considered a necessity by many people and, fortunately, it is relatively inexpensive. The rate you pay depends on various factors, some of which are:
- where your apartment is located
- the number of units in the building
- what materials the building is constructed of
- whether there is a smoke detector in the unit
- jewelry, silver, stamp collections, furs, guns, or certain other types of possessions
- whether you have a dog (Dogs sometimes bite people!)

Another factor that determines the cost of renters’ insurance is the amount of the deductible. The deductible is the amount the renter agrees to pay before reimbursement. The higher the deductible, the lower the cost. Conversely, the lower the deductible, the higher the cost. In addition, the rate paid for renters’ insurance will be influenced by whether you are insured for replacement cost.

An additional coverage you may want to consider is replacement cost. An ordinary policy will reimburse you the depreciated cost of items lost (less the deductible, of course). Because many items you own are used or old, their depreciated value may not be very much even if they still are useful. In contrast, the cost of replacing these items may be considerable. For a few dollars more on your insurance premium, you can get replacement cost coverage. This will provide you with the cost of replacing the property that was lost.

As important as how much you will pay for a specific level of coverage is the service you receive from your insurance agent. After all, you are only buying the insurance so that you can make a claim for a loss, if the need arises. At that time, the cooperation of the insurance agent and the company becomes very important, so they should be chosen carefully.

How Will I Know What I’ve Lost?

It’s important for you to keep accurate records of all your belongings, including receipts, purchase dates, serial and model numbers (if applicable), and photographs. Keep this information in a safe place, such as a safe deposit box, or in a separate location such as your parents’ home. You can keep a copy in your apartment, but don’t keep the original there!

Did You Know?

Did you know that your belongings are covered even if they are not in your apartment at the time of the loss? Well, they are. For example, if your camera is stolen out of your car, your renters’ insurance would cover the loss (minus the deductible, of course). But note that certain items, such as furs, jewelry, antiques, collections, silver, and computers, have limited coverage. If you own any of these items, some additional or special insurance may be necessary.

It’s comforting to know that if your apartment is damaged by fire, or any other condition covered by your policy, you will not be out on the street. If you are no longer able to live in the apartment, the insurance company will pay the difference between your current living expenses (hotel room, meals at restaurants, etc.) and your “normal” living expenses.
Do I Have to Buy Renters' Insurance?

Before rushing out to buy renters' insurance, find out if you are covered by your parents' homeowners' or renters' policy. Coverage would only be under certain circumstances and for a fixed amount. If you are buying a policy of your own, find out if one policy would cover all roommates living in the apartment, or if each roommate needs an individual policy. When discussing this with your insurance agent, be sure to ask about both personal property coverage and personal liability coverage as it affects each roommate. This tends to vary from one insurance company to another.

Glossary

Deductible: The amount of the loss that will have to be paid by you (the insured).
Depreciation: The reduction in value of an item due to its deterioration, age, use, or being out of date.
Insurance: The contract between you and your insurance company that protects you against losses of certain types (named in the policy) and due to specific types of events (named in the policy).
Liability: Personal liability insurance protects you from claims or lawsuits owing to your damaging other people's property or from injuries they suffer while on your property.
Replacement cost coverage: Provides for the current market-value cost of replacing the items lost or damaged instead of the depreciated value.

Activity 1.
Talk with your parents about their homeowners' policy. Then call their insurance agent and find out if you would be covered by their policy if you moved into your own apartment. Under what circumstances? For what amount?

Activity 2.
Take an inventory of all the things you own (or take an inventory in a room of your parents' house). Make a chart (see sample at the end of this section) and list all of the items. Collect as many purchase receipts as possible for these items, or estimate the cost of each. List the purchase prices on your inventory chart. Add to the chart serial numbers, model numbers, brand names, plus any other information that would help describe the items if they were lost or stolen. If possible, photograph items. Place inventory chart in a safe deposit box and keep a copy in a file at your home.

Activity 3.
Invite an insurance agent to speak at one of your group meetings on the topic of renters' insurance. See your leader for specific instructions on inviting a guest speaker.

Activity 4.
Compare insurance policies and rates for the same amount of protection from two different companies (ask the insurance agent for a sample policy). Base the amount and type of coverage on what you think you may need when you rent your first apartment. You may find that different companies will recommend different amounts of basic or minimum coverage. Use the Premium Comparison Chart at the end of this section to help you compare premiums. How do the policies compare with respect to the premium?

Read over both policies to see what they cover. How are they alike?
Does one policy offer coverages in the basic policy that the other does not? _____ If so, what are they?


☆ **Activity 5.**
Answer the following questions for each of the policies (you may have to ask the insurance agent for help).

a. Would credit cards be covered if lost or stolen?

b. If you were mugged, would the items stolen be covered?

c. Is there a coverage limit on your computer?

d. With respect to the coverage limit, would a computer be considered a single unit, or would each component be valued separately?

e. For what amount would jewelry be covered?

f. If you and two other people decide to share an apartment, is one insurance policy enough or would each person need a policy?

g. If your stereo was stolen when you forgot to lock the front door, would you be covered?

h. If your dog gets into a fight with a neighbor’s dog and injures it, would your insurance pay for the neighbor’s vet bill?

i. If one of your parents (or other close relative) falls in your apartment and is injured, would your insurance pay the medical bill?

**Activity 6.**
What things do you have that could not be replaced if stolen or lost?

**Activity 7.**
If there is a different activity that would help you learn about renters’ insurance, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

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<tr>
<th>PREMIUM COMPARISON CHART</th>
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<tbody>
<tr>
<td><strong>Policy coverage as follows:</strong></td>
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<tr>
<td>• Personal property (including theft coverage extension)</td>
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<tr>
<td>• Loss of use</td>
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<tr>
<td>• Personal liability (each occurrence)</td>
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<tr>
<td>• Medical payments (each person)</td>
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<td>• Damage to property of others (each occurrence)</td>
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<tr>
<td>• Credit card and depositors forgery</td>
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<td><strong>Optional coverage:</strong></td>
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<td>• Replacement cost on contents</td>
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<th>Item</th>
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<th>Present value</th>
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**Presentation Ideas**

1. Explain why a tenant should consider getting renters’ insurance.
2. Tell how you did an inventory of the items in your room at home.
3. Tell about the results of your comparing costs of insurance from two different companies.
Furnishing Your Apartment

Two Orange Crates and a Door?

**Objectives**

When you finish this section, you should be able to:

1. determine which furnishings you need and which you want
2. identify possible sources of furnishings and accessories
3. select the best plan for furnishing your apartment within your available resources

**What Do I Need?**

Now that you have selected your first “home away from home,” how do you plan to furnish it? If you rent a furnished unit, you may need only a few additional pieces of furniture or some accessories. If you rent an unfurnished unit, you’ll need many things for your new home. What to buy is usually not the problem, however. The problem is how much it costs and whether you can afford it.

People often mistakenly think that an item that is well designed is always expensive and anything that is expensive is well designed. Fortunately, neither statement is true. Many well-designed items are relatively inexpensive.

Make a list of what you need (necessities) on a room-by-room basis. When you finish that list, make another list of what you want (extras). Now rank the items on each list from most important to least important.

You may be able to take some furniture from your room at home. Or you may find some of the things you need in the attic, basement, or garage of your parents’ home. But even after all that scavenging, you may still need to buy a few things.

**How Much Can I Spend?**

There are no specific rules for how much you can afford to spend on furniture and accessories for your apartment. We all know what furniture is—chairs, tables, sofas, beds, whatever. Accessories, however, are another matter. They are the items you put around the place to make it really yours, impart some of your personality, and enhance the place to give it pizzazz.
You may run across some spending guidelines if you look at interior design books. Just keep in mind that these are merely guidelines, not hard and fast rules. The amount of your monthly income that you have to spend on furnishings depends on various factors. These include how much you have in savings as well as all the other things you are using your monthly income to pay for, such as a car, a stereo, clothing, and food.

Although it’s worthwhile to spend as much as you can afford on important items such as a good box spring and mattress, or new items, such as bed pillows, for health reasons, not everything needs to be a quality piece that you will want to keep for a long time. In fact, at this time in your life when you are just beginning a job or college, you may find that you will move a lot and would prefer not to have good-quality furnishings that might get damaged in the moves. You may want to buy just some inexpensive pieces that you plan to keep only until you replace them with what you really want, and when you have become less mobile.

**Where Can I Get It?**

We have already mentioned the “scavenging” technique for obtaining furnishings. Another possibility is to rent furniture you need. If you find you do need to purchase some items, there are many places you can go. These include yard sales, flea markets, catalogs, discount department stores, specialty import shops, hardware stores, and some drug stores and supermarkets. Of course, regular and discount furniture stores are also options. Check the yellow pages of the telephone directory to find stores that sell furnishings and the classified ads in the newspaper for yard sales and flea markets.

When you find an item you like, write on your list where you found it and what it cost. Keep a running total of your costs. If you are able to get everything on your list for the amount you budgeted, congratulations! If not, you basically have two choices: you can go back through the stores looking for less expensive substitutes for the items you selected or you can develop a buying plan for a specific time period (6 months, 1 year, 3 years, for example).

Remember, when selecting furnishings, that there are many well-designed inexpensive items to choose from. Baskets are a good buy. They can be used for a variety of purposes such as cocktail and end tables, storage of magazines and newspapers, wastepaper baskets, multipurpose storage, and as general accessories. Other inexpensive items include woven cotton rugs, directors’ chairs, folding metal chairs, copies of famous chairs, posters, fabric panels, “silk” plants, dried flowers, metal shelving units, and various plastic items from furniture to accessories. To get some good ideas before you go shopping, view the video segment, “Two Orange Crates and a Door: Inexpensive Furnishing Ideas.” Good luck!

---

**Glossary**

**Accessories:** Items, other than furniture, that enhance both the function and the decorative-ness of a space. Accessories would include area rugs, floral arrangements, wall decorations, plants, and throw pillows.

**Discount department store:** A store that sells a wide variety of products, such as housewares, automotive supplies, clothing, and health and beauty aids, at reduced prices.

**Furnishings:** A term that refers to both the furniture and the accessories used in a space.
Activity 1.
View the video segment, “Two Orange Crates and a Door: Inexpensive Furnishing Ideas.” Your leader can help you get a copy.

Activity 2.
Discuss what you have learned. Can you think of any additional inexpensive furnishing ideas? If so, list them.

Activity 3.
Look for ideas in magazines, newspapers, and catalogs. Also visit stores. Keep a notebook of inexpensive ideas that you find. Make notes of inexpensive ideas that you create yourself. You may want to make different sections, such as window treatments, flooring, and furniture.

Activity 4.
This activity will help you learn what kinds of furniture you may need in your apartment and what each piece may cost.

a. Photocopy the two-bedroom floor plan and the furniture cut-outs on the following pages. Cut out the furniture pieces you would like and arrange them on the floor plan. Be sure to leave enough space for you to move around. Make a list of the furniture you would need.

<table>
<thead>
<tr>
<th>LIVING AREA</th>
<th>DINING AREA</th>
<th>BEDROOM #1</th>
<th>BEDROOM #2</th>
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b. First, take the list you made and go “window-shopping” at a furniture store, department store, or catalog for the items on the list. On the following chart, fill in the price of each and where you found it.

c. Now look for places in your community (or one nearby) where you can get the same furnishings less expensively, such as discount stores, import stores, yard sales, or flea markets. A note of caution: at flea markets, you may find “old” furniture at very high prices because it is considered to be antique or collectible. In column 2 of the chart, fill in where you found it and what it would cost.
### FURNITURE COST COMPARISON CHART

<table>
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<th>FURNITURE STORE</th>
<th>LESS EXPENSIVE PLACE</th>
<th>SUBSTITUTE</th>
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<td>ITEM</td>
<td>PRICE</td>
<td>KIND OF PLACE</td>
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<tr>
<td>Desk</td>
<td>$500</td>
<td>Yard sale</td>
</tr>
<tr>
<td>Dining chair</td>
<td>$100</td>
<td>Discount store</td>
</tr>
</tbody>
</table>

Now look for some creative substitutes for the items on your list. Remember from “Two Orange Crates and a Door: Inexpensive Furnishing Ideas” that a headboard need not be a “headboard” but could be a piece of fabric draped on the wall. Or it could just as easily be two large wicker trays.

What ideas can you come up with for your place? How much would it cost?

---

d. Compare the results of the three options in your chart. What differences did you find in the costs?

---

#### Presentation Ideas

1. Make a slide set or a video of your own to show inexpensive ways to furnish an apartment.

2. Use illustrations from magazines or make your own to show inexpensive furnishing ideas or ideas you have used.

3. Show the results of your cost comparison activity (Activity 4).

4. Illustrate several inexpensive furnishing ideas by making a model room from a cardboard box.

5. As part of any of the above suggestions, you may want to include the cost of your ideas to demonstrate the savings involved.

---

**Activity 5.**

If there is a different activity that would help you learn about inexpensive ways to furnish an apartment, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.
Objectives

When you finish this section, you should be able to:

1. know how to maintain your apartment to avoid deductions from your security deposit
2. name four principles that will help you manage your time and energy when caring for and maintaining your apartment
3. list at least four places to get information that will help you solve cleaning and maintenance problems

Why Bother?

You have just put the finishing touches on your new home! Your posters are hung, your pillows are tossed in a carefully arranged casual manner, and your silk plants are growing nicely. Now it’s time to sit back, relax, and admire your work. But don’t relax too long; keeping your place looking great requires some maintenance, unless, of course, the good fairies or elves come in at night and clean while you are asleep. Now stop moaning and groaning; home maintenance (a sophisticated name for cleaning) is not as bad as it sounds. With some thought and organization, home maintenance can require very little of your time, allowing you more time to do the fun things you want to do!

Another benefit—one that means money—is that if you don’t take care of your apartment, you may not get your security deposit back. The landlord can deduct charges for damage beyond normal wear and tear and for cleaning if you left things in a mess.

OK, So Where Do I Start?

First, you will need the right equipment and the right supplies. Second, make sure you have these supplies on hand. It’s no fun to have to go to the store to buy cleaning supplies after you get the urge to clean, because your urge has usually gone by the time you get back from the store and it could be another three months before you again get the urge to clean! Also make sure that your equipment is in working order.

Third, keep your supplies and equipment in an easy-to-reach place. If the vacuum cleaner is in the back of the closet behind some boxes, how often will you use it?
And last, having a carrying container for your supplies makes them easier to take from room to room to use. Another technique would be to have a set of cleaning supplies for each room, but this can get rather expensive.

**What Will I Need?**

Before going shopping for equipment and supplies, consider what surfaces you need to clean to determine what you will need. Remember, when using cleaning products and equipment, to read and follow the manufacturer’s directions because they have tested the product and know how it best performs.

If you are unsure of how to clean something, there are ways of finding out what you need to know. These include:
- looking in the handbook you received from the apartment manager or landlord
- asking the apartment manager or landlord
- consulting a book on home maintenance
- calling the local extension agent
- reading the manufacturer’s literature (either the manufacturer of the cleaning product or the manufacturer of the item you want to clean)
- talking to home furnishings dealers

**I Don’t Need to Start until Next Month, Right?**

Now that you have your equipment and supplies assembled and the urge to clean has hit, what job do you do when? After all, the draperies do not need to be dry cleaned daily and the trash should be taken out more often than once a year. How often you need to clean depends on many factors, such as the number of people living there, the types and colors of materials, standards of cleanliness, and the kind of use your place gets.

One last (rather unpleasant) topic is that of pest control (bugs, not your roommate). Remember the old saying, “An ounce of prevention is worth a pound of cure,” then consider some preventive techniques. First, keep your dwelling clean, especially under furniture and behind appliances. Second, keep all food in tightly closed containers and clean up crumbs and spills immediately.

Third, newspapers and paper bags are favorite hiding places for bugs, so don’t keep a collection. And last, make sure that there are no holes in your screens or gaps around windows or doors through which bugs could enter. As for the “cure,” there are many commercial insecticides on the market. It is important when using insecticides to read label directions carefully to ensure safety for people and pets.

Good luck in maintaining your apartment. And remember, a little additional time spent organizing means a lot less time spent cleaning!
Activities

☆ Activity 1.
Go clean your room! Never mind . . . only kidding. But try some of the following activities that will be more fun.

Activity 2.
View the video segment “Hermie Cleans House.” Your leader can help you get a copy. Do any of these principles apply to something you did yesterday? If so, list them.

Activity 3.
Show “Hermie Cleans House” at one of your meetings. Lead a discussion on the “principles” of keeping an apartment clean. Libraries have books on cleaning and stain removal, and many resources are available on the Web. Manufacturers that sell cleaning products often have pamphlets available for little or no cost. Always read the label before using a cleaning product.

Activity 4.
Invite a local apartment manager, landlord, or maintenance person to come to a group meeting to discuss care and maintenance of an apartment. (See your leader for specific instructions on inviting a speaker.) What are some common maintenance problems mentioned by the speaker?

What can be done to avoid those problems?

Activity 5.
Make The Security Deposit Sweepstakes Game. In the leader’s guide you will find rules for the game and master copies of the game board and question cards. You will need to make question cards. You will also need to get one die and some type of moving pieces. You may want to involve others in your group in making the game. Additional suggestions for making games are in the leader’s guide.

When you finish making it, play The Security Deposit Sweepstakes Game at a group meeting.

☆ Activity 6.
Your next-door neighbor, Hermie, has come to you for help in cleaning his apartment. He tells you he has just a few simple questions, so here goes . . . . (If you don’t know the answers to Hermie’s questions, use the list of sources to consult for information.)

a. He spilled his plate of spaghetti and tomato sauce on the light green carpeting in the dining room. The carpeting is nylon plush and the stain has been there for two days. How should the stain be treated?

b. Hermie was cooking his favorite meal, chicken pot pie. It really made a mess when it boiled over and burned onto the bottom of the oven. How should he clean it? How could he have prevented the problem?
c. The freezer is so full of frost and ice that the door will no longer close. The freezer is a manual defrost model. How should Hermie defrost it?

________________________________________________________________________

d. The vinyl mini-blinds that came with Hermie’s apartment are covered with dust. They contain lead and probably have deteriorated over the years. How would you clean them?

________________________________________________________________________

________________________________________________________________________

e. The porcelain-coated, cast-iron kitchen sink has a large, dark coffee stain in it. What can Hermie do to remove the stain?

________________________________________________________________________

________________________________________________________________________

Activity 7.
If there is a different activity that would help you learn about caring for and maintaining your apartment, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

**Presentation Ideas**

1. Tell about how to get motivated to clean your apartment. It may be more interesting if you do it as a character such as Dr. Kleenzit or Hermione.

2. Tell what cleaning materials might be needed for an apartment and how they would be used.

3. Demonstrate how to remove various stains or spots from some item in an apartment, such as the carpeting, walls, upholstery, and wood furniture. You should be able to get samples to use from stores that sell furniture, carpeting, paints, or wall coverings.

4. Show how to properly store cleaning materials away from children and pets.

5. Show how to read the label carefully for hazards associated with various cleaning products. Demonstrate how to cover skin, clothing, hands, and eyes to prevent contact with caustic chemicals and how to ventilate a room for cleaning. Also, share the phone number for the poison control center and local hospital and indicate what materials (syrup of ipecac and activated charcoal) are used to treat different types of poisons. Emphasize that ammonia and bleach and products containing them should never be mixed because of the fumes that are created.

Hermie is ready to clean house!
Selecting a Roommate

Do I Know You?

Objectives

When you finish this section, you should be able to:

1. identify your three most important roommate selection criteria
2. know how to find a roommate

Why Would I Want a Roommate?

People have roommates for various reasons such as economic necessity, companionship, safety, or home maintenance if they travel a lot. If you decide to have a roommate, it is important that you and your roommate be compatible in your likes, dislikes, needs, wants, and values or be able to live with the differences. But remember, even the best of roommates may occasionally have disagreements.

When selecting a roommate(s), have a discussion with the person(s) before making a commitment. This does not have to be a formal interview; in fact, it would be better if it were informal. But you should have a written list of points you want to cover or questions you want to ask, so that you don’t forget anything. It will take some time and thought on your part to develop this list, but it will be worth it in the long run.

What kinds of things might you want to find out? This will vary according to your own personality, wants, needs, pet peeves, habits, and many other things. Points to discuss might include:

• cost of the unit
• how much space you need, including how many bedrooms
• location of the unit
• whether you should get a furnished or unfurnished unit
• cooking and food shopping preferences
• cleaning and laundry responsibilities
• personal habits
• guest policy
• whether there will be any pets
• entertaining
• financial obligations, such as in whose name the utilities will be placed and how security and utility deposits will be paid

How do you think Rose and Hermione would get along as roommates?
HERMIONE: Okay, I’ll conserve water by taking 30-minute showers instead of my usual 60-minute showers. That should help!

ROSE: (sighing) Oh, Hermione . . . Do you think we’re going to be able to share food costs and cooking duties?

HERMIONE: That would be great! Only I can’t cook. Maybe I could learn? I already know how to make really great toast.

ROSE: Hermione, you’re hopeless! I think we should give this a little more thought before we actually become roommates.

HERMIONE: Maybe you’re right, Rose.

To be sure that both you and your roommate(s) understand how expenses will be shared, what duties each of you will be responsible for, and what rules you want to establish, you should put things in writing, such as in a sample tenancy agreement.

“Need a roommate?”
Activities

★ Activity 1.
After reading the roommate scenario above, how do you think Rose and Hermione would get along as roommates? How do you think they should solve their problem? What suggestions do you have for them?

★★ Activity 2.
Write a scenario showing how a “successful” roommate discussion may be done. You might use Hermie and Roscoe, Rose and Hermione, or create your own characters. This skit could be performed at one of your group meetings.

★★★ Activity 3.
On a separate sheet of paper, make a list of questions you would want to ask a potential roommate. Talk to several people you would consider as roommates.

Which of them would seem to be the most compatible as a roommate? Why?

★★★ Activity 4.
Talk to several people who have roommates. Ask them what they like about having a roommate. What do they dislike? Also ask them why they have a roommate.

★★★ Activity 5.
If there is a different activity that would help you learn about selecting a roommate, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

Presentation Ideas
Tell about the questions you should ask when talking to someone about becoming your roommate.
Sample Tenancy Agreement

This agreement is between Mary Smith and Jane Jones for the apartment known as 400 Merry Manor, Lancaster, Pennsylvania.

1. Smith and Jones hereby acknowledge that the rent on said apartment is $500.00 due and payable on the first of the month with a five-day grace period.

2. Smith and Jones hereby acknowledge that they are each responsible for one half (1/2) of the rent, and that Smith will give Jones a check for her half on the first of the month and that Jones will pay the full amount to the landlord no later than the fifth of the month. Any late fees incurred will be the responsibility of the roommate(s) whose payment is late.

3. Smith and Jones hereby acknowledge that the utilities will be in the name of Jones, and Smith will give Jones a check for her share of the utilities (1/2 of basic charges plus long-distance calls on the phone, 1/2 of cable charges plus 1/2 of electric bill). This check will be given within five days of the request by Jones and a presentation by Jones to Smith of an itemized bill. Jones agrees to pay all bills when due.

4. Smith and Jones each acknowledge that they understand that they are jointly and separately responsible for the rent amount, and that no matter what happens (one loses her wallet, gets laid off, leaves the apartment, etc.), the full amount of the rent will still be due the landlord.

5. Smith and Jones each acknowledge that they understand that each can take legal action against the other for nonpayment of their share of the rent or utilities.

6. If either Smith or Jones wishes to be released from the lease, they must give 60 days notice to the other party, make all reasonable efforts to find another roommate, and be responsible for all rent and utility payments until a replacement is found. When a replacement is found, the other roommate must agree to the change within ten business days or give a reason in writing as to why consent is being withheld. Reasons must be such that a reasonable person would agree to them; no arbitrary or capricious refusals will be tolerated. All outstanding debts will be settled before either roommate is released from the agreement.

7. All major damages shall be recorded at the time of their occurrence and attributed to the proper roommate for apportionment of the damage charges at the end of the lease.

8. Each roommate shall be responsible for her own food, cooking, and personal items. Shared items for the apartment shall be paid for by both roommates, each paying 1/2.

9. Each roommate shall be responsible for her own cleaning and laundry. The common areas are to be kept clean through joint efforts, with the following exceptions: Smith will take out garbage and Jones will clean the bathroom fixtures.

10. If one roommate brings in a pet, she will be responsible for any and all charges incurred by having the pet in the apartment. This includes visiting pets.

11. Parties will be allowed on weekends, to end by 2:00 a.m. At all other times, noise levels will be kept reasonably low, with neither party making noise that is excessive or playing musical instruments, stereos, or TVs louder than is necessary for convenient hearing in the room in which they are located.

12. The hours of 7-9 p.m. Sunday through Thursday shall be designated as study hours, when the apartment is to be quiet and free from distractions unless a change is mutually agreed upon.

13. Overnight guests of either sex will be allowed on weekends, and on weeknights with prior consent. No guest shall visit for more than four days out of a week without paying $10 for each additional night to compensate for lack of privacy and crowding of facilities. This shall not apply to out-of-town family members or to guests that have the prior approval of the other roommate. Guests shall have second priority to residents when it comes to use of any facilities or equipment, and they shall be fed from the budget of the roommate that invited them. Any damage caused by guests shall be paid for by the roommate that invited them, and shall be duly noted as required in paragraph 7.

ROOMMATE ____________________________

DATE ____________________________

ROOMMATE ____________________________

ROOMMATE ____________________________
As the Curtain Falls

Thud!
**Objectives**

When you finish this section, you should be able to:
1. decide upon the most appropriate type of rental unit
2. inspect and evaluate that unit
3. create a renter’s survival kit

**The Grand Finale**

At this point, you have already learned a lot about renting a place to live. You have participated in activities that should have helped you understand how the rental process works in your community. The same principles will apply in any other community you might move to, but the details may differ. You have learned about:

- the basic decision-making process
- reading and understanding a lease
- selecting a place to rent based on your needs, wants, and resources
- getting utilities connected and keeping your utility bills under control
- the importance of renters’ insurance
- inexpensive furnishing ideas
- caring for and maintaining the apartment so that you can get back your security deposit
- selecting a roommate

**In Conclusion**

For the finale, you will have an opportunity to put together all the things you learned in each section of this manual. You will decide what kind of place you would rent if you were looking today and compare your choice with what you thought at the beginning of this project. You are ready to look for and inspect a real apartment. You will do the final assembly and delivery of your renter’s survival kit. Then take your final bow.

---

**Careers**

There are many careers in housing related to the things you have learned in this project. These include residential property management, interior design, real estate sales, property insurance, energy auditor, consumer representative for a utility company, furniture sales, custodian or maintenance worker for a property management firm, and rental agent. You might ask people you meet in this project how they got started in their careers and what advice they might give to a young person with interest and ambition.

---

**Activities**

**Activity 1.**

Now that you’re finishing this project, let’s make some decisions about the kind of housing you would like to rent. Remember the housing choices chart at the beginning of this manual? The following chart is just like it, but because you now know about the alternatives and have thought about your needs and wants, you can make some decisions. Remember the difference between a choice and a decision? Circle your decisions on Chart 2.

How are your decisions different from the choices you made earlier?
**Activity 2.**

Using The Renter’s Checklist and one or more of the methods you learned about in “Home, Sweet Home,” choose a rental unit to inspect. Set up an appointment with the rental office, manager, or landlord to see the apartment. Be sure to explain that this is part of a 4-H project on renting that you are participating in. If you are doing this project as part of a group, you may want to schedule a time when you can go together to inspect the unit.

Before you arrive at the apartment, you should have reviewed the checklist and noted which things are most important to you. Doing this will make the inspection go faster. Be as critical as you want on your checklist, but please do not make negative comments to the person showing you the unit.

Ask for a copy of the lease, apartment rules, if any, and any other materials to help in your selection. What was your first impression of the unit?

After completing the checklist, what did you think of the unit?

Read the lease and the rules. Look for the danger clauses that you learned about in “Reading the Fine Print.” Is this a lease you would sign? Why or why not?

Do the rules seem reasonable? Why or why not?

Is it a place you would like to rent? Why or why not?
Activity 3.
What are some of the pros and cons of renting versus living at home?

Activity 4.
Now it is time to finish your renter’s survival kit. All through this project you have been preparing and collecting things for the kit. If you have questions on this activity, review Activity 2 in “Decisions, Decisions!” or consult your leader.

Activity 5.
If you decided to do a videotape, you should be ready to finish it. When it’s done, announce its availability through your county extension office, your local high schools and vocational schools, churches, and anywhere else it might be used. Finally, schedule its “premiere” at a group meeting so that everyone can watch it. Introduce the stars, director, writers, and anyone else who helped in the production. You deserve to take a bow!

******** The End ********

Hermie, what did you do to the curtain?
Prepared by Robert J. Thee, extension agent, housing and financial management, Penn State; and Sandra K. Rawls, former assistant professor of environmental design, University of Missouri—Columbia. Updated by Robert J. Thee and Jan Scholl, associate professor, Ag and Extension Education, Penn State.

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4-H Activities Report

This report will help you keep a better record of your club activities. Fill it in as you complete each assignment. Refer to this record when you are entering county, state, and national programs. Ask your local leader to explain these programs to you.

My 4-H Activities Report for the 20___ Club Year

Projects taken____________________________________
__________________________________________________

Offices held

Club__________________________
County_________________________

“Show-and-tells” given to

Family_________________________
Friends_________________________
Local club_____________________
County_________________________

Regional_________________________
State___________________________

News articles_____________________
Radio___________________________
TV______________________________

Things done to improve my health ____________________________
__________________________________________________________

Community service or citizenship work done

By myself________________________
With club_______________________

Number of meetings my club(s) held this year________
Number I attended__________________

Number of new members I encouraged to join 4-H____
Number of boys and girls I helped with projects_____
In what way?__________________________________________
____________________________________________________

Check activities attended and tell how you helped

☐ 3- or 4-day camp________________________
☐ 1-day camp___________________________
☐ Club or county tours__________________
☐ Club picnic___________________________
☐ Countywide picnic_____________________
☐ 4-H Sunday___________________________
☐ County fair___________________________
☐ Achievement programs________________
☐ Roundup______________________________
☐ Teen Leader Retreat___________________
☐ State 4-H Capital Days________________
☐ Camp Leadership Training____________
☐ Penn State 4-H Achievement Days_______
☐ Pennsylvania Farm Show_______________
☐ National 4-H Week___________________
☐ State Ambassador Conference________
☐ Judging training______________________
☐ Dairy Bowl training___________________
☐ Others______________________________
_______________________________________
_______________________________________
4-H Club Motto
"To make the best better"

4-H Club Pledge
I pledge
my head to clearer thinking,
my heart to greater loyalty,
my hands to larger service, and
my health to better living, for
my club,
my community,
my country, and
my world.

4-H Club Colors
Green and white