**consumer.gov**

**what to know and do**

# Renting an Apartment or House

## Teacher’s Notes

This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

* The lesson plan content is complex. Start each class session with an oral elicitation activity that establishes what learners already know and focuses them on the topic at hand. Allow time for learners to review concepts orally at several points to ensure that they understand.
* The lesson plan has content objectives, language objectives, and web navigation objectives. Select the ones that are appropriate for your learners, and review them with the learners at the beginning of each lesson to prepare for learning and then again at the end to assess learning.
* The lesson plan includes a vocabulary list. Select the vocabulary items that are new to your learners or are most important, and present no more than 6-8 new items per lesson for learners with basic skills, and no more than 10-12 for those with intermediate and higher skills.
* The web page on Renting an Apartment or House has three sections: What It Is, What To Know, and What To Do. The lesson plan uses What It Is for initial concept development, vocabulary development, and site navigation activities. It uses the first part of What To Know for guided practice activities, and the second part of What to Know and What To Do for independent practice and extension activities.
* The lesson plan is structured for two types of learners: those who read at or above the NRS Low Intermediate Basic Education / Low Intermediate ESL level and those who read at levels below those (Beginning ABE Literacy, Beginning Basic Education, Beginning ESL Literacy, Low Beginning ESL, High Beginning ESL). Where appropriate, guidance is provided for differentiating activities for English learners and native speakers. Activities can be mixed and matched across levels where learners need tasks that are more accessible or more challenging.
* Time allotments for activities will vary depending on the number of learners and their levels. Activities can be extended, shortened, or skipped to meet learners’ needs and to accommodate different class/tutorial schedules.

Renting an Apartment or House is a challenging section for learners for three reasons.

* It contains a large amount of topical vocabulary. Review the site content carefully and identify the vocabulary and concepts that are most relevant to or important for your learners. Focus on those.
* The laws regarding leases, landlord obligations, tenants’ rights, and related matters vary by jurisdiction, as do the availability of subsidized housing and access to waiting lists for vouchers. Before introducing this material to your learners, use the links provided on What to Know to learn about the laws pertaining to your jurisdiction and to obtain information from your local Public Housing Agency. This will help you determine how best to use this material with your learners.
  + Laws: ([http://portal.hud.gov/hudportal/HUD?src=/topics/rental\_assistance/ tenantrights](http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/%20tenantrights)
  + Public housing: [http://portal.hud.gov/hudportal/HUD?src=/program\_offices/ public\_indian\_housing/pha/contacts](http://portal.hud.gov/hudportal/HUD?src=/program_offices/%20public_indian_housing/pha/contacts))
* The site pages include links that take the user to a different website (HUD) that is considerably more difficult than Consumer.gov in content, language, and navigation. Point this out to learners so that they will know what is happening if they click on a link. If you decide to have learners use these links, be prepared to work closely with them on understanding and using the HUD site content.

## Objectives and Standards

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|  | **Low Intermediate and Above** | **Basic / Beginning** |
|  | ***Learners will be able to*** | |
| Content Objectives | * Describe the main parts of a lease and recognize key content * Understand and describe the process of applying for a lease * Explain why a landlord would conduct a credit check or background check | * Understand the main parts of a lease and recognize key content * Understand and describe the process of applying for a lease |
| Language Objectives | * Recognize key vocabulary related to renting and leases when listening and reading * Use vocabulary related to renting and leases when speaking * Recognize and use present tense and past tense forms of specific verbs; ask questions in the past tense | * Recognize key vocabulary related to renting and leases when reading and listening * Use vocabulary related to renting and leases appropriately when speaking * Recognize and use present tense and past tense forms of specific verbs |
| Web Navigation Objectives | * Recognize and navigate among the three parts of the Renting an Apartment or House section * Recognize the relationship of the Renting an Apartment or House section to the rest of the Managing Your Money section and to the other two major sections of the site * Use the Search function to locate information on the site * Recognize when they need to scroll down, and use the scroll bar to do so * Use the *text size*, *listen*, and volume adjustment buttons | * Recognize the difference between site content and site navigation * Recognize and navigate among the three parts of the Renting an Apartment or House section * Use the *text size*, *listen*, and volume adjustment buttons |
| College and Career Readiness Standards  (For guidance on these, see the companion Resource Sheet *Using the College and Career Readiness Standards in Instruction Based on Consumer.gov Content*) | English Language Arts and Literacy  Language: L1, L3, L4, L6  Speaking/Listening: SL1, SL2, SL4  Reading Foundations: RF2, RF3, RF4  Reading (Informational Text): RI1, RI2, RI5, RI7, RI9  Mathematics  Number and Operations--Base 10 (NBT)  The Number System (NS)  Ratios and Proportional Relationships (RP) | English Language Arts and Literacy  Language: L1, L4, L6  Speaking/Listening: SL1, SL2, SL4  Reading Foundations: RF2, RF3  Reading (Informational Text): RI1, RI2  Mathematics  Number and Operations--Base 10 (NBT) |

## Vocabulary and Materials

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|  | **Low Intermediate and Above** | **Basic / Beginning** |
| **Vocabulary**  *Select the vocabulary items that are new to your learners or that are most important for understanding the content. The starred words are key vocabulary for the web content; the others are more general terms. For English learners and some native English speakers, you may need to teach these as oral vocabulary before introducing them in written material.* | *Select 10-12 items for direct teaching.*  \*adverse action notice  agency  \*apartment  \*apply  \*background check  background report  bills  \*break (a lease)  check  \*contract  copy  \*credit check  credit report  deal  disability  discrimination  driver’s license  due  employer  identification  in advance  include  income  information  \*landlord  last  law  \*lease  \*management  obey  pay stub  \*period  \*public housing  refuse  \*rent  \*rent-to-own  repair  rights  rules  \*security deposit  short-term  \*sign  \*subsidized  \*tenant  trick  \*utilities  \*voucher  waiting list  wire (money) | *Select 6-8 items for direct teaching.*  \*adverse action notice  agency  \*apartment  \*apply  \*background check  background report  bills  \*break (a lease)  check  \*contract  copy  \*credit check  credit report  deal  disability  discrimination  driver’s license  due  employer  identification  in advance  include  income  information  \*landlord  last  law  \*lease  \*management  obey  pay stub  \*period  \*public housing  refuse  \*rent  \*rent-to-own  repair  rights  rules  \*security deposit  short-term  \*sign  \*subsidized  \*tenant  trick  \*utilities  \*voucher  waiting list  wire (money) |
| **Materials** | Internet: Renting an Apartment or House section of consumer.gov  Handouts:   * Partner Talk * Screenshots of What It Is, What To Know, and What To Do * Questions for Guided Reading 1 * Questions for Sample Lease * Sample Rental Agreement * Questions for Guided Listening * Renting an Apartment: Transcript * Verb Practice * Two by Two | Internet: Renting an Apartment or House section of consumer.gov  Handouts:   * Words to Know * Screenshots of What It Is, What To Know, and What To Do * Questions for Guided Reading 1 * Questions for Sample Lease * Sample Rental Agreement (edited by teacher) * Questions for Guided Listening * Verb Practice * What if a landlord wants me to wire my security deposit? * Should I “rent-to-own”? * Two by Two |

## Activities

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|  | **Low Intermediate and Above** | **Basic / Beginning** |
| **Build Background**  *Use this discussion time to connect the lesson content with learners’ existing knowledge.* | Introduce the topic of renting with learners by asking them about their experiences with finding a place to live. If they have experience with subsidized housing and are willing to talk about that, encourage them to do so. Be sensitive to those who may not want to reveal where they live or what kid of housing it is. | Introduce the topic of renting with learners by asking them about their experiences with finding a place to live. If they have experience with subsidized housing and are willing to talk about that, encourage them to do so. Be sensitive to those who may not want to reveal where they live or what kid of housing it is. |
| **Preview Vocabulary**  *Use the worksheet version that is most appropriate for your learners. Edit the handout to include only the words you need or want to emphasize.*  *Handouts:*   * *Partner Talk (low Intermediate & above)* * *Words To Know (basic/beginning)* | 1. Without distributing the *Partner Talk* worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide information when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 2. Put learners in pairs and distribute the *Partner Talk* worksheet. Partners take turns reading the words and example sentences; then they create sentences of their own. You may want to shorten the list if some of the items are already known. If you have a mixed native speaker and non-native speaker class you may want to pair up native and non-native speakers. Circulate during this activity to answer questions. 3. When all pairs have finished, discuss the answers to the questions in the whole group to be sure all understand the vocabulary. | 1. Without distributing the *Words To Know* worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide the definition yourself when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 2. Distribute the *Words To Know* worksheet and have learners take turns reading the words and the example sentences. Then ask them to make up sentences of their own orally. 3. Write learners’ sentences on a white board or poster paper and ask other learners to read them aloud. Save the sentences for later use in reading practice. |
| **Preview Website**  *These activities are designed to help learners identify the difference between site content (different on every page) and site navigation (same on every page), and understand how to use site navigation and functionality. They are designed for learners with little experience on the web and on Consumer.gov. As you work through various sections of Consumer.gov and learners become more comfortable with site navigation, you can reduce or eliminate the time devoted to this preview.*  *Handouts:*   * *Screenshots of What It Is, What To Know, and What To Do* * *Printouts of the three sections (if computers are not available)* | 1. Explore the Renting an Apartment or House section of Consumer.gov with the learners, using one central computer so that all can follow along, but allowing individuals to use their personal devices if they have them. Answer the following questions as a group: 2. How many parts does the Renting an Apartment or House section have? What are they? Why do you think they have these names? 3. How do you know which part of the Renting an Apartment or House section you are in? 4. How can you change the size of the letters on the screen? 5. How can you listen to someone reading the text aloud? 6. How can you adjust the volume? 7. How can you read the text that goes down below the bottom of the screen? 8. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What to Do. 9. Ask learners to find the vocabulary items from *Partner Talk* in the Renting an Apartment or House section of the site. They can do this orally using the computer, or on paper using printouts of the pages. | 1. Distribute the screenshot handouts for the three parts of Renting an Apartment or House. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different. 2. Discuss the answers in the whole group. Using one central computer so that all can follow along, show learners that the navigation and function buttons stay the same on every page, and the informational text is what changes. Demonstrate the navigation among What It Is, What To Know, and What To Do, and demonstrate the use of the *text size* and *listen* buttons, the volume control, and the scroll bar. 3. Do a round robin in which each learner asks another to demonstrate how to do a specific task (for example, “Show how you change the text size,” “Show how you move to What To Do”). If learners are more experienced, you can extend this activity to the rest of the Making a Budget section. 4. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do. |
| **Guided Reading 1**  *Handout:*   * *Questions for Guided Reading 1* | 1. Distribute the *Questions for Guided Reading 1* handout. In the whole group, have learners read the questions and say what kind of information they will be looking for on the website to answer each one. Encourage them to predict what the answers will be. 2. Direct learners to the What It Is page of Renting an Apartment or House. Have them work in pairs or individually to read the webpage and answer the questions on the worksheet. Remind them that they can use the Listen button to play the text if they wish. 3. When all have finished, review the answers with the whole group. Have learners say or show where on the page they found each answer. 4. Ask learners why landlords charge a security deposit. How do those reasons connect with what the site says about not getting the security deposit back? | 1. Distribute the printout of What It Is, or direct the learners to that page on the computer. Play the audio of this section, or read it aloud yourself, as learners follow along. Have learners raise their hands when they hear/read one of the words from *Words to Know*. (This will make for a somewhat disjointed reading, as you stop each time a hand is raised to ask which word the learners heard/read). 2. Have the learners read the section again, with or without listening (ask which they would prefer). Ask them to think about this question as they read: What are important things to know when you rent an apartment? 3. Review the answer(s) to the question with the whole group. Have learners show where in the text they found the answer(s). Be open to learner suggestions that are not provided in the text. 4. Ask learners the questions on the *Questions for Guided Reading 1* worksheet and have them answer orally. When finished with the questions, ask learners why landlords charge a security deposit. How do those reasons connect with what the site says about not getting the security deposit back? |
| **Guided Reading 2**  *A lease is a complex and intimidating document, even for a strong reader. The purpose of this activity is twofold: to allow learners to identify specific key parts of a lease so that they develop some sense of control, and to encourage them to obtain the assistance they need with reading and understanding a lease before they sign it.*  *Handouts:*   * *Questions for Sample Lease* * *Sample Rental Agreement* | 1. Distribute the *Questions for Sample Lease* handout. In the whole group, read through the handout to be sure all learners understand the questions and know what they are looking for. 2. Distribute the *Sample Rental Agreement* handout. Have learners work in pairs or individually, as they choose, to answer the questions. 3. Discuss answers in the whole group. If learners are able, have them say how much the rent is, when it is due, what the lease term is, and how much the security deposit is. Allow them to talk about other information that they are able to find in the sample lease. Assure learners that they can find certain information on the lease agreement, even though it also contains language that they don’t understand. 4. Ask learners whom they would ask to help them understand the terms of a lease. Ask why it is important to understand the lease before they sign it. Then direct them to the top part of What To Do (above “What if a landlord…”) to see whether their answers agree with what the website says. (Use the links on the site yourself to identify local legal services agencies that you can provide as references if needed.) | 1. Distribute the *Questions for Sample Lease* handout. In the whole group, read through the handout to be sure all learners understand the questions and know what they are looking for. 2. Shorten the *Sample Rental Agreement* handout by removing paragraphs 10-21, 25-31, and 33-35. Distribute the shortened handout and project it on the Smartboard. 3. Work together with learners in the whole group to locate the answers to the questions, having them come to the Smartboard to show where they have found the answers. If learners are able, have them say how much the rent is, when it is due, what the lease term is, and how much the security deposit is. Allow them to talk about other information that they are able to find in the sample lease. Assure learners that they can find certain information on the lease agreement, even though it contains a lot of language that they may not understand. 4. Ask learners whom they would ask to help them understand the terms of a lease. Ask why it is important to understand the lease before they sign it. Then read the top part of What To Do (above “What if a landlord…”) to them to see whether their answers agree with what the website says. (Use the links on the site yourself to identify local legal services agencies that you can provide as references if needed.) |
| **Guided Reading 3**  *The purpose of this activity is to expand on the website content in order to give learners a clearer understanding of what they need to bring when applying for a lease.*   * *Employer information: company name, address, position, start date, full time or part time* * *Income: All sources, including salary/wages, child support, disability, and so on* * *Prior residences: Address, rented or owned, length of time there, manager’s name* | Direct learners to the top part of What To Know (above the video). Have them read the text individually (remind them that they can use the Listen button if they wish). Then lead a discussion in the whole group, asking the following questions:   * What kind of information about your employer and your income do you need to bring with you? * Why would a landlord want to do a credit check? A background check? * What kind of information about where you lived before do you need to bring with you? * What things might you have to pay for when you apply?   Allow learners to talk about their own experiences with applying for a lease, if they wish to do so. | Direct learners to the top part of What To Know (above the video). Read the text together in the whole group, using the Listen button or reading aloud yourself. Then lead a discussion in the whole group, asking the following questions:   * What kind of information about your employer and your income do you need to bring with you? * Why would a landlord want to do a credit check? A background check? * What kind of information about where you lived before do you need to bring with you? * What things might you have to pay for when you apply?   Allow learners to talk about their own experiences with applying for a lease, if they wish to do so. |
| **Guided Listening**  *This activity builds on the knowledge developed in Guided Reading 3.*  *Handouts:*   * *Questions for Guided Listening* * *Renting an Apartment: Transcript* | 1. Distribute the *Questions for Guided Listening* handout. Review the questions with learners in the whole group to see if they can predict the answers. 2. Have learners watch and listen to the *Renting an Apartment* video and work in pairs to answer the questions. (Allow them to listen more than once if they wish.) Were their predictions correct? 3. Distribute the *Renting an Apartment: Transcript* handout and have learners use it to check their answers. Discuss in the whole group if there are questions or points of confusion. 4. Have learners work in pairs to develop the conversation between Rachel and the landlord. What did Rachel say? What did the landlord say? Work with each pair to help them write out their dialog. When all have finished, have the pairs perform their dialogs for their classmates. | 1. Distribute the *Questions for Guided Listening* handout. Review the questions with learners in the whole group to see if they can predict the answers. 2. Have learners watch and listen in the whole group as you play the *Renting an Apartment* video. Introduce the first question (“Now we’re listening to find out what Rachel did to find an apartment.”) Stop the video after the answer to the first question is played, and have learners say what they heard. Re-play the section (or re-read it yourself) as necessary. Continue in the same way with the remaining questions. 3. Lead the whole group in developing the conversation between Rachel and the landlord. What did Rachel say? What did the landlord say? Write the dialog on chart paper or the white board. Then have volunteers practice acting it out. |
| **Grammar Practice**  *Handout:*   * *Verb Practice*   *This grammar practice uses sentences from the Renting an Apartment video transcript as a base for practice with regular and/or irregular verbs in the past and present tenses.* | 1. Edit the *Verb Practice* handout to include only regular verbs, only irregular verbs, or both, depending on learners’ needs and skill levels. 2. Review formation of questions in the past tense (for example, she listened / did she listen). Then distribute the edited *Verb Practice* handout and have learners work individually to create questions from the sentences. If learners are able, have them also convert the sentences to the present tense (for example, she listened -> she listens). 3. Have learners work in pairs to check each other’s answers. Review any questions or issues in the whole group. Take time to review the three different pronunciations of the –ed ending as needed with ESL learners. | 1. Select the verbs from the *Verb Practice* handout that you wish to focus on with your learners: regular or irregular. Edit the handout to include only those sentences. 2. Review the present and past tense forms of those verbs with learners orally. For regular verbs, take time to review the three different pronunciations of the –ed ending as needed with ESL learners. 3. Distribute the edited *Verb Practice* handout. Have learners take turns reading the sentences aloud and saying what the verb’s present tense form is. (Teach learners to read the entire sentence silently to themselves first, and then read it aloud.) If learners are not able to do this individually, lead the group in doing it chorally. |
| **Independent Practice 1**  *Handouts:*   * *What if a landlord wants me to wire my security deposit?* * *Should I “rent-to-own”?* | 1. Direct learners to the “What if a landlord wants me to wire my security deposit” and “Should I ‘rent-to-own’?” parts of What To Know. Have them read these sections independently. 2. Have learners work in pairs to decide what the site says about wiring the security deposit and renting to own. Is each a good idea or a bad idea? What are the reasons? 3. Discuss answers in the whole group. | 1. Distribute the “What if a landlord wants me to wire my security deposit handout” (text from What To Know). 2. Tell learners that this part says that wiring the security deposit is a bad idea. Have learners read along as you play the audio of this part (or read the text), and underline the words that explain why it is a bad idea. 3. Discuss answers in the whole group. Use a poster-sized or projected version of the handout for a common point of reference. 4. Follow the same procedure with the “Should I ‘rent-to-own’?” handout. |
| **Independent Practice 2**  *(low intermediate and above only)* | 1. Have learners read the “What if a landlord won’t rent to me…” part of What To Do and answer these questions: What is an adverse action notice? Who sends it? What does it say? 2. Discuss the answers in the whole group. |  |
| **Extension / expansion** | 1. Ask learners what information they need about rental housing, or have them create a list of questions. Contact your local legal services agency ([www.lsc.gov](http://www.lsc.gov)) and housing agencies (<http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/tenantrights>) for materials that address those questions. 2. Invite a legal services representative to visit with your learners. Have learners develop questions to ask ahead of time. | 1. Ask learners what information they need about rental housing, or have them create a list of questions. Contact your local legal services agency ([www.lsc.gov](http://www.lsc.gov)) and housing agencies (<http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/tenantrights>) for materials that address those questions. 2. Invite a legal services representative to visit with your learners. Have learners develop questions to ask ahead of time. |
| **Assessment**  *Handout:*   * *Two by Two* | 1. Distribute the *Two by Two* sheet and have learners complete it individually. 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson. | 1. Distribute the *Two by Two* sheet and have learners complete it individually. 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson. |