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| **TEXAS CTE LESSON PLAN**  [www.txcte.org](http://www.txcte.org) | |
| **Lesson Identification and TEKS Addressed** | |
| **Career Cluster** | Human Services |
| **Course Name** | Dollars and Sense |
| **Lesson/Unit Title** | Factors That Affect Housing Choices |
| **TEKS Student Expectations** | **130.273. (c) Knowledge and Skills**  (4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:  (A) explain consumer rights and responsibilities associated with renting or buying a home  (B) analyze legal and financial aspects of purchasing and leasing housing  (C) propose money-management skills necessary to make the transition from renting to home ownership |
| **Basic Direct Teach Lesson**  (Includes Special Education Modifications/Accommodations and  one English Language Proficiency Standards (ELPS) Strategy) | |
| **Instructional Objectives** | **Students will:**   * Describe factors that affect housing choices * Distinguish between different types of housing * Compare the pros and cons of renting and buying a home * Understand the steps necessary to make the transition from renting to home ownership |
| **Rationale** | Housing decisions are some of the most important decisions consumers make. Housing expenses are usually the largest expenses a consumer must pay. Housing is a basic human need and can be a source of great psychological satisfaction. What are your housing essentials? How much can you afford to devote to housing? Should you buy or lease? In this lesson, we will study the factors that affect housing choices. |
| **Duration of Lesson** | Five 45-minute class periods |
| **Word Wall/Key Vocabulary**  *(ELPS c1a, c, f; c2b; c3a, b, d; c4c; c5b) PDAS II (5)* | **Balloon payment:** A final loan payment that is much larger than the other installments  **Closing costs:** Various fees that must be paid by the buyer or the seller when a home purchase is finalized  **Condominium ownership:** A form of home ownership that involves individual ownership of a unit and shared ownership of common areas such as hallways and exterior grounds  **Down payment:** A portion of a purchase price paid by cash or check at the time of purchase  **Duplex:** A building that contains two separate living units  **Earnest money:** A deposit to prove that a buyer is serious about purchasing a home  **Escrow account:** A bank account in which money is held in trust  **Landlord:** An owner of rental property  **Lease:** A legal contract for renting a home that specifies the rights and responsibilities of the tenant and landlord  **Mortgage:** A loan obtained to purchase real estate; a lien (a legal claim) on the home or property that secures the promise to pay the debt  **Tenant:** A person, business or group that pays to use another person’s property. Someone who rents or leases a house or apartment from a landlord |
| **Materials/Specialized Equipment Needed** | **Equipment:**   * Computer with projector for PowerPoint presentation * Computers with Internet access (be sure to follow district guidelines for Internet access) * Presenter remote   **Materials:**   * Apartment brochures * Calculators * Housing brochures * House plans * Lease agreement * Mortgage application * Newspaper listing for homes and apartments * Play money   **Supplies:**   * Basket * Cardstock * Glue * Markers * Poster boards (one for every two students) * Scissors   **PowerPoints:**   * Factors that Affect Housing Choices   **Technology:**   * Free iPad Apps:   + Best free apps for house and apartment hunting<http://appadvice.com/appguides/show/house-and-apartment-hunting-apps> * Infographic:   + Top Reasons for Moving “This infographic was developed to give readers a quick look at migration patterns and the reasons why people move,” said Jack Griffin, president & COO of Atlas World Group. “<http://www.mhmarketingsalesmanagement.com/blogs/daily-business-news/atlas-report-shows-top-reasons-people-move/> * TED Talk:   + Paul Pholeros: How to reduce poverty? Fix homes In 1985, architect Paul Pholeros was challenged by the director of an Aboriginal- controlled health service to “stop people getting sick” in a small indigenous community in south Australia. The key insights: think beyond medicine and fix the local environment. In this sparky, interactive talk, Pholeros describes projects undertaken by Healthabitat, the organization he now runs to help reduce poverty through practical design fixes in Australia and beyond.<https://www.ted.com/talks/paul_pholeros_how_to_reduce_poverty_fix_homes>   **YouTube:**   * Khan Academy Introduction to Mortgage Loans<https://www.khanacademy.org/science/core-finance/housing/mortgages-tutorial/v/introduction-to-mortgage-loans>   **Graphic Organizers:**   * Note Taking: Factors that Affect Housing Choices   **Handouts:**   * Apartment Checklist * Financing a Home * Housing Choices * Housing Choices Flashcards * Lesson Closure: Housing Choices * Looking for the Best Mortgage * Rights and Responsibilities of Housing Choices * Rubric for Rights and Responsibilities of Housing Choices * Sample of a Lease Agreement |
| **Anticipatory Set**  (May include pre-assessment for prior knowledge) | **Prior to class:**  Note to teacher:  Refer to Practical Money Skills for grades 9-12 for additional lesson plans, resources, and activities. Educators can use the 22 free, standards-aligned lessons in sequence or on an individual basis.<https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php>  Display as many of the lesson-related materials (see Materials or Specialized Equipment Needed) as you have available on a table in front of the room.  Print the Housing Choices Flashcards on cardstock and cut them apart. Place the flashcards in a basket. The flashcards will be used during Independent Practice. Become familiar with PowerPoint, handouts, and activities.  **Before class begins:**  Allow students to observe the materials.  Scenario: You are a recent high school graduate. You have decided to move out of your parents’ home and lease an apartment with your best friend.  Distribute Apartment Checklist handout. With a partner, students will list three things that are the most important to them in each category.  Ask the following questions:   * Why are these items on your checklist important to you? * What are the advantages and disadvantages of sharing an apartment with a friend? * What decisions and rules should be made before sharing an apartment with a friend? * What are your responsibilities as a tenant? * What are some responsibilities of the landlord? * Why is it important to make repair requests in writing? Should you keep a copy?   Allow for questions and discussion. |
| **Direct Instruction \*** | Introduce lesson objectives, terms, and definitions.  Distribute handout Note Taking: Factors that Affect Housing Choices. Students will be expected to take notes while viewing the slide presentation. Teacher will determine the notes to be recorded by students.  Introduce slide presentation Factors that Affect Housing Choices and begin the discussion with students. Allow for questions and answers to check for understanding.  Distribute Housing Choices handout. Students will complete the chart by comparing the two options on each table.  Allow for questions and answers to check for understanding.  YouTube video included in the PowerPoint:   * Khan Academy Introduction to Mortgage Loans<https://www.khanacademy.org/science/core-finance/housing/mortgages-tutorial/v/introduction-to-mortgage-loans>   Note to teacher: You have the option of showing the following videos. The videos are over ten minutes long and contain good information on housing issues.   * U.S. Department of Housing and Urban Development   + Shopping for a Home   + Shopping for Your Loan   + Closing the Deal<http://portal.hud.gov/hudportal/HUD?src=/topics/buying_a_home>   *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * checking for understanding * providing a copy of the slide presentation |
| **Guided Practice \*** | Divide the class into groups of four. Distribute Financing a Home. Assign each group one or more option for financing a home to research. Students will list and describe the advantages and disadvantages of each option when purchasing a home. As groups present their findings, lead students to discuss each option and fill in their charts for all.  Allow for questions and answers. Check for understanding.  *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * allowing students extra time to complete the assignment * providing fill-in-the-blank note handouts for students to follow and fill in during the lesson * pairing students with elbow partners who can assist them with verbal and written responses to the lesson |
| **Independent Practice/Laboratory Experience/Differentiated Activities \*** | Note to teacher: Use the Housing Choices Flashcards which were placed in a basket.  Divide the class into subgroups of two. One person from each group will draw a card from the basket. Assign each group one card to research. Give each group a large piece of poster board and supplies to complete the project.  Distribute Rights and Responsibilities of Housing Choices handout. Students will research the rights and responsibilities required to obtain and live in the particular housing option they have chosen. They will design a poster illustrating the characteristics of this type of dwelling and comparing its advantages and disadvantages. They will present their poster to the class. The poster must include the following:   * Description of the type of dwelling * Illustrations of the type of dwelling * Rights of the tenant or owner * Responsibilities of the tenant or owner * Legal and financial aspects of purchasing and/or leasing the housing option * Advantages of the dwelling * Disadvantages of the dwelling * Explanation of the factors that affect this particular housing choice   Distribute Rubric for Rights and Responsibilities of Housing Choices and review so students know what is expected.  Allow for questions and discussion. Check for understanding.  *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * shortened, simplified instructions * repeated instructions * opportunity to repeat instructions * written instructions |
| **Lesson Closure** | Review lesson objectives, terms, and definitions.  Students will complete Lesson Closure: Housing Choices handout. This will be their exit pass. Student must answer the questions about what they learned before being allowed to leave the room. |
| **Summative/End of Lesson Assessment \*** | Students will present their housing options information to the class.  Assess student presentations with the appropriate rubric.  The students will write a one-page summary analyzing the importance of understanding the effective consumer skills related to housing needs. Students will reflect on how the lesson, activities and information will assist them in the future. The reflection, rubric and various handouts will be submitted for assessment.  *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * encouraging participation * extended “wait time” * working with a peer tutor * highlighted materials for emphasis |
| **References/Resources/**  **Teacher Preparation** | **Images:**   * Microsoft Clip Art: Used with permission from Microsoft.   **Textbooks:**   * Parnell Frances Baynor. (2001). *Skills for personal and family living*. (pp. 195-206). Tinley Park: The Goodheart-Willcox Publishing Company. * Ross Lowe, 2006. *Consumer education & economics, student edition*. 6 Edition. Glencoe/McGraw-Hill. * Sasse Connie. (2004). *Families today*. (4th ed., pp. 285-304). New York: McGraw Hill Glencoe.   **Websites:**   * Federal Trade Commission Homes and Mortgages.<http://www.consumer.ftc.gov/topics/homes-mortgages> * New York Times Renting versus purchasing calculator.<http://www.nytimes.com/interactive/business/buy-rent-calculator.html> * Realty Times 10 Tips Every Tenant Needs to Know.<http://realtytimes.com/rtpages/19980701_10tips.htm> * U.S. Department of Housing and Urban Development Buying a home.<http://portal.hud.gov/hudportal/HUD?src=/topics/buying_a_home>   **YouTube:**   * Khan Academy Introduction to Mortgage Loans.<https://www.khanacademy.org/science/core-finance/housing/mortgages-tutorial/v/introduction-to-mortgage-loans> |
| **Additional Required Components** | |
| **English Language Proficiency Standards (ELPS) Strategies** | * Ask students to repeat your instructions back to you to be sure they know what is expected of them before each phase of the lesson. * Discuss vocabulary in detail and make sure everyone has a firm grasp on it before moving forward with the lesson. * Use graphic organizers and visuals to explain the lesson in detail. * Utilize Four Corners Vocabulary / Word Wall Activity * Have students say and write the vocabulary words in their primary languages. |
| **College and Career Readiness Connection[[1]](#footnote-1)** |  |
| **Recommended Strategies** | |
| **Reading Strategies** | Current Events Assign students to read about the effective consumer skills related to housing needs. Information can be found in newspaper articles, magazines, journals, and online print. Suggestions:   * Looking for the Best Mortgage<http://www.ncua.gov/Legal/Documents/BestMortgage.pdf> * New York Times Is It Better to Buy or Rent?<http://www.nytimes.com/interactive/business/buy-rent-calculator.html> * Tips for Renters Austin Tenant’s Council<http://www.housing-rights.org/tips.html>   Encourage students to connect reading to their life experiences or prior knowledge. |
| **Quotes** | Home is where the heart is. **-Pliny the Elder**  Where we love is home – home that our feet may leave, but not our hearts. **-Oliver Wendell Holmes**  Any woman who understands the problems of running a home will be nearer to understanding the problems of running a country. **-Margaret Thatcher**  A house is not a home unless it contains food and fire for the mind as well as the body. **-Benjamin Franklin**  The strength of a nation derives from the integrity of the home. **-Confucius** |
| **Writing Strategies**  **Journal Entries + 1 Additional Writing Strategy** | **Journal Entries:**   * Renting a home is a good strategy for some consumers because \_\_\_\_\_\_\_\_\_\_\_\_\_. * Some of the responsibilities of a landlord include \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * A consumer might be ready to purchase a home when\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * The advantages of purchasing a home include\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * The disadvantages of purchasing a home include\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.   **Writing Strategy:**  RAFT Writing Strategy   * Role – Bank * Audience – Married couple wanting financing for a new home * Format – Memo * Topic – The requirements for obtaining financing for a new home |
| **Communication**  **90 Second Speech Topics** | * My ideal home would be \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * I will be ready to purchase a home when \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * The housing market today is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * Financing a home includes \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. |
| **Other Essential Lesson Components** | |
| **Enrichment Activity**  (e.g., homework assignment) | * Teacher note: For additional information, refer to lessons at GCF LearnFree.org:   + Finding a Place to Rent<http://www.gcflearnfree.org/moneybasics/12>   + Buying a House<http://www.gcflearnfree.org/moneybasics/13> * Have students journal or create posters about different places they have lived. * Have students journal or create posters about their “dream” house. * For additional information on the rights and responsibilities of tenants and landlords, please have students read:   + Fact Sheets What are your rights and responsibilities? Austin Tenant’s Council (ATC) fact sheets on a variety of tenant-landlord topics are available below. Option: Have students read the fact sheets and write a summary of the information.<http://www.housing-rights.org/brochures.html>   + Application Fees and Procedures   + Credit Rights in Texas   + Evictions   + Filing Suit in Small Claims Court   + Foreclosures   + A Landlord’s Guide to Renting Property   + Landlord’s Entry   + Landlord’s Lien   + Lockouts   + Locks and Other Security Devices   + Manufactured Home Tenancies   + The Myths of Renting in Texas   + Paying Rent   + Repairs: The Tenant’s Right and the Landlord’s Duty   + Security Deposits   + Smoke Detectors   + Tips for Renters   + Utilities   + Who Is the Owner?   **Dollars and Sense Writing Prompts**   * Think about consumer rights and responsibilities associated with renting or buying a home. Write an expository essay explaining consumer rights and responsibilities associate with renting or buying a home. * Think about money management skills necessary to make the transition from renting to home ownership. Write an expository essay explaining the money management skills necessary to make the transition from renting to home ownership.   **TED Talk**  TEDx is a program of local, self-organized events that bring people together to share a TED-like experience. At a TEDx event, TEDTalks videos and live speakers combine to spark deep discussion and connection in a small group. These local, self-organized events are branded TEDx, where x = independently organized TED event. The video below is related to this lesson. Allow students to view the video and lead a discussion concerning the TED Talk.   * Paul Pholeros: How to reduce poverty? Fix homes In 1985, architect Paul Pholeros was challenged by the director of an Aboriginal- controlled health service to “stop people getting sick” in a small indigenous community in south Australia. The key insights: think beyond medicine and fix the local environment. In this sparky, interactive talk, Pholeros describes projects undertaken by Healthabitat, the organization he now runs to help reduce poverty through practical design fixes in Australia and beyond.<https://www.ted.com/talks/paul_pholeros_how_to_reduce_poverty_fix_homes> |
| **Family/Community Connection** | * Have students list their personal expectations for housing and describe the housing features they would choose to meet their expectations. * Have students find two newspaper, Internet, or Craigslist advertisements for housing they feel would meet their needs and explain their reasoning in a paragraph. |
| **CTSO connection(s)** | **Family, Career, and Community Leaders of America (FCCLA)**  <http://www.fcclainc.org>  **National Program:**  The FCCLA Financial Fitness national peer education program involves youth teaching one another how to make, save and spend money wisely. Through FCCLA’s Financial Fitness program, youth plan and carry out projects that help them and their peers learn to become wise financial managers and smart consumers. |
| **Service Learning Projects** | Successful service learning project ideas originate from student concerns and needs. Allow students to brainstorm about service projects pertaining to the lesson.<http://www.ysa.org/>  Ideas   * Create a consumer brochure outlining the responsibilities of both landlords and tenants. * Develop a list of resources available to help tenants whose landlords fail to meet their obligations and maintain their properties. |

1. Visit the Texas College and Career Readiness Standards at <http://www.thecb.state.tx.us/collegereadiness/CRS.pdf>, Texas Higher Education Coordinating Board (THECB), 2009. [↑](#footnote-ref-1)