



HOMEOWNERS

Intermediate ESL Level



I. Pre-reading

Do you own your own house or condo? What utilities do you pay for? Have you ever hired a contractor to work on your home? What happened?

II. Vocabulary

county
assessed
permit

inspectors
hire
references

complaints
meters
budget

III. Reading

Some people rent houses or apartments. They pay rent each month to a landlord. People who rent are called tenants. Some people buy their own houses. They are called homeowners.

Homeowners must pay property taxes to the **county**. Taxes pay for schools, parks, libraries, and other services. Taxes are **assessed** every three years. But they may go up after one year if the local or state government asks for more money. When people have questions about their property taxes, they can contact the assessor's office at the township or county.

Homeowners who want to make additions or major changes to their property must apply for and pay for a building **permit** at city hall or the county office. The building permit gives permission to make changes. During and after the work, **inspectors** check the property.



People should be careful when they **hire** a contractor to make changes to their property. They should talk with friends and neighbors, check the contractor's **references**, and call the Better Business Bureau. People with serious **complaints** about a contractor should call the Better Business Bureau to report the complaint. If necessary, they should hire a lawyer.



Utilities are companies that provide natural gas, electricity, telephone service and water. Homeowners must pay for these services. Sometimes people have problems with utilities. One kind of problem is when the utility does not work. For example, the telephone may not work, or there may be no electricity in the house. Sometimes there are mistakes on utility bills. For problems with utility service or bills, people should call the utility customer service number.

Utility companies have **meters** for gas and electricity inside or outside of every house. Utility workers read the meters, and the companies send bills every month. Sometimes the cost is very high, and people have trouble paying their bills. There are different payment plans to help people. Some payment plans are:

- a **budget** plan to make equal payments over 12 months
- the Low Income Home Energy Assistance Program (LIHEAP)
- the Salvation Army Sharing Program

For more information about payment plans, people can call the customer service department of their utility company. They can also check the utility web site.



Most communities have weekly garbage and recycling service. People must put their garbage and recyclables by the street or alley on the set day. Sometimes the homeowners are provided with garbage or recycle containers by the city. Homeowners are charged for this service.

IV. Post-reading

Choose the correct answer.

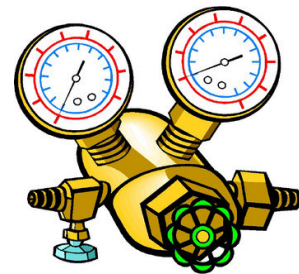
1. Who collects property taxes?
county city state
2. What do you call someone who owns a house?
tenant homeowner houseowner
3. How often is your house assessed for tax purposes?
every year every 2 years every 3 years



4. Who do you call if a utility does not work?
your congressman the utility customer service the police
5. What records your utility use?
a computer a tape recorder a meter
6. Who has a sharing program to help pay for utilities?
Salvation Army Red Cross Police Department

Match the words with their definitions.

- | | | |
|---------------|-------|---|
| 1. assessed | _____ | a. allow |
| 2. references | _____ | b. a district of a state |
| 3. county | _____ | c. calculated the value |
| 4. inspectors | _____ | d. statements that you are unhappy with a situation |
| 5. complaints | _____ | e. an instrument that measures and records |
| 6. budget | _____ | f. people who examine something |
| 7. permit | _____ | g. a plan making the best use of money |
| 8. meter | _____ | h. statements about someone's character |



V. Activities

1. Does your neighborhood recycle? If so, how do you recycle things? Make a list of items you recycle in your home.
2. What can people do if they have trouble paying utility bills? Did you ever call the service department of a utility? Why?
3. Make a list of services paid for by your property taxes. Which do you think are most important? Why?
4. Do you think it is better to rent an apartment or buy a home? Which do you think would cost more money? List the expenses for each.



Community Education
TOWNSHIP HIGH SCHOOL DISTRICT 214

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