ECHOScript

Emergency and Community Health Outreach



Script: FINAL Dec 29, 2009

ECHO Show "Affordable Housing"

Finalized Script Deadline: Tuesday Dec. 29, 2009 Translation Deadline: Friday, Jan 8, 2010 Flesch-Kincaid grade reading level: 6.9 | Total words: 537

-1- Shots of people walking into their home.

Everyone needs a comfortable home in a safe neighborhood. However, housing costs a lot of money. Experts say no more than one-third of your income should go to pay for your housing. That is difficult for people with low incomes.

[Word Count: 40]

-2- Shots of affordable housing.

Families, single adults and youth who cannot pay the full cost of housing may qualify for a subsidy, which means the government or a community organization pays part of the cost.

[Word Count: 31]

-3- Shots of people signing up for affordable housing.

Find out if you qualify for subsidized housing and sign up for it. There is not enough subsidized housing for everyone who qualifies, so you may have to wait.

[Word Count: 29]

-4- Shot of county housing office or homeless shelter.

If you are homeless and need temporary housing right away, contact your county housing or social services office for help.

[Word Count: 20]

-5- Still shot with CG of "Rental and Home Ownership."

There are two kinds of long-term housing: rental and home ownership.

[Word Count: 11]

-6- Shot of rental housing.

Rental housing may be an apartment or a house. When you apply to rent a home, the landlord may check your rental history, credit rating and criminal history.

[Word Count: 28]

-7- Shots of people examining or signing a lease.

The rental agreement is a legal contract called a lease. Read it very carefully before you sign it. Find someone you trust to help you understand it. Even if you don't read English, you have to obey the lease once you sign it.

The lease says how many months you can stay in your home. It says how much money to pay for monthly rent and for a damage deposit.

[Word Count: 70]

-8- Shot of people taking photos of interior existing damage.

When you move in, take photos of any existing damage to prove you did not cause it. Keep the home clean and make proper use of any appliances, like the washing machine or garbage disposal. If it is a large apartment complex, you may have extra rules to follow.

[Word Count: 49]

-9- Shot of lease.

The lease says whether you or the landlord pays for utilities – water, heat and electricity. The lease may limit how many people can live in the home, or whether pets are allowed.

[Word Count: 32]

-10- Shot of people inside home.

You – as the tenant – have rights. If anything is broken in the home, it's the landlord's duty to repair it. If you disobey the lease, the landlord can force you to leave. But the landlord must give you a written warning first.

Before you move out, you must give advance notice to your landlord.

[Word Count: 54]

-11- Still shot with CG: "Home Ownership."

The other type of housing is home ownership.

[Word Count: 8]

-12- Shots of people meeting with home ownership adviser.

Before you buy a home, take a class on home ownership. Get advice on how to find realtors, lenders, and home ownership counselors you can trust.

It is important to have a good credit rating and some money saved for a down payment.

Beware of people, even those in your community, who offer deals that seem too good to be true. They may cheat you and take your money.

Community agencies and government offices have trustworthy programs to help first-time homebuyers with loans and down payments.

[Word Count: 86]

-13- Shot of people looking at a house for sale.

Don't buy a home unless you're ready! Home ownership is a long-term commitment.

[Word Count: 13]

-14- Shot of apartment building and duplex.

Many people are losing the homes they own and rent because of foreclosure. If you rent, there are programs to help you understand your rights if your landlord is foreclosed.

[Word Count: 30]

-15- Shot of people entering a house.

If you own a home, there are programs to help you work with your lender to keep your home. As soon as you have trouble making a mortgage payment, that is the time to seek help. [Word Count: 36]

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