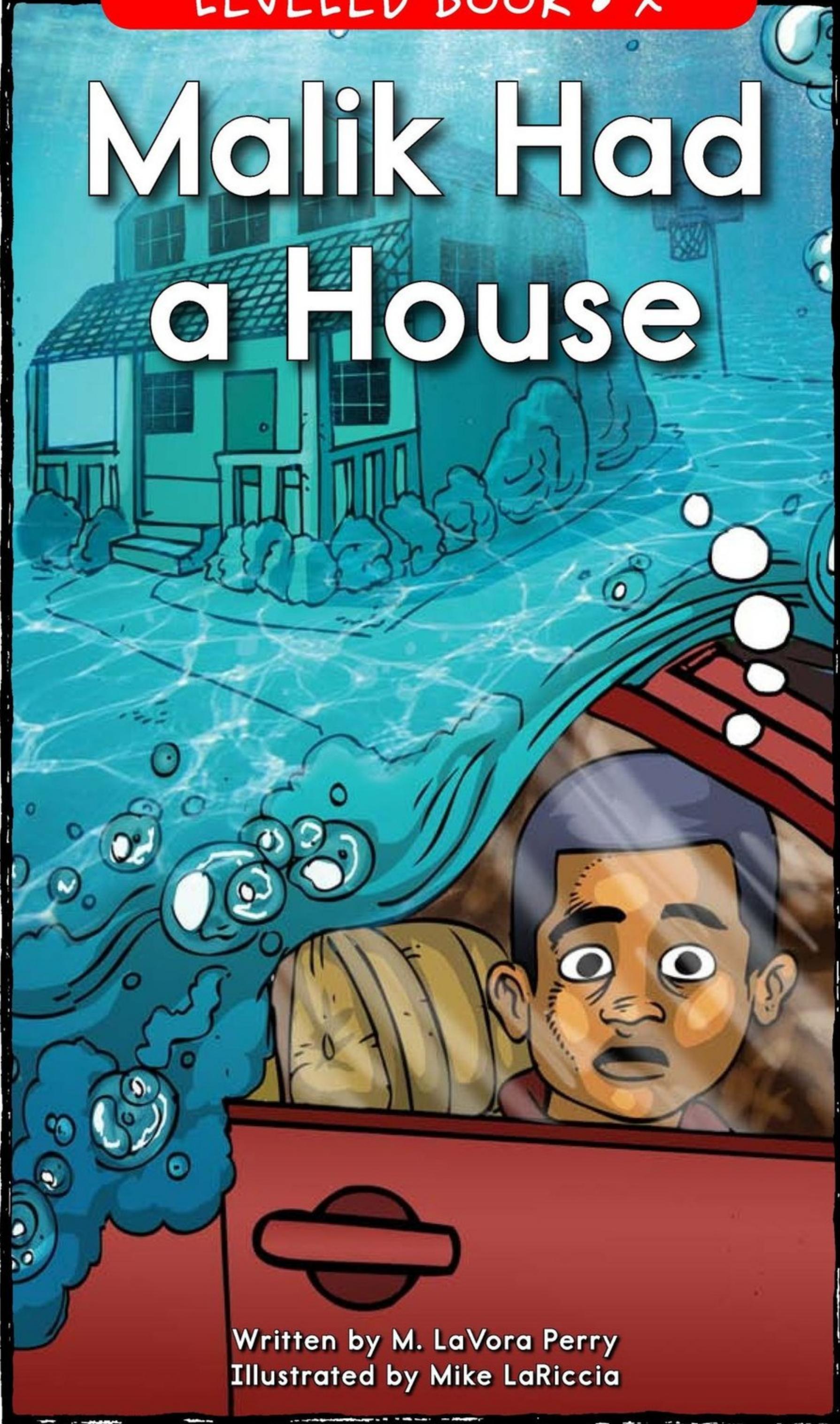


LEVELED BOOK X

Malik Had a House



Written by M. LaVora Perry
Illustrated by Mike LaRiccia

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www.readinga-z.com



Malik sailed the basketball into the hoop
as if it had wings: *Swoosh!*

All of the guys slapped his palms—Bryan,
Deonne, even Sean, Malik's younger brother.

Malik liked how everyone shot hoops in his yard after school—something that couldn't happen back when his family lived in a cramped apartment. There was no place to shoot hoops there except in the street, where drivers yelled, "Move, before you get run over!"



Two years ago, Malik, Sean, and their mom moved to a house just a few blocks away from his friends. Ever since, the guys came by to b-ball in his yard. On rainy days, they played video games in Malik's very own bedroom, twice the size of the room he and Sean had shared in their apartment.

"My hungry stomach *and* my homework are calling my name," said Malik, "so let's pick it up again tomorrow."

Once Bryan and Deonne had headed home, Malik joined Sean in the kitchen. Sean stood at the counter making a sandwich with tuna, mayonnaise, whole wheat bread, leafy green lettuce, and tomato slices. It surprised Malik to see Mom in the kitchen, too. He grabbed an apple from a bowl of fruit on the table and took a big bite.

"Hey, Mom, you're early," he said.

Malik could tell from her face that something was wrong. Sean looked up at his mother, noticed it, too, and stopped spreading mayonnaise on his bread.

"Sit down, boys," she said, and in silence, the three of them took seats around the kitchen table.

"I've lost my job," she announced.

Malik heard his mother's words, but they didn't seem real. For as long as he could remember, she had worked at a department store called Deal Mart. They liked her so much, they'd even **promoted** her.

"They said business has been too slow to keep all of us," she said.

"But you're a **manager**," Malik said, wondering how his mother's job—something that had always seemed like a part of normal life—could be gone just like that.

"Other managers have worked there longer than I have," said Mom, "and some of them have been let go, too. The bad **economy** is catching up with everybody."

"What's an economy?" asked Sean.



Malik's mom gave a heavy sigh and gazed around the kitchen as though she might find an answer there. "It's all about money and jobs," she explained. "When lots of people have jobs and lots of people are spending money, that's a good economy. Right now, in many countries, including ours, the economy is bad. People don't have money to spend, which means businesses that make and sell things make less money. Then workers at those businesses make less money or lose their jobs, like I just lost mine."

Malik's mom looked gloomier than he'd ever seen her.

"You'll find another job," he said.

"I will," she agreed, "but when?"





Three months had passed since their mom lost her job at Deal Mart, and she'd been looking for work ever since. When she could, she worked at what she called "odds and ends" jobs that only lasted a day or two. Malik and Sean still shot hoops in their yard with the guys, but the snacks they ate afterward had changed.

Now when Malik peered into the kitchen cabinet, it was almost bare. "I guess it's peanut butter and jelly again," he said.

"Yeah," said Sean, "we've been eating so much peanut butter, sometimes I think I'm turning into a peanut."

"Well," said Malik, "at least we don't have to pack PB&J for lunch anymore."

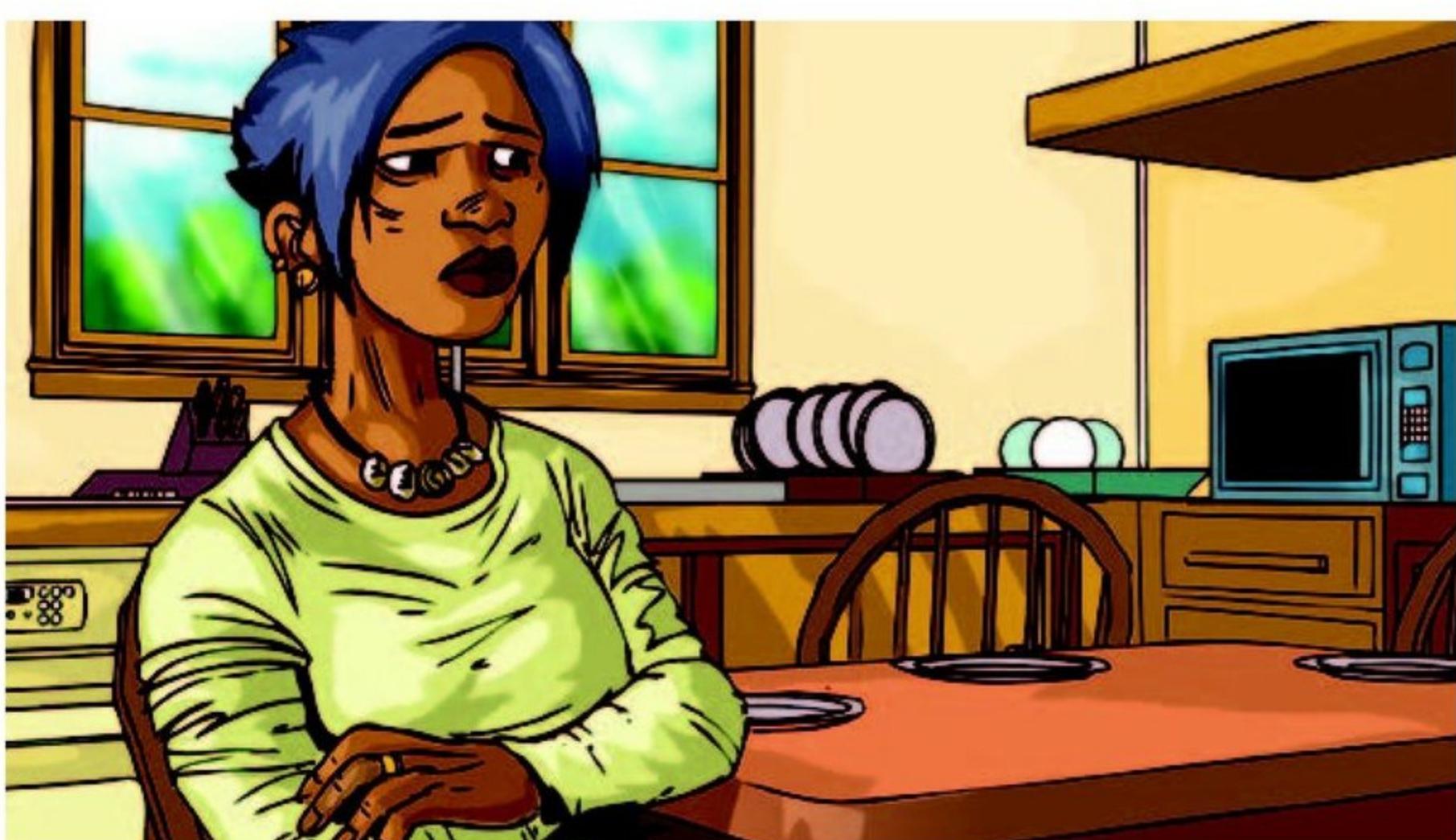
Last week, their mom had signed them up for free meals at school. Until last week, Malik hadn't even known the school offered free meals . . . if you were poor enough to need them.

The brothers were still at the table chewing their PB&J sandwiches when their mom walked through the door.

"Hey, you two." She sounded dead tired.

"Hi, Mom," Malik said. "Where did you work today?"

She dropped into a kitchen chair as if a thousand-pound weight pressed down on her. "Well, boys, I got my exercise today, that's for sure. I delivered grocery store flyers to houses for seven hours straight. If I got paid a dollar for every house I visited, we'd be rich."



Malik knew his mother made less money at odds-and-ends jobs than she used to make at Deal Mart.

“At least it wasn’t raining,” she said wearily, sorting through the day’s mail and tossing letters aside until the last one. She opened this one and ran her eyes across it, then made a noise in her throat.

“What is it, Mom?” Malik asked.

“It’s our **mortgage** bill,” she said, then noticed their blank faces. “That’s the money we owe the bank for our home.”

“I thought we owned our home,” Malik said.

“Actually, Malik, the bank owns our home. Each month, I pay the bank a certain amount until I’ve paid off the mortgage.”

“So the bank is like the **landlord** we paid when we lived in the apartment?” asked Sean.

“No, the bank gave me a loan so I could buy our house from the woman who used to own it. The mortgage is what I borrowed from the bank, plus **interest**—lots of interest. If I can pay off the mortgage, then we really will own this house.”

“If?” asked Malik.



Mom didn't respond.

"How long will it take to pay off the mortgage?" asked Sean.

"Thirty years," she said. "It's supposed to take thirty years."

"But you'll be old by then," Sean said.



Mom didn't respond to this, either, but that same worried look shadowed her face—the one they saw a lot lately. Holding the letter, she shuffled away toward the bathroom and closed the door behind her.

Malik and Sean went back to eating their sandwiches, this time without any peanut butter jokes. Malik wondered if his little brother could hear what he heard—their mother's sobs coming from behind the bathroom door.





Saturday morning, Malik's family stood in a ragged line outside the church three blocks from their home.

"Why do we have to come here?" Sean asked.

"I told you," said his mom. "**The food bank** gives out free food."

"But this place is for poor people," Malik whispered, not wanting the men and women standing in line to hear him. Some of them wore tattered clothes; some of them smelled as if they hadn't bathed; some of them looked as though they'd been using illegal drugs for years and years. As he kept stealing looks at the people in line, though, Malik realized that some of the others looked like him.

An hour later, Malik helped load three bags into the trunk of their car. At least they'd gotten a box of Fruity Puffs—their mom never bought those.

"Hey, Malik!" Malik recognized the voice right away and froze.

"Hey, what are you doing here?" Bryan asked. He and Deonne straddled their bikes, waiting for an answer.

"Oh, I—I—" Malik stammered while his mother and Sean watched. "We were just picking up stuff to take to my mom's friend." Then he remembered the time the refrigerator in their apartment broke down and lied some more. "Her refrigerator got busted and everything spoiled, and she asked if we would come here and grab her some food, so we did."

"Oh," Bryan said.

Malik wasn't sure if they believed his lie or not, but they let it go.

"Want to play some ball later?" asked Deonne.

"How about another day?" Malik asked. "I'm a little behind in my homework and need to catch up."



That, too, was a lie—Malik had done all of his homework. Getting caught at the food bank and lying to Bryan and Deonne had ruined his day, though. He just wanted to be alone.



On the ride home, Malik was glad that neither his mom nor Sean mentioned his behavior at the church. Instead, they listened to some news show on the radio. A man's voice droned on about the bad economy, mortgages, and **unemployment**.

"Bo-ring." Malik reached out to change the station, but his mom grabbed his hand.

"Everything that man is talking about is happening to us." She sounded angry, but her eyes were bright with tears.

Malik stared at her a moment. "Mom," he asked slowly, "do we have enough money to keep paying the mortgage?"



The car pulled into the driveway, but nobody got out. The boys sat and waited for her answer.

"When Deal Mart made me a manager, I made more money—enough money to pay the monthly mortgage on this house. Once I lost my job, I started getting unemployment **benefits** from the government. But even with that and my odds-and-ends jobs, I still don't have enough money for the bank; I've missed two **payments** already."

"Don't worry," Malik said. "We'll move into a smaller house."

"Yeah," Sean said. "Malik and I can share a room again."

Their mom smiled sadly. "We bought our house at the wrong time, boys. The house is worth less now than when we bought it."

"Why?" Malik asked. "We've taken care of it."

"It's not our fault," she said. "Nobody's house is worth as much now as before the economy went downhill. Too many people bought houses they thought they could afford. Now that many people have lost their jobs, the banks took their houses back from them."

"That's wrong," Malik said.



“That’s business,” she said. “Remember, the bank owns the home until the mortgage is paid off. Lots of people can’t pay their mortgages now. The bank takes back those houses—it’s called **foreclosure**—and sells them to someone else, but for less money this time.”

“That’s not fair,” Sean said.



“That’s business, too,” she said. “With so many cheap houses for sale now, none of the houses are worth as much, including ours. I owe more money for our house than anybody now would ever pay to buy it. When you owe the bank more money than your house is worth, it’s called an ‘underwater mortgage.’ Even if we sold the house for whatever someone else was willing to pay for it, I’d still have to pay back the rest of our loan. And we don’t have the money to pay off the bank.”

Malik stared up at their house—the front porch, the basketball hoop, his bedroom window. He didn’t believe the bank would take their house, but Mom seemed to believe it, and that had him worried.

“We can’t afford to sell the house,” she said, “and we can’t afford to keep it. If I keep missing payments, the bank can foreclose on our home just like they’ve foreclosed on other people’s homes. That’s what I’m afraid will happen to us if I don’t start making more money soon.”

She pocketed the keys, opened her door, and stepped onto the driveway. “Let’s get these groceries inside,” she said.





A few days later, Malik collected the mail from the mailbox and spotted another letter from the bank. He hid the letter on top of the refrigerator so his mom wouldn't see it.

At dinner, the three of them sat eating canned green beans and instant tuna noodles, all from the church's free food bank. Malik missed the fresh fruit and the salads he used to eat every day.

His mom put down her fork, looked from Malik to Sean, and placed the letter from the bank on the table.

She found the letter, he thought.

“Boys,” said his mother, “we’ve got to move.”

“Back to the apartment?” asked Malik.

“To my parents’. That’s all we can afford.”

“How can we live at Big Mama’s and Granddaddy’s?” asked Sean. “They don’t have space for us.”

“We’ll live in their attic.”

“But how will we get to school,” asked Malik, “when they live way across town?”

“You’re going to have to go to the school where they live.”

Malik’s heart dropped to his stomach. It was all so unfair—they were worse off now than they’d ever been.

“It’ll just be **temporary**,” she said, as if she knew what Malik was thinking, “just until I can get back on my feet.”

Malik nodded and tried to smile, but the smile felt tight and phony. From where Malik stood right now, life was the worst it had ever been.





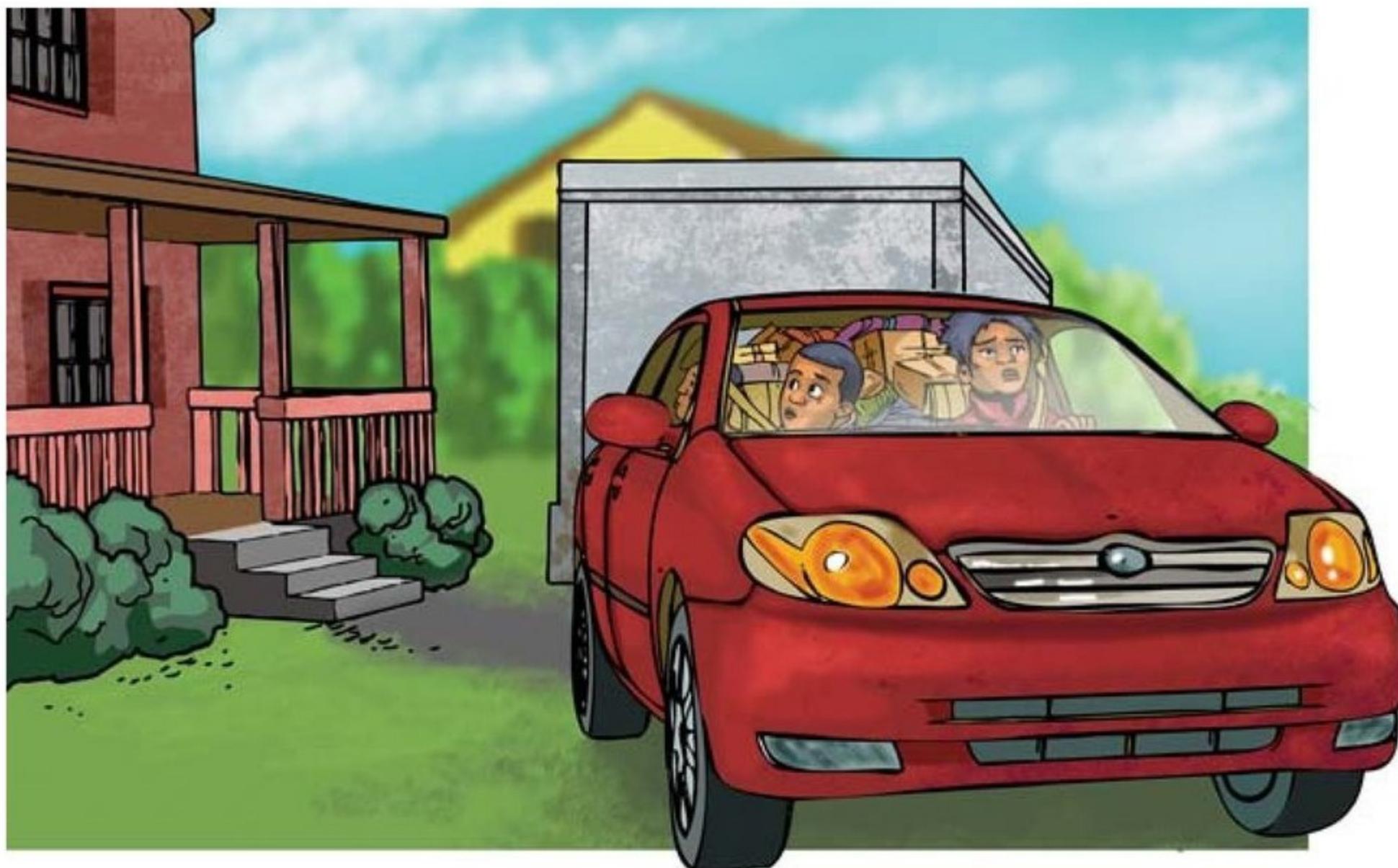
One week later, Malik's mom loaded a final box into the moving trailer. The trailer was hooked to the back of their car and packed from top to bottom. Sean sat on the front porch, looking around their yard one last time.

Bryan and Deonne had stopped by to shoot a few last "see you later" hoops.

"I'll come by your new house, Malik," said Bryan. "I'll take the bus."

"Yeah, I'll come by, too," said Deonne.

"Okay," said Malik, but he wondered if he and the guys would really stay friends. Even if they visited him, there would be nowhere to shoot hoops in his grandparents' yard.



“Come on, boys!” their mom called from the car. “I don’t want to be charged extra for renting this trailer.”

Malik climbed in the backseat and shut the door. He waved to his friends, then turned and gazed back at the home he had thought would be theirs forever.

“Well,” Sean said, as they pulled out onto the street, “at least now we get to eat Big Mama’s cooking. And I don’t have to worry about turning into a peanut.”

“Speak for yourself,” said Malik, still looking back. “I’d make a fine-looking peanut.”

Their mom didn’t speak until the house had passed from view. “You both would,” she said.

Glossary

benefits (<i>n.</i>)	money given to help a person who is sick, old, or out of work (p. 16)
economy (<i>n.</i>)	the circulation of money in industry, trade, and finance in a country or area (p. 5)
food bank (<i>n.</i>)	a group or center that collects food and gives it to those who need it (p. 12)
foreclosure (<i>n.</i>)	the act of taking back property from someone who fails to make the required mortgage payments (p. 17)
interest (<i>n.</i>)	money paid by a borrower for the use of loaned money (p. 9)
landlord (<i>n.</i>)	a person who rents land, an apartment, or a building to a tenant (p. 9)
manager (<i>n.</i>)	a person who directs the work of a business, sports team, or other group (p. 5)
mortgage (<i>n.</i>)	a loan to buy a house, usually paid back every month for fifteen to thirty years (p. 9)
payments (<i>n.</i>)	money paid or money that is due to be paid (p. 16)
promoted (<i>v.</i>)	moved up in position or rank (p. 5)
temporary (<i>adj.</i>)	lasting for a limited amount of time (p. 21)
unemployment (<i>n.</i>)	the state of being out of work (p. 15)

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Level X Leveled Book
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