



**ESL Podcast 175 – Places to Live**

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**GLOSSARY**

**apartment** – a set of rooms to live in that can be rented in a building; usually a bathroom, bedroom, kitchen, and living room

\* Let's clean the apartment before my parents arrive for a visit.

**condo** – short for condominium; a set of rooms to live in, like an apartment, that someone can buy

\* Our condo is on fifth floor and Jack's is on the sixth.

**townhouse** – a home in a row of houses, built with the wall of one townhouse connected to the next one

\* I live in a two-story townhouse not far from my work.

**down payment** – the part of the money owed on a home or object that is given to the owner when you promise to buy; it is also a promise that you will pay the rest later

\* You can hold the item with a down payment and then make payments each month.

**to go through** – to have someone/something help you to do something

\* Do you think we need to go through a ticket agency to get front-row tickets for this concert?

**real estate agent** – someone who is licensed to help people buy and sell property

\* A real estate agent can tell us which neighborhoods are the safest.

**single-family home** – a house and the property around it; these houses are separate from each other and are not connected

\* You won't find any apartments in this area. There are only single-family homes in this part of town.

**multi-story building** – a building with more than one floor or level

\* The Apex Corporation is on the third floor of that multi-story building over there.



## ESL Podcast 175 – Places to Live

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**penthouse** – an apartment on the top floor of a building

\* This is the only elevator in the building that goes all the way up to the penthouse.

**backyard** – the area on a property behind a house

\* The children are playing soccer and having fun in the backyard.

**duplex** – a building, usually a big house, separated into two areas which can be lived in or owned separately

\* I live in the front unit of this duplex and my landlord lives in the back unit.

**[ ]-bedroom, [ ]-bath** – a quick way to describe the details of a place to live by saying how many bedrooms and bathrooms it has

\* Now that we are expecting our third child, we'd like to move to a three-bedroom, two-bath house.

**bungalow** – a small, one-level house

\* After my parents retired, they sold their big house and moved into a small bungalow.

**love at first sight** – to love someone or something the first time you see them/it

\* When she saw him from across the room, it was love at first sight.

**to forgive** – to stop feeling angry toward someone

\* I hope you'll forgive me for not remembering your name.



**ESL Podcast 175 – Places to Live**

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**COMPREHENSION QUESTIONS**

1. How will the man in the story find a new home?
    - a) He will ask a real estate agent to find one for him.
    - b) He will look at all of the two-bedroom, one bath houses for sale in his neighborhood.
    - c) He doesn't know what type of home he wants yet and he plans to look around on his own.
  
  2. The man decides to buy a houses he sees because:
    - a) his dog likes it a lot.
    - b) it is a duplex.
    - c) the real estate agent said that it was a very good price.
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**WHAT ELSE DOES IT MEAN?**

**to go through**

The phrase “to go through,” in this podcast, means to have someone or something help you to do something: “I couldn't find a job on my own so I decided to go through an employment agency.” The phrase “to go through” also means to finish something or to do something until the end: “Did he go through with the treatment for his illness?” Or, “He went through with the performance even though he was very nervous.”

**to forgive**

In this podcast, the verb “to forgive” means to stop feeling angry toward someone: “I don't think the president will ever forgive them for not supporting his plans.” There is a popular saying, “to forgive and forget,” that means the same thing: “After Newman and Jerry decided to forgive and forget, they became very good friends.” Or, “It's hard to forgive and forget when their actions caused so much pain to so many people.”



**ESL Podcast 175 – Places to Live**

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**CULTURE NOTE**

Finding a place to live requires a lot of patience in the U.S. There are many ways to go about finding a house to purchase. An easy way to start is through a real estate agent. A real estate agent is someone who is paid a commission, or a fee, to find properties to purchase based on specific guidelines (such as price, location, or size) provided by the person who is looking for a home.

It is not necessary to go through a real estate agent, but it does help. Someone may also find a home by looking through the classified advertisement section of a newspaper or local newsletter. In the U.S., the newspaper on Sundays have a special section that lists “open houses.” An open house is when a house that is for sale is open for anyone to look at it. Usually, open houses are on Sunday afternoons, for three to five hours.

Homeowners usually go through a real estate agent to sell their home, but there is a new trend or change in homeowners trying to sell their houses themselves. This is called “For Sale By Owner,” because the owner is doing all of the work. Usually, people do this to avoid having to pay a real estate agent. Normally, a real estate agent gets a fee for each house that is sold, usually a small percentage of the price of the house.

Advertisement through the internet has become popular for selling your own home. This makes it easier for people looking for a home to find listings, and allows them to purchase a home without going through a real estate agent. However, it is still a good idea to have a lawyer or real estate agent with you to make sure everything is done correctly.

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Comprehension Questions Correct Answers: 1 – c; 2 – a



## ESL Podcast 175 – Places to Live

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### COMPLETE TRANSCRIPT

Welcome to English as a Second Language Podcast Number 175, “Places to live.”

This is English as a Second Language Podcast episode 175. I’m your host, Dr. Jeff McQuillan, coming to you, as always, from the Center for Educational Development in beautiful Los Angeles, California. Remember to visit our website at [eslpod.com](http://eslpod.com) to get the Learning Guide for this podcast. It contains a complete transcript of the podcast, additional vocabulary, and other extra information. Today’s podcast is about finding a place to live. Let’s get started.

<start of story>

Finding a new place to live isn’t always easy. I’ve been living in the same apartment for nine years, and I thought it was time for a change. I’ve always wanted to buy a condo or a townhouse, but I didn’t have the money for a down payment. But now, I have a little money saved up, and I want to buy a place of my own.

I didn’t want to go through a real estate agent yet, so I started looking around the city on my own. I wasn’t sure if I wanted a townhouse or a single-family home. I didn’t want to live in a multi-story building anymore, not even if I had a penthouse unit. It was too noisy, and I wanted a backyard for my dog, Shiloh.

I looked at a duplex as well as some traditional houses. One of the last houses I saw was a two-bedroom, one-bath bungalow. It was small enough for one person, but big enough for me and my dog. When Shiloh saw the backyard, I think it was love at first sight. I’d like to say that I picked the house, but really it was Shiloh’s choice. I don’t think he would ever forgive me if I didn’t buy that house.

<end of story>

We’re talking in this broadcast about finding somewhere to live. In our story, we begin by saying that finding a place to live isn’t always easy; it can be difficult sometimes. “I’ve been living in the same apartment for nine years,” says the story, “and I thought it was time for a change.” I’ve been living, I’ve been staying, in the same apartment. An apartment is a place to live that you rent. You pay rent every month, money to someone who we call a landlord. A “landlord” is the



## ESL Podcast 175 – Places to Live

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person who owns the building, and usually, apartments are in buildings of 5, 6, 10, maybe a hundred apartments or more. In a building, someone owns that building and you pay rent to them every month.

Here in Los Angeles, rent for a one-bedroom apartment, now, probably depending on the part of the city, eight hundred dollars, maybe a little less, maybe a little more. A two-bedroom apartment, an apartment with two bedrooms in it is going to be even more expensive.

Well, in the story I say I've been living in the same apartment for nine years, and I thought it was time for a change. "Time for a change" is an expression we used to say it was time for me to do something different.

Well I've always wanted to buy a condo or a townhouse. A "condo" is short for "condominium," and condominium is like an apartment, but you don't rent it, you buy it. So a condominium is something that you own. Usually condominiums are in big buildings, but the building is owned by the individual people. Each person owns his or her own condo, like their own apartment. Often condos are no bigger than an apartment, but again the difference is that you own it, you have to pay for it. A condominium in Los Angeles with two bedrooms on my side of town, near the ocean, would probably be four hundred to six hundred thousand dollars for a condo. It will be cheaper in other parts of the city farther away from the beach, but that's about the right price nowadays for a condo.

A condo is usually owned by an individual, but the individual is part of an organization. So when you buy a condominium in a building you join the what they might call the condominium "owners association" or just the "home owners association," and you have to pay money to the association, to the organization, to take care of the roof and the paint on the outside of the building and so forth. So you pay a fee every month. I'm not sure exactly how much it is; could be \$200.00, could be as much as a thousand dollars. Sometimes condominiums have very nice things inside the building. They have their own gymnasium, their own gym where you can go and exercise. Well you have to pay for things like that.

A "townhouse," all one word, is similar to a condominium. Usually a townhouse is more than one floor. That is, there's a first floor, or what we would call a ground floor, and then there's a second floor; so there are two levels or two floors in the townhouse. And townhouses are also very popular; usually you'll see



## ESL Podcast 175 – Places to Live

---

townhouses in groups of three or four next to each other and they'll be a little more space between the individual units of the townhouse. It is a little bit more expensive to buy a townhouse. I'm not sure exactly what the price is now, but again the advantages is that it usually has more than one level, whereas a condominium often has just one level, although people use those two words sometimes to mean the same thing, so it depends on who's using the expression. But normally that's what we would say.

Well, in the story I want to buy a condo or townhouse, but I didn't have the money for a down payment. A "down payment," two words, is the money that you give the person that you are buying the house from, the seller of the house. You give them a down payment if you don't have all of the money, and most people don't have \$400,000.00 in their bank account so they can't give the person the entire amount, but they can give them a down payment, which is part of the money. Typically, the down payment is either ten or twenty percent. It could be more than that, usually not less than ten percent. The reason is that in order to get a loan, and a loan to buy a condo or a townhouse or a house is called the "mortgage," that's a special word we use for a loan to buy a house or a condo.

Well, the bank will not give you a mortgage unless you have at least ten percent of the money, so for a \$400,000.00 condo you would need \$40,000.00. Sometimes people will put up to twenty percent down. That's also an expression we use - "to put money down." "To put money down" means that you are giving someone part of the money for what you are buying. And we use that expression for a house; you could also use it for car. If you're going to buy a \$25,000.00 car you would need to put money down first, again usually a percentage: 10, 20 percent perhaps, and then you would pay the rest as a loan.

Well, I finally got the money for a down payment. I managed to save up some money, and "to save up" is another one of those two-word verbs in English. The up here, usually, in this case is just to give emphasis so I'm saving or I'm saving up to buy this place of my own. I say I don't want to go through a real estate agent. A "real estate agent," three words is the person who helps you buy or sell your house or your condominium or your townhouse. Real estate, that term, those two words, mean anything that has to do with property - a house, a building, a condominium, an apartment building - all of that is called real estate; or just land with nothing on it, that would be also real estate.



## ESL Podcast 175 – Places to Live

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An agent is a person who usually provides or gives you some sort of service; they help you do something. A real estate agent then is someone who helps you buy or sell your property, your house or your building. The expression “to go through” - I said I didn't want to go through a real estate agent - means to use. We use that term when we have someone in between the person that we want to talk to and ourselves. So, I want to talk to person A, but person A won't talk to me directly; they say, well you talk through person B and person B will talk to me. So I'm going through person B to talk to person A. He or she is the person in between us. Well, a real estate agent is the person in between the buyer and the seller. Usually the buyer and the seller have their own real estate agents so there are two real estate agents you have to go through, in a sense.

Well, I said I started looking around the city on my own. I wasn't sure if I wanted a townhouse or a “single-family home.” A single-family home is a house, usually a house that is not connected to any other houses. A townhouse is usually next to and connected to another townhouse. A condominium is in a large building. A single-family home is a house like the one that I live in that is separate. It has its own property. Well I'm looking for a single family home in part because I didn't want to live or continue living in a “multi-story” building. We know what a story is. It's a level or a floor. Story, level, floor all mean the same thing. In this case, multi-story would be a building with many levels, many floors, many stories.

I didn't want to live in a multi-story building even if I had a penthouse suite means even though I had a very nice apartment - the “penthouse” suite or the “penthouse” unit I call it here, all one word, is the apartment or the condominium on the top of the building so there's no one above you. You are at the top floor or the top story of the building. We call that the penthouse unit, sometimes we call it the penthouse “suite” and that is usually because the penthouse unit is bigger and nicer than all the other condominiums in the building. Each condominium is sometimes referred to as a “unit.” That's the same as a condominium, in this case.

I didn't want to live in a multi-story building because it's very noisy, and so I wanted also to have a backyard for my dog. A “backyard,” all one word, is what you have in a single-family home. You usually have some space behind your house that is part of your property. Often it will have grass, green grass, or a garden, and this is your backyard, this is the place that you can go that is behind your house. Well, I needed a backyard for my dog, Shiloh. “Shiloh” was actually the name of my dog when I was younger. My family had a dog; it was a





## ESL Podcast 175 – Places to Live

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Chihuahua, which is a small, little dog, and his name was Shiloh. Now I found out the other day that the baby, the new baby of Brad Pitt and Angelina Jolie, two famous Hollywood movie stars, the baby's name is Shiloh, which is very strange for me. Anyway, in my story here I'm looking for a new place to live. First, I looked at a duplex. "Duplex" is a building that has only two apartments or two condominiums in it, two units in it. So it's usually a big house, looks like a big house but it splits in two and each part of the house is separate. A duplex is usually something that you rent, but you could of course buy the duplex, live in half, and rent the other half.

I said one of the last houses I looked at was a two-bedroom, one-bath bungalow. A "bungalow" is a small house, usually a house that has only one level or one floor, one story. Bungalows are smaller, usually they're on a small piece of land, a piece of land and part of the land we would call a "lot." So it's on a small lot. The bungalow is a, this case, a two-bedroom, one-bath. Notice we don't say a two-bedrooms, one-bath. Two-bedroom here is like an adjective of bungalow, and it's usually, but not always, hyphenated - two-bedroom - and it just means a bungalow or a house with two bedrooms - so a two-bedroom, one-bath. The bath, of course, is the bathroom and you want at least one of those in your house, I think. I say the bungalow is small enough for one person, but big enough for me and my dog. So, it had enough room for both of us.

Well, when my dog saw the house and saw the backyard of the house, I said I think it was "love at first sight" The word "sight" is related to the word see, to see something. So when we say "love at first sight" we mean I fell in love with it the first time I saw it. This is true sometimes when you see someone and you love them the first time you see them, you say "ah she's so beautiful. I fell in love with her at first sight."

Well, I end my story by saying that really, my dog was the one who chose my new house because he loved it so much. I don't think that my dog would ever forgive me if I didn't buy that house. To "forgive," means to say it's OK to someone who has done something wrong to you. You forgive them. Well, I say my dog would not forgive me if I did not buy the house. So I had to buy the house, of course.

Now let's listen to the story, this time at a native rate of speech



**ESL Podcast 175 – Places to Live**

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<start of story>

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<end of story>

Our script today was written by Dr. Lucy Tse. We thank her for her work. That's all we have time for today on ESL podcast. Remember if you have any questions or suggestions feel free to e-mail us. Our e-mail is [eslpod@eslpod.com](mailto:eslpod@eslpod.com).

From Los Angeles, California, I'm Jeff McQuillan. Thanks for listening. we'll see you next time on ESL podcast.

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