

## Chatterbox #78 – Buying a home according to Harp

### Transcript

Maura: Hello everyone. It's Maura.

Harp: And Harp.

Maura: And we're here with your Culips English Learning Podcast.

Harp: Make sure you check out our website, Culips.com, that's C-U-L-I-P-S.com, because there, you can find all our older episodes and you can also become a member.

Maura: And when you're a member, you have transcripts to all of our episodes. And having the transcripts only helps you understand our podcast better. You'll also have more explanations to the expressions that we use during our episodes and you'll even have a quiz to test yourself. So, check out becoming a member. And if you're interested, you can see a sample on our website.

Harp: Yes. And also we're on Facebook, so if you're on Facebook, like us and say hi.

Maura: Yes, say hi. So, today we're going to do a Chatterbox episode, and that's where Harp and I chat about all kinds of different stuff. And today we're going to be chatting about buying a home. Now, if you've been a Culips listener for a while, you may remember that Harp talked about looking to buy because she was looking to buy a condo and she has purchased a condo. So, Harp, you're gonna tell us a little bit about the whole process you've gone through, right?

Harp: Yes, exactly. We'll break it down into sections and I'll talk about looking for the condo, the actual buying process, and finally renovating and moving in.

Maura: Right. And even if you're not learning English as a second language, this could be an educational podcast if you've never bought a home.

Harp: Yeah, because it is quite a stressful process and there's lots you need to know.

Maura: And I'm sure you're learning as you go.

Harp: Definitely.

- Maura: OK, so first, let's talk about buying a home. So, I know that you were interested in looking for condos. So how did you go about looking for a place to buy?
- Harp: Well, for me, in the beginning I was looking at condos all around Montreal. I was so open to the areas, but really, it's just exhausting. So I had to narrow my search down and I decided where I wanted to live. And in Canada, there are a lot of really good websites where you can search **houses** that are on sale, or condos that are on sale. So I was working with a real estate agent for a little bit and then on my own a little bit as well. And I would find listings and then they would have pictures and they would have the dimensions of the condo and the price and all that information and we would schedule a visit and I would go see them.
- Maura: One little thing I wanna point out is that, often, we call a place where someone lives **a house**. It might be **a house**, but it might be an apartment or a condo. I don't know why we do this, but any place, any home that someone has, sometimes we just call it **a house**. So, if we start calling Harp's condo **a house**, it's not because it turned into **a house**, but it's just because it's the place where Harp lives and it's just a habit to naturally call it **a house**.
- Harp: Good point.
- Maura: So, Harp, when you were looking around, what kind of things were you looking for in a home?
- Harp: Well, I had my basics. I wanted two bedrooms. I was really hoping for an **open concept**. I really, really wanted something that had the Montreal charm, you know, the stained glass windows, the old moldings, nice wood floors. But in end, I didn't get it.
- Maura: So what kind of things, or how many things, did you have to compromise on when you finally found a place?
- Harp: **The character** was the big thing that I compromised on. I ended up buying a newer condo rather than an older place that **had character**.
- Maura: I always think that that would be tough, because you have such an idea of what you want and **when it comes down to it**, you rarely ever get everything you want. You always have to compromise on some aspects, right?
- Harp: Definitely. And this isn't the only **house** or home I'm ever going to have in my life, so it fit a lot of the checkmarks, or it fit a lot of the points, and I'm really happy that I picked this one.

- Maura: Good. What's your favourite feature about the place that you've actually found?
- Harp: I love its location. It's exactly where I wanted to live. It's in the neighbourhood that I like, it's close to everything, it's within walking distance of my work, it's close to the metro, it's really central, there's lots of restaurants and coffee shops. It's fun.
- Maura: OK, good. It is important to like the place where you live, too.
- Harp: Yeah. In the location I wanted, there weren't very many condos there, so that's why I had to give up on the **character** if I wanted to stay there.
- Maura: So how long were you looking and how many places did you visit before you finally **lucked out**?
- Harp: I was looking for a couple of months, but I visited a lot of places. I think I saw 25, maybe 30 different condos. It was quite exhausting to have to see different places and sometimes you would forget what the first one looked like. It wasn't easy.
- Maura: I'm sure there were some that you saw and you were sure that you never wanted to live there.
- Harp: Yup. **Some that I never wanted to step foot in again** because the layout was bad. Some had no closet space. Some were just ugly. It was interesting. There were a lot of different ones that were bad for different reasons.
- Maura: So, the place that you ended up buying, was it the first place that you were really interested in?
- Harp: It was actually the second one that I loved. The first one **had more character** and it was really cute but I didn't get it. I made an offer, but I didn't get that one.
- Maura: OK. So it's also possible that you can **put an offer in** and for whatever reason, the owner could reject it.
- Harp: Yes, definitely that can happen. I think it happens to almost everyone who tries to buy **a house**, that they lose their first or second ones.
- Maura: Hmm. So what **set this place apart**, the place that you eventually ended up going with?
- Harp: Um, it had the two bedrooms, it had a decent-sized bathroom, it had the **open concept** that I wanted. And, again, the location was fantastic.

- Maura: Very nice. OK, so, we've already started talking about it a little bit. You did find a condo, you have bought a place. So, can you tell us a little bit about what the buying process entails?
- Harp: It's quite intense. There's a lot of legal documents to fill out and what happened with me is the condo I found, I found on my own, so I used the real estate agent of the seller. I used the same agent that they were using. And so I saw the place, I loved it, and the next day I **put in an offer**. And there was a list price, but I decided to go lower. I **put in the offer**, and you have to fill out eight, nine, ten legal pages of the price that you're putting in. It's just a lot of legal pages, a lot of legal wording, and my real estate agent was really good and explained everything to me. And then you wait. And that's stressful.
- Maura: How long do you wait for? Or how long did you wait for?
- Harp: I put a 24-hour notice, so this time was much shorter, but my first offer that I put on the condo that I lost, we had put 72 hours and that was the longest 72 hours ever.
- Maura: So then this time you decided to make it shorter so you wouldn't have to put yourself through pain and agony.
- Harp: Exactly. Twenty four hours is enough for them to decide.
- Maura: All right. And so they decided right away? Or...
- Harp: Nope. They counteroffered. So, they gave me a lower price, not as low as I wanted. But I still tried to negotiate a little bit more. So, again, you wait 24 hours. I put in a counteroffer to their counter, and finally, after three days, we had **closed the deal**.
- Maura: Hey, that's great. And I'm sure by then you were very excited.
- Harp: Very, very excited. But then, you've bought **the house**, but there's still all this other stuff you have to do.
- Maura: So what's all the other stuff you had to take care of?
- Harp: Well, the first thing is that my offer was conditional on **a house** inspection, so I had to find **a house** inspector, set an appointment. **The house** inspector came and looked at **the house**. And let me tell you, that is not a fun experience. I've spoken to many of my friends who have gone through that and it's tough because they're telling you every small little thing that is wrong with the condo, with the building. And they're doing it for your own safety, so you know what you're buying, but it's stressful.

- Maura: I'm sure it ends up sounding very negative, too, because they're telling you all this bad information.
- Harp: I know. After I got the report I was thinking, do I still want to buy it? Is this a bad purchase? But in reality, there were very few things that couldn't be fixed easily.
- Maura: Oh, that's good, that's good. So, anything else you had to take care of?
- Harp: Yup. I had to set up my mortgage, put my down payment in, and then finally sign the papers at the notary. It took two weeks to do this whole process.
- Maura: OK. So now it sounds like you went through the whole process, you finally got the keys, and now it's yours.
- Harp: I wish it was that easy. I wish it was all renovated and ready to move in, but I saw the potential in my condo, but it required a lot of work, a lot of renovations.
- Maura: OK, so now you're doing a lot of stuff to change the condo to make it your own.
- Harp: Exactly. And I thought it was going to be **a piece of cake**. Quick renovations, it was gonna be mine, I could move in. But I ended up taking four weeks to fix it completely.
- Maura: So, what did you do? What are your renovations?
- Harp: Well, I ripped out all the floors. There was hardwood but it was really old and ugly and it couldn't be fixed. The ceramic was really ugly. I ripped out the bathroom completely and put in a new bathroom. I painted and I changed some small features. For the bathroom, I even put a new bathtub, a new sink. I used the old toilet, it was really new, but I changed pretty much everything in there. I'll put some pictures on our Facebook page. I took some before and after shots.
- Maura: That must be fun to see the before and after.
- Harp: Yup, but it was a lot of work.
- Maura: So, have you done any of the renovations yourself?

- Harp: I'm not very good at things like that, but I did a little bit, but I had a lot of friends who helped me out with renovations, so it was wonderful. And I had a really good contractor who did a lot of the work for me. So some of my friends came and one of my friends came and ripped out the whole bathroom. He pulled out the tub, he took out the vanity, he ripped all the walls off, so now it was down to the studs. Another friend came and actually rented a jackhammer to take the ceramic tiles off because they were glued to the concrete floor. And let me tell you, I think my neighbours don't like me very much.
- Maura: I can imagine how much noise that would make, and even shaking.
- Harp: Yeah. The building's really secure and really strong and all the walls are concrete and all the floors are, so it didn't shake much, but the noise was crazy. You could hear it from a block away because all the windows were open. Oh, it was so noisy. I felt bad, but at least it was a beautiful day so people could go outside.
- Maura: And it was done within one day?
- Harp: Yeah, exactly. It took a couple hours to do that.
- Maura: Oh, that's not so bad then.
- Harp: Yeah. So I was really thankful that I had a lot of friends who helped me out.
- Maura: It's nice to be able to do some of the renovations yourself because it helps to **cut the costs**. I know that, well of course, buying **a house** and then doing renovations **on top of it** can be quite expensive.
- Harp: Yeah. That was the most stressful thing. It cost an arm and a leg. I really didn't like watching my bank accounts very quickly empty themselves. Also, I had a really good contractor, who came after my friends helped with the renovations, and he put it all back together and it looked beautiful.
- Maura: Now the next step is actually moving in.
- Harp: Yup. And, again, something I can't do too much of myself because a lot the pieces of furniture I have are really heavy. So, again, all my friends came and helped me and we moved in and it's fun decorating and putting everything and deciding where everything's gonna go.
- Maura: Yeah. Did you have most of that planned out before you moved in?
- Harp: Where everything was going to go? It's kind of fun to change and decide, and you have to see it when it's there and see it in the space. So I had an idea, but I changed some things around.

- Maura: Now, for one of the most important question: When's **the housewarming party**?
- Harp: I'll send out invitations very soon.
- Maura: OK, good, because I was at your new condo and I saw the before, so it would be fun to see what it looks like now that you've finished everything and moved your stuff in and set it up. It would be great to see.
- Harp: Definitely. I'm having **a housewarming party** very soon, **don't you worry**.
- Maura: So, do you have any regrets or are you happy with how everything turned out?
- Harp: No, I'm very happy. I love my new place.
- Maura: Great. Congratulations again.
- Harp: Thanks.
- Maura: So, today we talked about the process of looking for a place, buying your own place, and then doing some renovations before you move in. And we talked about this because Harp just went through it all.
- Harp: Exactly. And it was quite the experience.
- Maura: OK. So, don't forget to go to our website, Culips.com, that's C-U-LI-P-S.com, and check out becoming a member and help support us at Culips.
- Harp: Yes. And remember, we're on Facebook too. And I'll post some pictures of the before and after of my new condo.
- Maura: We'll talk to you soon. Bye!
- Harp: Bye everyone.



## Detailed Explanation

### A house

**A house**, by definition, is a dwelling that is free standing. That means that it is a place where people live that is not attached to any other dwellings. It usually has a front yard and a backyard.

However, people often use the word **house** as a generic term for any dwelling. Another generic word for a dwelling is *home*. **House** and *home* can both be used to describe the same thing, but often the term *home* is used when people talk about **a house** that they feel cozy in and they have lived in for a while.

There are a lot of different types of homes. There are free-standing ones like we mentioned before. There are apartment buildings, which are buildings that have several floors and have a lot of homes in them that are all attached by elevators or stairs and hallways. Apartments are rented out to people, usually by the month. There are condominiums, like Harp bought, which are similar to apartments except that instead of renting them you buy them and they become your property. Condominiums are often called condos for short. There are converted **houses**, which are free-standing **houses** that have been separated into separate dwellings that they call apartments. There are semi-detached **houses** and townhouses, which are attached to other **houses** on their left or right side, but there is nobody above them or below them like there are in apartment buildings. A semi-detached **house** has only one other **house** attached to it, but a townhouse will usually have another **house** attached on both sides.

### Open concept

**Open concept** is an adjective used to describe a house, apartment, or any dwelling that has very few walls, so that the main areas like the kitchen and living rooms are one big room. People like this type of design because it makes it feel like the house has more space.

An **open concept** design is really good when you have parties or guests because you can be in two rooms but still be together and talk to each other. It's also good for parents, because they can watch their kids more closely without having to leave the room. A dad can be in the kitchen making dinner and still see his kids while they watch TV.

### When it comes down to it

**When it comes down to it** is another way of saying *the reality is*, or *the truth is*. This expression is usually used when you have a decision to make, and you're stating what the most basic or realistic choice would be, or what your decision should realistically be based on.



In this episode, Harp tells Maura about the things she most wanted in a house when she went out looking for one, but that in the end, she had to compromise because she couldn't find a place that matched all the things she wanted. Maura tells Harp that it would be a tough situation because **when it comes down to it**, you rarely get what you want and you always have to compromise. Maura uses this expression to mean that the truth or reality is that you always have to compromise when looking for a house.

Here are a couple more example with the expression **when it comes down to it**.

Steff: I wish we didn't have to do homework tonight. I would much rather go to that party.

Connor: Yeah, me too. But **when it comes down to it**, if I don't study more I may fail the class.

Krista: I can't decide on what bike to buy, there are so many cool options.

Tammy: It's nice to have something that looks good, but **when it comes down to it**, you should probably just buy the safest one.

### To have character

When something or someone is unique, we can say that they **have character**. This expression is often used to describe a house when it has distinguishing features or attributes.

In this episode, Harp tells Maura that she wanted to find a house with lots of Montreal charm, like stained glass windows, old mouldings, and nice wood floors. These features are very distinctive to older homes in Montreal and make them different than other, newer homes. Because of this, it is said that older Montreal homes **have character**.

Sometimes people use this phrase when a house has little quirks, like mismatched tiles, uneven floors, or faulty wiring that makes one light switch turn on a light in a different part of the house. These little traits make a house different than other houses, so they give a house **character**.

**To have character** can be used for people or places. This expression can be used for anything that has unique qualities, features, or quirks that separate it from other things. This is an affectionate term, meaning that it is used to describe things that are unique but in a good and nice way.

### To luck out

**To luck out** means to succeed in something by luck, or by coincidence or chance. When you win or attain something by chance and not by skill, like winning the lottery, you could say that you **lucked out**.

This is a tricky phrase because the addition of the word **out** can be confusing. When we have luck in something, or we are lucky, that means that we have luck as a characteristic.

The expressions *to have luck in something* or *to be lucky* describe a person that succeeds or wins things by chance. But **to luck out** is a verb, so it describes an event or experience rather than a person.

Here's an example with the verb **to luck out**:

Jane: I was late for my train by 5 minutes this morning! But I really **lucked out**, because the train was late coming into the station, so I was able to get on it anyways.

Paul: Wow, you're lucky!

#### To never want to step foot somewhere again

When someone says that there's a place where they **never want to step foot again**, it means that they have been to that place before and never want to go back. This expression usually refers to a building of some sort, and is not usually used to talk about an outdoor place or area.

This is one of those English expressions that is quite literal, and means exactly what it sounds like. It means that you don't even want to step inside a building again.

The expression **to never want step foot somewhere again** can also be used without the **again** to describe a building that you've never been to before but don't want to go to. If you hear about a building that you know you never want to visit, you could say that you **never want to step foot in it**.

Usually, this expression is only used when we feel strongly about a place, like Harp felt about the condominiums that she viewed and really didn't like. For example, if there were a clothing store that sold clothes that weren't really your style, you wouldn't usually say that you **never want to step foot in it**. But if there were a place like a haunted house that you felt strongly about never going into, it would be appropriate to say that you **never want to step foot in it**.

#### To put an offer in

**To put an offer in** (or **to put in an offer**) means to offer a certain amount of money to someone selling their house. It means that you suggest a price that you would like to pay for the house. Usually, this amount of money is less than what the sellers originally asked for, so then you have to wait for them to accept the offer or reject it.

Sometimes owners make a counteroffer, which happened to Harp when she was trying to buy a house. What this means is that the sellers reject the amount of money that was first offered to buy the house, but instead of rejecting the offer completely, they suggest a new price that they would accept. This could result in the buyer **putting in another counteroffer**, and sometimes this process goes on for a very long time.

Here's an example with the phrase **to put an offer in**:

Mary: Did you buy the house you were looking at?

Sam: Well, they were asking for \$200,000, and I **put in an offer** of \$150,000.

Mary: Oh, that's a lot lower than what they were asking for! Did they accept?

Sam: No, they counteroffered with a price of \$180,000.

Mary: Did you accept the counteroffer?

Sam: No, I **put in another counteroffer** of \$170,000.

Mary: And? What did they say?

Sam: They have 24 hours to accept or reject my offer. It's going to be a long day!

### To set something apart

**To set something apart** means to make something (or someone) different than everything or everyone else. This expression is usually used when someone is describing what makes one thing a lot better or more desirable than everything else they are comparing it to.

In this episode, Maura and Harp talk about the condominium that Harp chose to buy, and what **set it apart from the others** she looked at. What they are discussing is what made the place that Harp finally chose different and better than the other ones she looked at.

Here's another example:

Susan: Have you bought a dress to wear to your sister's wedding?

Lisa: I have! I must have looked through about 100 dresses before finding the right one.

Susan: Oh! What **set that one apart**?

Lisa: The price, mostly. It was so much cheaper than the others, and just as pretty.

### To close the deal

**To close the deal** is an expression that means to finalize the agreement. For example, a seller and a buyer of a house can be said to **close the deal** when the seller accepts an offer that the buyer put in, and they finalize the offer by signing whatever papers they need to sign to make the deal legal.

Usually, you only say that you've **closed a deal** after all the paperwork and other things are finished. Another way to say **to close the deal** is **to seal the deal**. Both expressions mean to finalize or finish the transaction or agreement.

In this episode, Harp tells Maura about her experience of buying a condominium. Harp made offers to the sellers, and they counteroffered. This went on for three days before they finally agreed on a price, and Harp was able to buy the condominium. Harp says that after three days they **closed the deal**, meaning that after those three days of trying to agree on a fair price, they were able to reach a deal and finalize it.

A piece of cake

When someone says that something is **a piece of cake**, they are saying that it is very easy or very basic.

The expression **a piece of cake** is a very, very old expression, dating back to the 1870s! Back then, giving people presents and gifts like jewellery or toys was not a very popular idea because material things were not as easy to get as they are today. So women would bake cakes and pies, and they were given out as presents on birthdays and at holidays like Christmas. Pieces of cake or pie were also given out as prizes for competitions at fairs and other exhibitions. When one of those competitions was very easy to win, people would say that the prize was very easy, or that the piece of cake was easy. The idea that a piece of cake was associated with something very easy became quite common, and the expression **a piece of cake** began to be used when something was easy to do or to achieve.

To cut costs

**To cut costs** means to reduce the money you need to spend on something. In this episode, Harp tells Maura how many renovations she had to do on her condominium before she could move in, and that she did a lot of the renovations herself with the help of her friends. Maura comments that it must have been nice for Harp to be able to do some of the renovations herself because it helped to **cut the costs** of the renovations. What Maura means is that by doing a lot of the renovations herself and with the help of her friends, Harp was able to reduce the amount of money she spent on the renovations.

People **cut costs** on things when they have to or want to save money. For example, cooking your own food instead of going to a restaurant is an easy way to **cut the cost** of your food budget. Notice that we used the singular **cost** instead of **costs** in this example. That is because the thing we are talking about **cutting the cost** of, food, is a singular word and not plural. When we talk about reducing a singular or grand total price of something, we usually say we are **cutting the cost of** it, not **cutting the costs** of it. But when we are talking about reducing the price of a group of things or a lot of things, like Harp's renovations, we say **cutting the costs of**.

On top of it

**On top of it** and **on top of that** are expressions that means in addition to it or along with it. This expression is usually used when you're talking about something that's in addition to a lot of other things, and is difficult to handle or a lot to take on.

In this episode, Harp talks to Maura about the costs involved in buying and moving into a new home. Maura says that it must be expensive to buy a house and then do renovations **on top of it**. What Maura means is that it must be expensive when you buy a house and then also have to do renovations in addition to the large amount of money you've already spent on the house.

A housewarming party

**A housewarming party** is a traditional get-together or gathering that is organized after someone moves into a new house. It's a way for the person who bought the house to show their friends their new home. Most often, guests of a **housewarming party** bring some sort of gift, like cookware or something else useful that the homeowner can use in their new house.

Sometimes people just say **housewarming** to describe the gathering rather than the full term **housewarming party**.

The term **housewarming** comes from the days when there was no central heating, and a person who moved into a new house would first light the fire in the fireplace in order to warm the house. So the traditional act of the first warming of the house became a symbol of being fully moved in to a new home, and the term **housewarming** then became a word to use when you were celebrating the official beginning of your life in a new home. It's a nice word with a nice origin, don't you think?

Don't you worry

**Don't you worry** is a casual way of telling someone that you've got something taken care of or handled and they don't need to be concerned. This is a little bit different than just saying **don't worry**. **Don't you worry** tends to be used when the speaker wants to express a little more strongly to the person that he or she really doesn't have any need to worry. When spoken among friends and in a friendly manner, this is just a way of assuring someone that they have nothing to be worried about. But it could also be taken as rude or condescending sometimes, because people use it when they are telling someone that they are capable enough of taking care of something or figuring something out on their own and don't need any help.

Let's look at two different ways of using this phrase. In this episode, Maura asks Harp when she'll have a housewarming party, and Harp answers that she will have one soon. But when Maura mentions it again, saying that she wants to see the results of the renovations, Harp says, "I'm having a housewarming party very soon, **don't you worry**."

Harp is affectionately and lightly reassuring Maura that she is definitely having a housewarming party, and that Maura doesn't need to worry. But let's say that Harp was talking to someone else about her new house, and that person said something like, "Well, I doubt you'll be having a housewarming any time soon. You'll probably never finish those renovations." Harp could be a bit offended by that statement because she has already handled the renovations, so she might say something like, "There will be a housewarming party, **don't you worry**."

This time, the expression is used a little more strongly and not as warmly. It's a very subtle difference, so sometimes it's just best to say **don't worry** instead of **don't you worry**, so that people don't misunderstand you.

## **Quiz**

- 1. Which of the following is NOT a good example of a house with character?**
  - a) a house that has cute mismatched tiles and slightly uneven floors
  - b) a house that was once burned in a fire
  - c) a house with stained glass windows and a fireplace
  - d) a house that is over 100 years old with a lot of original features
  
- 2. Which of the following is a name specifically for a house that is lived in and cared for?**
  - a) a home
  - b) a building
  - c) a palace
  - d) a dwelling
  
- 3. What does it mean when someone puts in an offer on a house?**
  - a) They go and look at it with a real estate agent.
  - b) They decide to renovate it.
  - c) They submit a price that they would like to buy the house for.
  - d) They get a house inspector to look at it.
  
- 4. What are house renovations?**
  - a) when you repair or redecorate a house
  - b) when you hire a real estate agent to look for a house for you
  - c) when you go with a house inspector to look for problems with a new house
  - d) when you put an offer in on a house and it gets rejected
  
- 5. Which of the following is an example of cutting the costs of a home repair?**
  - a) making a counteroffer on a rejected offer you made to a seller
  - b) spending more money on food than on new house materials like wood
  - c) repainting the house yourself instead of paying someone else to do it
  - d) cutting down the walls inside your house

**6. What is a housewarming party?**

- a) a gathering of a bunch of people who have all bought houses
- b) a fireplace exhibition
- c) a get-together for people who are putting in offers on the same house
- d) a gathering of people to celebrate someone's house purchase



**Answers:**

1.b    2.a    3.c    4.a    5.c    6.d