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**First-time Buyers 首次买房的人**

**Feifei:** Hello and welcome to BBC Learning English. I'm Feifei.

**Oliver:** 大家好, 我是 Oliver. 欢迎收听 BBC 英语教学节目。

**Feifei:** In today's programme, we are going to look at first-time buyers in the UK.

**Oliver:** 初次购买人? 菲菲这是什么意思呀? 他们都是些什么样的人呢?

**Feifei:** A first-time buyer is someone who is buying a property for the first time.

**Oliver:** 哦, 原来是这样。初次购买人在这儿指的是那些第一次进入市场购买房产的人。Property 财产, 不动产。在今天的节目里, 我们就要和大家聊一聊这些初次购房者。

**Feifei:** Yes, nowadays more and more young people are choosing to buy a place whereas before they tended to rent. Getting onto the property ladder is a very popular thing to do.

**Oliver:** What's the property ladder?

**Feifei:** Well, in Britain, when you buy a property for the first time, it is usually a small flat, simply because you can't afford a bigger place. As you get older and have better jobs and higher pay, and perhaps have a family, then you buy a bigger house and sell your small

one; you can keep doing this till you retire, it's like climbing up a ladder.

**Oliver:** 嗯，这个说法非常形象。在英国，人们很难负担得起大房子昂贵得房价，所以第一次买的房子通常都是一些小型的公寓房。随着年龄得增长，找到理想的工作、特别是随着收入的提高，组建了家庭以后，人们通常都会卖掉原来的小公寓房，转而购买更大一些的住宅。如果你愿意的话，你可以一直这样从小到大的换下去，直到退休为止。而这个过程就像是在爬梯子。

**Feifei:** Yes indeed. If houses are too expensive to buy, then how do people do this? Kate Hamilton has been renting for twelve years and she wants to take the plunge to buy.

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*I think that I might have to borrow to my absolute maximum, which might make it extremely difficult each month to meet the bills. It might mean that I have to take on extra work and it also might mean that I have to take a longer mortgage than 25 years.*

**Feifei:** Kate says she might have to borrow to her absolute maximum, which might make it extremely difficult for her to meet the bills.

**Oliver:** Absolute maximum 绝对最大值。Extremely difficult 相当的困难。

**Feifei:** To meet the bills here means to pay the bills. She might even need to take on extra work and take a longer mortgage than twenty-five years.

**Oliver:** Extra work 是指额外的工作; mortgage 是抵押贷款。为此 Kate 不仅要做一些额外的工作，而且还得把还贷期限延长到二十五年以上。在这里我们要告诉大家的是在英国，人们最普遍的还贷时间就是二十五年。

**Feifei:** Kate is not the only one who's willing to take on extra work and have a longer mortgage. Here is Simon from BBC News.

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*According to today's research, first time buyers feel like it's now or never. Around 60% of them would consider borrowing five times their salary. Four out of five*

*are willing to take on extra long term mortgages and nearly 40% would sign up for riskier interest-only mortgages – which rely on homes increasing in value to pay back the loan.*

**Feifei:** First-time buyers feel like it's now or never. Now or never.

**Oliver:** 就是机会难得，时不再来的意思。

**Feifei:** About 60% of first-time buyers would consider borrowing five times their salary. Four out of five are willing to take on extra long term mortgages and nearly 40% would sign up for riskier interest-only mortgages.

**Oliver:** **Salary** 收入，工资。这里指的是年薪。差不多 60% 的初次购房者将考虑借自己年薪五倍左右的钱。而五分之四的人愿意延长还贷期限。更有将近四成的人选择风险更高的仅付利息的贷款方式。**Interest-only mortgage** 是一种房产抵押贷款的方式，是指在贷款初期仅归还贷款利息而不归还贷款本金。

**Feifei:** It seems that these people are prepared to take a lot of risks when buying a house. But our financial adviser suggests they should save more money first. Let's look at a few words: interest

**Oliver:** 利息。

**Feifei:** **Boiler.**

**Oliver:** 锅炉。

**Feifei:** **Furniture**

**Oliver:** 家具。

**Feifei:** **Utility bills.**

**Oliver:** 日常家庭开支。主要只水电等方面的开支。

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*They haven't thought about what happens if interest rates do rise, what happens if the boiler does decide to blow up – have they got enough money to buy furniture, have they got enough money to pay their utility bills? We've seen energy prices increase quite a lot recently.*

Feifei: You're listening to BBC Learning English, today we are talking about first-time buyers in the UK. Some first-time buyers are very lucky to get help from their parents. Jo Hanks has been looking for a place, but without success.

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*It's frustrating and I think it makes me quite angry that I can't afford to buy a decent property in a decent area for a decent price. I think that should be open to everybody who's buying or who wants to buy.*

Feifei: Jo finds it very frustrating and she is angry that she can't afford to buy a decent property in a decent area for a decent price.

Oliver: Frustrating 郁闷; decent 像样的。Jo 觉得找房子让她非常郁闷。因为她不能在一个她喜欢的理想的地区，用她认为合理的价格找到一所像样的房子。她认为这应该象所有正在买房或想要买房的人开放。

Feifei: But luckily, Jo's mum has offered to help.

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*I proposed it, and although she's rather reticent about it, it doesn't make any difference it's something I want to do. And if I was in the same situation I'd like to think that somebody would help me in the same way.*

Oliver: 和很多人相比，Jo 应该算是幸运的了。因为她妈妈打算帮助她。Propose 计划、打算。

Feifei: Jo is rather reticent about the offer. Reticent.

Oliver: 沉默寡言，在这里的意思是有意回避，避而不谈 reticent. There are a lot of first-time buyers who get help from their parents. BBC reporter Richard Scott tells us more.

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*Today's report from Bradford & Bingley says more than 40% of the first-time buyers now get help from their parents. A quarter of those parents raid their savings, whilst 3% re-mortgage their home.*

Feifei: According to the Bradford and Bingley report, more than 40% of the first-time buyers now get help from their parents.

Oliver: 大约有 40% 的初次购房者从父母那里得到帮助，而在这些提供帮助的父母里面又有四分之一的是倾其所有地帮助子女。同时还有 3% 的父母是通过把自己地住房重新抵押的方式获得资金用来支持子女。

Feifei: This housing expert does not think this is a good way of broadening home ownership.

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*That means that those who have, continue to have, it doesn't help in broadening home ownership to all potential first time buyers. It's not a good idea that you can only become a first-time buyer because you have a rich parent.*

Feifei: To broaden home ownership.

Oliver: 在这里的意思就是扩大有房一族的数量。

Feifei: It is certainly not fair for those first-time buyers who do not have rich parents.

Oliver: Absolutely, so what can they do now?

Feifei: Well Oliver, where there is a will, there is a way. First-time buyers now have mortgage buddies to share the huge cost.

Oliver: Mortgage buddies? 房贷伙伴儿，这可是我第一次听到这个词儿。

Feifei: Let's listen to Natalie and Harry, two first-time buyers who became mortgage buddies.

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*Well, I've been looking to get onto the property ladder for a while and I can't afford to do it on my own. So I've been looking at the internet and I met this young girl here and we're just looking at doing it ourselves.*

*Yeah, it was quite nerve-wracking but we met up and got on really well. You know, he's a guy – he can take out the bin and do all the manly stuff – and he does painting and decorating so he can fix up the house, so it's worked out really well.*

Feifei: So Harry has been looking to get onto the property ladder, but he can't afford to do it on his own, so he met this young lady and together they can buy a place.

Oliver: But Feifei, could you tell me how exactly does it work?

Feifei: Co-buying involves up to four people splitting the cost of a mortgage. Just like renting, each person is responsible for their own share.

Oliver: 联合购房最多可以有四个人共同分担房贷。就像一起合租一样，个人负担相应的部分。不过这只是两者之间的相似部分。

Feifei: So, unlike renting, everyone is actually investing in the property. But does it really work?

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*For us, besides making two great friends out of the process, our daily life means that one, I've got more disposable income – I'm paying less money now than I did when I rented. All the costs are split each way and between the 3 of us we're in a position that we can use this as a stepping stone to go our separate ways if we decide to, or alternatively rent the place out and become budding co-buying investors.*

Feifei: Disposable income means the amount of money left every month after you've paid your mortgage and bills.

Oliver: 可随意支配的收入指的是你每个月收入里面扣除必要的贷款、帐单和生活开支后剩下的部分。

Feifei: In their case, all the costs are split among the three of them. They are using this as a stepping stone to move up the property ladder.

Oliver: 三个人平均分担所有的开支。在他们看来这更像是一个帮助他们爬上购房梯子的一块垫脚石。

Feifei: They can also rent the place out and make money that way.

Oliver: That doesn't sound like a bad idea.

Feifei: No, it isn't. But do be aware that there'll be risks. Here are some useful words and phrases that might help you when listen to the following clip. Obligation.

Oliver: 债务 obligation.

Feifei: Liability.

Oliver: 责任。

Feifei: Debt.

Oliver: 债务。

Feifei: Credit history and credit rating.

Oliver: 信用记录和信用等级。

Feifei: Psychopath.

Oliver: 精神病患者 psychopath. Let's listen.

### Insert

*I think the first major risk is obvious – it's about borrowing money with somebody that you don't know. Because if that person fails to meet their obligation on the share of the money, it's still your liability for the entire debt. Second, is that you may never know what the credit history is of the person that you're living with. And if you share accommodation with somebody who's got bad credit history, it could affect your own future credit rating. And I guess the final risk is the social risk – are you living with psychopath that you don't yet know?*

Feifei: There's always going to be a risk no matter which way you choose.

Oliver: 没错儿，总的说吧，如果你是初次购房者，在行动之前你一定要三思而后行!

Feifei: Well Oliver, I think I better go and get onto the property ladder, it's now or never!

Oliver: Good luck Feifei!

Feifei: Thank you Oliver! If you want to know more about British life, you can log onto our website [www.bbcchina.com.cn](http://www.bbcchina.com.cn).

Oliver: 谢谢收听，也别忘了登陆我们的网站收听更多的《英国生活》节目。

Feifei: See you next time!

Oliver: Bye.