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关于台词的备注:

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Buying Property in the UK 在英国买房

Andrea: I'd love a country retreat.

Jean: 你想在英国买一栋乡间庄园?

Andrea: Or how about a crash pad in the city?

Jean: 还是在城里买一套设施便利的公寓?

Andrea: Well by now you may have guessed that today we're looking at buying property in the UK.

Hello. I'm Andrea.

Jean: 大家好,我是董征。是的,我们一位中国的听友想知道在英国如果年轻人想买房子是不是容易的一件事情。

Andrea: There has been a lot in the news here for the last few years about how difficult it is for young people to get a foot on the property ladder.

Jean: To get a foot on the property ladder 就是“踏上房地产阶梯的第一步”。

Andrea: So we wanted to find out from an expert.

Insert

My name is Jonathan Keegan and I work for Rocardells Estate Agents. I've been an estate agent in the area for 10 years.

Jean: Jonathan 已经作了十年的房地产商,我们请他介绍了一下如今英国年轻人买房的情况。

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It seems to be gradually getting easier, certainly from maybe a year or two years ago. But most applicants would most probably need to have between a 15 and 25 percent deposit in order to buy a property and get a good mortgage rate. There are some mortgage lenders who will lend you money with a lesser deposit but it often means you're paying back a higher rate of interest.

Andrea: So, like in China, it's been hard for young people to buy a property of their own. But accordingly to Jonathan, it is gradually getting easier.

Jean: 不过你最开始还是需要交至少百分之十五到二十五的首付 to put down a deposit.

Andrea: And if you put down a lesser deposit – a smaller deposit – then it just means that you'll have more interest to pay on your mortgage.

Jean: Interest on your mortgage 就是你按揭的利息。

Andrea: Gosh, 15 to 25 percent is a lot of money especially if a flat or house costs hundreds of thousands of pounds!

Jean: 那么在伦敦要买一套房到底需要多少钱呢？

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It's quite hard to give an average price across London because so many different regions command so many different prices. But taking into account where we're based in South East London, you're looking on average, a 2 bedroomed flat would be about 230 to 250 thousand. Your average 3 bedroom Victorian house being in the region of just above 300 thousand or possibly even as high as 350, 360 thousand.

Andrea: Jonathan tells us how much a flat can cost where he works in the South East of London.

Jean: But different regions command different prices 不同的地区房屋的价格也不一样。

Andrea: If you were to buy something in Central London or in posh places like Chelsea or Mayfair, you can even pay millions!

Jean: 所以在这种房价高昂的地方年轻人来买房子的就很少见了。

Andrea: So are there any schemes in Britain to help young people buy property?

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There are some schemes in place like shared ownership where government or private equity will lend you some money. But they will also take some of your equity when you come to decide to sell the property.

Jean: 现在也有不少年轻人在初次买房的时候选择了分享房屋所有权的办法。这是英国政府的一项新举措，帮助积蓄不多的年轻人买到自己的第一套房。这一举措是由政府直接贷款给买房者买房，而到了要卖这套房子的时候政府是持有者所房产的一定所有权证券 equity。

Andrea: And of course the other option for many young people is to rent.

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You'll always find a good selection of properties in London to rent. And again, obviously different areas will command different prices.

Andrea: So to buy or to rent? How about you Jean?

Jean: I'm still renting at the moment. 房子倒来倒去我做不来，还是计划等找到最理想的再买。

Andrea: I was very lucky because I bought my first property with my husband many years ago and that made it a lot easier. But it must be a nightmare if you are a first-time buyer right now.

Jean: A first-time buyer 首次买房者。下面是伦敦房地产商 Jonathan 给首次买房者的一些建议和忠告。

Insert

Certainly one of the first things is save hard. The more money you can put down as a deposit in order to buy a property, the easier it will become for you to find a property you like and you're able to easily afford. I'd also advise shopping around and having a chat with different mortgage brokers and different mortgage companies and trying to get the best mortgage deal available. And just make sure it's all explained to you properly so you really know what you're entering into before you go ahead and buy a property.

Andrea: Jonathan's advice is to save hard.

Jean: Save hard 努力攒钱。

Andrea: You need to find a property you can easily afford.

Jean: Easily afford 容易负担得起的。

Andrea: Shop around for the best mortgage.

Jean: Shop around 多到几处看看。

Andrea: And last but not least – make sure you know what you're entering into.

Jean: Good advice!

Andrea: It's now time for us to go, so until the next time we answer another one of your questions about Britain, it's goodbye from both of us at BBC Learning English.

Jean: Bye!

Glossary

To get a foot on the property ladder - 登上房地产阶梯的第一步	To put down a deposit - 交付首付
Interest on your mortgage - 买房贷款的利息	Different regions command different prices - 不同地区价格不同
Equity - 股票，证券	First-time buyer - 首次买房者