Why houses are so expensives in the U.S. – May 2021

0:00 Intro

1/ Présentez le document (Titre, nature, source, sujet…)

2/ Listen et complete the following transcript

Shopping for a new single-family home in the U.S. is arguably harder than ever before.

There's a __________ war for literally every home on the market, every __________, every house that needs even a lot of work.

My neighbors, actually, because we're on vacation, were calling me and texting me saying "What is going on at your house? There's people in a line down the block, we saw two people having a fight."

With city __________ emigrating to the suburbs and families looking for home __________ and bigger __________, prices for the American dream home have __________.

Home prices __________ in march 2021 up 13 % from the year prior according to the S&P Case-Shiller index

Everybody expected housing to really sort of dry up with the rest of the economy and in fact, the opposite has happened with ___________ unwilling to sell, a record low supply of homes for sale has forced buyers into intense bidding wars.

At the end of April 2021, there were only 1.16 million houses for sale in the U.S., down 20.5 % from the year prior.

Higher costs for __________, __________ and __________ have also impacted home builders, so currently in the United States we have a huge __________. We're not producing nearly as much housing as we should be.

We know that __________ is the primary way of getting into the middle class but unfortunately there are many impediments to that that are divided by class and particularly race.

With a 30-year fixed __________ hovering near a 50-year low and a strong demand pushing prices to all-time highs, why is the housing supply so meager? Is the U.S. running out of houses?

1:39 Competitive bidding war

Choose the correct answer

1. Why did 5% of buyers purchase homes without visiting them?
A. Because they lived too far away
B. Because of the pandemic
C. Because they trusted their real estate agent
D. Because homes were cheaper online

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2. How many offers did Justin and Jessica receive on their house?
A. 14
B. 24
C. 34
D. 44

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3. What was the asking price for their Bloomfield home?
A. $542,000
B. $399,000
C. $455,000
D. $489,000

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4. Why were neighbors calling Justin during his vacation?
A. Because his house was on fire
B. Because the house was being broken into
C. Because there was a huge crowd at his house
D. Because they wanted to buy the house themselves

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5. What problem did the couple face after selling their house?
A. They lost the money
B. They couldn't find a new home easily
C. Their kids didn’t want to move
D. The buyer canceled the purchase

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6. What kind of property did they eventually decide to look for?
A. A luxury home
B. A small apartment
C. A house in the city
D. A fixer-upper

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7. What does Justin mean by “the bones were there”?
A. The house was haunted
B. The house had strong structural elements
C. The house was full of old furniture
D. The neighborhood was safe

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8. What did the family want in their new home?
A. A pool and a garage

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B. Bedrooms for the children and an extra room
C. A smaller house with low maintenance
D. A basement for a gym

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9. What was the final price of the house they bought in Randolph?
A. $399,000
B. $542,000
C. $555,000
D. $520,000

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10. According to experts, what can help buyers in a competitive market? *(Choose the BEST answer)*
A. Buying in cash only
B. Waiting until prices drop
C. Getting pre-approved and working with a good agent
D. Looking only at luxury homes

4:25 Housing shortage

Choississez le bon compte-rendu

- Compte rendu A

Les États-Unis font face à une pénurie de logements. En avril 2021, le nombre de maisons à vendre a chuté de plus de 20 %, ce qui a fait grimper les prix, surtout pour les logements haut de gamme. Les maisons se vendent très vite, en moyenne en 17 jours. La majorité des nouvelles constructions est réalisée par des petites entreprises familiales, mais elles rencontrent des difficultés à cause de la hausse des prix des matériaux comme le bois (+300 %) et du manque de main-d'œuvre. Le prix des terrains a aussi augmenté. Les experts estiment qu'il faut construire deux à trois fois plus de logements et adapter les villes avec des solutions comme les logements accessoires (par exemple, un studio pour la belle-mère au fond du jardin).

- Compte rendu B

Les États-Unis connaissent une hausse massive de logements disponibles. En avril 2021, il y avait 20 % de logements en plus par rapport à l'année précédente. Cela a fait baisser les prix, surtout pour les logements bon marché. La majorité des constructions est réalisée par de grandes entreprises. Grâce à une main-d'œuvre abondante et à des matériaux peu chers, la situation s'est améliorée. Il n'est pas nécessaire de construire davantage, car le marché est déjà saturé.

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- Compte rendu C

Aux États-Unis, la pandémie a ralenti les constructions, mais cela n'a eu aucun impact sur les prix. Les logements se vendent toujours lentement, en plusieurs mois. La construction est principalement assurée par le gouvernement. Les matériaux sont disponibles, mais les entreprises refusent de construire davantage. Le problème vient uniquement du manque de terrains en milieu rural, alors que les villes ne sont pas concernées.

7:28 Homeownership

- Activity 1: Multiple Choice Questions – Comprehension (in English)

Choose the correct answer (A, B, or C).

1. **Why is home ownership important according to the report?**
   A. It allows people to travel more easily.
   B. It helps build wealth and creates safer neighborhoods.
   C. It reduces the number of schools in a city.
2. **What is the main difficulty many people face when trying to buy a home?**
   A. Finding a real estate agent.
   B. Saving money for the down payment.
   C. Choosing the right neighborhood.
3. **What is the approximate homeownership rate for Black Americans mentioned in the report?**
   A. 65%
   B. 55%
   C. 45%
4. **What additional cost can affect buyers who put down less than 20%?**
   A. A furniture fee
   B. Primary mortgage insurance
   C. Monthly renovation costs
5. **What recent actions have been taken to support affordable housing?**
   A. Increasing taxes on homeowners
   B. Banning mortgages in big cities
   C. Ending single-family zoning in some places and offering federal incentives

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- Activity 2: Choose the correct summary (in French)

Quel est le compte rendu fidèle à cette partie du reportage ?
Cochez la bonne réponse.

A.
Le reportage montre que la baisse des taux d'intérêt a permis à presque toutes les familles américaines d'accéder à la propriété, même dans les quartiers riches. Il insiste sur le fait que la plupart des jeunes diplômés n'ont pas de dettes étudiantes, ce qui facilite l'achat d'un bien.

B.
Cette partie du reportage explique que devenir propriétaire reste un facteur clé de richesse et de sécurité, mais que de nombreux foyers, notamment les minorités, font face à des obstacles financiers comme l'apport initial, les assurances hypothécaires ou les dettes étudiantes. Des efforts sont faits à différents niveaux pour rendre le logement plus accessible, comme la fin du zonage exclusif dans certaines régions.

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C.
Le reportage se concentre sur les rénovations dans les maisons américaines, en particulier les agrandissements de jardins. Il évoque brièvement les disparités de revenus, mais souligne surtout les opportunités offertes aux investisseurs dans l'immobilier de luxe.

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