





People in the UK usually live in houses or flats which they can either rent or buy. Young people in the UK who want to buy a home for the first time are known as "first-time buyers" and they are said to be "getting their foot on the bottom of the property ladder". People who want to buy a house or a flat have to take out a loan called a mortgage that they can pay off over 25 years. If someone gets a promotion and starts earning more money, they might sell their house, use the money to pay off the mortgage and buy a more expensive house with a larger mortgage. House prices have risen astronomically in the UK in recent years and nowadays even the cheapest houses are too expensive for an average teacher, nurse or police officer to afford. Many young people choose to stay at home with their parents because they cannot afford to pay rent or put down a deposit to even begin the buying process. Most towns and cities in the UK have estate agents which advertise houses and flats that are for sale in the area.

There are many types of houses in the UK. Some people live in flats, which might be in a house or in a block of flats. In fact, many beautiful Victorian and Georgian townhouses have been converted into flats but these are usually extremely costly to rent or buy. Flats are ideal for couples or small families because they usually cost less than houses and take less time to clean. The smallest and most traditional type of house in the UK is a cottage. The cottage idyll is picturesque and romantic with a garden full of roses and herbs. It might have a thatched, tile or slate roof, depending on the location. Another traditional British house is the bungalow, which is a house with only one floor. It might have a conservatory at the back of the house leading out to the garden. Bungalows are ideal for retired elderly people because they don't have any stairs. In industrial cities, people might live in terraced houses. Terraced houses were built in long rows with no spaces between them. They were constructed in the 19th century for factory workers and their families and are entered straight from the street. When they were first built the toilet was located outside but now terraced houses have indoor lavatories. Houses in the suburbs of towns and cities are usually detached or semi-detached houses. Detached houses stand alone and are surrounded by a front garden, back garden and driveway. Semi-detached houses are two houses that are joined side-by-side like a mirror image. They generally have smaller gardens than detached houses.

HOUSING IN THE USA

People in the USA either live in an apartment or a house. It is interesting to note that there is a difference between the USA and Europe when it comes to saying what floor you live on. In Europe, we usually say that the floor you are on when you go through the front door is the ground floor and upstairs is the first floor, whereas in the US the ground floor is called the first floor and upstairs is the second floor and so on. In the USA, you can only rent and not buy an apartment but you can own a condominium, which is part of an apartment building or complex where everyone owns their own home and pays a fee to take care of the property. Other types of joined houses are townhouses and duplexes. Townhouses are a string of houses joined together and a duplex is two houses side-by-side. These houses are usually two-story. Cottages also exist in the USA and the





really nice ones are called cabins while the more run-down ones would be described as a shack. Cottages are popular as vacation or weekend homes. Other kinds of US houses include single-story houses called bungalows (this term is used mainly in the North, Midwest and West and not at all in the South); single floor family homes popular in the South and West with a low roof and attached garage called ranch houses and inexpensive mobile homes called trailers that are usually found in trailer parks and can be transported.

HOUSING IN THE CZECH REPUBLIC



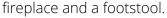
During the last ten years, housing costs have increased in the Czech Republic which means that fewer people are choosing to buy houses, instead opting to rent. In fact, house prices have been rising more sharply in the Czech Republic than the EU average. Consequently, more people are opting to live with their families in multigenerational households. Over half of the Czech population live in flats and most of the people who live in houses live in detached houses. Houses in the Czech Republic tend to be detached and have very thick walls and small rooms. They are usually located in rural areas rather than towns and cities, where flats are more common. In the countryside and near the mountains, there are rustic houses called chalets. People might choose to live in the countryside because it is quiet and peaceful with a slower pace of life while others prefer to live in the city because there are more shops, better transport links and plenty of things to do. In the Czech Republic, there are also blocks of flats called "panelaks" that were built during the Communist era. They were constructed on the outskirts of cities and look the same all over the Czech Republic and Eastern Europe.



ROOMS IN THE HOUSE

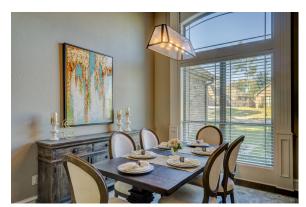
Most houses have bedrooms, a kitchen, a bathroom and a living room. The kitchen and living room are usually on the ground floor. Some houses also have a dining room, a utility room (a room with household appliances such as a washing machine, a sink, a freezer, etc.), a spare bedroom, a pantry (a walk-in cupboard in the kitchen), a landing, a porch, a hallway, a garage, a shed, a conservatory, a study and an en suite (a bathroom attached to a bedroom). On the contrary, there are flats/apartments called studios that have everything apart from the bathroom in one room.

The largest bedroom in a house is called a master bedroom. In the bedroom, you can usually find a bed (single, double or king-size) with a quilt/duvet, a sheet, a mattress and pillows, a wardrobe, a chest of drawers, a bedside table, a lamp with a lampshade, curtains and a dressing table. In the kitchen, you can normally find a stove, an oven, a fridge, a freezer, a sink, pots and pans, cutlery, crockery, a toaster, a kettle, a bin/trashcan, work surfaces, cupboards, an extractor fan, a washing machine and a dishwasher. In the bathroom, there is usually a bath, a shower, a sink, a mirror and a toilet. In the living room, you might find sofas/couches/settees, an armchair, a television, a bookcase, a















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HOMELESSNESS

Homelessness is an issue that affects thousands of people in the UK, the USA and the Czech Republic. There are various reasons why families cannot find a place to live but the main reason is simply that there is not enough affordable for everyone in these countries. Landlords might evict their tenants if they can no longer afford the rent, leaving them with nowhere to live. Many people become homeless after leaving the army, prison and care or having escaped from an abusive relationship. It is almost impossible to find out exactly how many people are homeless as some people - the "hidden homeless" - slip through the cracks. This is because homeless people do not only sleep rough but also sofa surf, stay with relatives or live in temporary accommodation such as hostels or shelters. In the UK, there are charities such as Shelter that help homeless people and ultimately try to end homelessness. *The Big Issue* in the UK, *Street News* in the USA and *Novy Prostor* in the Czech Republic are street magazines sold by homeless people to allow them to make money, gain work experience and take control of their lives.

