[Character](http://www.e-mandarin.com/)

Wendy: 今天我们来聊一聊在中国买房。最近Rachel在看房是吧？

Rachel：没错！

Wendy：你看得怎么样呢？

Rachel：其实是这样的，我们看房已经看了有一段时间了，但是刚好在成都有一个限购政策，所以现在买房有一点儿困难。

Wendy：嗯，中国的限购政策是指我们的政府现在规定，在中国的大中城市，只能有本地人买房，其他人是不能买房的。这是为什么Rachel现在遇到了一些问题。

Wendy：那你现在有什么打算呢？

Rachel：现在啊， 我们就看一看另外一种房子。这种房子呢，是投资型的公寓，这种房子是不限购的。

Wendy：那么它不限购，又和普通的商品房又什么区别呢？

Rachel：首先，这种房子的产权是40年，而普通的商品房产权是70年。另外，购买这种房子的时候我们需要的首付，按揭和还款期限也都不一样。

Wendy：普通商品房，通常来说我们是70年的产权，而且呢，你可以首付三成，每年还款按照你自己的贷款年限来算。一般我们可以贷款10年，20年和30年。那么，投资型公寓呢？

Rachel：投资型公寓只能贷款10年。

Wendy：除此之外他们还有没有其它什么区别呢？

Rachel：投资型的公寓呢，它的水和电都比一般的商品房更贵一些，因为这种房子主要是出租，投资用的，所以它的价格都比较高。

Wendy：看来这个限购政策不仅仅没有把这个价格降下来，还越来越火了。所以我是不打算买房了，那么你们呢，你们的国家有限购政策吗？你们打算买房吗？

Rachel：留言告诉我们吧！我们在下期的视频再见！

Wendy：再见！

Vocabulary

限购 xiàn gòu  restriction

政策 zhèng cè  policies

指 zhǐ  refer

规定 guī dìng  regulations

遇到 yù dào  encountered

另外 lìng wài  in addition

投资型 tóuzī xíng  investment type

公寓 gōng yù   apartment

普通 pǔ tōng ordinary

商品房shāng pǐn fáng  commercial housing

区别 qū bié  the difference

产权 chǎnquán  property rights

首付 shǒu fù  down payment

按揭 ànjiē  mortgage

还款 huán kuǎn repayment

期限 qí xiàn the term

成 chéng to make

贷款 dài kuǎn  loans

不仅仅 bù jǐn jǐn  not only

降 jiàng  descend

火 huǒ fire

# Pin Yin

Wendy: jīntiān wǒmen lái liáo yì liáo zài zhōngguó mǎifáng. zuìjìn Rachel zài kàn fáng shì ba?

Rachel: méi cuò!

Wendy: nǐ kàn dé zěnme yàng ne?

Rachel: qíshí shì zhèyàng de, wǒmen kàn fáng yǐjīng kànle yǒu yíduàn shíjiānle, dànshì gānghǎo zài chéngdū yǒu yígè xiàngòu zhèngcè, suǒyǐ xiànzài mǎifáng yǒu yìdiǎnr kùnnán.

Wendy:en, zhōngguó de xiàngòu zhèngcè shì zhǐ wǒmen de zhèngfǔ xiànzài guīdìng, zài zhōngguó de dà zhōng chéngshì, zhǐ néng yǒu běndì rén mǎifáng, qítā rén shì bùnéng mǎifáng de. zhè shì wèishéme Rachel xiànzài yù dàole yìxiē wèntí.

Wendy: nà nǐ xiànzài yǒu shénme dǎsuàn ne?

Rachel: xiànzài a, wǒmen jiù kànyikàn lìngwài yì zhǒng fángzi. zhè zhǒng fángzi ne, shì tóuzī xíng de gōngyù, zhè zhǒng fángzi shì bù xiàngòu de.

Wendy: nàme tā bù xiàngòu, yòu hé pǔtōng de shāngpǐnfáng yǒu shénme qūbié ne?

Rachel: shǒuxiān, zhè zhǒng fángzi de chǎnquán shì sis hi nián, ér pǔtōng de shāngpǐnfáng chǎnquán shì qi shi nián. Lìngwài, gòumǎi zhè zhǒng fángzi de shíhòu wǒmen xūyào de shǒufù, ànjiē hé huán kuǎn qīxiàn yě dōu bù yíyàng.

Wendy: pǔtōng shāngpǐnfáng, tōngcháng lái shuō wǒmen shì 70 nián de chǎnquán, érqiě ne, nǐ kěyǐ shǒufù sānchéng, měinián huán kuǎn ànzhào nǐ zìjǐ de dàikuǎn niánxiàn lái suàn. yìbān wǒmen kěyǐ dàikuǎn shi nián,er shi nián hé san shi nián. nàme, tóuzī xíng gōngyù ne?

Rachel: tóuzī xíng gōngyù zhǐ néng dàikuǎn shi nián.

Wendy: chú cǐ zhī wài tāmen hái yǒu méiyǒu qítā shénme qūbié ne?

Rachel: tóuzī xíng de gōngyù ne, tā de shuǐ hé diàn dōu bǐ yìbān de shāngpǐnfáng gèng guì yìxiē, yīnwèi zhè zhǒng fángzi zhǔyào shì chūzū, tóuzī yòng de, suǒyǐ tā de jiàgé dōu bǐjiào gāo.

Wendy: kàn lái zhège xiàngòu zhèngcè bùjǐn jǐn méiyǒu bǎ zhège jiàgé jiàng xiàlái, hái yuè lái yuè huǒle. Suǒyǐ wǒ shì bù dǎsuàn mǎifángle, nàme nǐmen ne, nǐmen de guójiā yǒu xiàngòu zhèngcè ma? nǐmen dǎsuàn mǎifáng ma?

Rachel: liúyán gàosù wǒmen ba! wǒmen zài xiàqī de shìpín zàijiàn!

Wendy: Zàijiàn!

# English

Wendy: Today we're gonna talk about buying a house in China. Was Rachel looking at the house recently?

Rachel: That's right!

Wendy: How do you see it?

Rachel: Actually it is like this that we have been watching the house for some time, but there is a restriction policy in Chengdu, so it is a little difficult to buy a house now.

Wendy: Well, China's restriction policies refer to the regulations of our government that in large and medium-sized cities in China, only local people can buy houses, and others cannot buy. This is why Rachel has encountered some problems now.

Wendy: What are you planning for now?

Rachel: Now, let's take a look at another kind of house. This type of house is an investment-type apartment, which is not limited to purchase.

Wendy: So it is not limited to purchase, what is the difference between it and ordinary commercial housing?

Rachel: First of all, the property rights of this house is 40 years, but the ordinary commercial property rights is 70 years. In addition, the down payment, mortgage, and the term of repayment we need when purchasing this house are different.

Wendy: For ordinary commercial housing, we usually have 70 years of property rights, and you can make a 30% down payment, and the annual repayment will be based on your own loan term. Generally we can loan for 10 years, 20 years and 30 years. What about investment type apartments?

Rachel: Investment type apartments can only be loaned for 10 years.

Wendy: In addition to that, are there any other differences between them?

Rachel: For investment type apartment, the fee of its water and electricity are more expensive than ordinary commercial housing, because this kind of house is mainly rented and used for investment, so its price is relatively high.

Wendy: It seems that the restriction policies haven’t not only descended this price, but it has also become on fire. So I do not plan to buy a house. Then you guys, does your country have restriction policies? Do you plan to buy a house?

Rachel：Leave us a message. Let’s see in the next video!

Wendy：Goodbye!

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