

### ESL Podcast 553 – A Homeowners' Association

#### **GLOSSARY**

what possessed you (to do something) – an informal phrase used to ask someone why he or she has done something that seems irrational, illogical, strange, and unexpected

\* What possessed you to buy a boat? You don't even live near the water!

**homeowners' association** – an organization of the people who own houses or condos in a particular area, creating and enforcing rules about what people can and cannot do with their property, and maintaining common areas

\* The homeowners' association is going to vote on whether we should build a large pool for all the members to enjoy.

**waste** – using too much of something; using more of something than necessary, especially when talking about time, money, and other resources

\* A lot of the company's financial waste occurs in the sales department, where people sometimes secretly use the company's money for personal expenses.

**to have a say** – to make sure that one's opinion and beliefs are heard, especially when a group is making a decision; to be represented in a group or organization \* The new manager invites everyone in the department to have a say in the decision-making.

**dues** – money that one must pay to be part of an organization, usually paid monthly or quarterly (four times a year)

\* The soccer players pay dues of \$50 per month, and the funds are used to reserve soccer fields and pay for uniforms.

**special assessment** – money charged by a homeowners' association or a similar organization as a one-time fee in addition to the money that members normally have to pay

\* The condo building needs a new roof, but none of the condo owners want to pay the special assessment that will be needed to pay for the replacement.

**bylaws** – an official document that is written when an organization is created, describing why the organization exists, what it does, who runs it, how members can join, and more

\* According to the bylaws, we're supposed to elect a new president every three years.



### ESL Podcast 553 – A Homeowners' Association

**to step up** – to volunteer or agree to do something, especially when nobody else wants to do it because it is unpleasant or difficult

\* The police are asking for anyone who saw the robbery to step up and give them any information that may be helpful in catching the thief.

**admirable** – something that other people think is good or impressive; something or someone that other people look up to and wish they could be like

\* It's really admirable how you helped your friend when her husband died.

**mismanagement** – poor management; running a project, company, or organization in a way that is inefficient, ineffective, and/or dishonest

\* The team leader's mismanagement caused the project to fail.

to do battle – to fight; to argue with; to be in opposition to

\* Nutritionists are doing battle against soda companies and fast-food restaurants.

**entrenched** – having a very strong position or opinion, especially if one has been in that position or held that opinion for a long time

\* Why do you have such a deeply entrenched opinion? The latest scientific research no longer supports that theory.

**to look kindly on** – to favor or appreciate; to like something; to think that something is good or beneficial

\* American taxpayers don't look kindly on public officials who make a lot of money without producing good results.

**tough questions** – challenging, difficult questions that other people do not wish to answer because they are embarrassing or reveal something that was inappropriate

\* The President of the United States has to be prepared to answer tough questions about his policy decisions.

**talk about** – a phrase used to give emphasis to whatever comes next; a phrase used to show that something is a very good example of something else

\* Talk about a long day! I was in the office from 4:45 a.m. until 9:00 p.m. without a break!

**thankless job** – work that is important and must be done, but is not popular or appreciated

\* Collecting the garbage is a thankless job, but somebody has to do it.



### ESL Podcast 553 – A Homeowners' Association

**don't I know it** – a phrase used to show that one agrees with what another person has said and doesn't really need to be told about it, because one is already very familiar with it from personal experience

- \* Raising kids is hard work.
  - Don't I know it! We have five children under the age of seven!

**glutton for punishment** – someone who likes to do things that have negative consequences; someone who chooses to do something even though he or she knows it will be very difficult or unpleasant

- \* If you don't like math, why did you decide to major in engineering?
  - I guess I'm a glutton for punishment.

### **COMPREHENSION QUESTIONS**

- 1. Why did Emiliano decide to lead the homeowner's association?
- a) Because he thinks the dues should be less.
- b) Because he doesn't think the group is doing a good job.
- c) Because he thinks it will look good on his résumé.
- 2. Why is Cuca concerned about Emiliano's decision?
- a) Because she thinks it will be very difficult.
- b) Because she doesn't think he has enough time for it.
- c) Because she doesn't think he'll do the job very well.

#### WHAT ELSE DOES IT MEAN?

#### dues

The word "dues," in this podcast, means money that one must pay to be part of an organization, usually paid monthly or quarterly: "Philippe wants to join the community band, but he doesn't have enough money to pay the dues." The phrase "due to" means "because of": "The game was cancelled due to rain." When something is "due," it must be submitted or returned by a particular date and time: "Do you know when our history essays are due?" Or, "Library books are due three weeks after you check them out." As an adjective, "due" means something that is owed to a person or should be given to a person: "With all due respect, I have to disagree with you."

### to step up

In this podcast, the phrase "to step up" means to volunteer or to agree to do something, especially when nobody else wants to do it because it is unpleasant



### ESL Podcast 553 – A Homeowners' Association

or difficult: "If we can't get anyone to step up and organize this year's community picnic, we'll have to cancel it." The phrase "to step down (from a position)" means to resign or to stop working in a particular position: "The CEO decided to step down from his job for personal reasons." The phrase "to step on (someone's) toes" means to do something that another person wanted to do or was supposed to do: "I'm sorry I took Fiona to the new exhibit at the zoo. I didn't know you wanted to do it. I certainly didn't want to step on your toes."

**CULTURE NOTE** 

Homeowner's associations, also known as HOAs, are common in communities where there are many similar homes or "condos" (apartments that are owned, not rented). In general, they are responsible for trying to maintain the "value" (how much something can be sold for) of the property by controlling what people can and cannot do with their homes or condos.

Homeowner's associations are responsible for operating and maintaining any "common areas" (shared spaces; areas used by all people in an area), such as parking lots, community centers, gyms, pools, and "landscaped" (with nice plants) areas. Normally the monthly HOA dues that property owners pay are used to pay for "custodians" (people who clean) and basic maintenance and "repairs" (fixing broken things). However, if the HOA needs to make a "major" (very large or significant) repair, members might have to pay a special assessment to make sure the HOA has enough money for that repair.

HOAs also "establish" (create) and "enforce" (make sure people follow) rules about what property owners can and cannot do with their homes and co-ops. For example, an HOA might "restrict" (place limits on) which colors people can use to paint their homes or what can be seen on their "decks" (outdoor areas attached to the home) and in their "carports" (covered areas where cars are parked). Many HOAs believe that homes in the area might "lose value" (no longer be able to be sold for as much money as before) if people begin painting them ugly colors or putting a lot of old, broken cars in the carports.

Comprehension Questions Correct Answers: 1 - b; 2 - a



### ESL Podcast 553 – A Homeowners' Association

### **COMPLETE TRANSCRIPT**

Welcome to English as a Second Language Podcast number 553: A Homeowners' Association.

This is English as a Second Language Podcast episode 553. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

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This episode is called "A Homeowners' Association." It's a dialogue between Cuca and Emiliano using some information about being in a situation, perhaps a difficult situation, when you are in an organization of homeowners. Let's get started.

[start of dialogue]

Cuca: What possessed you to agree to become the head of the homeowners' association?

Emiliano: I'm just tired of all of the waste and not having a say. Our dues keep going up and there seems to be special assessments every year. I'm not even sure the association is following the bylaws anymore. I just felt I had to step up.

Cuca: That's really admirable, but I hope you know what you're getting into. There's been a lot of mismanagement, and you'll have to do battle with some entrenched members. They're not going to look kindly on the tough questions you'll be asking.

Emiliano: Believe me, I'm not looking forward to it, but it's got to be done.

Cuca: Talk about a thankless job.

Emiliano: Don't I know it. I guess I'm just a glutton for punishment!

[end of dialogue]

Our dialogue begins with Cuca asking Emiliano, "What possessed you to agree to become the head of the homeowners' association?" The expression "what



### ESL Podcast 553 – A Homeowners' Association

possessed you to (do something)" is an informal phrase we use to ask why someone did something that seems strange, unexpected, even irrational or illogical. We might also say, "Why on earth did you (do something)?" Cuca says, "What possessed you to agree to become the head (the leader) of the homeowners' association?" A "homeowners' association" is an organization of people who all own houses or condominiums in a particular area, and this association enforces some certain rules that everyone has to follow on this property. Homeowners' associations also take care of what are called "common areas," places everyone can use, such as a pool for example.

Cuca doesn't seem to understand why Emiliano wanted to be head of the homeowners' association. Emiliano said, "I'm just tired of all of the waste and not having a say." "Waste" is using too much of something, using more of something than is necessary, especially when we're talking about money or time or other resources. Emiliano is tired of all the waste and "not having a say," meaning not being able to give your opinion or your ideas. This is especially true when we're talking about a group or an organization; you want everyone to have a say, meaning be able to participate, give their opinion. Emiliano says, "Our dues keep going up." "Dues" (dues), as a noun, is money that you have to pay to an organization to belong to it. "Due" (due) has several different meanings in English however; take a look at the Learning Guide for those

Emiliano says, "There seems to be special assessments every year." An "assessment" is money that people in the organization – in the homeowners' association have to pay, usually in what we call a "one-time fee," meaning you pay it once, but it's not something you normally have to pay. So if the homeowners' association was going to put in a brand new pool, it might have a special assessment to pay for the pool. You would only pay it once; it wouldn't be part of your regular yearly dues, that's why we say it's a "special assessment." Sometimes cities will make their homeowners (people who own homes in the city) pay a special assessment if they are, for example putting in new light poles or improving the roads. There are special assessments that property owners (people who own a home) have to pay. Emiliano says, "I'm not even sure the association is following the bylaws anymore." The "bylaws" (bylaws) are the official rules for an organization. Usually when you create an organization, or a new business organization, you create bylaws that tell you what you're going to do, how your company is organized, and so forth. Sometimes the state will require you to have bylaws for your organization. Emiliano says, "I just felt (I just thought or believed) I had to step up." The phrasal verb "to step up" means to volunteer or agree to do something, especially when nobody else wants to do it because it's unpleasant or it's a difficult job.



### ESL Podcast 553 – A Homeowners' Association

So, Emiliano wanted to step up; he wanted to volunteer and do the difficult work. Cuca says, "That's really admirable." Something that is "admirable" is something that you can "admire," that is, that you have a good impression of, that you think is very good. It's admirable, Cuca says, that you are stepping up to be the head of the homeowners' association, "but," she says, "I hope you know what you're getting into," meaning I hope you understand what this involves, what this requires you to do. "There's been a lot of mismanagement, and you'll have to do battle with some entrenched members." A couple of things there: "There's been a lot of mismanagement." "Management" is running an organization; "mismanagement" is doing a very bad job at running an organization or a business or a company. Mismanagement – not doing it very well, not managing very well. "To do battle" means to fight, to argue with, to be in opposition to something or someone, usually someone. "I'm going to do battle with my boss" means I'm going to have an argument with my boss; we're going to disagree with each other about something.

Cuca says Emiliano will have to do battle with some entrenched members. "Entrenched" means having a very strong opinion or position about something, especially if you've had that position or opinion for a long time and you don't want to change it. That would be an entrenched position. So an "entrenched member" would be other people in the organization who will not want to change their mind. Cuca says, "They're not going to look kindly on the tough questions you'll be asking." "To look kindly on" means to understand, appreciate, to think that it is good, to like something: "The girl looked kindly on the boys who opened the door for her so she could walk in." "People don't look kindly on a government that is full of waste and mismanagement." In this case, Cuca's saying that these other members are not going to like the tough questions Emiliano will be asking. "Tough" means difficult or challenging; so "tough questions" would be things that may be difficult for the other person to answer, or perhaps embarrassing.

Emiliano says, "Believe me (meaning trust me), I'm not looking forward to it, but it's got to be done (it has to be done)." Cuca says, "Talk about a thankless job." The phrase "talk about" is used to give emphasis on whatever comes next; it's used to show that this is a particularly good example of something else. For example: "I went to see the new <u>Star Trek</u> movie. Talk about great science fiction!" I'm saying that this movie is an example of great science fiction. In the dialogue Cuca says, "Talk about a thankless job." "Thankless" is when nobody thanks you; so a "thankless job" is a job that is difficult but nobody appreciates it, nobody says "thank you." In this case, the thankless job is being head of the homeowners' association, what Emiliano is doing.



### ESL Podcast 553 – A Homeowners' Association

Emiliano says, "Don't I know it." The phrase "don't I know it" is an informal way of saying that you agree with someone, with what someone else has said, because you also have personal experience with it. Emiliano is saying that he knows it's a thankless job. He says, "I guess I'm just a glutton for punishment!" The expression "to be a glutton (glutton) for punishment" means that you are someone who likes to do things that have a negative consequence; something that you do even though you know it's very difficult or very unpleasant. The word "glutton" actually comes from "gluttony," which is when you eat too much or drink too much; usually that's what gluttony is. So a glutton is somebody who normally eats too much or drinks too much. But here, they're "a glutton for punishment," meaning they get too much punishment; they somehow want to have this extra punishment. It's meant to be a joke, of course; although I'm sure for Emiliano it was no joke! Emiliano should have listened to Cuca, just as all husbands should listen to their wives – like I do!

Now let's listen to the dialogue, this time at a normal speed.

[start of dialogue]

Cuca: What possessed you to agree to become the head of the homeowners' association?

Emiliano: I'm just tired of all of the waste and not having a say. Our dues keep going up and there seems to be special assessments every year. I'm not even sure the association is following the bylaws anymore. I just felt I had to step up.

Cuca: That's really admirable, but I hope you know what you're getting into. There's been a lot of mismanagement, and you'll have to do battle with some entrenched members. They're not going to look kindly on the tough questions you'll be asking.

Emiliano: Believe me, I'm not looking forward to it, but it's got to be done.

Cuca: Talk about a thankless job.

Emiliano: Don't I know it. I guess I'm just a glutton for punishment!

[end of dialogue]

Today's admirable script was written by Dr. Lucy Tse. Talk about a great scriptwriter!



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From Los Angeles, California, I'm Jeff McQuillan. Thank you for listening. Come back and listen to us next time on ESL Podcast.

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