**Intersteno – Maastricht 2022**

**Competition Note taking and reporting (NT)**

English text, in accordance with the first column of the table in article 19.1 of the Regulations for the Intersteno competitions 2022.

**Test dictation**

*(63 seconds,160 syllables per minute, 168 syllables altogether)*

Although the urban population has increased during the last decades, the housing inventory has not been sufficiently replenished by new housing pro- ¼

jects. As a result there is a worldwide shortage of affordable housing in our big cities, be it private homes or rental homes. Now, what are the consequen- ½

ces of such a global housing problem? In the first place, prices will rise, both the purchase price of houses and the rent to be paid. Subsequently, many working

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families will have difficulty finding affordable housing, also because they often do not qualify for a mortgage. In the end housing will be

 **1 minute, 160 syllables**

come a political issue.

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**Competition dictation**

*(9 minutes, 160 – 260 syllables per minute)*

**The global housing problem**

1. The current situation on the housing market

The term “global housing problem” at times pops up in the news and demands our atten- ¼

tion. This term reminds us of the tense situation about the housing market in the big cities of the world, where there is a major housing shortage coupled ½

with a sharp decline in housing affordability. In short, the term indicates there are too few houses available in these big cities, given the ma- ¾

ny house seekers, such as adult children who are still living with their parents. And also these houses, whether on sale or offered for rent, often prove to

**1 minute (160 syllables)**

be too costly for the average house seeker, the working man or woman.

A city such as Hong Kong has one of the least affordable housing markets, where the price for a ¼

modest home amounts to more than 20 times the annual household income. Although there is a systematic public housing plan, this offers no direct solution,

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because it has a waiting time for home seekers of five to six years. Such long waiting times also apply to systematic public housing plans in other big cities. ¾

The result is that young house seekers, at the beginning of their careers and being priced out of the city, are thus forced to move to regional towns simply to have a chance

**2 minutes (170 syllables)**

at the housing market. However, because their jobs are in the city, this increases the distance between home and work, meaning that they must face long travel times between both locations. ¼

2. Causes of the actual housing problem

During the last decades, there has been a significant increase in the world population. In particular, the population ½

of big cities has grown, also because there is migration to these cities where employment is widely available. As a result, the demand for affordable housing in

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the big cities of the world has increased too.

What does not help in this situation is the fact that the available housing - the houses that are offered for sale or for rent –

**3 minutes (180 syllables)**

is not only too small, but often too expensive to meet the growing demand to any degree. Although this is widely recognized, the house-building capabilities up to now have remained ¼

unable to fulfill the housing needs of a growing urban population. In brief, the actual housing shortage is insufficiently supplemented by new housing-construction projects. ½

An explanation for this can be found in the circumstances surrounding a lack of sufficient initiatives, whether private or governmental, to start building projects. But one must ¾

also recognize suitable building land is scarcely available within these densely populated cities. Furthermore, restrictive regulations by local authori-

**4 minutes (190 syllables)**

ties, for example, with regard to the environment make it difficult to obtain the necessary building permits.

3. What are the direct consequences of the housing shortage?

**An immediate ¼**

**and noticeable consequence of the housing shortage, contributing to the housing problem, is because houses are becoming more and more expensive. For example, because of the shortage ½**

**of houses i**n the United States, house prices have increased by nearly 40 percent since the year 2000. T**he possibility of acquiring living space by buying a house is going up ¾**

**in smoke** **already for large numbers of house seekers in the big cities. Given their limited budgets, this is no longer an option for them.**

**The price increases we are talking about also**

**5 minutes (200 syllables)**

**apply to the rental price of houses. This simply follows from the fact that in many countries the housing market is a free market, where the bulk of supply and demand for all kinds of housing, rent or buy, come together ¼**

Nowadays, renting a home also becomes unaffordable for many working families, because a renter working 40 hours a week and earning a minimum wage cannot afford a two-bedroom apartment. ½

In our times, the housing problem has become a political issue that is being discussed in parliament, gets attention in the press and on radio and TV, and a subject that, in Singapore, contributed ¾

to what was, at the time, the ruling party’s worst election result in more than fifty years.

4. What are the long-term consequences of a housing shortage?

Due to a continuous housing

 **6 minutes (215 syllables)**

shortage accompanied by ever higher house prices, access to homeownership could become the privilege of the few, people who have enough disposable income to buy their own home. This would regrettably result in a ¼

dividing line within society, marking social inequality between a minority of homeowners and a majority of tenants.

The majority, thus being dependent upon renting a house, would ½

have to pay high rents, because rents, just like house prices, will remain high in situations where there are housing shortages. However, paying high rent puts a financial burden on people, making it impossible to cut back on ¾

other expenses. This, in turn, would affect their quality of life in general. At the same time, it makes it impossible for people in these circumstances to save up the initial capital to be able to buy one’s own

**7 minutes (230 syllables)**

home. After all, they need to qualify for a mortgage. Of course, a mortgage brings its own financial burdens, in the sense of interest and repayment costs during the lifetime of the loan.

Finally, high housing and mortgage costs will generally reduce ¼

a population's purchasing power in terms of consumer spending. This fact will in turn adversely affect the national economy of a country, eventually leading to the slowing of its economic growth.

5. Solutions ½

to the actual housing problem

To solve the above-discussed housing problem, it is necessary for affordable housing to become available for the house seekers in the world’s cities. That is to say: affordable housing is ¾

needed for an urban population earning low and medium incomes.

To achieve this goal, competent authorities, whether urban or national, should initiate the corresponding house-building activities, such as the afore-

**8 minutes (245 syllables)**

mentioned social housing projects.

Moreover, city or national authorities ought to assign building sites to contractors under stringent conditions, implying, of course, the housing to be built there matches the particular requirements of most home ¼

seekers. Facilitating the conversion of vacant buildings into residential accommodations is another technique or approach for authorities to implement. To interest people in buying their first home in such projects, they should be offered

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favorable mortgage and tax payments, alleviating their living expenses. Finally, it would be extremely helpful if authorities take measures such as rent control to protect tenants against very high rent increases.

The construction industry ¾

itself should contribute to the housing plans set forth above in terms of numbers and affordability by successfully developing strategies to increase its productivity and at the same time lessen the costs of construction processes.

**9 minutes (260 syllables)**

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**The model summary report**

(Overview of key sentences per section, only meant for the jury.)

**Credit points (100)**

**The global housing problem**

1. The current situation on the housing market

1.a. The term “global housing problem” indicates 2

1.b. that there are too few houses available in the big cities of the world 4

1.c. and that these houses are often too costly for the average house seeker. 4

2. Public housing schemes have long waiting times. 2

3.a. Young house seekers are forced to regional towns, 4

3.b. meaning long travel times between home and work. 2

2. Causes of the actual housing problem

1. Population growth has increased the housing demand. 2

2. The available housing stock does not meet the growing demand. 4

3.a. The housing shortage is insufficiently supplemented 4

3.b. by new housing-construction projects, 2

3.c. because of insufficient building initiatives, 2

3.d. a lack of suitable building land 2

3.e. and restrictive regulations. 2

3. What are the direct consequences of the housing shortage?

1. Houses are becoming more and more expensive. 2

2.a. Acquiring living space by buying a house 4

2.b. is no longer an option for large numbers. 4

3.a. Renting a home also becomes unaffordable 4

3.b. for many working families. 2

4. The housing problem becomes a political issue. 4

4. What are the long-term consequences of a housing shortage?

1.a. Access to homeownership could become the preserve of the few, 4

1.b. marking social inequality within society. 2

2.a. The majority would have to pay high rents, 2

2.b. a financial burden affecting their quality of life 4

2.c. and making saving for one’s own home impossible. 2

3.a. High housing and mortgage costs reduce consumer spending, 4

3.b. eventually slowing down economic growth. 2

5. Solutions to the actual housing problem

1.a. Sufficient affordable housing has to come available 2

1.b. for an urban population with low and medium incomes. 4

2.a. Authorities should initiate such house-building, 2

2.b. assign building sites under strict conditions, 2

2.c. promote the conversion of vacant buildings into residential buildings, 4

2.d. offer first-home buyers favourable conditions, 2

2.e. take measures of rent control. 2

3.a. The construction sector should increase productivity 4

3.b. and cheapen construction processes. 2

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