

# Dream house essay sample



**ASSIGN  
BUSTER**

First of all I'd like to say that all of us have our own ideas and dreams about a perfect home, because "home" can't mean the same to everybody. But I'm sure that for all people home is not just a place to live in. Home is your little world where you live according to your own rules and interests. It's a place where you feel comfort, warmth and reliability, that's why we say "East or West, home is best" and the English say "My home is my castle". In my opinion home always awakens the best feelings and high emotions in people's souls. But what an ideal home is everybody decides for himself.

It goes without saying that nowadays there are a lot of types of dwellings, that's why everyone can choose a house he or she likes. For instance some people prefer semi-detached houses or duplexes (as the Americans call them). I think that such houses attract them because they are less expensive than mansions or bungalows, for example. You also have neighbours you can always turn to if you need something, but at the same time your neighbours can disturb you while repairing their part of the house or when they listen to music too loudly. But in general I'm sure that it's quite pleasant to live in a semi-detached house.

Other people like cottages and farmhouses. I think that people, who prefer these types of dwelling, are fond of nature, fresh air and they want to have calm and measured rhythm of life. Usually they keep the poultry and the cattle. One of advantages living in such a house is that you have your own land where you can grow fruit and vegetables, make flowerbeds and plant various beautiful flowers there that will warm your heart, lay out an orchard, etc. You can also build some outhouses like a green-house, a garage, a tool shed, an arbour. The most important disadvantage of living in a farmhouse

or in a cottage, to my mind, is that it takes a lot of time to get to the nearest town, but if you have a car it isn't a problem for you. That's why I'd like to live in a cottage after I retire.

Now I live in a block of flats. It seems to me that it's the cheapest type of dwelling in a town. Flats can be of different sizes: one-roomed, two-roomed, three-roomed and you can choose a flat you like. If you are going to live alone, for instance, you certainly would prefer a studio to a large detached house in three stores. Besides, among advantages of living in a block of flats some people name that it takes less time to tidy up a flat than a house. But as any type of dwelling a flat has its disadvantages: a noise that your neighbours make when they, for example, drill or hammer or when they organize a party. Sometimes you can depend on your neighbours – imagine such a situation: your neighbours' tap is dripping and they need it to be repaired, so they block water supply not only in their own flat but also in yours and you have to wait for hours till you can do the washing-up or take a shower. It isn't convenient, but in spite of it the largest part of population in our country live in blocks of flats. I personally live on a flat and I can say that all these disadvantages don't bother me a lot, and in general it's a nice type of dwelling.

But frankly speaking my dream is to live in a detached house. Why? First of all your neighbours can never disturb you, for instance by hammering a nail into the wall. But at the same time if you want to ask your neighbours for something or just have a talk you can visit them. As you have some land around the house you can build outhouses; and if I had a detached house I would build a garage, a summer house, maybe a padding pool and certainly I

would arrange some flowerbeds as I have a green thumb. I hope that one day I will have such a house.

I imagine the house of my dream in such a way: it's a two-storied but not a large brick house with a red gable roof, fenced by a hedge. A narrow path leads to front steps by the both sides of which there are small nice flowerbeds. When you come in through the front door you find yourself in a spacious hall with a wide staircase, on one side of which there are potted plants. I'd like to have four or five rooms, but frankly speaking I can't imagine then clearly now. I only want to add that I want my bedroom to be the lightest room in my house owing to a French window and it should have a small open balcony. On the contrary, the sitting-room should be the darkest room in the house. Here I want to have a fireplace near which I can spend long winter evenings sitting in a rocker and listening to pleasant music or sipping coffee.

It goes without saying that it's almost impossible to find an appropriate sum of money to buy such a house at once. But there is always a way out: you can turn to a building society for a mortgage. Mortgage is a long-term loan that a building society gives you for a certain period of time. Building societies make their money by borrowing money from some members of the public – their “ depositors” – and lending it to others. A lot of people have building society savings accounts. They save their money with a building society, which pays them interest. The society then lends this money to people who want to buy a house or a flat and charges them a higher interest rate on the amount borrowed.

When you turn to a building society, they ask you a number of questions such as:

" What type of jobs do you have?

" How much do you earn?

" What are your monthly expenses?

The society also inspects the house you want to buy to see if it's worth the money they are being asked to lend. And in case all being well, it will offer to lend you up to about 90 per cent of the price of the house, to be paid back with interest over 25 years, or sometimes less.

The only disadvantage of buying a house in such a way is that you overpay for your house, but it seems to me not so important, as you get your own house at once and you can do everything you want there: repaper the walls, make moulded ceilings or parquet the floor, you needn't ask for permission of a landlord. And as you are paying the original price of the house in fairly small sums once a month you are able to afford it.

And at the end of my story I'd like to say that all of us imagine our ideal houses in different ways; so everything depends on your taste and preferences.