

## Shmanners 279: Home Buying

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**Teresa:** The house looks great, but... I noticed there's a weird smell?

**Travis:** Oh, that? No, I wouldn't worry about that. It's *Shmanners*.

[theme music plays]

**Travis:** Hello, internet! I'm your husband host, Travis McElroy.

**Teresa:** And I'm your wife host, Teresa McElroy.

**Travis:** And you're listening to *Shmanners*.

**Teresa:** It's extraordinary etiquette...

**Travis:** For ordinary occasions! Hello, my dove.

**Teresa:** Hello, dear.

**Travis:** That was a smooth and crispy—

**Teresa:** The autumn has arrived.

**Travis:** It's autumnal— I am an, uh, as I believe you know, an autumnal spirit. Um, my— my vibe? Oh, it's a fall vibe. You know? Wouldn't you say?

**Teresa:** You love the day you get to take out your sweaters.

**Travis:** I'm wearing a sweater today! I love it. I have great sweaters, and I have great jackets. And that's the two thing— man, one of the biggest bummers about the summer. Everybody's like, [mocking] "Ooh, summer's great." Yeah, but when do I wear my good sweaters and jackets, huh?

**Teresa:** [laughs]

**Travis:** Ugh. And then you get to winter and it's so cold, I can't wear my cool jackets. You can only wear, like, those big, thick jackets.

**Teresa:** Mm-hmm.

**Travis:** And you don't get to see the cool sweaters, 'cause they're under... my jacket! My coat.

**Teresa:** Yeah.

**Travis:** A coat. Ugh!

**Teresa:** But it does seem like, uh— like Mother Nature looked at the calendar and was like, "Oh! Today's the first day of fall?" And flipped a switch. And now it's, like, 60 degrees.

**Travis:** It was, like, 90 degrees yesterday.

**Teresa:** [laughs]

**Travis:** Ugh. But now I'm comfortable... in my home. Ohh!

**Teresa:** Ooh!

**Travis:** So we're talking about—[laughs]

**Teresa:** [laughs]

**Travis:** Oh boy. Uh, we're talking about home buying.

**Teresa:** Indeed.

**Travis:** Which, you know... isn't as much of a thing. Like, I think it used to be— we're— I mean, I'm 37, right?

**Teresa:** Mm-hmm, mm-hmm, mm-hmm.

**Travis:** And I cannot think of a, like, family I knew... no, I take that back. Let's say 9 out of 10 growing up, like, everybody owned a home, right?

**Teresa:** Yeah.

**Travis:** And I think more and more people now are like, "You know what? Uh, I either can't or don't want to. Just gonna live in a place." And that's fine. You know?

**Teresa:** That's fine! That's fine. I think— and I'll get to this at the— you know, at the end of my historical section. The, uh— the, quote, "American Dream" of owning a home was really kind of, like, force-fed to the Americans in the 1950's. So— okay. Let's start.

**Travis:** Well, can I just say, just a little preface, a little, uh— uh, what's the word? A thing at the beginning where you, like, reveal— what's the— what— anyways. That, uh, we are homeowners.

**Teresa:** We are.

**Travis:** Um, and primarily so that when we inevitably destroy things—

**Teresa:** [laughs]

**Travis:** So, a little fun story. Day one, pretty much of owning a home, we were moving a couch into a place, and it got stuck, so I forced it... and put a hole in the ceiling... *and* a Travis McElroy butt-shaped dent in the wall. And that's the only reason I need to own a home.

**Teresa:** [laughs]

**Travis:** Because just my tendency to just absolutely just Shrek around.

**Teresa:** And we lived here for three years before fixing it.

**Travis:** Yeah, absolutely. Absolutely we did, because that's the benefit, though! No one's gonna get mad at you except you, so...

**Teresa:** [laughs] It's true. Okay. Um, so if we talk about homes, housings, the dwelling, right?

**Travis:** Yes.

**Teresa:** It goes way back.

**Travis:** I mean, it's right there in a hierarchy of needs, isn't it?

**Teresa:** Mm-hmm, mm-hmm.

**Travis:** Food, water, shelter.

**Teresa:** Right.

**Travis:** Is some of the first things you do on a desert island.

**Teresa:** Indeed. Uh, but what makes a shelter a home, one would say?

**Travis:** Ah. It's where the heart— ah, it's where the heart is.

**Teresa:** The heart. In your chest.

**Travis:** The heart in your chest, and also... where you hang your pictures. [laughs quietly]

**Teresa:** [laughs] Um, because of course the earliest societies were hunter-gatherers, right?

**Travis:** Right, right, right.

**Teresa:** So, um, usually migratory. I mean—

**Travis:** 'Cause you had to follow the herd, because they did not, like, have domesticated herds of things at that point, so—

**Teresa:** Right, you had to go where the food was.

**Travis:** Right. Right, right, right.

**Teresa:** Yeah.

**Travis:** Rarely do you have to follow the carrots.

**Teresa:** Indeed.

**Travis:** Yeah.

**Teresa:** So a lot— I mean, certainly there were societies— more like family groups, right? Probably no more than about 20 people, because, like, after that, it becomes untenable. So, these groups, they would visit the same areas every year, so there may be a network of caves that we always come to, type deal.

**Travis:** Right, or, like, a clearing that we know has good sight lines, or something like that.

**Teresa:** Right, right. But all this changes with the plow.

**Travis:** The plow?

**Teresa:** The plow.

**Travis:** 'Cause it allows us to work the land and say, "This land... is my land."

**Teresa:** "Is— is your land."

**Travis:** That's what I said.

**Teresa:** Ah, I see. Yes. Um, so it gave people the ability to cultivate their own food so they weren't following it around, right?

**Travis:** Weren't following the herds. They were growing the carrots.

**Teresa:** So they were growing the carrots and feeding their own herds, right?

**Travis:** The carrots that they grew. [singing] It's the circle of life!

**Teresa:** [laughs] And so, uh, they were able to, you know, like, stay in one place. Um—

**Travis:** That's nice, 'cause then you immediately know where the bathroom is. That's the— that's the— I mean, you know, you go stay in a hotel or something, you wake up in the middle of the night and you have that, like... sometimes it seems like 15, 20-minute-long period of, like, "Where's the bathroom?"

But it's just 'cause it's really dark, you know? And the air's dry, 'cause it's that hotel air, so your eyeballs are all dried out and you're like, "What is goin' on?" You look like SpongeBob from that one episode when he goes into Sandy Cheeks's dome and there's no air. You guys know what I'm talking, right? Everyone's been there. Okay, go on!

**Teresa:** [laughs] Alright. Uh, so this was probably from about 30,000 BCE to, like, 15,000 BCE, so it didn't happen all at once.

**Travis:** No, in fact I would say that was a very long time.

**Teresa:** Indeed. Because, you know, you really... without the internet, news doesn't get around very fast, so... [laughs] So the plow was invented but not adopted by a lot of, uh, of societies. And, like I said, these hunter-gatherer groups were probably about 20 people, right? So it's got— it's got a long way to go through that ol' telephone chain.

**Travis:** And, let's be honest, there are probably plenty of people who even after they got introduced to the plow was like, "Oh, you know, that's totally cool, man. Yeah, yeah, great, great, great. I don't wanna farm." [wheezes]

**Teresa:** Yeah.

**Travis:** "I'm not... interested in that at all. That's— and listen. Hey, man. Uh, to each their own. Different strokes, different folks. For me? Seems boring. See, I'd rather roam and follow the buffalo where *they* roam. Alright? Cool, cool. Cool."

**Teresa:** Got it, got it. Um, so as soon as these people began to settle, uh, leadership systems started to develop.

**Travis:** Well, yeah.

**Teresa:** Um—

**Travis:** You need some kind of structure and organiza—I t's infrastructure, right?

**Teresa:** Right. Uh, so fertile areas were claimed, and then fought over continually, right? 'Cause if you're gonna stay in one place you wanna stay in the best place, right?

**Travis:** Sure.

**Teresa:** And if you have the best place and I want that place, I make a bunch of swords and I kick you off of that place.

**Travis:** Sure. Sure, sure, sure. Yeah, yeah, yeah.

**Teresa:** Um, so then, you know, eventually leaders—

**Travis:** Although I will say, there is something— if you've ever gone through the process, heck, even of, like, renting a place, do you kind of— there is a bit of romanticism in me, thinking about a time where you're just like, "And... here. [laughs] I'm gonna build my house... here, 'cause I like lookin' at this tree." Right? That just— that idea, instead of just like, "Well, I guess I gotta go through the *city* now to do—" [laughs] just the ability to be like, "And... here."

Now, to be fair, that also— a lot of that historically involved taking land from indigenous people. So it wasn't always that romantic.

**Teresa:** Mm-hmm. Um, and sometimes what would happen is— so, you would chase out the indigenous people, and then you would build a castle there, and then the castle would change hands every hundred years or so.

**Travis:** If you're lucky, yeah.

**Teresa:** If you're lucky. Uh, and so the home was always there, but the people inhabiting it were continually fighting over it.

**Travis:** That's why if I owned a castle back in ancient times and someone rolled up like, "I wanna take your castle!"

I'd be like, "Okay! Totally fine! I'll go find another castle. We don't need to fight."

**Teresa:** [laughs]

**Travis:** "This is totally cool. As far as I know, there are castles everywhere? You can have this one! It's fine. Please don't kill me."

**Teresa:** [laughs] Uh, so, like I said, eventually leaders would start to emerge and kind of, like, disperse the land, right? Settle the disputes, and then for their *services* they collected taxes. So we had this kind of— the feudal system, right?

**Travis:** Sure, yeah.

**Teresa:** And systems like this were surprisingly corporate? Uh—

**Travis:** Oh, can I tell you something?

**Teresa:** Yeah.

**Travis:** I'm not surprised at all. You mentioned taxes.

**Teresa:** Yeah.

**Travis:** And I instantly was like, "Got it, got it, got it."

**Teresa:** Mm-hmm. So there would be, like, a project manager, or, like, a CEO or whatever who'd be responsible for pooling labor to dig irrigation tunnels, build strongholds, that castle that I was talking about, um—

**Travis:** I've heard of them, yes. Big places made of... rocks?

**Teresa:** Mm-hmm.

**Travis:** Okay.

**Teresa:** Temples as well. Things like that. Um, and so people kind of, like, settled into actual societies at this point. Um, and that is when the need for more houses started going up, because... more kids.

**Travis:** Well, yeah. Once you start talking about irrigation, you can start talking about security. You start talking about, like, uh, you know, travel is, I don't know if you all know this, hard. Even now, with kids, let alone when you were, like, in a cart traveling for, you know, days and weeks at a time.

**Teresa:** Yes. Yes. Um, so this is where we start to look at, like, kind of like these farming villages became, like, cities that had, like, family ownerships that had, like, you know, descendants and lineage and—

**Travis:** Well— oh yeah, 'cause that's the other thing that comes with this kind of structure, right? Where you're just like, "I'm building something

for *my* kids to pass to *their* ki—" right? Whereas, you know, when you had the hunter-gatherer, just even in more nomadic, less structured kind of system, it was like, "And now you'll go out and kind of make it on your own, and you'll do your thing, and..." Oh yeah, that makes complete sense. Okay.

**Teresa:** Yeah, yeah. Um, so this was kind of like a labor for protection system, right? Meaning that there were two ways to call a place your home: taxes and tenants. Yeah? Um, and so this is where... everything starts to condense a lot more, right? So you have the peasantry in the bottom tier.

**Travis:** Uh-huh.

**Teresa:** And then the tiers get smaller and smaller quite quickly until you get to, like, the leadership roles, the royals, if you would.

**Travis:** I will not.

**Teresa:** The aristocracy. Uh, but then middlemen came around. And the important part about middlemen is... so, there was this upper class that owned everything, and rented it out, and collected taxes from everybody else, so everybody else didn't own anything, right?

**Travis:** Right.

**Teresa:** But once you start creating a merchant class, there is the possibility for, you know, the socioeconomic status to change, because you become, like, the middleman exchanging goods and things like that, you can build your own wealth instead of having it passed down. So, that is when home ownership becomes a feasible thing for the peasantry.

**Travis:** So this is— this is— anyone who's read any kind of, like, period dramas, or even comedies, probably knows a lot about this. This is, uh, very present in a book series I'm reading now where you have the titled folks, you know, your lords, your ladies, your dukes, squires, whatever.

And then you have people who have made all this money, but don't have a title. So what you ended up with was a lot of broke titled people who had spent their monies, like, keeping up their estates and, like, lavish parties even, or just losing it gambling. And then you had all these people who had made money and scrimped and saved, but wanted titles to, like, legitimize themselves.

**Teresa:** Right. And then what happens is [sing-song] the Industrial Revolution!

**Travis:** And that changes everything.



**Teresa:** Indeed.

**Travis:** And we'll talk more about it... after this thank you note.

[theme music plays]

**Travis:** This week we want to write a thank you note to Wild Alaskan Company. If you like to cook, you know that flavorful meals start with high quality food and simple ingredients. With Wild Alaskan Company, their seafood is frozen right after it's caught for peak freshness, so you can avoid the fuss of unhealthy sauces and over-seasoning. Instead, all you need are a few simple ingredients, and you've got a delicious lunch or dinner, for you or your whole family!

Wild Alaskan Company delivers high quality, sustainably-sourced wild-caught seafood right to your door. Choose from salmon, cod, halibut, and more! Each shipment contains premium cuts of individually wrapped portions of delicious seafood that are ready to prepare and easy to cook. Wild Alaskan Company seafood is always wild, never farmed or modified, and it contains no antibiotics.

Right now, you can get \$15 off your first box of premium seafood when you visit [wildalaskancompany.com/shmanners](http://wildalaskancompany.com/shmanners). That's [wildalaskancompany.com/shmanners](http://wildalaskancompany.com/shmanners).

[music plays]

**Rachel:** Congratulations! You've won a ticket to attend an exclusive opportunity in a relaxing environment with two lovers. [laughs]

**Griffin:** Wow! Well, this sounds like a sort of... proposition of sorts, but really it's an ad for our podcast, *Wonderful!* It's a show we do here on Maximum Fun where we talk about things that we like and things that we're into.

**Rachel:** I'm Rachel McElroy, and you just heard Griffin McElroy, and we are excited for you to join us as we talk about movies, and music, and books.

**Griffin:** Things like sneezing, or... the idea of rain.

**Rachel:** [laughs] Can you get news or information you can use? I don't think so.

**Griffin:** Absolutely you cannot! Because we're here to talk to you about pumpernickel bread.

**Rachel:** You can find new episodes on Wednesdays.

**Griffin:** So catch— catch the wave!

[music and ad end]

**Travis:** Okay. So.

**Teresa:** Yeah.

**Travis:** When last we left off, the industrials revoluted.

**Teresa:** Indeed. On the one hand, you have a lot of, like, crafts and trades being replaced by machines, but on the other hand, these machines also freed the absolute lowest class from, you know, intense physical labor.

**Travis:** Listen, we've said it before when we talk about the Industrial Revolution. Smarter, uh, anthropologists, sociologists, historians than us can debate the relative merits and negatives of the Industrial Revolution as it related to, like, skilled labor and all those things. But the end result being, there was a chance for, like, people to make more social movement, right? Okay.

**Teresa:** Exactly, exactly. Um, and so this is where, uh, we start to see the idea of the modern mortgage, where, you know, you pay the house off a little bit at a time, um, buying it basically from the middleman, the bank or the lender, whatever, right? Um, and—

**Travis:** Which, once again, man—

**Teresa:** Yeah.

**Travis:** —the merits of that can once again be hotly debated. Giving people the opportunity to do something that they wouldn't have been able to do before, but also in any loan there is a predatory nature of you're paying back more money than you got.

**Teresa:** Well, I mean, obvious— like, the thing that comes straight to my mind is *It's a Wonderful Life*, right?

**Travis:** I mean, sure.

**Teresa:** Because— so there's the Building and Loan, with Jimmy Short, and then—

**Travis:** 'Scuse me, what?

**Teresa:** Jimmy— Jimmy Stewart.

**Travis:** It sounded like you said Jimmy Short.

**Teresa:** No. Stewart.

**Travis:** Hmm, still—

**Teresa:** He's a Stewart.

**Travis:** Okay.

**Teresa:** Anyway—

**Travis:** Now you kind of sound like the guy from *Letterkenny*. "Stewart!" Okay.

**Teresa:** [laughs] And then, um, you know, then there's Potter, right? Who is, like, the rich guy, uh, who has a bank of his own almost because he gives out—

**Travis:** Yeah, no. Potter's— ugh.

**Teresa:** He's like a loan shark, almost.

**Travis:** And— and I'm just gonna say it. I know that this is a bold statement. I think Potter's the bad guy in the movie.

**Teresa:** I think so.

**Travis:** I'm just gonna say it. But you know, I've seen various things that talk about, like, in some ancient society, like Greek, Rome, that kind of thing, the idea of, like, charging interest at all on, like, a loan was, like, illegal. Was considered very, like— to give money and expect more money back in return was, uh, very, very frowned upon.

**Teresa:** Oh.

**Travis:** Yes.

**Teresa:** Okay. So, then, here—

**Travis:** It's just giving me a lot to think about, Teresa! I've had loans I've had to pay off, and can I tell you? It's bogus!

**Teresa:** [laughs]

**Travis:** I don't like doing it! 'Cause sometimes when you forget that the loan even existed they get really mad at you!

**Teresa:** They do! They get really mad.

**Travis:** Oh, and you gotta file [through laughter] a bunch of paperwork after that.

**Teresa:** Mm-hmm.

**Travis:** Oh, man. They're so mad when they're like, "Hey, it's been, like, six months."

And you're like, "Yeah, but... I don't want to."

And they're like, "Tough nuggies!"

**Teresa:** [laughs] I think that's a story for another day.

**Travis:** Yeah.

**Teresa:** Okay. So—

**Travis:** And then you have to work for years to rebuild your credit. And that's not even a thing! Okay. It's just a made-up number that people use to judge you! Go on.

**Teresa:** We have talked about, at length the, uh, post-war suburban boom.

**Travis:** Yes.

**Teresa:** Of the second World War.

**Travis:** But now we'll talk about the third World War.

**Teresa:** No. [laughs quietly]

**Travis:** Oh.

**Teresa:** Please, no. Um, it isn't just the result of, like, a demographic shift, but it is— the home ownership aspect was deliberately engineered by the US government.

**Travis:** Oh! See, I was gonna say I definitely see the advertising of it, right? Like—

**Teresa:** Oh yeah, there was demand.

**Travis:** Yeah.

**Teresa:** Certainly, certainly. Um, but you can, like... you can directly trace back the idea of— so, while the war was going on there was rationing, there were people, like, doubling up and tripling up in, like, family homes. Um, there was, you know, almost like a half a million people were in mobile homes or barns or garages. Like, it was pretty bad. So, all of this, um, you know... desire to kind of, like, spread back out and, like, get— feel the wealth, right? Um, was—

**Travis:** Emphasis on feel.

**Teresa:** Yeah. Yeah. Yeah, yeah, yeah. Uh, was kind of idolized by these— a couple of government initiatives, so there was the Federal Housing Authority, and then the Veteran's Administration. They were actually created in the 30's, the Federal Housing Authority was. But, um, they guaranteed loans as long as new homes met a series of, like, different standards. You know, uh, codes.

**Travis:** Sure.

**Teresa:** Building codes, right? [mumbles]

**Travis:** Yeah. [mumbles]

**Teresa:** So it allowed lenders who hadn't been in the housing market, like insurance companies and banks, to actually start lending out money. Um, and these VA programs after the war, World War II, uh, focused on the same thing, but, like, obviously returning soldiers and sailors.

**Travis:** So here's the— okay. May I rant for just a moment?

**Teresa:** You will.

**Travis:** Yeah, that's fair.

**Teresa:** Yeah.

**Travis:** Um, I am— this is— what I'm about to say is not saying, like, anybody who's involved in the, like, home housing industry and everybody who's involved in, like, medicine and medical care or anything are bad people, or anything like that.

**Teresa:** Mm-hmm, mm-hmm.

**Travis:** But the thing overall, the structure of it is that it has, like, commoditized, it has, at least here in the US, like, created this supply and

demand business aspect to this hierarchy of needs that we talked about, right? People need shelter, right? But what you have created is this idea that the more people want the shelter, the more you can charge for that shelter, that— thi— like, this— you know what I mean? That idea of... that there is an inherent business aspect to housing people?

**Teresa:** Right.

**Travis:** Um, as opposed to— I mean, 'cause that's the—

**Teresa:** As opposed to everyone deserves, in a modern society, the right to live.

**Travis:** Correct.

**Teresa:** Exactly, exactly.

**Travis:** Yes.

**Teresa:** And this whole thing is kind of— is kind of like, uh—

**Travis:** And just to be fair, that extends to also, like, food, clothing, a lot of things.

**Teresa:** Is laden with bummers. The bummers are everywhere. And I don't wanna say that, like, this is something that we should glance over. I mean, there's redlining, there's endless housing discrimination, people being removed from their properties especially. Um—

**Travis:** I mean, gentrification, all these— yeah.

**Teresa:** Yes, yes. Um, and so, like... and we can—[sighs] I'm not gonna get into it. But, like, the predatory lending of the housing bubble in, like, pre-2008, right? Um, and then the way that landlords these days often use, like, bully tactics to keep their tenants, and keep them in squalor. Things like that.

**Travis:** Or to get rid of them when they wanna charge more things for fi— yeah.

**Teresa:** Exactly.

**Travis:** Listen. Those are all the bummer things, and there's a lot of bummer stuff about housing.

**Teresa:** Right. And if you wanna learn more about these kinds of things, because it's important to not be ignorant, uh, you can read *Evicted* by Matthew Desmond, *Heartland* by Sarah Smarsh, uh, *High-Risers* by Ben

Austen, *The Color of the Law* by Richard Rothstein, um, and there's a really great *Last Week Tonight* episode about housing discrimination that you could take a look at.

Now... that all said... owning your home can be really fun. And it is okay if you want to own a home. I'm not here to, like— like, yuck your yum that way. It's— it's great.

**Travis:** I like planting things.

**Teresa:** You do!

**Travis:** And I like getting to paint stuff. I like, uh, just saying, like, "I'm gonna put a hole in this wall!" [laughs]

**Teresa:** [laughs] Yeah!

**Travis:** And sometimes it's to hang a picture, and sometimes it's just, "Whoops!" [laughs]

**Teresa:** [laughs loudly] So, you know, it's important to know the history. But, you know, I—I just wanna make sure all our listeners understand that... you're not responsible for, like, all the terrible things that have happened. Unless you are. But you're not, so...

**Travis:** Yeah, unless you are, like, the one specific person who are, and you know who you are. But it also, I would say, if you are listening and you are a homeowner, I also put it in the same category as, like, being a parent. Where when you have that friend who's like, "Oh, I don't want kids." And, like... of course you love it, right? Being a parent is amazing. Being a homeowner— but if someone doesn't want it, it doesn't become your job to tell 'em why they're wrong, right?

**Teresa:** Yeah, totally.

**Travis:** Like, this is the thing, man. I rented for so many years, and there are really good things about it. Man, having the flexibility to say, like, "Oh, circumstances are changing." Like having a kid, for example. And saying, like, "Well, we need more rooms. Let's just... we'll look for a different place, in a different neighborhood. Oh, we can move for a job, or—"

**Teresa:** Or, like, "This one's broken. Come and fix it, landlord."

**Travis:** Right. Oh, there's so many aspects to it are great. And I feel like, uh, you know, we talked about advertising. I think that there was for a while— man, for a while in any movie where you wanted to show that,

like, oh, someone's really, like, backsliding, it would be like, "Oh yeah, uh, they got divorced and had to move into an apartment!" Right?

**Teresa:** Yeah, right.

**Travis:** Like, it was— it became, like, the, like, "Oh, you can tell they're really sad. They're growing a beard." [laughs]

**Teresa:** [laughs]

**Travis:** Of, like, that kind of thing. Aw, man. Like, that kind of stuff. It's, like, used as shorthand for, like, "Oh, they're having a rough—" ugh.

**Teresa:** So, I do have some tips.

**Travis:** Some tips?!

**Teresa:** Uh, etiquette for first time home buyers. Um, we talk about this, where this is— there are people who have been through this before you, obviously.

**Travis:** What?

**Teresa:** Right? So, uh, really do lean on a realtor, and I think that, uh, please don't be scared. If a realtor comes highly recommended, they abide by all of the regular practices. They take the correct percentage, they go and make sure that you have the— all the inspections. Like, get a recommendation, but realtors are not there to scam you.

**Travis:** No. And I would also say that, as someone who often prefers to defer to an expert, remember that at the end of the day, you're the one who's going to be buying the house, though. And so you might have a realtor that's very enthusiastic or very, like, complimentary of a house, but don't feel bad saying no, right?

**Teresa:** Yeah, "This isn't it, so find us something else." Right? Um, but you do wanna go in with a few basics. It's important to know your budget. Um, it's also neighborhoods you'd like to live in, or things you absolutely need in your home. Um, we were—

**Travis:** And things you don't want, yeah.

**Teresa:** Yeah, we were interested in having kids, and we had Bebe when we were looking for our house, and I needed a tub to bathe her in, so a lot of houses these days don't have as many tubs. There's just one in the house, so we had to have one.



**Travis:** And I was like, "I don't want a wild bear living in the basement." And the first, like, three or four places we looked at had a bear in the basement! Now, admittedly, some of 'em were small bears. But I was like, "No!" I said no bears, because even a small bear can get big. We got kids! I can't have a kid in there with a bear! Even if I put up a kid gate. You know what I mean? Some bears are smart! They can figure out how to open that gate, and now what? The bear's playing with my kid, or worse?

**Teresa:** I think— I think you're— that's a different show, okay? That's— that's—

**Travis:** Oh, what show— okay.

**Teresa:** —that's *MBMBaM* you're talking about right there.

**Travis:** Oh, right, right, right, right, right, right.

**Teresa:** This is *Shmanners*. Come back to me.

**Travis:** Okay. Okay. You're right, you're right, you're right. But we had dogs, so a fenced-in yard. [laughs]

**Teresa:** Yes. Fenced-in yard. [laughs] Okay. Um, once you have a realtor, do not call other realtors for specific showings, okay? That's another thing that your realtor will set up and take care of, because, um, you want to make sure that, like, this relationship that you're cultivating is something that is mutually beneficial for both of you and, you know, like, if you— it can get complicated and— and messy.

**Travis:** Also, another thing. Uh, and this is... I don't know, just real-world advice. If you've been watching a lot of HGTV, do not expect the process to be like that.

**Teresa:** No.

**Travis:** Because, uh, a lot of the times those shows are not actually reflective of how the actual process works. I'll say that.

**Teresa:** Oh yeah, it's not real.

**Travis:** Yeah.

**Teresa:** It's TV.

**Travis:** It's, uh, maybe structured in a certain way.

**Teresa:** So when you go to a showing, um, less people is better. Really only the people who are, like, actively interested in it. Don't, like, bring your— try not to, if you can, bring your children, bring your pets, bring your neigh— your, like, beforehand neighbor, your mom. Like, any of that stuff. Because too many cooks spoil the soup. Is that the—

**Travis:** Well, sure.

**Teresa:** —is that what it is?

**Travis:** Yeah? G— uh, too—

**Teresa:** Too many cooks—

**Travis:** Too many cooks spoil the broth? I don't know.

**Teresa:** Broth? Is that it?

**Travis:** It's— but, I mean, soup is broth—

**Teresa:** Anyway.

**Travis:** —in many ways.

**Teresa:** Anyway. Um—

**Travis:** But I would— I would say, unless it's like... I know I'm not good at making decisions, and so I'm bringing my brother with me to give me a— you know what I mean? Like, special—

**Teresa:** I mean, if your brother is gonna help you pay the mortgage, then maybe. But, like, I think that there's— there comes a point where they're not as invested as you are. So, like, yeah, bring your significant other, but if they're not gonna be living in the house...

**Travis:** Okay. I'll— I'll amend to say, like, maybe not for, like, the first showing, right?

**Teresa:** Okay.

**Travis:** But if you're like, "Okay, you know what? I really think this is it, and I wanna get— like, show you the pl— like—" but once you're, like, down the ways in the process, maybe.

**Teresa:** Exactly. So, it's important that you don't do multiple showings unless you have a real interest in the house. It's just— I mean, it wastes a lot of time if you are not actually thinking about committing to the one

house. I mean, and the person who's selling the house, obviously they want to get someone who's interested.

**Travis:** Right.

**Teresa:** Um, so, you know... if you need another showing, that's fine.

**Travis:** I would also—

**Teresa:** But don't, like, just go for fun.

**Travis:** Here's the other thing. If you are looking at a house, if you're looking to buy a house and you are looking at a specific house, try to look at it not like two separate showings, but look at it in two ways, right? 'Cause the first time you look at it and walk through it you're gonna be like, "Oh my god, it's great! I'm so excited!"

If you're anything like me, I guess. "I'm so excited! I'm so happy to be here!" Right? And then try to, like, walk through again with a really analytical eye. Um, and just accept that there will be things, once you move into a house and you own a house, that will annoy you over time. It's just the way that it works, and then you will come to love the house no matter what. But, like, for example in the, uh, bathroom in our house, you have to raise up one of the lights to open the medicine cabinet.

**Teresa:** [laughs]

**Travis:** It's frustrating.

**Teresa:** 'Cause the pendant light is too long, and we can fix if we wanted to, but we haven't yet.

**Travis:** And it's annoying. But hey, here we are.

**Teresa:** [laughs]

**Travis:** Well, we got some questions. You wanna answer some questions?

**Teresa:** Okay, great, perfect.

**Travis:** Okay, great. So, first question. This is from Topper.

"Do realtors need to let on about known issues? I've pointed out foundation damage and water infiltration, and they've always been totally surprised."

**Teresa:** Um, so what they— what it is, is your realtor cannot be legally responsible for disclosing those things. That is why you get a, uh, inspection, right?

**Travis:** Right.

**Teresa:** They are— they *are* supposed to disclose those things.

**Travis:** Right.

**Teresa:** But the realtor, it's not their job.

**Travis:** Especially if you are being shown a place by a realtor working for the seller, right?

**Teresa:** Mm-hmm.

**Travis:** Like, I'm not saying they're lying to you, right? But they're trying to sell the place.

**Teresa:** Yeah. It's not their job. So if you are really interested in the property, you need to wait until the inspection, uh—

**Travis:** And get your own inspector.

**Teresa:** Yeah.

**Travis:** If the seller's like, "Well, we had an inspector come out and look at it."

No, no, no. [laughs]

**Teresa:** No. Use your realtor and their contacts to get your inspection done, and that is when those problems will be out in the air.

**Travis:** Right. Uh, Laura asks:

"We're buying a house right now, and I always feel bad for our realtor. She said 'Text me any time, any day,' but I'm not sure if making her on call 24/7 is actually the right call."

**Teresa:** Um, so—

**Travis:** "Also—" oh, the—

**Teresa:** Oh.

**Travis:** —"Does she hate that 2: 30 AM Zillow update text from people who don't even pay her? Also, why isn't she paid?"

**Teresa:** [laughs] Well, uh— so, being a realtor has a lot of kind of, like, um... uh, it's a collective reward, right? So you put the time in to find the people your house— their house, and then you get your cut. Right? Um, so they wouldn't have become a realtor if they didn't know that there would be some work, uh, and time—

**Travis:** It's kind like a commission. You know? Yeah.

**Teresa:** Yeah, it is. It is, it is. Um—

**Travis:** It isn't *kind of* like. It *is* a commission.

**Teresa:** I would say, never be worried about texting or contacting, like, emailing or whatever, during office hours, okay? That is— that is prime job time. I would say that there is a cutoff [laughs] late at night. Uh, I would say probably 9: 30 or 10: 00, when most peo—

**Travis:** Yeah, I was gonna say 10: 00, yeah.

**Teresa:** —yeah, most people are winding down. But you can— what I would suggest is email and schedule it for the next office day.

**Travis:** Right.

**Teresa:** Okay? So you write your email, your questions, get it all out. Then you can schedule your sending of the email to, like, 9: 01 AM, right?

**Travis:** Right. Well, 'cause that's the thing, is— at least in this example of— any new information, like a Zillow update or whatever, gathered at 2: 30 AM, there's nothing actionable about that at that time, right?

**Teresa:** Exactly. Nobody else— nobody's open. That's a computer thing.

**Travis:** Um, so Ada asks:

"At what point in the process do you reach out to a realtor?"

**Teresa:** Like, the second step. The first step is, "Hey, let's save some money to buy a house."

**Travis:** Yeah.

**Teresa:** And then the second step is: realtor.

**Travis:** You know what? I'm gonna walk it back even further. First step is, "Let's decide if I, or we, want to buy a house."

**Teresa:** Okay, yeah.

**Travis:** 'Cause you might not want to! I think that should be a discussion that, if you enter into, like, any kind of partnership with people where you're going to be living together, that should be a conversation that is right there with, like, "Do we wanna have kids?" You know? Like, "Are we the type of people who want to buy a house," right? 'Cause I feel like that is a big life decision that, you know, not everyone's gonna be on the same page about.

**Teresa:** Absolutely. Um, and so, like I said, you wanna discuss it. You wanna have some kind of idea of, like, your budget and, uh, your must-haves and your absolutely-nots and, you know, where you would like to find something.

**Travis:** And your ehh, okays.

**Teresa:** Ehh, okays.

**Travis:** That's fine.

**Teresa:** Uh, but realtors are something that you should get very early on, because they guide you in the whole process.

**Travis:** Yeah, they're facilitators.

**Teresa:** There's a lot of guesswork that goes into, like... uh, you know, what are all these different terms, and what are the loan differences, and, like, do I want a 15? Do I want a 30? Like, all this kind of stuff. And your realtor can help guide you on that, so you don't have to go at it alone.

**Travis:** And your realtor might have some, like, you know, kind of insider information of, like, this—

**Teresa:** Or con— contacts.

**Travis:** —this house hasn't been listed yet, but they're looking to sell, and I think it's perfect for what you're looking for. There's a lot that a realtor can offer. Um, okay. We got one more. Haven asks:

"When is the point where I can start crawling under sinks to check for damage and other related activities without seeming like a paranoid raccoon with an affinity for plumbing?"

Do those exist?

**Teresa:** [laughs] Uh, maybe they do.

**Travis:** Probably. Okay.

**Teresa:** Um, so not at the open house, okay?

**Travis:** Yeah.

**Teresa:** If you go to an open house, this is just, like, a walk through, right? This is get a kind of vibe for the place, things like that. Uh, at a private showing I would say that you are well within your rights to, uh, open cabinets, like under sink, to, like, uh, see where the squeaky spots in the steps or things like that are. Um, it's a little more difficult if there's still an occupant in the space.

**Travis:** Yeah.

**Teresa:** Um, and you can request with your— uh, your realtor to make sure that the occupant is not there.

**Travis:** Yeah.

**Teresa:** Um, I mean, sometimes you have to ask, because people— people live... in homes. So—[laughs quietly]

**Travis:** What?!

**Teresa:** They do! Uh, so make sure that that's— that you communicate that that's important to you. And, you know, while you're there with the realtor, poke around! That's— that's something that, you know, our realtor encouraged. She was like, "Look under the sinks. Look in the closets." Like—

**Travis:** I found the Declaration of the Independence inside the wall! It's amazing!

[pause]

**Teresa:** No you— no.

**Travis:** No, I didn't— no.

**Teresa:** You didn't.

**Travis:** I didn't. I didn't— that was— I'm— Teresa, that was a joke that I made, and I'm sorry. I'm sorry I misled you, and I misled our audience.

**Teresa:** [laughs]

**Travis:** Um... I'm so sorry, everyone. *But...* that does bring us to the end of the episode.

**Teresa:** It does.

**Travis:** Thank you so much! Thank you for listening. Uh, thank you for... everything. [laughs] You know, I'm just filled with gratitude. Um, if you're listening to this on Friday, uh, this evening there is a live *My Brother, My Brother, and Me* virtual show with *Sawbones* opening, 9 PM Eastern Time. Tickets are \$10 if you go to [bit.ly/mbmbamvirtual](http://bit.ly/mbmbamvirtual). And the good news is, even if you can't make that time, it is video on demand for the next two weeks. Uh, so one more time, [bit.ly/mbmbamvirtual](http://bit.ly/mbmbamvirtual).

Uh, if you wanna check out the other amazing Max Fun shows you can go to [Maximumfun.org](http://Maximumfun.org). You can check out all the other McElroy shows at [mcelroy.family](http://mcelroy.family). We've got some new merch up this month over at [mcelroymerch.com](http://mcelroymerch.com). Make sure you check that out. And check out all the other amazing merch that's there.

Thank you for everybody who sent in, you know, suggestions or topics, or idioms. You can email us... [shmatterscast@gmail.com](mailto:shmatterscast@gmail.com)?

**Teresa:** That's right!

**Travis:** Yeah! I didn't forget.

**Teresa:** Hey, hey, you're taking my job.

**Travis:** Oh, sorry. Teresa, what am I forgetting?

**Teresa:** [laughs quietly] Uh, we always say thank you to Brent "brentalfloss" Black for writing our theme music, which is available as a ringtone where those are found. Thank you to Kayla M. Wasil for our Twitter thumbnail art, @shmatterscast is where we got the listener-submitted questions for this topic. Go ahead and give us a follow there. Also, thank you to Bruja Betty Pinup Photography for the cover picture of our fan-run Facebook group, *Shmatters Fanners*! Uh, if you love to give and get excellent advice from other fans, go ahead and join that group today.

As Travis said, we are always taking suggestions and idioms! We're working on a new one coming up soon. Um, and Alex, our brilliant researcher, thank you Alex, reads every single one. So, uh, that is [shmatterscast@gmail.com](mailto:shmatterscast@gmail.com).



**Travis:** Also, thank you to Rachel, our editor, who helps us make this show. Thank you!

Okay, that's gonna do it for us. Join us again next week.

**Teresa:** No RSVP required!

**Travis:** You've been listening to *Shmanners*...

**Teresa:** Manners, *Shmanners*. Get it.

[theme music plays]

[chord]

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