



Professionals

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Flood Recovery Health Warnings

In many parts of Australia the summer floods have come and gone -hopefully never to return in our lifetimes – but for some householders the impacts on physical and mental health live on.

A recent study of flooded UK residents found 64 % felt the disaster had adversely affected their health, with stress, anxiety and depression the most common complaints.

They also reported physical ailments including dermatitis, worsening asthma, arthritis and chest infections.

In this country, especially in regions where the rains have continued or flood waters have taken weeks to drain away, the main physical risks are from mosquito borne and bacterial diseases, and mould.

Anyone who has become unusually sick since the floods should seek medical treatment, even people living in areas not directly affected by flooding.

Psychological difficulties in particular should not be ignored, as repairs and renovations to affected homes drag on and stress and emotional trauma linger.

Fortunately, not everyone who is bitten by mozzies becomes ill and even some of those infected with viruses such as Barmah Forest or Ross River do not suffer the symptoms, which include joint pain and inflammation, tiredness and muscle aches.

However Murray Valley encephalitis is a much more serious disease and can cause permanent brain damage.

Householders can reduce their risk of being bitten and therefore the chance of becoming

ill, by removing any stagnant water around the home.

Mould, the scourge of many Australian homes year-round, can trigger nasal congestion, sneezing, coughing, wheezing and respiratory infections and can worsen asthma and allergic conditions.

People most at risk include those with weakened immune systems, allergies, severe asthma and chronic, obstructive or allergic lung diseases.

The best way to tackle smaller areas of household mould is with a solution of warm water and vinegar.

Some people who had cuts on their body before or during the floods risked catching leptospirosis, a bacterial disease caused by a pathogen found in rat urine, when they came into contact with floodwater and contaminated soil.

Melioidosis is a similar disease, found in northern Australia.

If you have been touched by this year's natural disasters, remember that repairing your physical and mental health is even more important than restoring your property.



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Renovating

Buy it, fix, sell it – that's the way of life for families and individuals who enjoying making money by renovating houses.

The average home owner buys three to four houses in their lifetime and of course, everyone wants to feel they have come out ahead financially each time they change address.

Buying cheaply, and selling for significantly more can be very different to taking on a property which needs very little done to it.

A "renovator's delight" can involve a substantial amount of expenditure and this should be factored into the budget when approaching the bank for a mortgage.

While the renovate and sell process works well for many, there are disadvantages and pitfalls to avoid.

The obvious disadvantage is living in a place as it is renovated, with dust and draughts and inconveniences giving residents a domestic camping feeling.

This can be hard for the houseproud who like everything to be neat and

orderly at all times, especially if the repairs take longer than anticipated. The work can also prove more costly than expected, going beyond the amount allocated.

One way of overcoming this problem is to know the quality of the property you are interested in buying before you commit.

A pre-purchase inspection by a qualified builder or architect will identify any serious building faults and help enormously with the decision making process.

It will eliminate the possibility of getting part way through the process and discovering, for instance, the house is riddled with termites or is structurally unsound.

Archicentre, the property and services division of the Australian Institute of Architects provides an extensive pre-purchase inspection which could prove a wise investment.

Uncovering a problem with a property does not necessarily mean you do not buy it – it could arm you with leverage to negotiate a lower price and provide important information before you begin renovating.

Contractors

So you have decided to carry out some renovations on the inside of your home, and you can't do it all yourself.

You need professional help. So who you gonna call? Ghost busters? – no way!

What you need is a reliable, experienced, efficient tradesman.

If no-one springs to mind, start your search for the best person for the job by asking round. Word of mouth is always a good reference.

You might even try googling people mentioned to see if any past customers have felt strongly enough to contribute an opinion on-line, favourable or otherwise.

List the contractors you come up with, call them and explain exactly what you are after.

The best ones will make an appointment to see you as soon as they can and will turn up on time, or let you know if they are delayed.

Show each contractor what the job entails and ask what they know about this type of project.

Don't hesitate to quiz them about their background – training, qualifications, area of specialisation and who else they have worked for.

You might know, or feel willing to contact some of those previous employees for a verbal reference.

Make sure the contractors you interview have liability insurance by asking to see the documented evidence.

Too many home owners have discovered to their dismay that this insurance is essential.

Discuss the job in detail – what materials they will use, whether they do it all themselves or use an employee or apprentice, when they can start and when they should be finished.

If you want to do some of the work yourself, such as the painting, make sure you are both clear on who will do what, when and how.

The question of payment is also vital. Ask each contractor for a written estimate and insist on an overall figure, not an hourly rate.

Remember, if the quote looks too good to be true, it probably is.

If the contractor asks for money in advance, limit it to less than 50 per cent of the estimate.

Be alert to clues to commitment. If the contractor takes call from his girlfriend while you are talking with him or does not return your calls promptly, he may not be the person you are after.

