



Professionals

news

Housing Affordability Above 65%

More than two-thirds of Australian householders are home owners, according to a new Federal Government report.

The report on national affordable housing to the Council of Australian Governments (COAG) showed 68.3% of households have achieved the great Australian dream of owning their own home, with or without a mortgage.

The figure is consistent in all states and territories except the Northern Territory where home ownership stands at a lower figure of 57.1% of households.

The situation however is not so good for low-income people nationally.

Only a very small proportion of homes sold in 2008-09 (3%) were considered affordable for low-income earners, the COAG report suggested.

The Northern Territory is the exception with almost three times more homes available at the lower end of the market - approximately 8%.

The issue for low income earners is that if they do manage to buy their own homes they may be putting extreme stress on their finances.

The COAG report says almost half low-income households with a mortgage are in mortgage stress, paying more than 30% of gross household income in housing costs including mortgage payments.

The study shows the proportion of homes available to people in moderate income households varies across the country.

Victoria has the highest proportion of

homes affordable to moderate income households (40.6%) with South Australia, Tasmania and the ACT in the more affordable levels.

The proportion of homes affordable to moderate income households in NSW is close to the national figure of 27.5%, while the Northern Territory and Queensland are below the national figure.

According to the COAG report, Western Australia is the least affordable for moderate income households with only 9.8% of homes in the affordable range.

Of the capital cities, Melbourne has the highest proportion of affordable homes (39.1%), with Adelaide (32.4 %) and Canberra (31.6 %) also in the more affordable band.

However, affordability in Perth (5.5%) and Brisbane (9.8%) remains low.

Outside of the capital cities, affordability is consistently higher, especially in regional Western Australia and Queensland.



Hot Tip:

If you are looking to sell your property, ensure that your outdoor furnishings including tables, chairs and BBQ's are well presented at open homes or walkthroughs. Outdoor equipment that looks well maintained will communicate with potential buyers that the property has also been well looked after.

Stay Warm this Winter with Gas.

It is quick, efficient, clean and more economical than electricity. Be aware though that gas, whether natural or liquid petroleum (LPG) can be a potential hazard if heaters and equipment are not correctly used and serviced.

A faulty heater could cause a house fire or make you ill – possibly fatally. A leaking gas heater emits carbon monoxide which can make you feel tired, short of breath, sick, weak or confused. It doesn't take much carbon monoxide to prove fatal, especially to children.

Your heater needs to be checked if it has a yellow or sooty flame, unless it is a decorative gas fire; the pilot light goes out unexpectedly; the walls or heater panels are discoloured; the walls become too hot to touch when the heater is on; or if there are soot stains around the heater. As a standard you should have a maintenance schedule in place for all gas powered amenities in your home.

If your heater seems to be operating incorrectly or unusually, call a qualified tradesman as soon as possible and arrange for an inspection.

Remember that gas heaters do not last forever and if the ones in your home have been there for years it could be time to replace them. If they are still serviceable, it is important to have them serviced, and the flu or chimney inspected, every two years before winter begins – perhaps more often if recommended in the instructions.

If you have ducted heating, contact the manufacturer to see if professional cleaning is necessary.

Do-it-yourself cleaning should be limited to accessible filters and fans, and only if your instruction manual suggests so.

If your home is centrally heated, you may need to vacuum out the ducts under the grill covers in each room.

Always follow the operating instructions on the heater or in the manual and allow plenty of fresh air in the room heated by gas.

If you are drying the washing inside, keep all flammable materials at least one metre from the heater.

Never use an unflued gas heater in a bathroom, bedroom or caravan. With limited ventilation in these spaces, the risk of toxic gas poisoning greatly increases.

Avoid storing solvents or pressure pack cans near a gas heater. Even if the heater is turned off, the pilot light may still be on.

Disposing of rubbish such as cigarette butts and plastics in a gas fire can produce dangerous pollutants and affect combustion. Avoid this where possible.

A gas heater can provide a welcome relief during the cold months. They are a very common method of domestic heating and if maintained correctly can be a safe and reliable way to stay warm this Winter.



Beware the Termite

Termites cost Australian householders almost \$1 billion a year, according to research by Archicentre, the Australian Institute of Architects.

Archicentre warns home owners that higher rainfalls and floods in some parts of Australia, combined with poor drainage under homes are creating damp sub-floor conditions, heightening the potential for a rise in termite attacks.

Victorian state manager David Hallett said an estimated 650,000 or 9% of Australian households were affected by termites.

"There are an estimated 130,000 termite attacks a year costing an average of \$7000 to \$8000 each to rectify," Mr Hallett said.

This equated to a national annual repair bill of \$910 million, he said.

Mr Hallett said pest inspectors were finding dampness under the sub-floor areas, which encouraged termites.

"One of the common factors influencing termite attack is poor sub-floor clearance in older homes," he said.

"Generally in homes of this type the floor construction is very low to the ground, providing termites with easy access to the floor structure."

Mr Hallett said many home owners had inadvertently created conditions which invited a termite attack on their home.

Unprotected timber in contact with the ground used in retaining walls and garden structures was found to be a common nesting area for subterranean termites, he said.

Landscaping practices such as mulching up against external walls allowed subterranean termites undetected access into the home.

This could happen even when a termite treatment zone had been put in place because air vents in the wall to allow air flow below floor level had been blocked.

"Many termite infestations are initially caused by timber debris being left under the house, often as part of the original construction," Mr Hallett said.

"A common problem area is where builders have filled the void area underneath a concrete porch or verandah with timber offcuts and other surplus material. These provide a potential new termite colony with protection, moisture and a rich source of food, the ingredients necessary for a future thriving nest."

If you are looking at a termite solution for your property, request a quote from 3 contractors and ensure that the products they use are pet and child friendly if applicable.



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