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The HomeBuilder scheme explained

If you've been thinking about building or renovating then chances are you've heard about the Federal Government's new HomeBuilder scheme, which is offering up cash grants of \$25,000 for those who enter a building contract by the end of the year.

This is the first time the federal government has offered up cash to help people renovate their homes, and so it's not surprising that a lot of people are taking steps to take advantage of this limited offer.

Are you eligible?

We know what's on the table, but who can take advantage of it? The Homebuilder scheme is available to owner-occupiers planning to build or substantially renovate a home.

To be eligible you also need to be an Australian citizen aged 18 or over and earning less than \$125,000 a year as an individual, or less than \$200,000 as a couple based on your 2018-19 tax returns or later.

How much do you need to spend?

The scheme is only on offer for those planning on building a new home valued up to \$750,000 (including land) or undertaking a renovation valued between \$150,000 and \$750,000, so long as the value of the existing property isn't worth more than \$1.5 million.

What else do I need to know?

If you think you meet all of the above criteria then you'll need to enter into a building contract by December 31, with work to commence within 3 months of the contract date.

The great thing about HomeBuilder is that it is available for all dwelling types, however it should be noted that the scheme is not to be used for renovations that aren't connected to the home (i.e. things like swimming pools, carports, sheds or saunas).

Owner builders and those seeking to build or renovate investment properties are also ineligible.

How do I go about applying?

You need to apply for HomeBuilder through your relevant State or Territory revenue office or equivalent authority, and they will then pay the grant directly to the homeowner.

To find out more visit treasury.gov.au/coronavirus/homebuilder.

How our homes are likely to change post-iso

Our lives have changed drastically in the wake of COVID-19, and the things we want from our homes have changed too.

Not many of us were used to living in our homes 24-7 before coronavirus hit, and so the things we wanted from them were vastly different from what they might be now.



While tiny homes and open floor plans once drew mass appeal, many of us are now seeing the attraction of having a home that offers a bit more space and privacy, or a quiet place to enjoy the outdoors.

So what home features will people be on the lookout for post-COVID-19?

Home office space

A lot of people have had to quickly adapt to working from home, which has led to some less than ideal home office setups.

While working from a bed or a kitchen bench might be adequate enough for completing a one-off work assignment, it probably doesn't cut it for an entire 9-5 working day.

With some people continuing to work from home in a post-coronavirus world, there's going to be a lot more buyers looking for a dedicated office space in their home – somewhere that has a lot of space and natural light, and looks good in the background of a zoom call too.

An outdoor sanctuary

With nowhere to go, our homes had to meet a lot of our needs in isolation and many of us have realised the importance of having access to the outdoors.

Large blocks have always been popular, however now more than ever people appreciate having a private place they can enjoy a bit of nature and play games outside with the kids.

Self-sufficiency

If the pandemic has taught us anything, it's that you can't always rely on things to stay the same, or for things to be at the grocery store when you need them (like toilet paper!).

Many people have already taken to stocking up on regular household items in their homes, but they are also looking at other ways to increase their self-sufficiency through doing things like growing vegetable gardens, or installing solar power or a water tank.

The latest tech

Our lives are increasingly being lived online so a quality internet connection in the home is absolutely paramount.

People are using screens around the home a lot more these days to communicate with friends and family, meaning that seeing large television screens in bedrooms, kitchens and other areas of the home is now becoming a lot more commonplace.

People also appreciate hands-free home technology such as Google home, or contactless entry, so that they can control the features in their home before they get the chance to wash their hands.

Don't overlook these 5 things when renovating

With the \$25,000 HomeBuilder scheme currently on offer there's a lot of people rushing to get their renovation plans drawn up, but don't be too hasty or you might mess up your home's design.

Take your time planning your renovation and going over your plans and think about how you are going to live in your home day to day and utilise each space.

Some things that are easy to miss include:

- 1. Power points** – There's nothing worse than having power points you can't reach, or having to use extension cords all over the house. When you're renovating a room think carefully about power placement and where you will want to charge any electronics.
Don't forget to put power points near beds, behind TVs and at workstations. It's also good to have plenty in the kitchen for all your appliances.
- 2. Drop-off zone** – Not everyone can afford a large mudroom in their home, but it's still important to have somewhere you can quickly drop things like keys or bags after your walk through the front door. Shelves and cupboards near the entrance can be a great place to quickly dump things, or you could put up some hooks to help do the job too.



3. Lighting – Make sure there is going to be good lighting where it's going to be needed most, such as over kitchen bench tops or the dining table. It might also be worth adding motion sensors to lighting in some areas, such as outdoor spaces, or even in hallways or wardrobes.

4. Window treatments – If you plan on having a lot of windows in your home then think about what window treatments you will need.

While window treatments aren't necessarily needed for every window in a home, they will be needed in areas you want privacy or to block out sunlight.

Plan for window treatments ahead of time so you can try and build them into hidden bulkheads, or even just so you know the extra costs involved.

5. Storage – A lot of people forget about storage when renovating, but it's an absolutely critical part of any good house design.

Always plan for a linen cupboard and a space where you can store tall items like vacuums and brooms. Try to find a place somewhere in your floor plan where you can hide away anything that you wouldn't want on show, such as things like bins or laundry baskets.

Getting repairs carried out at a rental

Notice something broken at your rental? Or maybe you've caused some damage and you're not sure how to go about getting it fixed?

There's no denying that all sorts of things can go wrong at a property, whether it's something as simple as a broken light, or a more pressing issue that causes a safety or health issue.

What should you do?

While it's the responsibility of a tenant to look after their rental property and tend to things like general cleaning and

garden maintenance, if you notice even a minor issue it is best to let your property manager know as soon as you can.

The sooner you let your property manager know about an issue, or a potential issue, the sooner they can alert the landlord and arrange for it to be fixed.

Sometimes minor issues, like leaks, can turn into big problems if they aren't managed quickly so it's always worth mentioning things to your property manager as they arise.

Keep in mind that if there is a problem and it isn't reported it could actually be treated as negligence of the property if it was to lead to further issues.

What happens if repairs are needed urgently?

If you need urgent repairs done and you can't get in touch with your property manager then you may be able to arrange the repairs yourself.

It is definitely worth checking your state's tenant authority to find advice and ensure the repairs are considered to be urgent and that you have done everything possible to get in touch with your property manager first.

Requests should be made in writing so you have evidence should you need it in case of any disputes.

If the repairs are urgent and you haven't had a response from your property manager or landlord then you can get reimbursed for repairs so long as the damage wasn't your fault and you used a licensed tradesperson to carry out the work.

Below are some examples of urgent repairs in Victoria under the *Residential Tenancies Act 1997*:

- burst water service
- blocked or broken toilet system
- serious roof leak
- gas leak
- dangerous electrical fault
- flooding or serious flood damage



- serious storm or fire damage
- failure or breakdown of any essential service or appliance provided by a landlord or agent for hot water, water, cooking, heating, or laundering
- failure or breakdown of the gas, electricity or water supply
- any fault or damage in the premises that makes the premises unsafe or insecure
- an appliance, fitting or fixture that is not working properly and causes a substantial amount of water to be wasted

Remember, your property manager should always be your first point of contact and if you have any questions or concerns about your rental it's best they are directed to them first.

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