

**BUILD**

# Designs win major awards

Two of the designs created by Maitland's McDonald Jones Homes' architect Stuart Everitt have taken the annual Housing Industry Association (HIA) Hunter region awards by storm.

The Somerset Grange was named Best Project Home under \$280,000 and went on to be named Project Home of the Year Hunter Region, being chosen from the winner of all categories.

The Chesterfield Grande took the title for Best Display Home under \$200,000. It was then named Display Home of the Year Hunter Region.

Both homes will now go forward to the National Awards held in Melbourne



**AWARDED:** Hunter region Display Home of the Year The Chesterfield Grande is a classic Stuart Everitt design. The Chesterfield Grande's internal and external living areas flow together through the clever design.

early next year.

"We have been recognised for our creativeness as a constant endeavour to provide quality housing at

affordable prices to the people of the Hunter Valley," Mr McDonald said.

One of the core differences between us and many

other builders is that we have quality architect-designed homes at affordable prices. I am very proud of that."

# Architects design for future

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"It is unfortunate that many homes built over the past 20 years deny these basic principles. Too often we see strange, restless images and

montages of building forms that are a composition of by-gone architectural periods mixed with a modernist notion or contemporary styling.

"Image has become a key mar-

keting component in the modern home design, sadly, at the neglect of well organised space and function of the floor plan."

Since McDonald Jones Homes introduced architectural

design to its portfolio a few years ago, the company has experienced significant growth.

McDonald Jones is now the Hunter and northern NSW's largest home builder.

The 2007-2008 Reed Cordell Building Reports showed McDonald Jones had sold 413 homes for the year, well clear of second-placed Mirvac, which sold 180 homes.

**RENOVATE**

# Take home renovations one little step at a time

In our current housing market, many Australians are closing the deal on a house as a huge economic achievement, so how are they tackling home renovations?

Housing affordability is at record lows, and data indicates that people are choosing to renovate rather than move.

Chief executive officer of First National Real Estate Ray Ellis says housing repayments are consuming a larger share of a household's financial resources and people are becoming frustrated that there's not enough cash to undertake home improvements.

"This is felt the most by first home-buyers, who can't afford to buy a property that has undergone a renovation, nor can they afford renovate," Mr Ellis said. "The trick is to create a priority list, as opposed to a wish list, and take it one step at a time."

"If you wish to renovate you should draw up a list of priorities to decide what changes are both necessary and financially feasi-

ble, and put more indulgent alterations on hold."

Recommendations from First National on developing manageable and cost-effective renovations include:

**Set a budget**  
Rather than considering whether you can afford \$50,000 for renovations, look at what extra cash you can put aside each month for some basic decorating that can give your home a fresh look. A few hundred dollars wisely spent each month can often be enough to do a basic makeover that will make a home inviting and comfortable for a few years.

**Start with painting**  
A fresh coat of paint is one of the least expensive home improvements that one that can have the most impact. Set to work doing a room every six weeks or so. Within a few months, you'll be amazed at how different your home looks. If painting the whole house is a stretch for the budget, consider a fresh coat of paint for trimmings such as window sills, the

front door, or the main room of the house.

**Kitchen step by step**  
We've all been inundated with pictures of the dream kitchen. The reality is these are very expensive. As long as appliances and wiring are sound, kitchens can be revamped cheaply by fitting new doors to cupboards, up-dating handles on cupboards and drawers, and looking at new laminate finishes on bench tops. With a bit of homework, you can do most of this yourself.

**An inviting entrance**  
The homes people tend to notice most are not necessarily the biggest and most expensive. We've all seen very modest homes that stand out simply because they look so inviting and comfortable. A pot of bright flowers at the doorway, a chair on the front porch, an immaculate front courtyard – these small things can make a huge difference.

**Research**  
While you're waiting until you can afford to do more, use the time to think about and plan what you really

want to do. Does a huge family room suit the house? How will you renovate to let in more light, or better insulate the front rooms? How can you build in environmental features, from rain-water tanks to solar panels? The huge advantage of having to wait until you afford a major renovation is that you can do your homework and plan carefully.

**Plan for the long-term**  
The best way to be in a position where you can consider a substantial renovation is to focus on increasing equity in the home. Paying as much off your mortgage as you can should be your absolute priority. Five years down the track you are then likely to be in a position where you can borrow what is required to finally build the dream family room and ensuite bathroom. In the meantime, by undertaking small and affordable improvements you've maintained your home's value – another important consideration if you decide to invest in a major renovation.

**COMMENT**

# It's not so easy being green



**WEEK IN REVIEW**  
Michael McNamara

Australians are certainly adopting environmental responsibility with vigour. A greener suburbia has manifested itself in many ways, the presence of the ubiquitous recycling bins, water tanks and solar panels. The problem is that much of this green infrastructure is just plain ugly and inefficient.

Governments love a bit of green window dressing. For instance, the Federal Government is offering rebates of up to \$8000 to encourage households to install solar panels. A recent report commissioned by the Federal Government, however, suggests that some of these rebates and incentives are highly inefficient. In other words, when you combine the cost to the tax payer of the rebate and emissions from the manufacture of the panels the benefits are simply not there.

So while solar panels might give you a lovely warm glow, the knowledge that you are helping the environment, in reality you are probably not making much of a difference and making your roof less attractive in the process. Lets face it – there are few things more unightly on a suburban house than those rusty old solar hot water heaters.

Environmental issues are mainstream and politicians are desperate to make it so difficult and expensive for developers in Sydney that they won't build at all. Now – that will save greenhouse gases. Governments should stop micro-managing the environment. Forget more developer taxes and remove the rebates for solar panels. Put more emphasis on the research of clean coal technologies, the development of renewable energy sources and the implementation of the emissions trading scheme.

to win green votes. Take Sydney Lord mayor candidate Dr Meredith Burgmann. Dr Burgmann suggests that there should be a two per cent levy to offset the green house gases produced by new developments.

As if we didn't have enough taxes levied on the construction industry. There is already infrastructure levies, the section 94 contribution, stamp duties and lets not forget all the charges that councils impose upon lodgement of development applications and building certification.

Maybe her plan is to make it so difficult and expensive for developers in Sydney that they won't build at all. Now – that will save greenhouse gases.

Governments should stop micro-managing the environment. Forget more developer taxes and remove the rebates for solar panels. Put more emphasis on the research of clean coal technologies, the development of renewable energy sources and the implementation of the emissions trading scheme.

Michael McNamara is the general manager of Australian Property Investment (Fairfax media owned company). He is regarded as one of the country's leading independent residential property analysts.

**HOME LENDING FALLS**

HIA, Australia's largest building industry association, said that home lending fell for the third consecutive month in July, highlighting the urgent need for further interest rate cuts.

HIA Chief Economist, Harley Dale said the number of loans for new homes was now at its lowest level since the end of 2002.

The continued weakening of interest rate occupier loans and only a moderate turnaround in residential investment lending point to a deepening housing shortage and a continuation of very low rental vacancy rates over 2008/09, Mr Dale said.

"Even with further rate cuts this year we will be looking into 2009 before any significant activity starts to recover. Without a decent dose of rate cuts that delay will extend into the second half of next year."