



A home in Stafford before being relocated to Victoria.

MOVING HOUSE

RELOCATING QUEENSLANDER-STYLE HOMES IS BECOMING INCREASINGLY ATTRACTIVE FOR BUDGET-CONSCIOUS BUYERS AND HERITAGE LOVERS.

STORY RAY ANDERSEN | PHOTOS SUPPLIED

SOUTH-EAST QUEENSLAND'S real estate boom has spilled over into the house removal business.

Coinciding with huge growth in property values, owner of Queensland House Removers John Wright said he had seen unprecedented demand for "second-hand" homes.

"I have never been as busy as I am at the moment," Mr Wright said.

"We've doubled our turnover in the last 18 months."

Mr Wright is moving about three homes a week and could easily do more.

"The biggest problem I have is getting guys to work," he said. "If I could get more guys, I could move more houses."

The Wright family has been in the house removal business for three generations.

There are 11 family members employed by the business, including John and his co-owner wife Katrina, three children, a daughter-in-law, a niece, John's two brothers and his two parents, who lend a hand on weekends.

"You've got to be born into this to do it – it's not for everyone," John said.

He works about a 1,000km radius from the business's Caboolture base, however he will go anywhere "by special appointment". Late last year, he moved

“...the home is cut into sections, usually up to 9m wide, dropped onto the back of special hydraulic trailers and hauled by truck to the new site under a police escort.”

two homes to Melbourne and shifted a magnificent Queenslander from Mackay to the Sunshine Coast early this year.

He said out of every 10 houses he inspected, only about three were deemed worthy of removal.

"Not all houses get moved, which is a pity because they might be a really good house, but the costs might outweigh the benefits," John said.

"In that case I advise clients it's probably going to be more of a demolition prospect than a removal."

Sometimes the client will pay to have the house removed, but mostly John buys the houses and gives himself a three to six-month window to on-sell them.

"Generally, we pay between zero and maybe \$200,000 for a house," he said.

"If it's a really nice, big Queenslander (like the one in Mackay), I don't hesitate to pay around the \$200,000 mark."

Once John finds a buyer for the house, contracts are drawn up and the move's logistics are organised, including about 10 different permits and approvals.

Then the home is cut into sections, usually up to 9m wide, dropped onto the back of special hydraulic trailers and hauled by truck to the new site under a police escort.

"Ninety percent of the homes we move we buy from people that are building their dream home on their site and we come in and take the old one away," he said.

Demand for removed homes has undergone a spike as people look for cheaper alternatives to building a new home.

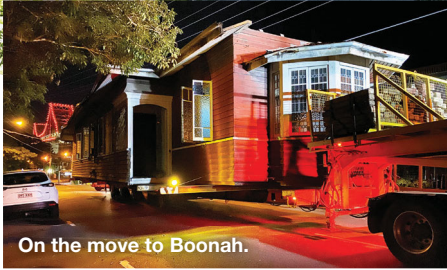
"If you've got a block of land somewhere, it's an alternative to building new," John said.

"I believe a good second-hand home can be about half the price of building new at the moment.

"I am a licensed builder and I can say building costs have just about doubled in the last 18 months."



The home at Kangaroo Point which was moved to Boonah and renovated, right.



On the move to Boonah.



Arriving at Boonah.

John said his other customer base was people who loved older Queensland-style homes.

“People buy some houses to be economical, but other people buy them for their heritage,” he said.

That group includes Boonah couple David Bland and Julie Jackson, who spent 18 months searching for a property to replace their 100-year-old home that was destroyed by fire four years ago.

In July 2019 they inspected a run-down home opposite the Story Bridge Hotel on Main St, Kangaroo Point, and immediately fell in love with it.

“In that year and a half, only one or two houses came up with what we call the wow factor,” David said.

“As soon as we saw this one, we walked through it, went outside and signed the contract.”

The RACQ members said they wanted a traditional, historic Queensland to replace the home that attracted them to move from Brisbane to Boonah, 90km to the south-west, with their two children 18 years ago.

“We wanted to replicate what we had, so we knew that the best option was to go to something original and a hundred years old,” Julie said.

“Building new was never an option because we knew it wouldn’t be authentic.

“It’s the best thing to do because these houses have been around for a hundred years, so you know they are going to last another hundred easily, with some love and care.”

David and Julie paid Queensland House Removers \$200,000 for the three-bedroom home, including delivery to Boonah, restumping and reroofing.

They have spent the past two years finishing the renovation, which has seen the house raised, built-in underneath and a deck added on the top floor.

The living area of the house, including the deck, is 540sq.m, and it now makes a bold statement on David and Julie’s 3000sq.m block in Boonah.

“We’re really excited because it has been a long project and it is looking really grand and we are really pleased to be home,” David said.

“We had such a sad loss with the beautiful old home that was here going completely, but a bit more than four years later, we are finally back.

“And it’s a nice feeling knowing that you are saving a house, instead of it being demolished.” ■



The Kangaroo Point home at the Boonah site.



Queensland House Removers owner John Wright.



KNOW YOUR WORTH

HOW MUCH INSURANCE COVER DO YOU NEED TO REPAIR OR REBUILD YOUR HOME AFTER A DISASTER?

STORY JESSICA WILSON | PHOTOS GETTY IMAGES



FROM CYCLONES AND hailstorms to bushfire and floods, Queenslanders are no strangers to the natural disasters that could damage or destroy our homes and belongings.

Despite our state's reputation for wild weather, research from RACQ has revealed only 26 percent of Queenslanders who have home insurance know the exact "sum insured" amount in their policy*.

RACQ Head of Insurance Business Resilience Joshua Cooney said knowing the exact sum insured amount was essential to avoid being underinsured.

"Having the right amount of insurance is about looking after yourself if something goes wrong," Mr Cooney said.

"Your sum insured should reflect the full costs to rebuild or replace your home and contents at today's prices.

"Underinsurance occurs if your sum insured doesn't cover the costs of rebuilding your property or replacing your contents."

Mr Cooney said many people don't realise they're underinsured until they have to make a claim.

"Your home is likely your most valuable asset and it can be heartbreaking to find yourself underinsured and unable to rebuild your family home if the worst happens," he said.

"Most people who are underinsured haven't properly calculated the replacement value of their home and

contents."

Insurers offer sum insured calculators for homeowners and renters to calculate the value of their home or contents.

"Using a sum insured calculator provides a good guide of how much money you'd need if you were to rebuild your home or replace your contents today," Mr Cooney said.

"The home sum insured calculators plot a number of factors including building materials, size, construction style and number of rooms and you'll find more of the information is pre-filled from CoreLogic data."

Mr Cooney said it was important to understand what was included in the sum insured amount.

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HOT CAR MARKET LEAVE OWNERS UNDERINSURED

RACQ HAS URGED members who hold comprehensive car insurance policies to review their cover as the cost of used cars continues to increase.

Mr Cooney said members who have chosen an agreed value on their car insurance policy may find themselves underinsured.

“The market value of second-hand vehicles has increased due to high demand,” Mr Cooney said.

“If you insured your car at an agreed value some time ago, that figure might not be enough to buy the same type of vehicle today.

“This could leave you out of pocket or unable to buy a similar vehicle.”

Mr Cooney said members should review their comprehensive insurance policy each year at policy renewal.

“About 20 percent of members had selected an agreed value that was now more than \$1,000 less than the current market value,” Mr Cooney said.

“We want our members to have the cover they need, so check your insurance policy to see if the agreed value would be enough to buy you a similar vehicle in today’s used car market. If you’re concerned that you’re underinsured contact your insurance company to discuss your options.”

racq.com/car/car-insurance

“RACQ’s home insurance provides supplementary costs, including emergency accommodation, debris removal and cleanup costs, in addition to the sum insured amount,” he said.

“However, some other insurers include these in the sum insured amount which leaves less money for rebuilding your home.”

Mr Cooney said insurance policies should be updated as soon as you make any changes to your home.

“We encourage you to update your policy as soon as possible to avoid underinsurance,” he said.

“Whether it’s renovations or buying an engagement ring, new purchases add to the value of your home and contents

so it’s important to keep your policy up-to-date. Mr Cooney said COVID-19 impacts on the construction industry, including supply chain issues, meant costs to repair or rebuild your home had increased.

“If you last calculated your sum insured five years ago, it would likely not be enough to rebuild your home in today’s market,” he said. “Reviewing your sum insured each year at your policy renewal will help you to calculate how much you’d need to replace your home and contents at today’s prices.”

Calculate the sum insured for your home and contents insurance at racq.com/home/home-insurance. ■

*RACQ Quarterly Omnibus FY22 Q2.

AVOID UNDERINSURANCE

- ▶ Know the full replacement cost of your home and contents. Use the sum insured calculators on RACQ’s website for an estimate.
- ▶ Read your product disclosure statements to understand what your home insurance covers.
- ▶ Check your insurance renewal documents to ensure your insurer has accurate and up-to-date information about your property and belongings, including upgraded appliances, jewellery and renovations.

Insurance products (excluding Travel Insurance and the Life and Income Protection Insurance suite of products) are issued by RACQ Insurance Limited ABN 50 009 704 152 (RACQ). Conditions, limits and exclusions apply. This is general advice only and may not be right for you. This information does not take your personal objectives, circumstances or needs into account. Read the PDS and any applicable Supplementary PDS before making a purchase decision on this product. You can also access our Target Market Determinations on this website.



Time to shake it up

Just how salty are you? Do you salt once or multiple times during the course of a meal? Do you prefer to shake or grind, and do you season before or after you’ve tasted your food?

Whatever your preferences, there’s a good chance you consume a lot more salt than you think.

My health for life director, Louise Natusch, says our taste for salt, including the high levels of sodium in some packaged and processed foods, is impacting our health.

Too much salt can lead to high blood pressure and has been linked to heart disease, stroke and even death.

You see, Australians are big salt consumers – among the biggest in the world. On average we consume almost double the recommended daily amount which is 5 grams or the equivalent of about one teaspoon.

Louise suggests this approach:

- Leave the salt cellar off the table
- Experiment with herbs and spices
- Eat more fresh vegetables to broaden your tastes
- Gradually decrease your salt intake until you lose the taste for it
- Check food labels and be aware that some foods like chips, cold cuts and junk food are also high in sodium.

“Like all things, salt is best in moderation,” she says.

Can someone please pass the pepper...

My health for life is a healthy lifestyle program providing free health coaching to help Queenslanders live and age well.

Visit myhealthforlife.com.au or call 13 74 75.



BIG HELP FOR SMALL GROUPS

RACQ SPONSORSHIPS PROGRAM BENEFITS COMMUNITY ORGANISATIONS ACROSS THE STATE.

STORY RAY ANDERSEN | PHOTO SUPPLIED

THE RACQ COMMUNITY Sponsorships program has distributed \$27,000 to support grassroots groups across the state in its latest round of grants.

The program allows 12 shortlisted community groups to receive a grant of up to \$4,000.

RACQ members and the Queensland community were invited to nominate three favourites from the shortlisted groups.

The FoodBasket in Maryborough attracted the most votes and received the \$4,000 People's Choice grant.

Another four groups chosen from the shortlist by a panel also received \$4,000 grants. Seven other groups received \$1,000 grants.

The FoodBasket provides free and low-cost groceries to low-income earners.

It also provides emergency relief to people in need, serves 800 breakfasts per week to students at 13 schools in the Maryborough region and provides food to community kitchens.

The FoodBasket Manager Mick Wait said the grant would support the running costs of the van used to distribute food donated from local supermarkets.

"In the past we have used volunteers' cars but that is not ideal," Mr Wait said.

"We have had the van for about 12 months and it has been a huge benefit for us."

The FoodBasket has about 50 volunteers supporting 8,400

people who pay \$5 for membership, which is open to anyone with a healthcare or pension card.

"Membership allows them to come in and buy food for themselves and their families," Mr Wait said.

"We aim to make as much produce as we can free, but typically a shopping trolley full of groceries with us would cost \$50 and those same groceries might be \$200 at a major supermarket.

"We are not in this to make a profit and we try to make everything as cheap as we can."

RACQ Sponsorship Coordinator Jayne Williams said the Club was proud to support grassroots community groups through the program.

"It is a great opportunity to support meaningful organisations across Queensland," Ms Williams said.

"The work these organisations do is vital to their communities and often a small grant can go a long way.

"We've supported back-to-school packs, community gardens, food support services, accommodation for victims of domestic violence and rural fire brigades." ■



APPLICATIONS FOR THE NEXT RACQ
COMMUNITY SPONSORSHIPS INTAKE WILL
OPEN IN SEPTEMBER.
SCAN THE CODE TO LEARN MORE

RECIPIENTS OF \$4,000 GRANTS

- ▶ The FoodBasket, Maryborough
- ▶ Uni Life Program, Logan
- ▶ Defenders For Hope Ltd, Logan Village
- ▶ Umbrella Network, East Deep Creek
- ▶ Westowe Rural Fire Brigade, Yarwun.

RECIPIENTS OF \$1,000 GRANTS

- ▶ Lions Club of Maleny Blackall Range Inc.
- ▶ Bowen Flexi Care Inc, Bowen
- ▶ Oldies Angels Inc T/A Angels Community Group, Bundaberg
- ▶ Rosewood RSL Sub-Branch, Rosewood
- ▶ Shelter Housing Action Cairns (SHAC), Cairns
- ▶ Bowen Neighbourhood Centre, Bowen
- ▶ Aspire Cairns Community Limited, Cairns North.

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MEMBERSHIP MAKES ALL THE DIFFERENCE



INSURANCE **SCAM** WARNING

HOW TO AVOID BEING TARGETED BY SCAMMERS AFTER A CAR CRASH.

QUEENSLANDERS ARE WARNED to be aware of scammers posing as RACQ or other insurance companies.

RACQ Manager Counter Fraud and Investigations Glenn Rowe said unscrupulous accident management companies were paying online search engines to appear at the top of their rankings when drivers searched for their insurer's details following a crash.

"Drivers are stressed and vulnerable after a crash, so when they click on the phone number on the ad, they assume they're speaking to RACQ," Mr Rowe said.

"In reality they're speaking to someone in a contact centre overseas who then sells their information to an accident management company in Australia.

"The accident management company then obtains authorisation, or in some cases forges it, to manage the claim

on the claimant's behalf. The accident management company refers the claim to a lawyer to recover the costs from RACQ, which are usually inflated by about 70 percent. All the while the claimant thinks they're dealing directly with RACQ."

Mr Rowe said accident management scammers cost both the claimant and other Queenslanders.

"Not only is the consumer at risk, as they've received substandard repairs to their vehicle by dubious repairers, but they could also be liable to pay the inflated repair costs if they're eventually found at fault," he said.

"This is estimated to cost all consumers an extra \$70 on average in insurance premiums.

"Scammers also add to the cost of CTP insurance which is paid by all Queensland motorists through vehicle registrations."

RACQ's Counter Fraud and

Investigations team has worked with Google to change how ads from accident management companies appear.

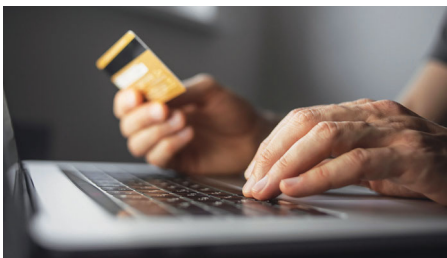
"After consultation with RACQ, Google changed the formats of their ads to ensure it's now obvious they are for accident management companies and not insurers," Mr Rowe said.

He said members making an insurance claim should verify they are speaking to RACQ.

"Accident management scammers won't say they're from RACQ, but they will make it seem like they are," he said.

"If you have any doubts, hang up the phone and double-check that you're calling the correct number." ■

RACQ insurance customers can lodge a claim directly with RACQ online at racq.com/car/car-insurance



TIPS TO AVOID CAR CRASH SCAMMERS

- ▶ Make sure the website or phone number belongs to your insurer.
- ▶ Verify who you are speaking to when making a claim.
- ▶ Be careful about what personal information you provide.
- ▶ Ignore unsolicited calls or texts regarding a recent car crash.
- ▶ If it seems too good to be true, it probably is.