

How to rebuild after a natural disaster

If your home has been affected by a natural disaster such as a fire, flood or storm, we have some practical advice to assist you to repair the damage.

1. Deal with the most urgent issues first

You should only make temporary repairs to prevent additional damage or to make your house safe. For example, if your roof is leaking, do your best to prevent more water getting in by using tarpaulins.

The State Emergency Services (SES) may be able to help with temporary protection or emergency accommodation.

2. Make plans to repair the damage

If your house and contents are insured:

- The sooner you contact your insurance company the better. Let them know what has happened right away so they can organise an assessor to inspect the damage. Note down who you spoke with, the time and date of your call, and the details of your conversation.
- A good way of keeping a record of the damage is to take photographs (inside and outside) but only if it is safe to do so. Also make a list of your damaged items.
- Wait for the insurance assessor to inspect the damage. Don't engage a contractor to repair any damage until you get instructions from your insurance company, as this may affect your claim.
- For the same reason, don't throw away damaged property until your insurance company tells you to do so. Perishable items such as food should be

photographed and discarded as soon as possible.

- Ask your insurance company for a list of preferred contractors, and make sure that they are licensed with QBCC.

If you are not insured:

- Find a builder to assess the damage – ask family or friends for recommendations, or talk to industry associations such as HIA or QMBA. Make sure they are licensed with QBCC.
- Ask for a written damage report that will help you to get quotes for repairing your home.
- Also ask whether you need to get plans drawn up and approved by a Building Certifier. If they are unsure, speak to a design specialist.
- Ask how many trades are required for the job. If only one is required, you could contract them directly. If more than one trade is involved then you'll need a licensed builder to supervise the work.
- If you choose to coordinate multiple contractors or if you want to perform the work yourself, you need an Owner Builder Permit from QBCC. You should be aware that work done under an Owner Builder Permit is not covered by the Queensland Home Warranty Insurance Scheme.

3. Get quotes for the repair work

- It makes sense to get at least three quotes from builders or trade contractors. This will help you find a contractor and price you're comfortable with.

- The quotes should contain: the contractor's full name, licence number, business phone number, and permanent business address.
- Check the written quotes cover all of the repair work you need done.

4. Check licence details before you hire a builder or trade contractor

Any builder or contractor you hire should be licensed by QBCC.

- Ask to see the builder or trade contractor's licence. Write down the name and number shown on the card.
- Check their licence is current using the online licence search on our website or call us on 139 333.
- Ask the contractor for a list of previous clients and check references before making any commitments.

5. Use a written contract

A written contract is required for all domestic building work above \$3,300. For smaller jobs, ask for a detailed written quote with a fixed price.

- Read the contract carefully. If it's not clear to you, or are concerned about any part of the contract, get legal advice from a practising lawyer before you sign it.
- Check that the contract includes plans and full details of the work to be done, and a starting and completion date.
- Check that the total price is clearly stated and fixed. If the work is over \$3,300, ensure the contract includes a "cooling-off" period of five business days.
- Ensure the contractor gives you a signed copy of the contract and a QBCC-approved Contract Information Statement.
- Once work gets started, changes to your agreement (called 'variations') should be in writing and priced.

- For jobs valued at or over \$20,000, the deposit must not exceed 5% of the total contract price. For smaller jobs, the deposit must not exceed 10% (see step 6 for details on payment scheduling).

Further details on contract requirements are available in the 'Contract Checklist' on our website.

6. Only pay for work that's been done

- It's important that you don't pay the full price upfront, or even prepay or overpay the agreed progress payments. This will expose you to losses if the builder goes broke or leaves before completing your job. Prepayment may also undermine QBCC's ability to assist you (see Step 9).
- Before making the final payment, check that the work has been completed to your satisfaction.

7. Building inspections

- If your work requires approval by a Building Certifier, check that your plans have been lodged and approved.
- Check with the Building Certifier that your builder or trade contractor has complied with any necessary inspections or certifications. The contractor must provide you with copies of all certificates of inspection they receive.

8. Queensland Home Warranty Scheme

For domestic building work that costs over \$3,300, a licensed contractor will purchase Queensland Home Warranty insurance to protect you against defective work, the builder not completing the job and subsidence. You should receive a Certificate of Insurance and a Policy Booklet from QBCC soon after the contractor has paid the insurance fee. If you don't receive these documents or if the Notified Contract Value on the Certificate of Insurance is different from the total price on your contract, contact QBCC immediately.

9. If problems arise

If there are problems during or soon after building:

- Advise the builder or trade contractor immediately.
- Confirm the matter in writing with them, giving a reasonable time to respond (for example 14 days).
- Sign, date and keep a copy of your letter.

Need more information?

Visit www.qbcc.qld.gov.au or call QBCC on 139 333 can advise you further about the rebuilding or repair process after a natural disaster.