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*Helping  
Queenslanders  
Build Better*

# FACT SHEET

## A CHECKLIST FOR REBUILDING OR REPAIRING YOUR HOME AFTER A DISASTER

### Step 1 - Major damage

If there is major damage to your home contact SES (State Emergency Services). They may be able to help with temporary protection by providing house tarpaulins or emergency accommodation. (Please note: SES tarpaulins should not be relied upon for long term protection and should be returned promptly for use elsewhere).

### Step 2 - Determine what needs to be done

#### If you are insured:

- Contact your insurance company immediately to report the damage.
- Take notes of who you spoke with, the time and date you phoned and a summary of your conversation.
- Take photographs (inside and outside) of the damaged property, height of the water, etc. Do not risk personal injury.
- Wait for the insurance assessor to arrive.
- Do not call a contractor to repair any damage without first getting instructions from your insurance company as it may affect your claim.
- Make only urgent, temporary repairs to prevent further damage. (For example if you have a damaged roof, try to prevent further water penetration and damage by using tarpaulins, etc.) Do not risk personal injury.
- Do not throw away damaged property until your insurance company advises you to do so. For perishable items such as food, photograph them and discard as soon as possible.
- Keep records (including receipts) of costs of emergency repairs .
- Prepare a written record of your losses listing each item damaged, and keep copies of receipts for all repair costs.
- Ask if your insurance company has a list of preferred contractors and check their licence details with BSA - See Step 4 below.

## If you are not insured:

- Get a builder or building consultant to assess the extent of your damage. You can find a builder or building consultant through:
  - Recommendations from friends;
  - Yellow Pages or the local paper; or
  - Industry associations such as the HIA or QMBA.
- Check the qualifications and experience of the builder or building consultant before engaging them (e.g. Builders must be licensed with BSA. Ask to see their BSA licence card and check with BSA that their licence is current and appropriate – see Step 4 below. A structural engineer must be registered with the Board of Professional Engineers, Queensland phone 3224 6032). Ask for contact details of past clients and check the service they received.
- Ask for a written damage report that will enable you to get quotes for repairing your home.
- Ask whether you will need to get plans drawn up and approved by a Building Certifier. If plans are required, consult with a design specialist or co-ordinate the plans through your chosen builder. (See BSA Fact Sheet titled ' Individually Designed Homes').
- Ask how many trades would be required for the job.
- If only one trade is required you could contract directly with an appropriately licensed trade contractor. Check their licence details with BSA.

BSA recommends appointing a licensed builder to supervise any work where multiple trades are required. If you choose to co-ordinate multiple contractors to repair your home, or if you wish to perform the work yourself, check with BSA as you will probably require an Owner Builder Permit (**Note:** Work done under an Owner Builder Permit is not covered by BSA's Home Warranty Insurance Scheme).

## Step 3 - Obtain quotes

- Get quotes from at least two BSA-licensed (and preferably) local builders or trade contractors.
- You can find a Builder or Trade Contractor through:
  - recommendations from friends or family;
  - Yellow Pages or the local paper; or
  - Industry Associations such as the HIA or QMBA.
- Make sure you receive written quotes that cover all of the repair work to be done.

## Step 4 - check licence details before you engage a builder or trade contractor (this is a FREE service)

Ask to see the builder's or trade contractor's licence and write down the name and number shown on the card.

- Call BSA on 1300 272 272 or visit the On-Line Licence Search on BSA's website to confirm that the contractor is currently licensed to carry out your repairs.
- Ask the contractor for a list of previous clients and take the time to check with them.

## Warning: watch out for fly-by-night operators

Be wary of builders or trade contractors who go door-to door selling their services, especially those who do not have a local address and are not known in your community. Some may offer a reduced price for a limited time only, or claim they have just completed a job nearby and have materials leftover.

Never fall victim to high-pressure sales tactics aimed at forcing you to make a decision on the spot. It is in your best interest to take the time to check the contractor's qualifications and confirm their references before making any commitment. NOTE: *The Domestic Building Contract Act 2000* (the DBCA) provides homeowners with additional protection, including a "cooling-off" period of five business days. For further details phone BSA on 1300 272 272.

### Step 5 - consider financial options

- If you require finance to repair your home make sure you have sufficient funds available.
- Don't rush into a loan. Shop around for the best deal from an established and reputable lender. The fees charged and the overall service offered by the lender will need to be considered as well as their interest rates.

### Step 6 - use a written contract

Ensure you have a written contract or for smaller jobs up to \$3300 at least a detailed written quote with a fixed price. Under the DBCA a written contract is required for all domestic building work costing more than \$3300. Contact your nearest BSA office for details of BSA's Major Works and Minor Works Contracts which together cover all types of domestic building work.

- Whichever contract you use, read it carefully before you sign it and if necessary, seek legal advice (see Step 7).
- If the work is over \$3300 ensure that the contract refers to the "cooling-off" period of five business days.
- Check the total price is clearly stated and fixed.
- Check there is a starting and completion date.
- Check the contract includes plans and specifications (where applicable) and full details of the work to be done (including materials to be used).
- Ensure the contractor gives you a signed copy of the contract and a BSA - approved Contract Information Statement.
- Ensure all post-contract changes, called 'variations', are in writing and priced.

Further details on contract requirements are available in the 'Contract Checklist' feature on the Consumer section of BSA's website.

### Warning signs of fly-by night operators

Beware if any of the following information is not on the contract or quotes:

- The contractor's business phone number;
- Their permanent business address; and
- Licence details including licensee's full name and licence number.

## **Step 7 - seek legal advice**

- If you are concerned or unsure about any aspect of the contract obtain independent legal advice from a practising lawyer before you sign.

## **Step 8 - progress payments**

- Never pay the full price up front or prepay or overpay the agreed progress payments.
- Ask BSA for a copy of the Fact Sheet titled 'Deposits and Progress Payments' which is available on BSA's website.
- The DBCA requires that for domestic building work costing \$20,000 or more the deposit must not exceed 5% of the total contract price. For smaller jobs less than \$20,000, the deposit must not exceed 10%.
- Never pay in advance of work progress and check that the work has been satisfactorily completed before making the final payment.

## **Step 9 - 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 promptly with copies of all certificates of inspection he or she receives.

## **Step 10 - BSA Home Warranty Insurance**

In the majority of cases for work costing more than \$3300 that is performed on a residence, the use of a licensed contractor will provide protection to homeowners against non-completion, defective work and subsidence through BSA's Home Warranty Insurance Scheme. You should receive a Certificate of Insurance and a Policy Booklet from BSA soon after the insurance fee has been paid to BSA by the contractor. Contact BSA if you don't receive these documents or if the Notified Contract Value on the Certificate of Insurance differs from the total price on your contract.

## **Step 11 - if concerns arise**

- Should any problems arise during the building process or soon after the work is completed, advise the builder (or trade contractor if it is a single trade job) immediately.
- Confirm the matter with the builder or trade contractor in writing giving them a reasonable time (for example 14 days) to respond. Sign, date and keep a copy of your letter.
- If this does not resolve the matter, contact BSA immediately on 1300 272 272.