

TIPS FOR REBUILDING AFTER A FLOOD

When dealing with the initial shock and loss after your home is flooded, it is easy to become overwhelmed by the thought of rebuilding. Like any complex task, it is best to treat rebuilding as a project, tackling each step in a practical way and making use of expert help when needed. As Queensland's building and construction industry regulator, the Queensland Building and Construction Commission (QBCC) helps communities and people like you to recover from natural disasters by providing technical and general advice on rebuilding issues.

We have developed the QBCC Flood Register at qbcc.qld.gov.au which allows you to search for licensed contractors who are available to take on work in the flood-affected regions.





HERE WE HAVE COMPILED A HANDY LIST OF PRACTICAL STEPS YOU CAN TAKE TO REBUILD.

1. Deal with the most urgent issues first

- 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 Service (SES) may be able to help with temporary protection or emergency accommodation, call 132 500.
- Download the Queensland Government's Self Recovery mobile app which provides helpful information on cleaning up after disasters and emergencies, including how to apply for financial assistance
- If you need urgent housing assistance, call 13QGOV (137 468).

2. Put safety first

- After cleaning up water, mud and debris, ensure that all contaminated food has been discarded and the outsides of sealed food containers are cleaned before opening
- Check that all sources of drinking water, hot water system, and sewage have been checked, repaired and declared safe by a licensed plumber
- For electrical safety, check that:
 - power has been disconnected
 - electrical switches, plates and fittings have been removed or safely re-fixed by an electrician
 - affected appliances have been tested and certified safe for use.

3. Make plans to repair the damage

If you are insured:

- Contact your insurance company as soon as possible so they can organise an assessor to inspect the damage. Note down who you spoke with, the time and date of the call and the details of the conversation
- Take photographs of damage where safe to do so
- Wait for the insurance assessor to inspect the damage and don't engage a contractor to conduct repairs until you get instructions from your insurance company, as this may affect your claim
- Ask your insurance company for a list of preferred contractors and make sure that they are licensed with QBCC by using the licensee search at qbcc.qld.gov.au

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. Ensure they are licensed with QBCC by using the licensee search at qbcc.qld.gov.au
- Ask the builder for a written damage report that will help you get quotes for repairs
- Ask the builder whether you need to get plans drawn up and approved by a building certifier
- Ask how many trades are required for the job. If more than one trade is required, you will need a licensed builder to supervise the work
- If you choose to coordinate multiple contractors yourself, you need an Owner Builder Permit from the QBCC. You should be aware that work done under an Owner Builder Permit is not covered by the Queensland Home Warranty Insurance Scheme.

4. Use the QBCC Flood Register

Save time by using specially developed **The QBCC Flood Register** on our website to find a licensed contractor who is available to take on work in your area.

5. Get at least three quotes

Request quotes from trade contractors and check licence details on QBCC's licensee search at qbcc.qld.gov.au. Check that the quotes cover all of the repair work you need done and contain: the contractor's full name, licence number, phone number and permanent business address.

6. Queensland home warranty insurance

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

7. Use a written contract

Ensure you use a written contract which is required for all domestic work above \$3,300. Ensure that it includes a cooling off period of five business days. For smaller jobs, ask for a detailed quote with a fixed price.

- Read the contract carefully. If it's not clear to you, or you 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 (if required) 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
- Ensure the contractor gives you a signed copy of the contract and a QBCC-approved Consumer Building Guide

- 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%
- Although the QBCC Act doesn't state a maximum deposit for projects priced at less than \$3,300, all progress payments must be related to the amount of work done on site.

8. Only pay for completed work

- 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 if problems arise (see step 10)
- Before making the final payment, check that the work has been completed to your satisfaction.

9. Check if building inspections are required

- 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 contractor has complied with any necessary inspections or certifications. The contractor must provide you with copies of all certificates of inspection they receive.

10. If problems arise

If there are issues during or soon after building:

- Advise the 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
- If no positive response is received from your contractor, contact QBCC for further assistance. You may be required to lodge a formal complaint form with QBCC.

Need more information?

For more fact sheets and information on how to rebuild after a natural disaster go to qbcc.qld.gov.au.



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