



REBUILDING RECOVERY CENTRE

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FACT SHEET

NATURAL DISASTERS

This Fact Sheet is designed to inform home owners about the steps to follow when repairing damage caused to their home by natural disasters such as fires, floods, storms or cyclones.

Be prepared

Compile and keep handy a list showing phone numbers and locations of your insurance agent, local help centres (eg SES, Fire Brigade, doctor/hospital/ ambulance, electricity authority) and local licensed contractors.

Warning: After any form of natural disaster in which homes are damaged consumers will be approached by people offering building services. Some of these people will be unlicensed and/or new to the area, and they may attempt to apply pressure tactics such as turning up on your doorstep at night and demanding large, up front deposits. [NOTE: The *Domestic Building Contracts Act 2000* (the DBCA) provides homeowners with a "cooling-off" period of 5 business days.] Because dealing with such people may expose you to poor workmanship BSA recommends you carefully follow the procedures below before engaging anyone to work on your home.

Checklist

1. Contact your insurance company first

Obtain from the company instructions on how to lodge a claim. If you are advised by your insurance company to arrange the repairs yourself (or if you are uninsured), BSA recommends that you follow the steps below.

2. Ask to see the contractor's BSA licence

The BSA contractor licence indicates that the contractor has met minimum technical, financial and managerial qualifications and experience. **Note:** In the majority of cases where work performed on a residence is valued at more than \$3,300, the use of a licensed contractor will provide home owners protection against non-completion, defective work and subsidence through BSA's Home Warranty Insurance Scheme.

3. Write down and check the licence details with BSA

Write down the name and number on the licence card. Call BSA on 1300 BSA BSA or visit the Online Licence Search on BSA's website to confirm that the contractor is appropriately licensed to carry out your repair work.

4. Ask for references to check the contractor's past performance

Past clients can give you a good idea about the contractor's workmanship, integrity and customer service. Generally, it's best to use a contractor who is experienced and well known in your area.

5. Get written quotes from at least two qualified contractors with good track records

When considering the quotes, try to compare 'apples with apples' (i.e. allow for any differences in materials and inclusions etc.) and remember the cheapest may not always be the best in the long term!

6. Once you've selected a contractor, record your agreement in writing and keep a copy

Poor documentation is one of the main causes of building disputes. Make sure all details of your agreement (including the work to be done and the amount and timing of payments) are written down in a fixed price contract or, if a small job, in a detailed written quote. Keep a copy of these documents. NOTE: All domestic building work valued in excess of \$3,300 must be covered by a written contract.

A few tips about your contract with the builder

Each year many Queenslanders run into difficulties caused by paying too much deposit or paying for work before it has progressed. Even for smaller building repairs you should never pay the full price up front.

Under the DBCA for jobs valued at or in excess of \$20,000 the deposit must not exceed 5% of the total contract price. For smaller jobs, the deposit must not exceed 10%.

In all cases it's very important not to pay ahead of progress on the job. If you do so you will be exposed to loss if the builder goes broke, dies or leaves the area before your work is completed. Prepayment may also undermine BSA's ability to assist you under its Home Warranty Insurance Scheme.

BSA produces a range of contracts which comply with the DBCA and cover all types of domestic building work: The 'Major Works' Contract Pack recommended for domestic building projects costing from \$40,001 to the construction of an entire house (i.e. Designated Stages Contracts); the 'Minor Works' Contract Pack recommended for domestic building projects from \$3,301 to \$40,000 (e.g. renovations), and the Contract for Small Building Projects for work less than \$3,300.

For more information

BSA has produced a checklist which can assist you in any situation where emergency house repairs are required. This checklist and other useful information can be obtained from your nearest SES, local government and BSA offices or BSA's website at www.bsa.qld.gov.au.

Keep listening to your radio for warnings, updates and advice.