

Crisis factsheet – *information to consider during or after a catastrophic event*

Repairs and rebuilding

Information for homeowners

Insurance

If you have a home insurance policy contact your insurer as soon as possible. If you are not sure which insurer your policy was with, or you don't have a copy of your insurance documents, contact the Insurance Council on 1300 728 228.

Beware of travelling con-men

Travelling con-men turn up as tradespeople and demand cash up front for repairs or cleaning services. Others claim to help organise access to government grants.

If you take up such offers, you run the risk of:

- substandard work
- being left out of pocket if the trader disappears before finishing the job
- being unable to contact the trader once they have been paid, and
- paying more to have a legitimate tradesperson repair shoddy work.

Be wary of anyone offering a 'government grant' for assistance, or demanding your bank account details. Your local council or relief centre can provide information about your entitlement to genuine government assistance.

Report travelling con men to Consumer and Business Services (CBS).

Choosing a builder/tradesperson

- Shop around. Get recommendations from friends or relatives. Contact professional associations or industry organisations to find local building services.
- Check that the builder or tradesperson is licensed with CBS (ask to see their licence card, or check the name and licence number on CBS' Licensing Public Register).
- Avoid tradespeople who give only mobile numbers and first names. You may not be able to contact them if there is a problem.
- Get at least three quotes.
- For a bigger job, ask to see a certificate of currency for public liability insurance (to protect you or third parties against any damage the tradesperson may cause).
- Ask to see examples of recent completed works.

Contracts

If the job will cost:

- **less than \$12,000** there is no legal requirement for a formal contract and the builder doesn't have to take out indemnity insurance. However, a written contract or at least a written quote is recommended as proof of what has been agreed (the job, price, etc).
- **more than \$12,000** there must be a written contract, even if council approval is not required.

If the project is valued at \$12,000 or more and requires council approval, and you intend to act as an owner-builder, you must have a private building surveyor or registered building work supervisor to oversee the job. The builder performing any work costing \$12,000 or more must take out building indemnity insurance.

Payments

As a general rule, you should only make progress payments for work done. A builder must not take a deposit more than \$1,000 for a contract valued between \$12,000 and \$20,000 or a deposit more than five percent if the contract costs more than \$20,000.

However, your contractor may ask you to pay in advance to cover expenses to a third party (e.g. for council planning approval, building indemnity insurance or an engineer/surveyor's report).

If your contract will be more than \$12,000 make sure the contractor shows you a certificate of currency for domestic building insurance for your property.

If a building project had already started before the crisis

Talk to your builder - their general construction insurance may cover it. If you have lost your contract documents, contact your builder and ask for another copy. Talk to your insurer or the Insurance Council by phoning 1300 728 228.

If you want to make changes to the building contract:

- Talk to your builder about the changes and ask the builder to clarify the impact of these changes in writing, especially in relation to the original contract.
- Talk to your building surveyor about additional permits that may be required. The contact information for your building surveyor is on your building permit. You can obtain a copy of your building permit from your local council if yours has been destroyed.
- Contact your local council to find out about building control requirements, including changes to permits.

Need more help?

Visit the CBS website

www.cbs.sa.gov.au

Email

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