



# Homeowner Guide to Rebuilding After a Flood

December 2009

1300 272 272  
[www.bsa.qld.gov.au](http://www.bsa.qld.gov.au)

## CONTENTS

<b>Steps to repair a house after a flood</b>	<b>2</b>
<b>Initial safety at my property</b>	<b>3</b>
Is it safe to enter my property?	3
How can I make water, sewage, electricity and gas supplies safe?	3
What can I do to start the clean up and improve safety?	3
<b>Homeowner assistance</b>	<b>4</b>
How do I replace lost documents?	4
How do I make a claim on my house or contents insurance?	4
Is there any financial assistance available?	4
<b>Clearing your property</b>	<b>4</b>
How do I choose someone to clear my property?	4
Where can waste material be taken?	4
What approvals are needed to demolish or clear?	4
<b>Repairing the dwelling</b>	<b>4</b>
<b>Licensed contractors</b>	<b>4</b>
Do I need a Queensland-licensed builder or contractor?	4
How do I find a licensed builder or contractor?	5
<b>Building contracts</b>	<b>5</b>
What must be included in the building contract?	5
Variations to the contract	5
<b>Queensland Home Warranty Scheme insurance</b>	<b>6</b>
What protection is there against incomplete or defective building work?	6
Statutory warranties	6
<b>Quick guide to home restoration after a flood</b>	<b>7</b>

## STEPS TO REPAIR A HOUSE AFTER A FLOOD

Below are the recommended steps to repair and restore houses after a flood event:

- Ensure initial safety at properties
- Lodge a claim with your insurance company
- Arrange clearance of flood debris from around the property
- Put measures in place to allow for the drying out process
- In conjunction with your insurer, consider repair and restoration options and process
- Only use BSA-licensed contractors for repair and restoration work.

It is important to remember that everyone's situation is different. This information is intended as general advice only for those affected by a flood event.

# INITIAL SAFETY AT MY PROPERTY

## Is it safe to enter my property?

The State Emergency Service, Fire Brigade and Police will attempt to eliminate obvious hazards; however you are responsible for ensuring your property is safe before undertaking any activity in or around buildings where flooding has occurred.

Hazard assessment experts may be required to determine the stability of walls, roofs and the safety of services. If you are covered by insurance, your policy will outline conditions which specify what you can or cannot do until the loss assessor visits. Information about these processes have been published in local newspapers, and can also be obtained from your insurance company.

Potential hazards and risk reduction methods include:

- Wear sturdy shoes and gloves to protect you from glass, nails, debris etc.
- Do not touch exposed electrical wires until you are sure they are not live.
- Avoid taking children in or around damaged buildings, but if you do, supervise them at all times.
- Keep the number of people entering your property to a minimum.
- Make sure Ergon has either cut off the power to the property, or checked the electrical supply and installation is safe.
- Make sure the gas supply is checked for safety or isolated.
- Open sewerage pipes can be a health hazard.

## How can I make the water, sewage, electricity and gas supplies safe?

Phone your Local Council to find out what needs to be done to stop sewage odours and to prevent stormwater entering open sanitary drains. Also phone your Local Council about water supply problems.

If you smell gas, turn off the gas at your meter. If the problem persists, contact your gas supplier immediately.

To disconnect the electricity supply from buildings that have been severely damaged, contact your electricity company.

Engage a licensed electrician to certify the safety of internal wiring, fittings and appliances in properties that have been partially damaged. It is recommended homeowners do this in conjunction with their insurance company.

## What can I do to start the clean up and improve safety?

- For water and sewage services contact your local Council.
- Residents without a recycling or garbage bin should contact their local Council for replacements.
- Contact your local Council for information about proper disposal of dead animals.
- Swimming pools must be fenced.
- If you have any concerns about substances such as asbestos, contact your local Council or Workplace Health and Safety Queensland on 1300 744 636.

## HOMEOWNER ASSISTANCE

### How do I replace lost documents?

Replacement identity and land title documents may be obtained from the following:

- Land titles: contact Natural Resources and Water on 13 13 04.
- Births, marriages and death certificates: contact Queensland Registry of Births, Deaths & Marriages on 1300 366 430.
- Business names etc: contact the Office of Fair Trading on 13 13 04.
- Driver's licences: contact Queensland Transport on 13 23 80.

### How do I make a claim on my house or contents insurance?

Phone your insurance company immediately and ask them what you need to do to lodge a claim. Do not delay as there are strict time limits for lodging a claim.

### Is there any financial assistance available?

Applications for financial assistance can be made to:

- Department of Communities on 13 25 00
- Queensland Rural Adjustment Authority 1800 623 946
- CentreLink on 13 28 50

## CLEARING YOUR PROPERTY

### How do I choose someone to clear my property?

You may contact the BSA or look in the Yellow Pages, but please ensure the people you engage are licensed to do this work by Workplace Health and Safety.

### Where can waste material be taken?

Contact your local Council (refer to BSA's Contacts List).

### What approvals are needed to demolish or clear?

If your building has been severely damaged, you may need to follow an approval process depending on the work required. Check with local authorities if you are unsure if approval is required for the work you wish to do.

## REPAIRING A DWELLING

Please note that repairs must comply with the Building Code of Australia (BCA) and Australian Standards and where necessary may require development approval.

## LICENSED CONTRACTORS

### Do I need a Queensland-licensed builder or contractor?

Yes. A BSA-licensed contractor is needed for any building work over the value of \$3,300 (including labour and materials). It is also important to note that a BSA licence is required for any occupational building work being carried out, such as: gas fitting; plumbing; draining; chemical termite management etc.

The role of a builder is to manage and co-ordinate the building of your home or renovation. It is important to engage a builder that has the appropriate qualifications and experience to safely and competently perform the work. If you are not sure whether the person you choose has a current licence, you can check this at your nearest BSA Office or on the BSA website [www.bsa.qld.gov.au](http://www.bsa.qld.gov.au).

## How do I find a licensed builder or contractor?

Contact BSA or visit BSA's website to obtain a list of builders and contractors who are able to work in your area.

You can also compile a list of local builders who are able to do the job from:

- the local press
- trade directories
- the Yellow Pages
- industry associations such as the Housing Industry Association (HIA) or the Queensland Master Builders Association (QMBA)

It is a good idea to ask the builder for details of similar past work and recent clients to check the quality of their work.

**Remember to make sure the contractor is licensed to perform the work!**

# BUILDING CONTRACTS

## What must be included in the building contract?

Once you have decided on a contractor, or your insurance company appoints a contractor, you need to sign a written contract. Most contractors will be able to provide you with an industry standard document or you can obtain one from the BSA. All contracts must comply with the *Domestic Building Contracts Act* (DBCAs). This stage of the building process can be very confusing. The contract ensures that you both understand what each other has agreed to.

A contract must:

- be signed and dated by you and your builder
- contain your name and your builder's name
- contain the site address
- contain the builder's licence details
- state the start and completion dates
- state the payment arrangements
- have the plans and specifications attached
- contain the statutory warranties and
- display the total contract price.

Make sure the work that has been agreed to is described fully in the contract. This will help prevent any misunderstandings and minimise the risk of potential disputes between you and your builder. BSA and industry associations, such as the QMBA and the HIA, have developed contracts that can be used in QLD.

***It is essential the contract is with a BSA-licensed contractor.***

## Variations to the contract

After the contract has been signed, any variations to the contract should be in writing, signed by you and your builder, and attached to the original contract. Variations should not only describe the work, but record any agreed price changes.

# HOME WARRANTY INSURANCE

## What protection is there against incomplete or defective building work?

In Queensland the BSA provides a unique policy of insurance that protects consumers against loss arising from defective or incomplete building work. Contractors must obtain Home Warranty Insurance on all residential construction work over \$3,300 in value.

Home Warranty Insurance provides a maximum cover of \$200,000 for non-completion or defects claims before your home is complete and a further \$200,000 for post-completion defects or subsidence claims, for 6 and a half years from the date you sign the contract with a licensed contractor.

Your builder may take out other insurance such as public liability insurance and construction insurance and although they are not compulsory, they are strongly recommended to protect your interests.

## Statutory warranties

Statutory warranties are implied by law whether or not they are detailed in the contract. Statutory warranties require the construction is carried out:

- in compliance with the *Queensland Building Act 1975* and the *Queensland Building Services Authority Act 1991*
- in a proper manner and in accordance with any approved plans
- using suitable, good quality materials
- with reasonable diligence, where no completion date is specified, and
- to reasonably meet the requirements outlined by the owner.



# QUICK GUIDE TO HOME RESTORATION AFTER A FLOOD

Issue	Concerns	Temporary Solutions	Possible Long-Term Solutions
Doors and windows	Doors can't be closed because they are swollen. Aluminium doors and windows may have been bent. Adhesives may have been compromised.	For security and privacy, temporary rectification of doors. Temporary fix to aluminium doors and windows.	New internal doors will be required in most cases where they have been immersed in water. Replace damaged aluminium doors and windows where necessary. In some cases hardware may be able to be re-used.
Wall Linings	Moisture needs to be released to minimise mould risk. Adhesives will be compromised due to water inundation.	Remove one side of wall linings to allow for effective airing. Clean and disinfect remaining side. If both sides have been removed then temporary privacy may be required. This privacy should be considered on a case by case basis.	Replacement of linings where removed.
Ceiling Linings	Insulation in ceiling and walls may be wet, causing mould and damage to ceiling.	Remove wet insulation from ceiling and walls.	Replace insulation.
Floor Tiles	Adhesive may be compromised and may become drummy and retain contaminants.	Disinfect based on hygienist's recommendation.	May need replacement or re-gluing to ensure long-term integrity. This should be assessed on a case by case basis.
Electrical and Gas Services	Water inundation causes debris to collect in General Purpose Outlets (GPO) and switches. Corrosion within switches. Water penetration and corrosion to gas systems and appliances.	Electrical test and certification. Replacement of affected GPOs and switches. Gas inspection and test.	
Kitchen and Built In Joinery	Carcass will swell and retain moisture. Voids behind kickboards may need drying and disinfecting.	Provision of short term facility to ensure safe food preparation. Clean and disinfect.	Installation of new kitchen and joinery. If water has not risen above kickboards, kitchen cupboard carcasses may not require replacement, however kickboards need to be removed for drying purposes and replaced along with gables which extend to the floor. Re-use stone and other durable benchtops and hardware where possible. If carcasses and benchtops are re-used ensure proper hygienic cleaning.
Oven	Electrical safety if water has entered unit.	Electrical safety test / hygienist check. Disconnect if not safe.	Replacement if the unit fails the safety test.
Toilets	Consumer needs to have toilet facilities. Cisterns must be secured if wall lining is mouldy and needs removal.	Retain toilet and floor covering, ensure temporary wall linings installed for privacy. Disinfect based on hygienist's recommendation for temporary use.	Possible replacement of floor tiles and any water proofing membrane. Pay particular attention to the wall/floor junction. Needs to be considered on a case by case basis.
Showers and Bathrooms	Consumers need to be able to use facilities to maintain personal hygiene and have privacy. Floor and wall tiles may become drummy and retain contaminants. Some installations of Fibre Cement and Plasterboard may be without mechanical fixings, and adhesive will have been compromised	Disinfect and retain based on hygienist's recommendation for temporary use.	Replacement of tiles, waterproof membrane, affected wall linings and tiles. Re-use basins, taps, hardware, shower screens etc. Subject to water inundation levels and affect on the integrity of the waterproof membranes and wall sheeting adhesive.
Vanity	Carcass will swell and fall apart. Customer needs to be able to maintain personal hygiene.	Disinfect, clean and make serviceable.	Repair or replace, subject to water level, reusing sinks, taps and hardware.

# QUICK GUIDE TO HOME RESTORATION AFTER A FLOOD

Issue	Concerns	Temporary Solutions	Possible Long-Term Solutions
Built-in Robes	Consumer needs hanging space that is not enclosed to reduce risk of further loss of contents.	Supply temporary facility such as cardboard storage wardrobes.	Replacement of cupboard storage units including doors and cupboard lining materials which have been submerged.
Timber Floors	Timber on concrete will not dry out. Seek expert advice on suspended timber floors.	Remove timber flooring if installed over concrete. Dry and ventilate suspended timber floors.	Replace as necessary. Timber on concrete to be replaced. Suspended floors to be reviewed on a case by case basis. Retain where possible. Some floors may be able to be dried, treated, sanded and sealed.
Paint	Paint damage and mould.	Treat mould as soon as practicable	Most houses will require internal re-painting where damaged. Some ceilings may need a clean and mould treatment only. External painting may be needed or may require cleaning, this will need to be considered on a case by case basis.
Render	Render may have become drummy and delaminated from blueboard or masonry surfaces.		Remove affected areas and replace. This should be assessed on a case by case basis.
Termite Management Systems	Termite Management Systems may be compromised as a result of water levels.		Chemical barriers need to be re-instated. Physical barriers will require checking by suppliers and/or manufacturers in line with warranty requirements.
Mould / Hygiene	Risk to health of workers and occupants.	Provide every opportunity to dry out. Disinfect and / or bleach mould-affected areas.	Ensure mould-affected areas are properly treated and mould eradicated prior to re-sheeting and repainting.
Storm Water and Sewer	Partial blockages and silting up.		Test and clean as required.
Asbestos in products	Wall sheeting, roof sheeting and some vinyl floor covering may contain asbestos. Do not sand asbestos surfaces.	Identify asbestos products and dispose of to Local Council requirements. Note: B class licence required for removal of 10m <sup>2</sup> or more. For further information: <a href="http://www.deir.qld.gov.au">http://www.deir.qld.gov.au</a>	Ensure proper treatment, removal and disposal.
Asbestos sheeting in older homes	It may not be necessary to remove asbestos sheeting in older homes. Such sheeting is generally mechanically fixed to a hardwood frame.	Remove skirtings and architraves to maximise opportunity for drying. Treat edges with disinfectant below inundation level.	After drying, replace skirting and architraves and paint. NOTE: do not sand asbestos sheeting prior to painting.
Airconditioning	Water inundation causes motor and bearing failure	Electrical test and certification to allow use.	May need later replacement or repair because of bearings failure.