






My funding is approved

My progress in the Resilient Homes Fund

▶ I haven't applied for funding yet	▶ I've applied for funding	▶ My funding is approved	▶ My resilience works can start	▶ My home is resilient
				

Journey so far

I've got my Certificate of Conditional Approval



Still to go

I need to sign a building contract



Key dates:

- 30 July 2023**
Registrations for the Resilient Homes Fund program closed.
- 1 December 2025**
Grant applications for funding close unless funding has already been exhausted.
- 30 June 2026**
Works to be completed and paid in full.

Important: Registrations for the Resilient Homes Fund are not transferable. If you are planning to sell your home, all works must be completed and payments finalised prior to the sale of your home.

You have received your Certificate of Conditional Approval from QRIDA. Congratulations! This is a significant step towards building back a better, more resilient home. **Now you can lock in a contract with your builder.**

This will involve some careful document checking, paperwork signing and lodging documents with QRIDA. Once this back and forth is complete, you will receive a Letter of Offer including your approved funding amount.

After you've completed this step, you can move onto the next stage: **My resilience works can start.**

Do I need a contract?

If the building works on your home cost more than \$3,300 (including labour, materials and GST) you need a building contract.

A valid contract must be:

- » In writing, dated and signed by you (or someone authorised to act on your behalf) and your builder
- » Comply with Schedule 1B of the *QBCC Act*, which states a valid contract must include:
 - ▶ Your name and the name and licence number of your builder
 - ▶ A description of the contracted work
 - ▶ The contract price/estimate
 - ▶ The estimated completion date
 - ▶ Building plans and specifications
 - ▶ Advice of your cooling-off rights including how and when you can withdraw from the contract.

If the building works cost \$20,000 or more, your builder must also supply you with QBCC's Consumer Building Guide.

This guide details your builder's contractual obligations and includes a checklist to confirm you

have noted and understood everything. Your builder should ask you to read, sign and date the guide as evidence that they have met this obligation.

The guide also provides useful information about building contract issues, managing disputes and common pitfalls to avoid.

I just have a small resilience project, do I need a contract?

If your resilience works are valued under \$3,300 (including labour, materials and GST), you don't need a contract, but you should still have something in writing signed and dated by you and your builder.

QBCC has a small building project contract you can download for free: qbcc.qld.gov.au/your-property/build-renovate/contracts-payments

If your works are more than \$3,300 (including labour, materials and GST), you must have a written contract.

Before signing the contract

Signing a contract is a big step. This is a legally binding document, so you should feel comfortable with your builder and with the details of the contract before you sign. Ask yourself:

Am I confident with my builder?

We recommend checking out your builder's contractor licence and licence history using QBCC's online licence search. This tool can help you discover any 'red flags' about your builder, including if they have had any disciplinary actions against them.

Raise any concerns with your builder. There may be a simple explanation for a previous issue which may have been rectified and resolved.

Get the QBCC Consumer Building Guide: qbcc.qld.gov.au/running-business/contracts/domestic-building-contracts

Search the QBCC licensee register: qbcc.qld.gov.au/about-us/our-lists-registers

What if I'm not confident in my builder?

If you are not comfortable with your builder, you are not obliged to continue using their services. You are welcome to search the Resilient Homes Fund Register to find another builder.

If you decide to work with a new builder, you will need to submit their quote and scope of works to the QRIDA portal for another Value for Money assessment.

Search the Resilient Homes Fund Register: my.qbcc.qld.gov.au/s/resilient-home-fund

What else should I think about before I sign the contract?

- » Check the total contract price and understand the deposit and payments schedule.
- » Check the contract schedule, building plans and specifications, and any general and special conditions.
- » Seek legal advice with a practising solicitor if there is anything you think needs closer examination.
- » Raise any questions or concerns you have about the scope of work or the terms of the contract before you sign it.
- » Understand what evidence and forms you will need to obtain from your builder at completion to ensure final payments can be made.
- » Make sure the quote approved by the Resilient Homes Fund team is referenced in the contract, with a reference number and date. Alternatively, you can sign the quote as part of your contract.



I've signed the contract, what's next?

Once your contract has been checked, signed and dated by you and your builder, you are ready to submit it to QRIDA.

The most direct way to submit your contract is to use the **QRIDA portal** which you used to submit your funding application and will need to use to manage payments once building works are underway.

However, if you prefer you can also email your contract to RHAS@qrda.qld.gov.au

Or you can post it to:
Queensland Rural and Industry Development Authority
GPO Box 211
BRISBANE QLD 4001

Tip: Keep your building contract in a secure, but convenient, place. You may need to refer to your contract during building works to verify project details.

What happens next?

QRIDA will then review the building contract and provide you with a Letter of Offer and a Milestone Payment Form.

Your Letter of Offer contains:

- » The approved financial assistance and/or co-contribution amount
- » An eligible works payment table with a breakdown of milestones and payment amounts including final completion and evidence requirements once works are complete
- » Details of the approved licensed contractor
- » Terms and conditions.

If you are satisfied with the Letter of Offer, sign it and return to QRIDA.

Tip: Hold on to your Letter of Offer and keep it in a safe place as you will need to submit it along with your Milestone Payment Form once building works are underway.

Next steps

Once you have signed and returned your Letter of Offer to QRIDA you have the green light to start building works!

Find out more about managing building works, including what happens if there is a variation to building works and how payments are made and other next steps at qld.gov.au/resilienthomes

Stay informed

The Resilient Homes Fund sends out regular emails to homeowners with program updates, invites to webinars and practical information to help you on your path to a resilient home.

Check your emails to make sure you are receiving updates from resilienthomes@epw.qld.gov.au.



Building contract checklist

- Does your contract comply with Schedule 1B of the *QBCC Act*?
- If your contract is valued at over \$20,000, has your builder given you a copy of the QBCC Consumer Building Guide?
- Does your builder or designer have a current and appropriate licence? Have you checked their licence history?
 - » For builders, search the QBCC licensee database.
 - » For building designers, search the Register of Professional Engineers.
- Does your contract clearly specify the scope and timing of work to be completed, as well as the total price and payment details?
- Is the quote approved by the Resilient Homes Fund team signed as part of the contract, or is it referenced in the contract using a reference number and date?
- Does the contract include requirements to provide evidence and documentation at final completion of works?
- If the contract includes work not being funded in full by the Resilient Homes Fund, is your builder aware of the agreed schedule of grant drawdowns and payment arrangements for any additional funds?
- If there is anything you are unsure about in the contract, have you sought legal advice?
- Has your contract been signed by both you and your builder and sent to QRIDA? Have you kept a copy for reference?
- Has QRIDA sent you a Letter of Offer and Milestone Payment Forms?
- Have you signed and returned the Letter of Offer to QRIDA?
- Building works can begin!

Need help with any of these steps?

If you have questions and want to talk to someone about your property and your individual circumstances, call **07 3007 4485** and select **option 2** to arrange a one-on-one appointment.

For more information visit

qld.gov.au/resilienthomes

If you require the assistance of an interpreter, phone **1800 512 541**.

Our compliments and complaints management policy and procedure can be found at housing.qld.gov.au/contact/complaints-compliments



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