



Incomplete Builds Guide

As of recent years, the construction industry has been facing numerous struggles leaving many builders with no choice but to shut their doors. We've seen a large influx of home owners being left with builds incomplete, no assistance and/or advice on how to proceed or what to expect moving forward.

Our team at Stavitel Group have extensive experience in finishing builds that have been left at various stages due to the previous builder going into liquidation and/or any other unforeseen issues that have occurred. Due to this we have made it our concern to provide home owners with as much assistance and information as possible.

Within this document, we've provided some helpful information and tips that may further assist homeowners to navigate through this should you see yourself in a similar predicament. These include some of the measures you can take as the property owner, details of the services we provide and some FAQs.

As the homeowner, what else can I do?

We recommend doing the following at your earliest convenience:

1. Go to site (your property) and find out who your temporary fencing contractor is. Call them and ask to have the account transferred to you direct ongoing. You will need to pay for this now but you should be able to be reimbursed by your insurer. This will add security to your home and also avoid council fines/public liabilities.
2. Immediately contact a locksmith and get the locks changed to avoid unwanted access.
3. Get an inspection report identifying Incomplete and Defective works on site. We can provide this to you for a fee. This can then be sent to the VMIA to process along with our quote for completion of works.



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The Services We Provide

- We provide a free initial no obligation consultation and quote
- If needed we can issue an Incomplete Works/Defective Works Report to send to the VMIA in assistance of your insurance claim. This should be reimbursed to you by the VMIA as a part of their policy.
- We also provide a legal assistance team to help lodge your insurance claim and coordinate between yourself and the VMIA
- Once approved we can complete your home no matter the what stage or condition

FAQs

Q. My builder has gone under, who should I contact first?

A. Contact your home builder's insurance (for example, VMIA) and submit a claim. Your insurance will review your contract and inspect the property to determine how much of your contractual works are left in the build.

Q. Should I seek my own builder?

A. Your insurance may recommend a builder to provide a quotation but you have the choice of builder as long as it remains within the approved amount. We recommend clarifying this with your insurer.



Q. How long until my insurance is approved?

A. According to the VMIA they are supposed to respond within 90 days of a written claim being lodged.

You can find this here:

www.vmia.vic.gov.au/~media/DBI/Content-documents/QM2948-0711-VMIA-Domestic-Building-Insurance-Policy.pdf

Q. Can I finish my home without going to a builder?

A. No, a licensed building service will need to be appointed as the new building practitioner on site. Your build will still need to have all relevant building inspections carried out final inspection has been approved a builder only will need to apply for the Occupancy Permit. Only once this permit is issued, your home is then deemed occupiable/liveable.

Q. My Final Inspection has already taken place but my builder has since gone under, what can I do?

A. You will need to speak with your relevant building surveyor. They may be able to still issue an Occupancy Permit but will need certificates of compliance which is usually supplied by the builder.

Q. Where can I find my Certificates of Compliance?

A. This is a hard task but you will need to find out who the specialised trade/supplier was for the certain certificate. The relevant building surveyor may be able to give you a list to follow and if you cannot track down the trade/supplier yourself try speaking to the Victorian Building Authority (VBA) as most of the required Certificates of Compliance are lodged via their portal.

You can find them here:

www.vba.vic.gov.au



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Q. How do I get a new builder to start?

A. You will need to sign a new Domestic Building Contract with your new builder. They will then coordinate with your previous building surveyor and apply to have the build permit amended appointing the new builder as the Building Practitioner on site.

Q. Where can I get my site documents? Plans, engineering, insurance and etc?

A. Your builder should have provided this for you, however in the case that you don't have these, you merely need to find out who the building surveyor is on your build. They should have the endorsed and stamped plans when the build permit is issued. They should also have a copy of your Builders Warranty Insurance Certificate as these documents are required in order to apply for the build permit.

If you wish to reach out to one of our team for further assistance, feel free to contact us at Admin@stavitelgroup.com.au

