Disaster Rebuild Records Checklist

For homeowners repairing, raising or rebuilding after a bushfire or flood, in any state or territory.

Keep a copy of every record below and upload it to My Build Hub as you go. Good records make insurance and grant claims faster, support your approvals and final certificate, and help with future insurance, warranty claims and resale. Not every item applies to every home. Tick what you have, and write N/A where an item does not apply.

Requirements, grants and thresholds change and differ between states and disaster events. Always confirm current requirements with your council, certifier, insurer or the relevant state agency.

1. Straight after the event

Document or record	Why you need it	Where it comes from	Done
Photos and videos of all damage	Evidence for insurance and grant claims	You: take before any clean up	☐
Damaged items list (room by room)	Contents claim	You	☐
Recovery centre or Red Cross registration	Access to support and some grants	Recovery centre, register.redcross.org.au	☐
Electrical and gas safety certificates	Safe to reconnect power and gas	Licensed electrician and gas fitter	☐

2. Inspections and assessments

Document or record	Why you need it	Where it comes from	Done
Structural inspection report	Repair, raise or rebuild decision	Structural engineer or building inspector	☐
Asbestos assessment and clearance certificate	Required before demolition or reoccupation	Licensed asbestos assessor and removalist	☐
Contamination test results (soil, ash, water, tanks, septic)	Health and safety before rebuilding	Council or accredited testing lab	☐
Moisture and mould report (flood)	Shows frame is dry before relining	Building inspector or remediation specialist	☐

3. Insurance and finance

Document or record	Why you need it	Where it comes from	Done
Policy schedule and Product Disclosure Statement	Know your cover and limits	Your insurer or broker	☐
Claim number and all claim correspondence	Track decisions and disputes	Your insurer	☐
Insurer assessment and scope of works	Agreed repair or rebuild scope	Your insurer or loss assessor	☐
Settlement letter (rebuild or cash settlement)	Confirms how the claim is settled	Your insurer	☐
Temporary accommodation and emergency purchase receipts	Reimbursement under your policy	You	☐
Government payment and grant applications and approvals	Proof of funding and conditions	Services Australia, state recovery agency, council	☐
Lender correspondence	Hardship arrangements and release of funds	Your lender	☐

4. Site clean up and demolition

Document or record	Why you need it	Where it comes from	Done
Clean up program registration (if offered)	Access to government funded clean up	State recovery agency or council	☐
Service disconnection confirmations	Safe demolition	Energy, gas, water and NBN providers	☐
Demolition approval (if required)	Legal demolition	Council or certifier	☐
Waste disposal receipts	Proof of correct disposal, insurance claims	Demolition contractor	☐
Site clearance certificate	Site ready for rebuild	Demolition contractor or council	☐

5. Hazard information and design

Document or record	Why you need it	Where it comes from	Done
Bushfire prone land and flood mapping extracts	Sets your construction requirements	State mapping portal or council	☐
Flood certificate (flood level and freeboard)	Sets minimum floor height	Council	☐
BAL assessment or bushfire report	Sets bushfire construction standard	Bushfire consultant	☐
Flood or structural engineering report	Flood design, raising and footings	Engineer	☐
Survey (boundary, levels and floor heights)	Correct setout and flood levels	Registered surveyor	☐
Tree and vegetation approvals	Legal clearing or removal	Council or state agency	☐
Approved plans and specification	What must be built	Designer, council, certifier	☐

6. Approvals and construction

Document or record	Why you need it	Where it comes from	Done
Planning approval and conditions	Legal permission to build	Council	☐
Building approval and stamped plans	Approval to start work	Certifier or building surveyor	☐
Builder licence check and home warranty certificate	Consumer protection	State regulator and builder	☐
Building contract and variations	Price, scope and changes	Builder	☐
Progress claims, invoices and payments	Financial record	Builder and suppliers	☐
Inspection certificates at each stage	Proof of compliance	Certifier	☐
BAL product certificates (windows, screens, cladding, roofing)	Proof bushfire products meet AS 3959	Builder and suppliers	☐
Floor level and service height certificates	Proof of flood compliance	Surveyor and licensed trades	☐

7. Completion and handover

Document or record	Why you need it	Where it comes from	Done
Occupancy or final certificate	Legal to occupy	Certifier	☐
Electrical, plumbing and gas compliance certificates	Safe services	Licensed trades	☐
Warranties and product manuals	Maintenance and warranty claims	Builder and suppliers	☐
Final contamination, water and mould clearances	Safe to move back in	Assessors and labs	☐
New home insurance policy (updated sum insured)	Protects your rebuilt home	Your insurer	☐
Household bushfire or flood plan	Be ready for the next event	State fire service and SES tools	☐

Useful contacts

Australian Financial Complaints Authority (insurance disputes): afca.org.au

National Debt Helpline (free financial counselling): 1800 007 007

Disaster recovery payments: servicesaustralia.gov.au (search natural disaster)

Emergency warnings for every state and territory: emergencyalert.gov.au

Lifeline (24/7 support): 13 11 14