



Protect your build

A guide for building or renovating
your home in Victoria

Building or renovating your home is a significant project. In this guide you will find key information and steps to help you navigate the process.

Key government agencies

Below are a few of the government agencies you may need to contact with as part of the process.

Victorian Building Authority (VBA)

The VBA is Victoria's key building and plumbing regulator, providing oversight of practitioner capability through licensing and registration and monitoring industry compliance through inspections and audits. It also provides education and guidance to practitioners to promote safe and compliant practices.

How can the VBA help you?

To check if building and plumbing practitioners are suitably licensed and/or registered and to access consumer information.



Domestic Building Dispute Resolution Victoria (DBDRV)

DBDRV is an independent government agency that provides free dispute resolution services to help resolve domestic (residential) building disputes. Services are impartial and available to building owners, builders, and in some circumstances, architects, sub-contractors, and other building practitioners such as surveyors, engineers and draftspersons.

How can DBDRV help you?

Assisting in the resolution of disputes relating to:

- construction
- alterations and renovations
- extensions
- associated building work such as garages, driveways, swimming pools and spas
- demolition
- incomplete projects
- contractual matters
- some types of home repairs.



Victorian Managed Insurance Authority (VMIA)

The VMIA is the Victorian Government's risk adviser and insurer. It provides Domestic Building Insurance (DBI), which is compulsory for builders to purchase before taking a deposit under any domestic building contract over \$16,000.

What does DBI cover?

DBI protects homeowners if their building project cannot be completed or has defective works that cannot be rectified because the builder has:

- Died, disappeared, or become insolvent; or
- Failed to comply with a tribunal or court order (for policies issued by VMIA since 1 July 2015).

DBI provides protection subject to the terms, conditions and limits specified in the DBI policy.



Steps to help with your build or renovation

1. Planning and preparation

Define your project

- Determine the scope (e.g., renovation, extension, new build).
- Set a realistic budget with a contingency for unexpected costs.
- Establish a timeline for the project.

Research and Design

- Research designs and gather ideas.
- Engage an architect or registered building designer to prepare design documentation and drawings for the building work.
- Check with your council whether your land is subject to, or falls within any of the special areas which may have an impact on your project such as:
 - a) Bushfire prone area
 - b) Land subject to termite infestation
 - c) Land subject to significant snowfall
 - d) Land subject to flooding or 'uncontrolled land/overland drainage'
 - e) Land that is sewered/unsewered
- Check your title to determine whether there are additional factors to consider, such as easements, building envelopes, or covenants.

Authority approvals, permits and consents

- Check if your project needs planning permission by contacting your relevant council.
- Apply for any necessary planning permits.
- You may need to obtain consent from the relevant authority should your site be within a designated special area (d) & (e) as listed above or if your building work is over, or impinges on, an easement.
- Apply for any necessary permits and authority consents.

Engage a building surveyor

- You can use the VBA's Find a Practitioner tool to identify a suitably qualified practitioner.
- Appoint a registered building surveyor to assess your plans for compliance and issue permits.
- Upon appointment, the registered building surveyor is known as the 'relevant building surveyor', and this may be a person employed at a council or as a private building surveyor.
- During the construction, the relevant building surveyor will conduct or arrange for inspections at key stages as specified in the building permit (mandatory inspections) to ensure compliance.

2. Engaging practitioners

Hire registered practitioners

- Make sure all builders are registered with the VBA for projects valued at over \$10,000. The VBA's Find a Practitioner tool validates building and plumbing registrations and licences.
- Ensure any plumbing work is performed by a licensed plumber, a registered plumbing practitioner, or an apprentice plumber supervised by a plumber licensed in the appropriate class of work.
- Where the total value of works is \$750 or more, a licensed plumber must issue a compliance certificate within five days of completion of the work. The value of works is inclusive of labour, material, appliances and fixtures regardless of who purchases them.
- Ensure a licensed plumber issues a compliance certificate within five days of completing work valued at \$750 or more, including labor, materials, appliances, and fixtures, regardless of who purchases them.
- Consider hiring an independent building surveyor/inspector to conduct inspections at key work stages before progress payments. These costs are typically your responsibility and should be negotiated with the builder before signing contracts. Note: These inspections do not replace the mandatory inspections mentioned in section 3.

Get quotes and contracts

- Obtain at least three quotes.
- Ensure a detailed contract outlining work scope, costs, and timeline. Seek legal advice/assistance if you are unsure about the contract or its contents.

Check insurance coverage

- Verify that all practitioners you contract directly have appropriate insurance through VMIA or other insurers for their work and any subcontracted work.
- Before paying a deposit or handing over any money under a major domestic building contract, ensure DBI for projects over \$16,000 is obtained by the builder.
- Check that DBI accurately covers the works addressed in the contract and correctly references the names of each entity as noted in the contract.
- For DBI policies issued by VMIA since 30 April 2024, scan the included QR code to use VMIA's free policy verification service. This allows you to verify the policy's validity, coverage address, and issue date. For policies issued before 30 April 2024, manually enter your policy number on the website to use the service.



3. During construction

Define your project

- Discuss options and make a written agreement with the builder before signing contracts to allow for regular site visits to monitor progress.
- The builder must ensure the building works comply with the building permit, approved plans, and Building Regulations. Mandatory inspections validate compliance at specific stages.
- The building permit lists mandatory inspection stages that must be inspected before proceeding with further work.
- The builder must notify the building surveyor when a mandatory inspection stage is completed and ready for inspection.
- The relevant building surveyor will conduct the mandatory inspections or authorise another qualified person, such as a registered and endorsed engineer, to perform these inspections at key stages.

Communication

- Maintain open communication with your builder.
- Document all changes to the contract in writing. Changes that aren't in writing won't be covered by DBI.
- Ongoing and open discussions with your relevant building surveyor are vital throughout the building project, especially when there are changes to the people involved, original contracts, designs, or documentation.

Progress payments

- Follow the contract's payment schedule. Payments made in advance or in excess of these schedules are not covered by DBI.

4. Completion and Handover

Compliance certificates & documentation

- Ensure you receive a compliance certificate for all work, including plumbing work totaling \$750 or more, and any electrical work. Note: You may need multiple certificates for plumbing and electrical works, depending on the scope carried out by each licensed contractor.
- The relevant building surveyor will request these certificates to issue the occupancy permit once the work is satisfactorily completed.
- Keep all documentation for future reference.

Final inspections

- Conduct a thorough final inspection before final payment.
- Use a checklist to ensure all work is satisfactory and defects are rectified.
- Your building surveyor issues an occupancy permit or certificate of final inspection.

Handover

- Obtain a copy of the occupancy permit/certificate of final inspection, keys, manuals, and warranties.
- Ensure a final statement of account from the builder.



5. Consumer protection

Identify and report defects

- Report defects to your builder promptly.
- Keep records of all communications.

Seek assistance

- If issues arise, contact DBDRV for dispute resolution services.

Consumer rights and protections

- DBI from VMIA or other insurers protects against financial loss due to builder insolvency, defective work, or incomplete work. Ensure your builder has this insurance for projects over \$16,000.
- The VBA oversees compliance and standards, so registered practitioners meet regulatory requirements. Use VBA's resources for additional support and information.



Useful resources

Victorian Building Authority (VBA)



Find a
Practitioner



Understanding Domestic
Building Insurance

Victorian Managed Insurance Authority (VMIA)



Domestic Building
Insurance



Help Centre
| DBI



Verify Certificate
| DBI

Domestic Building Dispute Resolution Victoria (DBDRV)



Resolve a
Dispute



Guide to
DBDRV

Contact us

Victorian Building Authority

W: vba.vic.gov.au

P: 1300 815 127

Victorian Managed Insurance Authority

W: vmia.vic.gov.au

P: 1300 363 424

Domestic Building Dispute Resolution Victoria

W: dbdrv.vic.gov.au

P: 1300 557 559

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