

RESILIENT HOMES FUND

Eligibility and funding

What is the Resilient Homes Fund?

Queensland has recently experienced extraordinary levels of rainfall and flooding. To help people living in Queensland recover quickly and become more resilient to future flooding, the Queensland and Australian Governments have introduced a \$741 million Resilient Homes Fund.

Funding is available to assist eligible homeowners to repair (enhancing resilience), retrofit, or raise flood-affected homes, and in some cases to buy-back homes.

The Resilient Homes Fund commences with homeowners registering their interest and an initial eligibility check.

Once the initial eligibility check is complete, our resilience experts will conduct a home assessment and prepare a Home Assessment Report. The report will identify opportunities to improve the resilience of the home, and provide options to consider that are part of the various programs within the Fund.

The **resilient retrofit program** provides funding for homeowners to repair (enhancing resilience) or retrofit homes to incorporate flood resilient design and materials in liveable rooms or areas.

The **home raising program** provides funding for homeowners to raise their home to reduce the impacts of future flood events by elevating liveable rooms or areas. This may also include moving the home on the same parcel of land—for example, moving it to higher ground.

The **voluntary home buy-back program** provides funding for councils to buy back homes, in certain cases. Buy-backs will be considered on a case-by-case basis and are voluntary.

This factsheet focuses on the **resilient retrofit** and **home raising** programs.

Who is eligible?

To be eligible for funding to repair (enhancing resilience), retrofit or raise your home, you must meet the following criteria:

- your home is within one of the local government areas activated for Disaster Recovery Funding Arrangements

- you are the owner-occupier or landlord of the home for which you are applying for funding
- the home is a residence (house/unit/duplex), not used primarily for business purposes
- the home was inundated by water in liveable rooms or areas during the 2021–22 rainfall and flooding events listed below:
 - » central, southern, and western Queensland rainfall and flooding – 10 November to 3 December 2021
 - » ex-tropical cyclone Seth – 29 December 2021 to 10 January 2022
 - » south-east Queensland rainfall and flooding – 22 February to 5 April 2022
 - » Southern Queensland flooding – 6 to 20 May 2022.

What funding is available?

Eligible homeowners can apply for funding of up to \$50,000 toward repairing (enhancing resilience) or retrofitting, OR up to \$100,000 toward the cost of raising homes. Eligible homeowners may only apply for funding under one of the programs.

For works estimated above these thresholds, homeowners will be required to co-contribute on a dollar-for-dollar basis.

For example, a raise costing \$120,000 would receive the base funding of \$100,000 and then a further \$10,000 co-contribution from the Fund, with the homeowner required to contribute \$10,000.

Homeowners in genuine hardship (as determined by the government), may be able to have the co-contribution requirement waived.

Funding from the Resilient Homes Fund may supplement other funds available through home insurance or Structural Assistance Grants to repair and improve the resilience of eligible homes. However, funding under the Fund is not available for the same works already paid for by an insurer or under another funding program.



How does the funding process work?

The funding process for the Resilient Homes Fund is outlined in the steps below:

- **Step 1** – Homeowner **registers interest** in receiving funding.
- **Step 2** – An initial **eligibility check** of registrations is completed.
- **Step 3** – A **Home Assessment** is completed to confirm eligibility and identify suitable resilience options.
- **Step 4** – A **Home Assessment Report** is provided to the homeowner, raising awareness of flood risks and identifying resilience options to consider.

Where voluntary buy-back has been identified as an option, homeowners will be contacted regarding the next steps.

Homeowners who would like to repair (enhancing resilience), retrofit or raise their home will continue with the following steps:

- **Step 5** – Homeowner **seeks quotes for works from licenced contractor/s and formally applies for funding** via an online portal (submitting one quote).
- **Step 6** – Homeowner **notified of funding approval**, after our team reviews quote, checks all eligibility requirements are met and is satisfied that the quote represents value for money.
- **Step 7** – Homeowner **enters into a funding agreement with the Queensland Government and a contract** with a licenced contractor to complete the works.
- **Step 8** – **Resilient Homes Fund payments are made directly to the licenced contractor** in accordance with agreed milestones.
- **Step 9** – Upon completion of works **our resilience experts will visit the home to verify works have been completed** before making final payment.
- **Step 10** – **An Outcomes Report** is provided to the homeowner detailing resilience outcomes achieved through the Resilient Homes Fund.

The steps above may change if your home is insured. The Queensland Government is working with insurers to finalise arrangements for the coordination of insured works and any additional resilience works.

More information

To find out more and register your interest for funding through the Resilient Homes Fund, visit qld.gov.au/resilienthomes.

For enquiries about the Resilient Homes Fund:

- email resilienthomes@epw.qld.gov.au
- call 13 QGOV (13 74 68).

Examples

The following examples have been developed to help homeowners understand more about the Resilient Homes Fund. These are not real-world examples and should be used as a guide only.

Shane

Shane's recently renovated 4-bedroom home was inundated with 0.5 metre of water through all liveable areas. Shane has private home insurance with flood cover.

Shane's Home Assessment Report identifies several resilience strategies that could occur in addition to the \$60,000 repair his insurance will cover. The resilience retrofit works are estimated to cost an additional \$10,000. Shane may be eligible for \$10,000 funding.

Thao

Thao's 2-storey duplex was inundated with 1 metre of water through all liveable areas on the ground floor.

Thao's Home Assessment Report identifies resilience retrofit options for the ground floor which includes the kitchen, bathroom and a bedroom. Thao sources quotes from licenced contractors. Resilience retrofit works are estimated to cost \$60,000. Thao isn't insured and wasn't eligible (due to her income) for a Structural Assistance Grant. Thao, with a contribution of \$5,000 of her own funds, may be eligible for \$55,000 from the Resilient Homes Fund.

Helen

Helen lives in a low-set Queenslander on stumps that was inundated with 1.5 metres of water.

Helen's Home Assessment Report identifies home raising and resilience retrofit works as potential resilience options. Helen considers the risks and benefits of both options and decides to seek quotes from licenced contractors for raising her home which is estimated to cost \$100,000.

Helen may be eligible for \$100,000 from the Resilient Homes Fund.

