

Household Resilience Program

Information for homeowners

The Household Resilience Program aims to assist eligible homeowners in coastal parts of Central and Northern Queensland to improve the resilience of their homes against cyclones. In June 2023, the program received an additional \$20 million in funding from the Australian Government for Phase 4.

Owner-occupiers that live in a house built prior to 1984, located within 50km of the coast north of Bundaberg up to Cape York and west to the Northern Territory border, may be entitled to a Queensland Government grant of 80% of the cost of improvements, up to a maximum of \$15,000 including GST.

Grants are restricted to one per household. Homeowners who have previously received funding from previous phases of the program, are not eligible to receive funding under Phase 4.

The program is funded by the Australian Government and administered and managed by the Queensland Government, Department of Housing, Local Government, Planning and Public Works.

About the program

Improvement works covered under the program

Upgrade works must be completed on existing structures to meet the program objectives of increasing cyclone resilience for homes built prior to 1984.

Cyclone resilience improvement works covered by the program include:

- full roof replacement and roof structure tie-down upgrades (e.g. strapping of battens to rafters and rafters to top plates) to AS 1684.3:2021.
- roof structure tie-down upgrades using an external over-batten system installed to: HB 132.2:1999 Structural Upgrading of older Houses, Part 2: Cyclone Areas.
- replacement of existing garage doors and frames, to withstand wind pressure tests from AS 4505:2012 wind rated garage doors.
- window protection including cyclone shutters or screens to withstand debris impact tests AS 1170.2:2021 and wind pressure tests to AS 4055:2021 Wind Loads for Housing.
- replacement of existing external hollow core doors with solid core external grade doors including upgrade of lockset and reinforcement of door frame.
- tie downs of existing external structures to withstand wind pressures from AS 4055:2021 Wind Loads for Housing or AS 1170.2 Structural design actions.

What types of works are not eligible under the program?

- Renovations, extensions, or new structures
- Works to structures or buildings that are not deemed compliant
- Works to homes on rented land
- Works to homes relocated after 1984

- Restumping of a house
- Roof re-nail/re-screw
- Partial roof replacement
- Wall cladding
- Repair of pre-existing damage.

*Note this is not an exhaustive list and is provided as a guide only. Please contact the Household Resilience Program team to discuss your individual circumstances.

How the funding is paid

The minimum value of works eligible for grant funding is \$3,300. This is in line with the Queensland Building and Construction Commission (QBCC) threshold requiring the use of an appropriately licensed contractor.

The homeowner nominates their proposed home improvements from the options available under the program and provides quotes from a local QBCC licenced contractor.

The HRP assessors will review the quote and visit the home to confirm the proposed improvements will increase cyclone resilience at a reasonable cost. This review will form the basis of the grant allocation which will be 80% of the estimated costs, up to a maximum of \$15,000 including GST.

The grant funding will be paid directly to the contractor upon completion of the approved home improvements with the homeowners responsible for paying the balance of the costs not covered by the grant funding.

Homeowner co-contribution

The program operates through a co-contribution arrangement. The funding covers 80% of the costs to undertake household improvement works, up to a maximum of \$15,000 including GST.

For example:

Maximum grant	\$15,000 (80% of the total cost)
Homeowner co-contribution required	<u>\$ 3,750</u> (20% of the total cost)
Total works cost	<u>\$18,750</u>

The homeowner is responsible for their co-contribution and any costs exceeding \$15,000 including GST that are not covered by the grant. You may be able to arrange a loan from a financial provider to fund all or part of this.

Application and approval process

Homeowners are encouraged to apply online, where possible. Go to: www.qld.gov.au/strongerhomes

If you cannot access a computer or the internet, information can be posted to you or other arrangements can be made to assist you. You may also wish to nominate a third-party within the application process if you need help with the application process.

The application process has 2 stages:

1. Confirmation of eligibility. This may take up to 1 month.

2. Quote review and approval of funding. This can take up to 1 month.

Step 1: Eligibility

Homeowner requirements

*The term Homeowner refers to individuals and does not include legal entities such as trusts, corporations, or businesses.

To be eligible to apply, the homeowner must:

- live in the identified cyclone risk area (in the area north of Bundaberg, up to Cape York and west to the Northern Territory border within 50km of the coast)
- own or be the mortgagor of a house built prior to 1984
- live in the home as their primary place of residence
- meet the income eligibility requirements below
- have not received funding under a previous phase of this program.

Income requirements

To be eligible for funding, the homeowner's weekly household income* must be less than:

- \$1,179 for an individual (\$61,322 per year)
- \$1,630 for a couple (\$84,782 per year)
- \$1,632 for a sole parent with one child (\$84,841 per year)
- \$2,022 for a couple with one child (\$105,125 per year).

The following weekly allowances* also apply:

- \$391 for each additional dependent child (\$20,343 per year)
- \$451 for each additional adult (\$23,460 per year).

*Based on 2024/25 National Rental Affordability Scheme (NRAS) rates.

It may take approximately one month after your application is received for the Household Resilience Program (HRP) team to assess your eligibility and confirm the outcome via email.

Step 2: Provide a quote for the preferred improvement works

In the second stage, you will need to provide an itemised and quantified quote for proposed improvements by uploading the documents via the grants portal. Your application approval email will have the information you need.

For assistance in finding a local QBCC licenced contractor, visit: <https://my.qbcc.qld.gov.au/s/findlocalcontractor>

Note: Homeowners are encouraged to seek multiple quotes to assist in their decision making, however only one quote may be uploaded for assessment.

After you have submitted your preferred quote, the HRP assessor will review the costs for the proposed works to confirm the improvements are reasonable, considering the scope and the price to improve cyclone resilience. This may take up to 1 month.

Once your application and supporting documents have been processed, a qualified assessor will visit your home to complete an on-site pre-approval inspection.

Your Household Resilience Program funding must be approved in writing by the Department of Housing, Local Government, Planning and Public Works before any works to improve your home start.

If your application is approved

Homeowners approved for funding will be notified by email.

If your application is approved, you will need to sign a QBCC approved building contract with your approved QBCC Licenced contractor to commence the quoted works.

Further information on QBCC contracts is available on the QBCC webpage: [Domestic building contracts | Queensland Building and Construction Commission \(qbcc.qld.gov.au\)](https://qbcc.qld.gov.au/domestic-building-contracts)

Starting the home improvements

Before works start, the contractor must provide you with evidence of their QBCC Home Warranty Insurance to confirm the works will be insured. You will need to upload a copy of the contractor's Home Warranty Insurance to the grant portal when works have been completed.

Further information on Home Warranty Insurance is available on the QBCC website: [What is home warranty insurance | Queensland Building and Construction Commission \(qbcc.qld.gov.au\)](https://qbcc.qld.gov.au/what-is-home-warranty-insurance).

You may also need to pay the contractor an initial deposit. It is recommended that the deposit is no more than 10% of the quoted price. This may vary depending on the nature of the work to be completed and any materials required for the job.

While works are underway, you and the contractor are responsible for coordinating all works including site safety, protection of property and temporary accommodation as required.

Completion of the improvement works

On completion of the works and before any payments are made by the program, the following documentation must be provided by the contractor to the homeowner:

- **Form 15** for design compliance or statement of compliance provided by engineer or supplier of proprietary products (e.g., cyclone shutters)
- **Form 43** for the installation of proprietary items
- **Form 21** for certification of structural works
- **Copy of the contractor's invoice:**
 - Addressed to the homeowner (full name)
 - Referencing the Household Resilience Program application number

- Itemising and quantifying the works completed
- **Evidence of QBCC Home Warranty Insurance** details taken out by the contractor covering the full value of the quote or more (where applicable), prior to the work starting.

You are then required to submit these documents to the Household Resilience Program team, via the grants portal.

When the documentation has been assessed by the Grants Officer, a qualified assessor will visit your home to complete an on-site post-works inspection. The Household Resilience Program team will arrange for the grant funding to be paid directly to the contractor following confirmation the works have been completed in line with the approved grant.

You will be required to pay the balance of your co-contribution (plus any additional costs for works that are not covered by the grant) to the contractor once you are satisfied that the work has been completed in full.

Benefits for homeowners

Cost of living

It is recommended that you contact your home insurer to find out if you are eligible for a reduction in your home insurance premiums after undertaking these works to improve the cyclone resilience of your home. Homeowners who previously participated in the program have reported an average insurance premium reduction of 10%.

Security

Previous program participants have stated they feel more secure in their homes and better prepared should a severe weather event or cyclone occur in the future.

More information

Impact of severe winds on the structure of a house

Tropical cyclones produce severe winds that can impact houses with extreme force. Wind pushing on the external walls applies high volumes of pressure to the roof that can result in a home lifting off its foundations.

If a window or door is broken, severe winds can enter the house and potentially put more pressure on the roof structure. This may result in the roof becoming weakened or completely removed from the building.

To increase the strength of the overall structure of the home and its resilience to severe winds, retrofitting to the original frame and/or upgrading the fittings may be necessary to increase the home's resilience to the changing wind pressures during a cyclone or severe weather event.

Retrofitting

Retrofitting is when building improvements are carried out on older structures, such as homes that were originally built to a standard that is now out-of-date.

Some houses in coastal parts of Queensland built before the early-1980s may not have been built to withstand cyclonic winds.

Upgrading (retrofitting) the existing roof structure, protecting the windows, strengthening the doors, and ensuring the house is well maintained are all ways to improve the strength of these homes.

As a result of building improvements undertaken by homeowners as part of the Household Resilience Program, homes may become more resilient to severe winds produced by cyclones.

Additional resources

- James Cook University resources for the community at [Cyclone Testing Station - Resources for the Community - JCU Australia](#)
- Queensland Building and Construction Commission <https://www.qbcc.qld.gov.au/>
- Resources at [Resources | Queensland Building and Construction Commission \(qbcc.qld.gov.au\)](#)
- National Construction Code <https://ncc.abcb.gov.au/>
- Design guides for building houses with improved cyclone resilience at [Cyclone Resilient Building Guidance for Queensland Homes \(December 2019\).pdf \(qra.qld.gov.au\)](#)

Contact us

For more information relating to the Household Resilience Program including specific improvement options for homeowners:

Phone: 07 3007 4485 (Option 1)

Email: strongerhomes@epw.qld.gov.au

Website: www.qld.gov.au/strongerhomes

This fact sheet was compiled in partnership with James Cook University Cyclone Testing Station and the Bushfire and Natural Hazard Cooperative Research Centre.