

Resilient Homes Fund



Questions and Answers

- What is the \$741 million Resilient Homes Fund? 3
- What is flood resilience?..... 3
- What activities will be funded under the Resilient Homes Fund?..... 3
- What is flood resilient design?..... 3
- What are flood resilient materials? 3
- Who is eligible?..... 3
- How can I apply for the program? 4
- What sort of work would be covered by the resilient household rebuild program? 4
- Is the program means tested? 5
- What funding is available?..... 5
- Do I have to pay for any of the works? 5
- Will this program flood-proof my home? 5
- Will participating in this program make my flood insurance cheaper? 5
- What does the house raising program involve? 5
- Will raising guarantee that I won't get flooded again? 6
- When do I need to complete my registration of interest by? 6
- What happens after I register my interest?..... 6
- What happens after my home assessment? 6
- What happens next if my home is recommended for resilience materials or house raising? 6
- What happens if my home is recommended for buy back? 6
- What if I don't want to sell my house? 6
- What happens if I change my mind? 7
- Once I have submitted my expression of interest, how long will I need to wait before I can expect an outcome? 7
- When will grants start to be issued? 7
- Will I receive a cash grant under the Resilient Homes Fund? 7
- What should I do if I'm already going through a process with my insurer, if I think I may be eligible for a grant?..... 7
- What should I do if I'm uninsured, my house was severely flood damaged and I'm waiting for a buy-back? 7
- I am applying for a Structural Assistance Grant (SAG), will that affect my eligibility? 8



My insurer is currently carrying out repairs on my property, will that affect my eligibility? 8

Repairs on my property have been completed using conventional materials. Am I still eligible for a rebuild/house raising/buy back? 8

How will my scope of works be determined?..... 8

How will the quality of program materials and workmanship be ensured? 9

Will these works be covered under the Queensland Home Warranty Scheme? 9

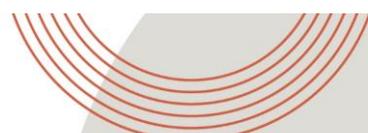
I live in a rental property that was impacted by the flooding. Am I eligible for these programs? 9

What assistance is available to flood victims in the meantime? 9

I own a business, am I eligible?..... 9

What happens to people who are deemed ineligible for the current support available, but are uninsured and need assistance repairing their homes? 10

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What is the \$741 million Resilient Homes Fund?

In response to severe flooding experienced by Queensland in the 2021-22 disaster season, the Queensland and Australian Governments have jointly funded a \$741 million Resilient Homes Fund to help affected Queenslanders make their homes more resilient to future flooding.

This is the largest household resilience program of its kind to ever be delivered in Australia and has the potential to change Queenslanders' lives and the region's resilience to flooding.

The program will deliver a range of options for eligible Queensland homeowners including retrofitting or raising their home to be more resilient to flooding, or voluntary buy backs in areas of high risk.

The program is funded 50:50 by the Queensland and Australian Governments under the Disaster Recovery Funding Arrangements.

What is flood resilience?

Flood resilience is the ability to prepare for, live through, and then return to normal household routines with the least amount of disruption and anxiety as possible. The Resilient Homes Fund will not stop flood waters. However, it aims to assist residents make their properties more resilient, ensuring they recover quickly from flooding events.

What activities will be funded under the Resilient Homes Fund?

The program will provide a range of options for eligible Queenslanders whose home has been impacted by flooding. These include retrofitting using flood-resilient design, house raising and voluntary buy backs for high-risk properties.

What is flood resilient design?

Flood resilient design is the use of materials, construction systems and design types that can withstand substantial and multiple inundation by actively mitigating the effects of and minimising the cost of flooding.

Flood resilient design enables homeowners to safely store belongings prior to a flood event, easily clean and quickly move back in after such an event with minimal long term disruption. By implementing flood resilient design measures, homeowners can actively mitigate or minimise the effects of flooding.

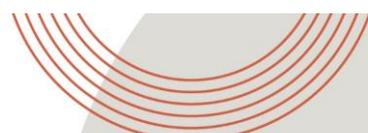
What are flood resilient materials?

Flood resilient materials are non-porous, water resistant and easy to clean following an inundation event.

Who is eligible?

The Resilient Homes Fund was developed following the 2021-22 disaster season and applies to directly flood-affected residential properties within the Disaster Recovery Funding Arrangements (DRFA) activated local government areas for the following events:

- Central, Southern and Western Queensland Rainfall and Flooding 10 November – 3 December 2021



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- Ex-Tropical Cyclone Seth, 29 December 2021 – 10 January 2022 (Ex-TC Seth)
 - South-East Queensland Rainfall and Flooding, 22 February onwards
 - Southern Queensland flooding, 6 to 20 May 2022.

Residential properties include a house, unit, townhouse, granny flat or manufactured home, noting that common property areas are not covered by the Resilient Homes Fund.

In total, there are 39 LGAs activated for DRFA assistance across those three floods. For more information go to <https://www.qra.qld.gov.au/funding-programs/resilience-funding/resilient-homes-fund>

An eligible homeowner is defined as:

- Owner occupier - Owns the property or is the mortgagee of the property
- Landlord – owns the property or is the mortgagee of the property
- The property must be for the purposes of residential dwelling and not be solely for business purposes (if the property has a home business, costs are restricted to those that are attached to the liveable space of the principal place of residence (i.e. if the business runs in an adjoining space that is not connected to the home, this is not eligible under this initiative).

How can I apply for the program?

A registration of interest form is available on the Department of Energy and Public Works website (qld.gov.au/resilienthomes). Interested homeowners can now register their details to be considered as part of the program.

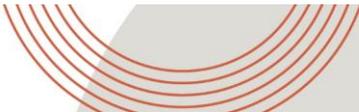
Together with information and flood modelling from local councils, and damage impact assessment data from the Queensland Fire and Emergency Service, this register of interest will help us understand how many properties require assistance, the scope of assistance requested, and also inform detailed rollout plans.

What sort of work would be covered by the resilient household rebuild program?

Queensland has led the way in the development of a range of Resilient Building Guidelines for floods, as well as for bushfires, storms and cyclones. We can't stop floods from occurring, but we can take steps to reduce their impact.

Incorporating resilient building design can significantly reduce the effort, cost and time to return people to their homes and workplaces following a flood.

A number of activities designed to increase a house's resilience to flooding and/or make the clean-up following a flood event easier including, but not limited to:

- Replacement of floor coverings to an approved water-resistant floor finish such as vinyl, tiles, polished concrete
 - Approved electrical works such as dedicated circuits (with lock out breakers) between levels, raising general power outlets, switchboards, air conditioning units and hot water systems above recognised flood levels
 - Replacement of wall linings with water resistant finishes
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- Relocation of kitchens and laundries
 - Replacement of cabinetry in laundries, bedrooms, bathrooms and kitchens with water resistant products
 - Replace all hollow core doors with solid core doors
 - Replace cavity sliding doors with face-of-wall sliding doors or swing doors and seal wall cavity
 - Eliminate any cavities under or within the structure of the stairs
 - Replace non-water-resistant mouldings with water-resistant mouldings and skirtings.
 - Replace cavity walls with non-cavity walls.

Is the program means tested?

No. The program will aim to help as many Queenslanders as possible within the funding available, with Queenslanders most vulnerable to future flooding to be prioritised.

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

Once you have received an assessment report you can apply for funding through the Queensland Rural and Industry Development (QRIDA) website portal ([Login - Portal \(qrda.qld.gov.au\)](https://qrda.qld.gov.au)). Create a profile, follow the prompts and answer the questions to apply for funding that is available to you.

Do I have to pay for any of the works?

Homeowners seeking to undertake works to their home that go above and beyond the program guidelines or using above standard building materials as part of their rebuild or retrofitting process will need to cover extra costs or expenses ineligible under the program. The Queensland Government will review builder quotes to ensure costs are fair and reasonable and deliver value for money, with a co-contribution from the homeowner required in these instances to cover the gap.

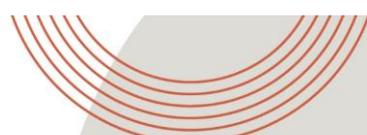
Will this program flood-proof my home?

The rebuild program will not flood-proof Queensland homes. It aims to minimise the impact of flooding and is designed to help residents prepare for, and recovery from, flooding events.

Will participating in this program make my flood insurance cheaper?

The program has been developed in close consultation with key stakeholders including representatives from the insurance industry. The aim of this program is to build greater resilience to future flooding within impacted communities. Insurance premiums are a matter for insurers to consider with their customers, however similar programs delivered in Queensland in the past have delivered benefits to insurance affordability.

What does the house raising program involve?





This initiative will offer grants to homeowners to raise their home to reduce the impacts of future flood events by raising habitable floors to meet or exceed the required Flood Hazard Level (minimum habitable floor level) as prescribed by the relevant local government planning scheme. The overall height of the dwelling must not exceed the maximum height prescribed by the relevant local government planning scheme.

This initiative may also include moving the home on the same parcel of land (for example, moving it to higher ground).

Will raising guarantee that I won't get flooded again?

You will be provided detailed information on the options you have in relation to your home and the way in which these options will increase your resilience to future flooding events.

It may be determined that raising your home will provide significant mitigation in the event of some types of flooding. Every flooding event is different and raising a home is not a guarantee that you will not be inundated in the future.

When do I need to complete my registration of interest by?

Registrations of interest have opened. We encourage all homeowners that are interested in the program to register their interest as soon as possible.

What happens after I register my interest?

Registered applicants will be contacted by the program management team to schedule a home inspection where homeowners can discuss their situation with the assessor. Following the assessment, homeowners will receive information about resilience options under the program specifically for their home.

What happens after my home assessment?

The assessment of the home may include recommendations for including resilient materials or house raising. In some cases, due to the flood risk, the recommended action may be a voluntary home buy back.

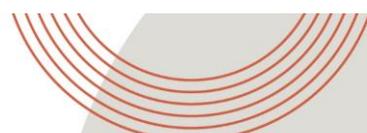
What happens next if my home is recommended for resilience materials or house raising?

Your assessment will include options for resilient materials. If approved, in most cases grants will be paid directly to builders/contractors to undertake the works.

What happens if my home is recommended for buy back?

Owners of eligible properties for voluntary buy back will receive an independent market valuation to determine a fair and reasonable purchase price. If an agreement is reached, the property and land would be purchased by the local Council and the building removed. The land is then rezoned into non-liveable uses, like open space or green corridors, and remains in the ownership of Council.

What if I don't want to sell my house?





This is a voluntary program. One of the aims of the program is to provide residents with the information they need to make informed decisions. For some homeowners, the recommended action may be the voluntary buy back of their property. It will be up to homeowners as to whether they wish to proceed down this path.

What happens if I change my mind?

The Queensland Government is committed to working with homeowners through this process. We understand the decisions around resilience actions can be difficult and we will support homeowners through the process.

Once I have submitted my expression of interest, how long will I need to wait before I can expect an outcome?

Registering your interest is the first step. Once you register, you will receive regular updates on the program and be advised once the program is open to applications.

When will grants start to be issued?

Once applications open, there will be a number of steps to determine eligibility. The first important step is to register your interest and ensure you receive regular updates on the program.

Will I receive a cash grant under the Resilient Homes Fund?

No, this is not a cash grant initiative. For approved applicants, the program management team will coordinate payments directly to the applicant's contractor to cover agreed works up the approved grant allocation.

What should I do if I'm already going through a process with my insurer, if I think I may be eligible for a grant?

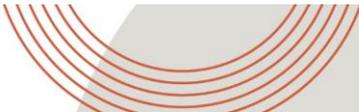
The Queensland Government has been consulting with the Insurance Council of Australia and some insurance companies about the program. If you are insured and want to be part of the program, register your interest as soon as possible.

You may still apply for the grant and an assessor will assess your property to look at resilience options which may still be available to you. The program includes improvement works that are not included in insurance rebuild works.

What should I do if I'm uninsured, my house was severely flood damaged and I'm waiting for a buy-back?

Homeowners who have experienced flood damage can now register their interest for the Resilient Homes Fund by visiting the Department of Energy and Public Works website (qld.gov.au/resilienthomes) and registering your details, and the details pertaining to your property, online.

While those most vulnerable in our communities will be prioritised through the rollout, and the Queensland Government is working to roll out the program as quickly as possible, it's important to understand this is a significant and complex program never before delivered on this scale in Australia and we are working to ensure we get it right.





There is a range of support available now for Queenslanders including temporary accommodation, and Structural Assistance Grants of up to \$50,000 for those who are uninsured or unable to access insurance. We ask Queenslanders to please contact the Community Recovery Hotline on 1800 173 349 if you need immediate assistance.

I am applying for a Structural Assistance Grant (SAG), will that affect my eligibility?

The Structural Assistance Grant is a separate process from the Resilient Homes Fund, with the SAG grant focused on structural repairs for low-income earners who are uninsured or unable to access insurance.

Being approved for a SAG grant won't affect applicants' ability to apply for any of the initiatives available through the program, provided they are eligible.

The aim of this program is to increase the overall resilience of Queensland homes that have been impacted by floods this disaster season.

The Resilient Homes Fund team will work with you and the Department of Communities, Housing and Digital Economy if you have been approved for a SAG grant and are eligible for funding under this program.

My insurer is currently carrying out repairs on my property, will that affect my eligibility?

Any repairs underway won't affect applicants' ability to apply for any of the initiatives available through the program, provided they are eligible. The aim of the program is to increase the overall resilience of Queensland homes that have been impacted by floods this disaster season.

If you already have an insurance claim and/or have already started repair works, we encourage you to register your interest as soon as possible to minimise disruption during the rebuild process.

Repairs on my property have been completed using conventional materials. Am I still eligible for a rebuild/house raising/buy back?

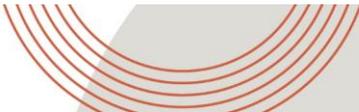
Any repairs underway won't affect applicants' ability to apply for any of the initiatives available through the program, provided they are eligible.

The aim of the program is to increase the overall resilience of Queensland homes that have been impacted by floods this disaster season and this may be achieved through retrofitting parts of the home with flood resilient materials.

How will my scope of works be determined?

A Home Assessment is completed to confirm eligibility of the home and identify suitable resilience options.

Where homeowners require further technical support to make an informed decision on the appropriate scope of works, a list of technical experts including architects, engineers and building contractors will be available from the program website.





The technical experiences gained through the Brisbane City Council's Flood Resilient Homes Program will be applied to this initiative.

How will the quality of program materials and workmanship be ensured?

All works under the program will be managed in accordance with existing Queensland Building and Construction Commission (QBCC) and National Construction Code requirements. The program team is working with the QBCC to establish a list of qualified and licenced building and trade contractors for applicants to access and source required work quotes.

Will these works be covered under the Queensland Home Warranty Scheme?

Yes. In accordance with legislation, a Queensland Home Warranty Scheme policy is compulsory for all [residential construction work](#) valued at more than \$3,300 (including cost of materials, labour and GST).

I live in a rental property that was impacted by the flooding. Am I eligible for these programs?

The owner of the property must register their interest for the property to be considered as part of the program.

An eligible homeowner is defined as:

- Owner occupier - Owns the property or is the mortgagee of the property
- Landlord owns the property or is the mortgagee of the property (co-contribution may be required).

The property must be for the purposes of residential dwelling and not be solely for business purposes (if the property has a home business, costs are restricted to the those that are attached to the liveable space of the principal place of residence i.e. if the business runs in an adjoining space that is not connected to the home, this is not eligible under this initiative).

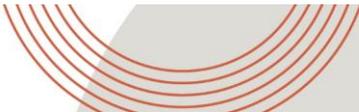
What assistance is available to flood victims in the meantime?

A broad range of assistance is available to individual and families through the Disaster Recovery Funding Arrangements and Community Recovery. In particular, DRFA Structural Assistance Grants have been raised from a maximum of \$14,675 to up to \$50,000. These grants go towards repairs to make homes safe and habitable.

People can apply for the grant through the Community Recovery Portal or call the Community Recovery Hotline on 1800 173 349.

I own a business, am I eligible?

The property must be for the purposes of a residential dwelling and not be solely for business purposes. If the property has a home business, suitable resilience options will only be identified for the principal place of residence (i.e. if the business runs in an adjoining space that is not connected to the home, this is not eligible under this initiative).





What happens to people who are deemed ineligible for the current support available, but are uninsured and need assistance repairing their homes?

A number of non-government organisations are also supporting Queenslanders impacted by 2022 floods and severe weather including:

- GIVIT – (<https://www.givit.org.au/need-help/individuals>)
- Australian Red Cross – (<https://www.redcross.org.au/grants/>)
- St Vincent de Paul Society Queensland – (https://qld.vinnies.org.au/vinnies-help?_ga=2.99416476.361026552.1650350056-1047840332.1650350056)

