

Household Resilience Program

Steel Pacific
INSURANCE BROKERS

Information for home owners

The expansion of the Household Resilience Program is part of the first stage of the State's economic reset coming out of COVID-19. The Queensland Economic Recovery Strategy: Unite and Recover for Queensland Jobs, was launched by the Premier in May 2020. This program is also co-funded with the Australian Government.

The program assists eligible home owners in coastal parts of Queensland to improve the resilience of their homes against cyclones.

Owner-occupiers that live in a house built before 1984, located within 50km of the coastline from Bundaberg to the Queensland/Northern Territory border, may be entitled to a Queensland Government grant of 75% of the cost of improvements, up to a maximum of \$11,250 including GST.

Building improvements undertaken as part of the program may also help to reduce home insurance premiums.

Previously, this program supported jobs in regional Queensland with 451 businesses engaged to undertake works in phase 1. This resulted in 95% of contractors being sourced directly from the local community and 99.8% of these being Queensland businesses.

Eligibility

There is a two-stage eligibility process.

For the first stage, home owners need to meet the following criteria to be eligible to apply:

- live in a recognised cyclone risk area (in the area from Bundaberg to the Queensland/Northern Territory Border within 50km of the coast)
- own or be the mortgagor of a house built before 1984
- live in the home (primary place of residence)
- meet the income eligibility requirements below.

It will take approximately four weeks after applications are received for the Household Resilience Program (HRP) team to assess eligibility and confirm the outcome.

In the second stage, home owners are required to provide itemised and quantified quotes for upgrades to be performed on the home that total \$3,300 or more.

After submitting the quotes required for this part of the process, please allow approximately one month for the HRP team to assess the costs for the proposed work, inspect the property and provide advice on the outcome.

Additional information: please note that approved grants are restricted to one per household and funding for the Household Resilience Program is limited.

Income test

To be eligible for the grant, weekly income* must be less than:

- \$1,006 for an individual (\$52,324 per year)
- \$1,391 for a couple (\$72,341 per year)
- \$1,392 for a sole parent with one child (\$72,391 per year)
- \$1,724 for a couple with one child (\$89,698 per year)

The following weekly allowances also apply:

- \$333 for each additional dependent child (\$17,357 per year)
- \$384 for each additional dependent adult (\$20,017 per year)

*Based on the 2020/21 National Rental Affordability Scheme (NRAS)

Home owner co-contribution

Home owners are required to make a minimum 25% co-contribution towards the approved program works undertaken and may be able to arrange a loan from a financial provider to fund all or part of this.

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 resistance to the changing pressures during a cyclone.

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 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 home owners as part of the Household Resilience Program, homes may become more resilient to severe winds produced by cyclones.

Improvement options covered under the program

Home owners can apply to make specific improvements covered under the program including:

- ✓ full roof replacement and roof structure tie-down upgrades
- ✓ roof structure tie-down upgrades using an external over-batten system
- ✓ replacement of garage doors and frames
- ✓ window protection including cyclone shutters or screens
- ✓ tie downs of external structures (e.g. sheds)
- ✓ replacement of external hollow core doors with solid external grade doors.

For assistance in finding a local QBCC licensed contractor, visit:

<https://my.qbcc.qld.gov.au/s/findlocalcontractor>

How does the funding work?

Home owners nominate the types of improvement works to be undertaken on the home from the improvement options covered by the program.

HRP assessors will review the quotes obtained by the home owner from a local QBCC licensed contractor, and this will form the basis of the grant allocation which will be 75% of the estimated costs, to a maximum of \$11,250 including GST, that will be paid directly to the contractor upon completion of the work on the property.

Home owners will need to pay the contractor the remaining balance of the outstanding costs for the work not covered by the grant.

Application process and approvals

To apply for a Household Resilience Program grant, visit www.qld.gov.au/strongerhomes to commence the application process. Home owners approved for a grant will be notified by email and they will then need to enter into a QBCC building contract with their chosen contractor to commence the quoted works.

Prior to works commencing, the contractor must provide the home owner with a evidence of their QBCC Home Warranty Insurance, and the home owner may also need to pay their contractor an initial deposit of no more than 10% of the quoted price for works to start.

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

Completion of the improvement works

On completion of the work and prior to the remaining payments being made by any party, the following documentation must be provided by the contractor to the home owner. On receipt, the forms (the contractor will know them) are to be submitted to the Household Resilience Program grants team:

- ✓ Form 15 for design compliance provided by engineer or supplier of proprietary products (e.g. cyclone shutters)
- ✓ Form 16 for the installation of proprietary items or Form 21 for certification of structural works
- ✓ Copy of the contractor's invoice.
- ✓ QCBB Home Warranty Insurance

Once these items have been provided, an assessor will carry out an inspection of the works and the HRP team will arrange for the grant funding to be released to the contractor. At this point, if the home owner is satisfied that the work undertaken by the contractor has been completed in full, they will also be required to pay the balance of the co-contribution.



Benefits for home owners

Insurance

Before commencing any works, home owners are encouraged to speak with their home insurer to find out if undertaking any of the building upgrades covered under the program will entitle them to a reduction on their home insurance premium.

More information

Information for home owners on making their homes more resilient to cyclones can be obtained through the following resources:

- the James Cook University videos and resources for home owners at www.jcu.edu.au/cyclone-testing-station
- design guides for building houses to resist cyclones at qldreconstruction.org.au
- fact sheets and publications at qbcc.qld.gov.au.

For more information relating to the Household Resilience Program including specific improvement options for home owners, visit www.qld.gov.au/strongerhomes or contact us via email at strongerhomes@epw.qld.gov.au.

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