Resilient Homes Fund | August 2024

# What steps do I need to take to raise my home?



#### **Key dates:**

**☑** 30 July 2023

Registrations for the Resilient Homes Fund program closed.

☐ 1 December 2025

Grant applications for funding close unless funding has already been exhausted.

☐ 30 June 2026

Works to be completed and paid in full.

Important: Registrations for the Resilient Homes Fund are not transferable. If you are planning to sell your home, all works must be completed and payments finalised prior to the sale of your home.

If you have a typical Queensland timber home, the Home Raising program in the Resilient Homes Fund is a great option to keep your home high and dry. But be prepared, home raising has a few extra steps to consider before you can apply for funding.

If you are eligible to raise your home and want to pursue this option, follow this guide.

# Step one – Check with your local council

Contact your local council to check if your property can be raised. You'll need to find out:

» If there are any building codes or planning scheme compliance rules that apply to your property (e.g. height and boundary set-back restrictions)



» If there are any minimum habitable floor level requirements set by your local council



What building or planning approvals you may need to obtain



Tell council the assessed flood level (if available) and 2021-2022 flood event level your property needs to meet or exceed as outlined in your Home Assessment Report. Your assessed flood level was based on your council's minimum habitable floor level requirements at the time your Home Assessment Report was sent to you. As this may have been some time ago, it's worth asking if they have updated their data and would now recommend raising to a higher level.





If council advises you cannot raise your home to meet or exceed the levels listed in your Home Assessment Report, you can:

- » Request a relaxation of council's building requirements so your home can meet or exceed the levels listed in your Home Assessment Report
- » Ask your builder or designer for support to clarify your situation with council



Engage a town planner, certifier or architect for a second opinion.



Because checking with your local council is such an important step, we urge you to do this before progressing any further with home raising design works.

Go to **statedevelopment.qld.gov.au** and search the local government directory to find your local council.

# Step two – Consider if home raising suits your household

Use this checklist when considering if home raising is the best option for your household:

- » Have you considered your finances? Can you cover preliminary costs, a possible co-contribution and renovation works not covered by the Fund? To find out what's covered and what's not covered, go to the Home Raising program web page at qld.gov. au/resilienthomes
- » How will your home function? Are there mobility and access issues you need to consider? Will you need to demolish or remove any existing features to allow your home to be raised?
- » How will your home look? Will it suit the other elements of your home and neighbourhood?
- » How will it affect the re-sale value of your property?
- » Where will you stay while home raising works are underway and can you keep any items you usually keep under your house in temporary storage? Home raise work can take three months or longer. You may be eligible for temporary accommodation assistance.

Email rentalsupportgrant@housing.qld.gov.au.

- Have you considered the timing of the home raising works and your availability to deal with builders and contractors, property access etc?
- » If you are renting out the property, have you considered your obligations to your tenants and potential loss of rental income?

### Step three - Preliminary design works

**NOTE:** Preliminary design works need to be completed before getting a quote from your builder for home raising works.

Your habitable floor must be raised to meet or exceed the levels listed in your Home Assessment Report. Even if your local council allows a lower level, to qualify for funding under the Home Raise program, you must meet the minimum resilience standard of the Resilient Homes Fund.

Preliminary design works assess if your home is suitable for home raising and involve surveying, soil testing and building design.

Ask your builder if they can coordinate these works as part of their service.

If your builder can't assist, the next best option is to engage a principal consultant to coordinate preliminary works for you (e.g. an architect, builder, building designer or engineer). Note that you will need to sign a services agreement which outlines everyone's roles and responsibilities.

Search for building designers, architects and engineers using these licensed contractor databases:

- » Resilient Homes Fund Register: Resilient Home Fund (qbcc.qld.gov.au)
- » Find a Local Contractor (qbcc.qld.gov.au)
- » Board of Architects of Queensland: boaq.qld.gov.au
- » Board of Professional Engineers of Queensland: portal.bpeq.qld.gov.au
- » Other services like soil testing and certification can be found by searching QBCC's Find a Local Contractor database (qbcc.qld.gov.au)

You can coordinate preliminary works yourself, but be prepared, as navigating building design and planning approvals can be complicated. You will need



to dedicate time and effort to managing these works and ensure they meet all Resilient Homes Fund and building regulatory requirements.

#### Costs and reimbursement

Costs for preliminary investigations and design drawings can vary depending on the scope of work but can typically cost around \$15,000.

Reasonable eligible costs can only be reimbursed once your funding application is approved. Submit these costs with your funding application to the Queensland Rural and Industry Development Authority (QRIDA).

**Note:** Reimbursed costs for preliminary works will be included in your total eligible funding amount. For example, if you are eligible for \$100,000 plus a dollar-for-dollar co-contribution, and you were reimbursed \$15,000 for preliminary works, you would have \$85,000 in funding remaining for home raise works before you are required to co-contribute.

If you do not progress with home raise works, preliminary costs related to home raising will not be reimbursed. However, you can still apply for the Resilient Retrofit Program.

## Who carries out preliminary works?

Contractors who carry out preliminary works include:

#### **Site assessors**

**Surveyor** – surveys what the current ground levels are, what the new floor level will be and the location of stormwater drains, sewers and gas lines etc. (REQUIRED).

**Soil tester** – tests the type of soil; a requirement to assess the suitability of the structural design (REQUIRED).

#### **Designers and reviewers**

**Architect or building designer** – completes drawings; may agree to be a principal consultant to coordinate the other contractors (REQUIRED).

**Engineer (structural and geotechnical)** – reviews drawings in relation to structural integrity and any impacts on construction from soil characteristics; may agree to be a principal consultant to coordinate the other contractors (REQUIRED).

**Certifier** – reviews drawings in relation to building code and council planning scheme compliance and approval requirements (REQUIRED).

**Town planner** – can advise on council planning requirements, submits development approval documentation and liaises with council (where required).

**Quantity surveyor** – calculates the amount of materials needed for building work and estimates the cost (where required).

#### Step four – Get a home raise quote

When developing a quote, your builder will consider the scope of the work and the feasibility of raising your home, including:

» Your home's floor and flood levels and whether the new habitable floor level meets or exceeds the flood levels listed in your Home Assessment Report.



The condition of your home



 Any building code and planning scheme compliance and approval requirements (e.g. height restrictions).



Your builder may charge a fee for providing a quote to reflect the time and effort that goes into this process. Reasonable costs will be reimbursed once your funding application is approved. Submit these costs with your funding application.

**Important:** Preparing a detailed home raising quote is an essential step in your funding application. Your builder will need to provide a comprehensive scope of works, including preliminaries, the height that the relevant floor level is being raised to, and details of resilience strategies.

If an insufficient quote is provided, the Resilient Homes Fund will contact you or your builder to provide more information, which will slow down your funding application.

Visit **qld.gov.au/resilienthomes** and navigate through the step-by-step process to find details about quote requirements and quote templates.



## Step five - Apply for funding

Once you have a detailed builder's quote you can apply for funding.

Submit your quote along with your funding application via the QRIDA portal: applyonline.qrida.qld.gov.au

The Resilient Homes Fund will then carry out a Value for Money assessment.

If we are satisfied with the home raise quote provided, QRIDA will send you a **Certificate of Conditional Approval** which includes:

» The funding amount



» The terms and conditions of the funding arrangement



» What evidence you will need to provide at the completion of home raise works



» Details of your nominated licensed contractor and steps to finalise payments to your contractor.



This certificate gives you the green light to proceed with a home raising contract with your builder.

#### What's next?

Find out about entering into a contract, variations in building works and how payments are made to your builder.

Visit **qld.gov.au/resilienthomes** for details about signing contracts and making payments.

# Need help?

If you have questions and want to talk to someone about your property and your individual circumstances, call **o7 3007 4485** and select **option 2** to arrange a one-on-one appointment.

For more information visit

qld.gov.au/resilienthomes

If you require the assistance of an interpreter, phone 1800 512 541.

Our compliments and complaints management policy and procedure can be found at housing.qld.gov.au/contact/complaints-compliments



