

Next Steps: Home Raising



Key dates:

- 30 July 2023**
Registrations for the Resilient Homes Fund program closed.
- 1 December 2025**
Grant applications for funding close.
- 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.

The Home Raising program provides funding for homeowners to raise their home to reduce the impacts of future flood events.

The focus is on raising habitable floors* to meet or exceed both the assessed flood level and 2021-2022 flood event level.

This initiative may also include moving the home on the same parcel of land (for example, moving it to higher ground). In limited circumstances, you may be eligible for financial assistance to demolish and rebuild your home above the assessed flood level and 2021-2022 flood event level.

* The habitable floor level is the floor that has habitable rooms, as defined by the National Construction Code, which generally has a minimum height requirement of 2.4 metres. Habitable rooms include bedrooms, living rooms, lounge rooms, music rooms, television rooms, kitchens, dining rooms, sewing rooms, studies, playrooms, family rooms, home theatres and sunrooms.

Your home assessment

Your Home Assessment Report provides detailed information on the options you have in relation to your home and the way in which these options will increase your home's resilience to future flooding events.

As identified in the report, your home is eligible for the Home Raising program.

It may be determined that raising your home will provide significant mitigation in the event of some types of flooding. However, every flooding event is different and, although raising your home will support you to recover faster with less damage, it is not a guarantee that you will not be inundated or isolated in the future.

It is important to assess the report and your flood risk and think about all the options and whether this will work for your personal circumstances.

Think about things such as where you will move to, timeframes and your budget.

This fact sheet outlines the next steps to consider should you choose to proceed with raising your home.

Next steps

1. Check with your council

Your local council may have rules around raising your home and what changes you can make to your property. Before you go further with the Home Raising program, check with your council about their requirements.

Find out if there are any building codes or planning scheme compliance rules you need to follow (for example, height and boundary set-back restrictions). And if there are any minimum habitable floor level requirements. Your builder may be able to help you find out this information.

Your habitable floor must be raised to meet or exceed both the levels listed in your Home Assessment Report and the 2021-2022 flood event level. Even if your local council allows a lower level, to qualify for funding under the Home Raising program, you must meet the minimum resilience standard of the Resilient Homes Fund. If you are unsure what level you need to raise your home to, please call **07 3007 4485** and **select option 2** for a one-on-one appointment.

Search the local government directory to find contact details for your local council:

statedevelopment.qld.gov.au/local-government/for-the-community/local-government-directory

2. Preliminary design works

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

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.

Investigate all associated costs such as, but not limited to, rent, earthworks, asbestos removal (if applicable), and architect plans. If you are considering this opportunity, you will need to fund

additional costs yourself, and may want to speak with a financial advisor.

Search the Resilient Homes Fund Register: **Resilient Homes Fund** (qbcc.qld.gov.au) or find another licensed QBCC Builder.

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.

3. Obtain quotes

Finding the right person to quote and carry out your works is essential. To be approved for funding, any resilience works need to be carried out by a suitably licensed contractor under a contract that complies with Queensland legislation. For home raising, you will engage a builder to project manage the works and co-ordinate relevant sub-contractors – for example electricians and plumbers – to undertake the work.

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.

TIP: Ask your builder to contact us when they are preparing your quote to ensure the right information is provided and to streamline the assessment process.

Scope of works

In determining the scope and feasibility of raising your home, it is important that you and your licensed contractor consider:

- » The property floor and flood levels
- » The condition of your home
- » Any building code and planning scheme compliance and approval requirements applicable to your property (e.g. height restrictions).



For home raising, the new habitable floor level will need to meet or exceed both the Assessed Flood Level and 2021-2022 flood event level in your Home Assessment Report.

Tip: It's important to note that council requirements and Resilient Homes Fund requirements are separate tasks. You need to meet your local council's requirements for building approvals and you need to meet Resilient Homes Fund requirements to obtain funding.

Eligible quote costs

Reasonable eligible costs will be considered for reimbursement once your funding application is approved. You will submit these costs with your funding application.

Eligible costs include reasonable costs to ensure the raised home meets all relevant building code and planning scheme requirements and Resilient Homes Fund requirements, such as:

- » Soil tests and hydraulic reports
- » Site survey (stormwater, sewer, gas etc.)
- » Professional services (associated engineering drawings, architectural/drafting fee, certifier fees)
- » Relocation and reconnection of essential services
- » Reinstating existing stairs for access (and construction of additional stairs where safety requirements were not met by existing access)
- » Building approval fees and development application fees where required and only relating to home raising works
- » Minimal, to code requirements for sub-surface ground control such as grading/placement of gravel on the ground under the newly raised house and creation or connection of stormwater gully to existing home stormwater line
- » Post-raise floor level survey.

NOTE: The Resilient Homes Fund does not cover items that are not essential to enabling the raising of the home such as a concrete slab, decks, downstairs laundries façade/finishing items such as slats and accommodation during construction.

The Resilient Homes Fund can only approve funding for one quote from a suitably licensed contractor to coordinate all contractors and oversee completion of works.

This is policy requirement is to ensure works are managed in a coordinated manner and deliver a quality outcome.

A benefit of this approach is that it's likely you will only need to communicate and organise access with one person, saving you time and energy and ensuring a high standard of work. It also means you will be covered by QBCC home warranty insurance.

Quote charges

Some licensed contractors may charge you for a quote to reflect the time and effort that goes into the process. If you are concerned about any upfront charges for getting a quote, we recommend contacting multiple contractors to compare costs to obtain a quote before proceeding.

Find a local contractor
using the QBCC local
contractor search tool



Quote details

To streamline the funding approval process, the quote needs to:

- » Itemise the construction costs (exclusive of GST) directly related to the raising of the home.
- » Detail all preliminaries (exclusive of GST) such as supervision and project management costs, regulatory fees such as Queensland Home Warranty Scheme policy, Portable Long Service (if applicable), council permits and any building approval fees. Supervision costs need to be itemised with hourly rates for site supervision, project management and construction management where required.
- » Include the applicable mark-up percentage to construction costs (mark-up is preferred method instead of margin). Builder's mark-up should not be charged on preliminaries.



- » Confirm the new habitable floor level meets or exceeds the Assessed Flood Level in the Home Assessment Report, and the 2021-2022 flood event level.

Tip: Ask your builder to get in touch with the Resilient Homes Fund when preparing their quote. We can confirm the level of detail required and answer any questions they might have. Call **07 3007 4485** and **select Option 2** for a one-on-one appointment.

4. Apply for funding

Once you have a quote/s and scope of works, submit your quote to the Queensland Rural and Industry Development Authority (QRIDA).

QRIDA is administering the financial assistance on behalf of the Fund.

We've boosted the funding threshold for the Home Raising program from \$100,000 to \$150,000. This means you can access up to an additional \$50,000 of government funding for eligible works before you need to contribute.

We encourage you to progress your funding application to QRIDA. applyonline.qrida.qld.gov.au

A list of the information required with your funding application is available on qld.gov.au/resilienthomes

Warranty information

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

The licensed contractor will arrange this insurance policy on your behalf.

Evidence of a policy is required for payments to be made to licensed contractors.

Learn more about obtaining quotes and next steps on qld.gov.au/resilienthomes



Frequently asked questions

Do I have to pay for any of the works?

You can apply for funding of up to \$150,000 towards the cost of home raising. If the cost of the works is estimated to exceed \$150,000, you will be required to co-contribute on a dollar-for-dollar basis. For example:

A raise costing \$170,000 would receive:

- » the base funding of \$150,000
- » then a further \$10,000 co-contribution from the Fund. You will also be required to contribute \$10,000.

Preliminary design works need to be completed before getting a quote from your builder for home raising works. You will need to cover the costs of preliminary investigations, which may include surveying, soil testing, and design drawings.

Reasonable eligible costs can only be reimbursed once your funding application to complete home raise building works is approved. Submit these costs with your funding application to QRIDA.

Note: Reimbursed costs for preliminary works will be included in your total eligible funding amount. If you do not progress with home raise works, preliminary costs related to home raising will not be reimbursed.

How do I apply for a Hardship Certificate?

In cases of genuine financial hardship, homeowners can apply for a Hardship Certificate to have the co-contribution requirements under the Home Raising program waived.

There are a number of eligibility factors to take into consideration including being able to demonstrate that you are in a low-income bracket.

The Resilient Homes Fund website provides details about the eligibility to apply for a Hardship Certificate to have the co-contribution requirement waived.

Learn more about applying for a hardship certificate on qld.gov.au/resilienthomes



How high can I raise my house?

You will need to raise your home above the assessed flood level outlined in your Home Assessment Report, and the 2021-2022 flood event level, whilst ensuring you also meet any minimum habitable floor level requirements set by your local council.

Advice from suitably licensed and qualified professionals, including the relevant local council, should be sought to determine relevant height restrictions, and whether any building or development approvals may be required.

Can I also apply for resilience works in addition to home raising?

You can only apply for one program through the Resilient Homes Fund. However, we encourage you to consider using resilience measures to further protect your home in the event of a future flood event.

Download the *Design Guidance for Flood Resilient Homes* to learn more about flood resilient materials and approaches.

**Download:
Design Guidance for Flood
Resilient Homes**



What considerations have been made for people who can't raise due to mobility issues?

When considering your options you should take your personal circumstances into consideration including accessibility and the mobility needs of your family. Lifts may fail during flooding events, increasing the risk of isolation for some residents.

If home raising is not suitable given your circumstances, you should still consider the Resilient Retrofit measures outlined in your report. These will help reduce the impacts of future flood events, including the cost and time to recover from disasters.

Can I demolish and rebuild?

In limited circumstances, you may be eligible for financial assistance to demolish and rebuild your home (or relocate a removed house) above the assessed flood level.

Email resilienthomes@epw.qld.gov.au if you would like to be considered for this option, as it will not be part of your home assessment.

More information about demolish and rebuild eligibility is available on the 'Raise your home' program page on the Resilient Homes Fund website. qld.gov.au/resilienthomes





Links directory

- » **BeyondBlue**
beyondblue.org.au
- » **Design Guidance for Flood Resilient Homes**
qld.gov.au/__data/assets/pdf_file/0021/273036/Design-Guidance-for-Flood-Resilient-Homes.pdf
- » **Electrical Safety Office - electrical licence search:**
electricalsafety.qld.gov.au/electrical-license-search
- » **Housing Service Centres**
qld.gov.au/housing/public-community-housing/housing-service-centre
- » **Industry Guidance for Flood Resilient Homes**
qld.gov.au/__data/assets/pdf_file/0026/335780/rhf-industry-guidance-flood-resilient-home-a3.pdf
- » **Lifeline**
lifeline.org.au
- » **National Construction Code**
abcb.gov.au

Support

Support in your community

Download the Queensland Government's Regional Community Support Services Brochures for information and contact details of key community services available in your area, including financial and emotional support.

Visit: qld.gov.au/community/disasters-emergencies/disasters/resources-translations/regional-support-brochures

For further support for communities affected by natural disasters please contact our Community Recovery Hotline on **1800 173 349**.

Accommodation assistance

Housing Service Centres across Queensland provide a range of support including bond loans, rental grants and a RentConnect service.

Anyone needing housing assistance can contact their local Housing Service Centre.

Visit: qld.gov.au/housing/public-community-housing/housing-service-centre

You can also phone the 24/7 Homeless Hotline on **1800 474 753**.

Legal aid

Legal Aid Queensland provides free legal advice on a variety of areas including, but not limited to, contracts and family matters.

Visit: legaid.qld.gov.au

Finances

The Financial Information Service, provided by Services Australia, is a free service that provides informative guidance about financial matters.

Visit: servicesaustralia.gov.au/financial-information-service

Emotional support

We know this can be a very stressful time. Talking about what you are going through with your family and friends can be helpful. There are also very helpful support services available to you including Lifeline and BeyondBlue.

Visit: lifeline.org.au

Visit: beyondblue.org.au

Need help with any of these steps?

If you have questions and want to talk to someone about your property and your individual circumstances, call **07 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

