

Next Steps: Resilient Retrofit



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 Resilient Retrofit program provides funding for homeowners to repair (enhancing resilience) or retrofit their homes to incorporate flood resilient design and materials in liveable rooms or areas and to raise or relocate services essential to the continued liveability of the home.

Flood resilience is not about stopping flood waters and it is not feasible to 'flood proof' a property, but it may help:

- » Minimise the chance of flood damage to your home
- » Minimise the costs and inconvenience of getting back to normal after flood events
- » Save you in the long-term from having to pay for repetitive repairs to your home following flood events

- » Prepare homes for changing flood conditions in the future, particularly from climate change.

Note: Resilient Retrofit funding is only available for suitable resilience strategies on the floor levels of your home at risk of flooding.

Your home assessment

Your Home Assessment Report provides details of the specific resilience options available for your home. It is important you provide this report to the licensed contractor quoting for your work.

As identified in the report, your home is eligible for the Resilient Retrofit program. You do not need to do all the works suggested in your Home Assessment Report, you may select the options you prefer. It is important you assess the benefits and risks, including timing and costs, associated with this option and your personal circumstances.

Download the *Design Guidance for Flood Resilient Homes* from qld.gov.au/resilienthomes to learn more about flood resilient materials and approaches.

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



Next steps

1. 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.

The type of licensed contractor you need will vary. For example, if you are only planning to raise the electrical switchboard and air conditioning units, a licensed electrician can provide a quote.

Find a licensed contractor

- **Resilient Homes Fund Register**
Find licensed builders to coordinate works: my.qbcc.qld.gov.au/s/resilient-home-fund
- **Electricians**
Search for a licensed electrician using the Electrical Licence Search: electricalsafety.qld.gov.au/electrical-license-search
- **Other trades (such as builders & plumbers)**
Use the Queensland Building and Construction Commission's (QBCC) local contractor search my.qbcc.qld.gov.au/myQBCC/s/findlocalcontractor

Works valued MORE THAN \$11,000:

If the total cost of all works exceeds \$11,000, we can only approve funding for one quote from a suitably licensed contractor who will coordinate all contractors and oversee completion of works.

This is a policy requirement under the Resilient Homes Fund program to ensure works are managed in a coordinated manner and deliver a quality outcome. The builder (project manager) will hire (or sub-contract) different licensed contractors – for example electricians and plumbers – and include everyone's costs and requirements in one quote.

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.

Works valued LESS THAN \$11,000:

While a single quote incorporating all works is the preferred option, you can provide separate quotes from suitably licensed contractors such as builders, electricians and plumbers in your funding application when the total value of proposed works is less than \$11,000 (including GST).

Quote costs

Some licensed contractors may charge you for a quote to reflect the time and effort that goes into the process. You may also need to engage a drafts person or architect before you engage a builder.

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

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.

Quote details

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

- » Adhere to the *Design Guidance for Flood Resilient Homes*.
- » Itemise the chosen resilience strategies listed in your Home Assessment Report and include the type of works, quantity, unit of measure, resilient materials (where applicable), and total cost of each resilient strategy (inclusive of labour and materials).
- » Include a breakdown of the administrative costs (preliminaries) related to the works such as supervision, insurance and site management, and applicable mark-up percentage.



2. Apply for funding

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

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

Apply for funding on the QRIDA portal:
applyonline.qrida.qld.gov.au/auth/login

Learn more about about
applying for funding
through QRIDA 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.

Works valued at less than \$3,300 are not covered by the Queensland Home Warranty Scheme. However, the Resilient Homes Fund requires the works to be undertaken by an appropriately licensed contractor.

This provides an additional level of quality for minor building works that could normally be completed by an unlicensed contractor.



Frequently asked questions

What sort of work will be covered?

Resilience strategies designed to increase a home's resilience to flooding and/or make the clean-up following a flood event easier. This may include replacing wall linings with water resistant finishes and floor coverings to an approved water-resistant floor finish such as vinyl, tiles or polished concrete.

Do I have to pay for any of the works?

You can apply for funding of up to \$50,000 toward repairing (enhancing resilience) or retrofitting to incorporate flood resilient design and materials. If the cost of the works is estimated to exceed \$50,000, you will be required to co-contribute on a dollar-for-dollar basis. For example:

Works costing \$70,000 would receive:

- » the base funding of \$50,000
- » then a further \$10,000 co-contribution from the Fund. You will be required to contribute \$10,000.

If you are in genuine hardship, you may be able to have the co-contribution requirement waived. If you are seeking to undertake works to your home that go above and beyond the program guidelines or using above standard building materials as part of your rebuild or retrofitting process, you will need to cover extra costs or expenses ineligible under the program in these instances. Standard resilient retrofit materials are listed in the *Design Guidance for Flood Resilient Homes*. These or similar products are considered standard.

Can I start repairs to my property before I have been confirmed eligible for the Resilient Home Fund?

Yes, if you have the means to commence repairs it is encouraged that you continue with these. This will not affect your ability to participate in the program and you will be able to apply to be considered for reimbursement for eligible works through a financial assistance application with QRIDA:

applyonline.qrida.qld.gov.au/auth/login

What if I've taken a cash settlement for repairs through my insurer already?

We encourage you to provide as much detail as you can about repairs arranged and cash payments received under your policy claim, and how these funds will be, or have been, spent. Homeowners need to fully account for all insurance cash settlement payments received before the Fund can provide a financial contribution.

I have already (or am in the process of) carrying out repairs on my flood-affected property. Can I still apply for the Resilient Retrofit Program.

This won't affect your ability to apply, provided you are eligible.

If you wish to include resilience measures in repairs underway, talk to your builder about applying the measures outlined in the *Design Guidance for Flood Resilient Homes*, either as part of the works underway or as additional works.

If you wish to apply for reimbursement of completed works, you must complete a registration of interest, receive a home assessment report that identifies the works as suitable, and complete a funding application.

Any work being considered for reimbursement must meet program requirements, including increasing future resilience and will be subject to a scope and Value for Money check. All works must comply with relevant building codes, regulations, and local planning scheme requirements.

You will need to provide an invoice, quote or contract (which must have been entered into after an eligible 2021-2022 severe weather and flooding event occurred). The Resilient Homes Fund will not fund works funded by other sources, such as other grants, or in any instance where insurance would cover eligible works.

Applications for reimbursement are considered on a case-by-case basis and are not guaranteed.



How do I apply for a Hardship Certificate?

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

There are several 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





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
- » **QBCC local contractor search**
my.qbcc.qld.gov.au/myQBCC/s/findlocalcontractor
- » **Queensland Home Warranty Scheme**
qbcc.qld.gov.au/your-property/queensland-home-warranty-scheme
- » **Queensland Rural and Industry Development Authority (QRIDA) portal**
applyonline.qrida.qld.gov.au/auth/login
- » **Regional Community Support Services Brochures**
qld.gov.au/community/disasters-emergencies/disasters/resources-translations/regional-support-brochures
- » **Information about preparing your household for future floods and other disasters**
getready.qld.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: legalaid.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

