Household Resilience Program

Window protection

The Household Resilience Program aims to assist eligible home owners in parts of central and northern Queensland to improve the resilience of their homes against cyclones.

Window protection is a cost-effective option that not only improves resilience but could also provide additional benefits when installed in line with the program requirements.

Wind loads

The severe winds from tropical cyclones exert huge forces on houses with wind pushing on the windward wall and applying high suction pressures on the roof (trying to lift the house out of the ground).

In addition to these severe loads on the outside of the house, if a sudden opening occurs, for example, a broken window or failed door the windward wall pressure can suddenly enter the house and potentially double the load on the roof structure. Evidence suggests that this is a key failure in older homes.

Outline of a house with arrows showing the positive and negative pressure on the walls and the roof when there are small internal pressures.

Source: James Cook University – Cyclone Testing Station
Installing compliant screens will improve the cyclone resilience against wind driven debris. Many screens on the market claim to be ‘cyclone rated’. These products have been tested for the relevant wind ratings that are expected in a category 3 cyclone. Many of these screens have not had the wind driven debris impact testing carried out, and therefore limit the protection they will provide on a structure.

The Australian Standard (AS) 1170.2 (Wind driven debris) test simulates the effects of wind driven debris, not just the significant wind loads during an event. Research has demonstrated protecting the outer skin of a home from wind driven debris, will significantly improve the chances to retain a roof during a severe weather event.

**Product eligibility**

To be eligible, window protection must meet the following requirements:

- Screens or shutters must be installed permanently to cover the full window, not just the opening panels.
- The product must:
  - be installed to directly protect windows or doors
  - comply with AS 1170.2 (Wind driven debris) impact test and require evidence of compliance.
- Any product must be installed in line with the manufacturer’s installation requirements to meet AS 1170.2 (Wind driven debris).

Enclosing outdoor areas is classed as an improvement and is not eligible.

**Contractor quotes**

When sourcing a quote from a contractor, it must contain:

- the contractor’s Queensland Building and Construction Commission (QBCC) licence number
- a reference that:
  - the products comply with AS 1170.2 (Wind driven debris)
  - self-certification for the install is included
- the number of windows/doors that screens or shutters will be fitted to
- a full breakdown of any additional items and/or multiple improvement options.

If these requirements are not provided, the quote review process will be delayed and will require clarification from the contractor.

**Approvals**

On approval of your application, you will be notified by email. You will then need to enter into a contract for the works in line with the approved quote. Contractors cannot be changed once the grant has been approved.

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

Grant funds will only be paid as a lump sum on acceptable completion of the works and cannot be paid as progress payments.
Completion of the improvement works

On completion of the installation of screens or shutters, you will need to provide the following documentation to the Household Resilience Program grants team:

• Form 15 for design compliance provided by engineer or supplier of proprietary products (for example, cyclone shutters) stating the products meet the testing requirements of AS 1170.2 (Wind driven debris)
• Form 16 for the installation of proprietary items completed by the contractor installing the work, stating they have installed the screen in accordance with the manufacturer’s requirements to meet AS 1170.2 (Wind driven debris)
• A copy of the invoice, addressed to the home owner, referencing the Household Resilience Program application number.

Payment of grant

Once the completion evidence is provided, a government assessor will inspect the works to assess if the grant funds can be released. This is expected to take place within 5-10 business days of the program team receiving this evidence.

On successful inspection, the grant funds will be approved for processing directly into the contractor’s account.

Additional benefits

By installing window protection, program participants have found the following additional benefits:

• improvement in cyclone resilience
• increase in home security
• additional privacy
• increased street appeal
• support to local businesses and the building industry
• reduction in insurance premiums.

After the improvement works have been completed, you may qualify, at your insurer’s discretion, for a reduction on your home insurance premium.

For more information relating insurance premiums, speak to your preferred home insurer.

More information

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