

## Frequently asked questions

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### Household Resilience Program

#### What is the Household Resilience Program?

The \$21.25 million 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 aims to assist eligible home owners in parts of central and northern Queensland to improve the resilience of their homes against cyclones.

Owner-occupiers who live in a house built before 1984, located within 50km of the coast north of Bundaberg, up to Cape York and west to the Northern Territory border, may be entitled to a Queensland Government grant of 75% of the cost of improvements, up to a maximum \$11,250 including GST. Building improvements undertaken as part of the program may also help to reduce home insurance premiums.

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

#### Who is administering the program?

The program will be administered and managed by the Department of Housing and Public Works.

#### How do people apply?

Applicants can apply at [www.qld.gov.au/strongerhomes](http://www.qld.gov.au/strongerhomes) from 1 June 2020. They can also go to their local State Member of Parliament's Electorate Office or ring the Household Resilience Program team on 07 3007 4485 and they will send an application form via email or post.

#### Where can people find out more information?

More information about the program including eligibility can be found at [www.qld.gov.au/strongerhomes](http://www.qld.gov.au/strongerhomes) or by calling 13QGOV (13 7468).

### Eligibility

#### Who is eligible to apply for the program?

Low-income home owners who live in a house built before 1984 within 50km of the coast north of Bundaberg, up to Cape York and west to the Northern Territory border, are eligible to apply.

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 weekly allowances below, are in addition to the household income eligibility thresholds above:

- \$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).

## How does it work?

The program operates through a co-contribution arrangement. The funding covers 75% of the costs to undertake household improvement works, up to a maximum of \$11,250 including GST.

For example:

- |                                       |                                  |
|---------------------------------------|----------------------------------|
| • Maximum grant                       | \$11,250 (75% of the total cost) |
| • Home owner co-contribution required | \$3,750 (25% of the total cost)  |
| • Total works cost incl GST           | \$15,000                         |

## Is there a minimum value for the grants process?

The minimum value of works eligible for grant support is \$3,300. This is in line with the QBCC threshold requiring the use of an appropriately licensed contractor.

## Where are the lines on the geographic map that determine eligibility?

The identified area is part of what is defined as Cyclone Region C in the housing construction industry and in the relevant Australian Standards.

The geographic area for the project is up to 50km from Bundaberg, north to Cape York and west to the Northern Territory border. For example, this includes Bundaberg Regional Council area which means that home owners in Childers and Woodgate may be eligible. Anyone in Fraser Coast Regional Council area is not eligible.

## Why choose homes built before 1984?

Tougher regulations were introduced in 1984. The building code was updated after the devastation of Cyclone Tracey in Darwin 1974. Homes that had building approvals prior to the building codes, did not require to be constructed to the new standard which is why 1984 has been used as the cut-off period.

## Are people who have just completed cyclone repairs, or have contracted a tradesperson for this type of work, eligible to apply?

Yes, if the works have not yet commenced, the home owner and their property meet the criteria of the program, they could be eligible. Repair works for damage sustained in a previous event will not be approved in this program.

## Administration of funding and cost impacts to residents

Low-income home owners need to put the money up-front and then get reimbursed.

How long will that take?

The grant payment (75% of the total cost up to a maximum of \$11,250 including GST) goes direct to the contractor when the approved work for the home owner is completed. The home owner is not carrying this cost. Once an application is approved, the applicants will be required to engage a contractor to carry out the works. A suggested deposit of 10% is to be paid by the home owner to the contractor prior to the works taking place. On completion of the works, the grant will be paid to the contractor and the home owner pays the contractor the remaining balance.

What if someone needs the help but can't afford to participate because of the co-contribution requirement?

The department has provided links for home owners to source support through micro financing on [www.qld.gov.au/strongerhomes](http://www.qld.gov.au/strongerhomes). Low or "no-interest" loans may be available from some not-for-profit organisations.

How will households be paid and who releases the funds?

No payments will be made directly to home owners. Upon completion of works, the grant funds will be paid to the contractor by the Department of Housing and Public Works.

What guarantees are there to ensure the funds won't be used fraudulently?

Government officers will inspect properties to validate works are reasonably priced, based on the scope of work, prior to the application being approved. On completion of the work, an officer will reinspect the property to ensure the work has been completed prior to the grant funds being released.

What happens if the cost of materials increases (CPI or other outside the contractor's control) from the original quote?

The contractor will be expected to honour their quotes within the nominated period of validity. Any increase in prices due to expired quotes will be at the home owners expense.

## Insurance implications

Will an eligible resident's insurance premiums come down because they've had the work done?

Owners are encouraged to get advice from their insurer to see what discounts to premiums might be available.

Have any insurers indicated they'll agree to lowering premiums?

Yes, the Insurance Council of Australia have previously advised that up to 20% discount on some home insurance premiums is available if resilience works are performed on homes. Home owners are urged to consult their insurer if any discounts are available.

## What works are covered?

Mitigation options to be covered by the program include:

- roof replacement and roof structure tie-down upgrades (for example, strapping of battens to rafters and rafters to top plates) to AS 1684.3:2010
- roof structure tie-down upgrades using an external over-batten system installed to: HB 132.2:1999 Structural upgrading of older houses, Part 2: Cyclone Areas
- replacement of garage doors and frames, to withstand wind pressure tests from AS/NZS 4505:2012 Wind rated garage doors
- window protection including cyclone shutters or screens to withstand debris impact tests (AS/NZS 1170.2) and wind pressure tests to AS 4055 Wind loads for housing
- replacement of external hollow core doors with solid core external grade doors including upgrade of lockset and reinforce door frame
- tie-downs of external structures to withstand wind pressures from AS 4055 Wind loads for housing.

## Contractors and implications for the building industry

### How can home owners avoid dodgy tradies?

Queenslanders should always use local licensed contractors. Visit the QBCC to find a local suitably qualified and licensed contractor <https://my.qbcc.qld.gov.au/s/findlocalcontractor>

### Can home owners get any additional work done by the contractor used as part of the grant scheme?

Grants only cover the cost of the work as approved in the application. Anything outside that is up to the home owner to undertake separately with their preferred contractor outside this grant program.

### What if home owners apply and can't book a contractor in to complete the work by deadline?

Home owners should aim to have their work completed within three months, at the latest, of their grant being approved. However, in some circumstances an application can be made for an extension which would be considered on a case-by-case basis.