

# Household Resilience Program

## Roof replacement

The Household Resilience Program aims to assist eligible homeowners in coastal parts of Central and Northern Queensland to improve the resilience of their homes against cyclones.

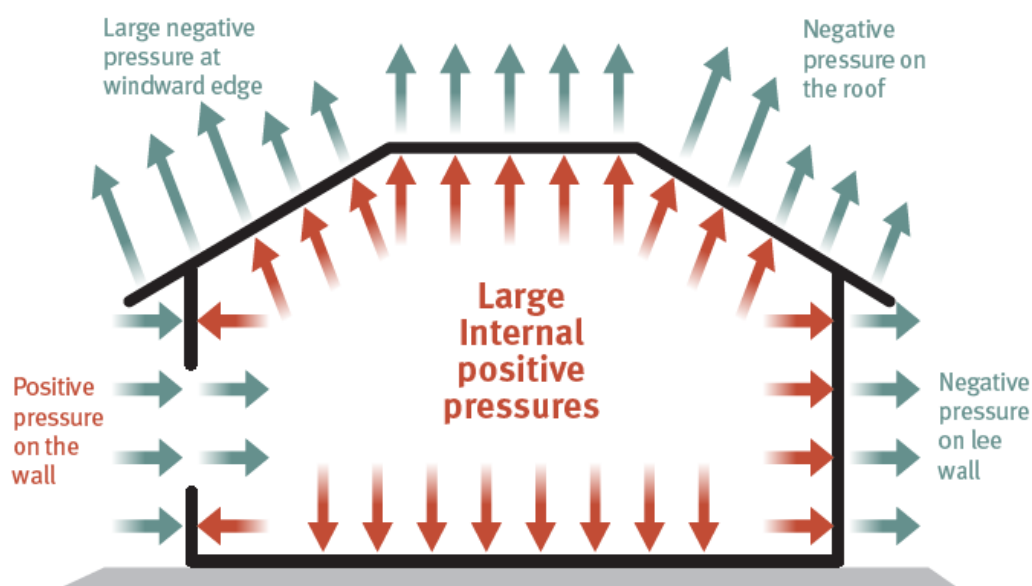
Houses built before 1984 in Queensland may not be built to cyclone building standards and therefore can be more susceptible to damage during a cyclone or extreme weather event.

Activities like upgrading (retrofitting) the existing roof structure, protecting the windows, strengthening the doors, and ensuring the house is well maintained, are all ways to improve the strength of our homes.

## Wind loads

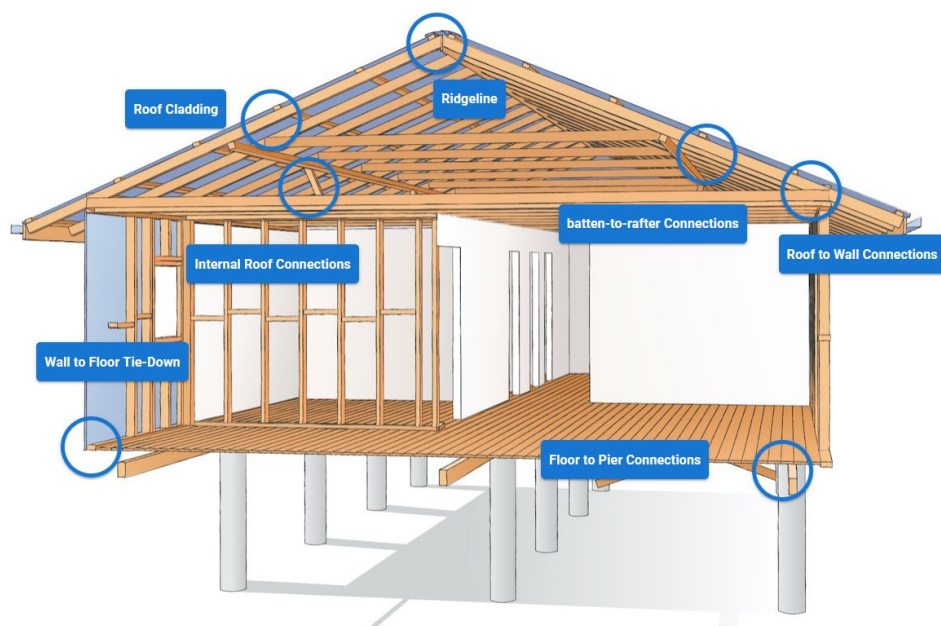
The severe winds from tropical cyclones exert huge forces on houses with wind pushing on the windward wall and applying high suction pressures on the roof, sometimes lifting the house off the ground.

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.



*Internal pressures when windward wall is breached.*



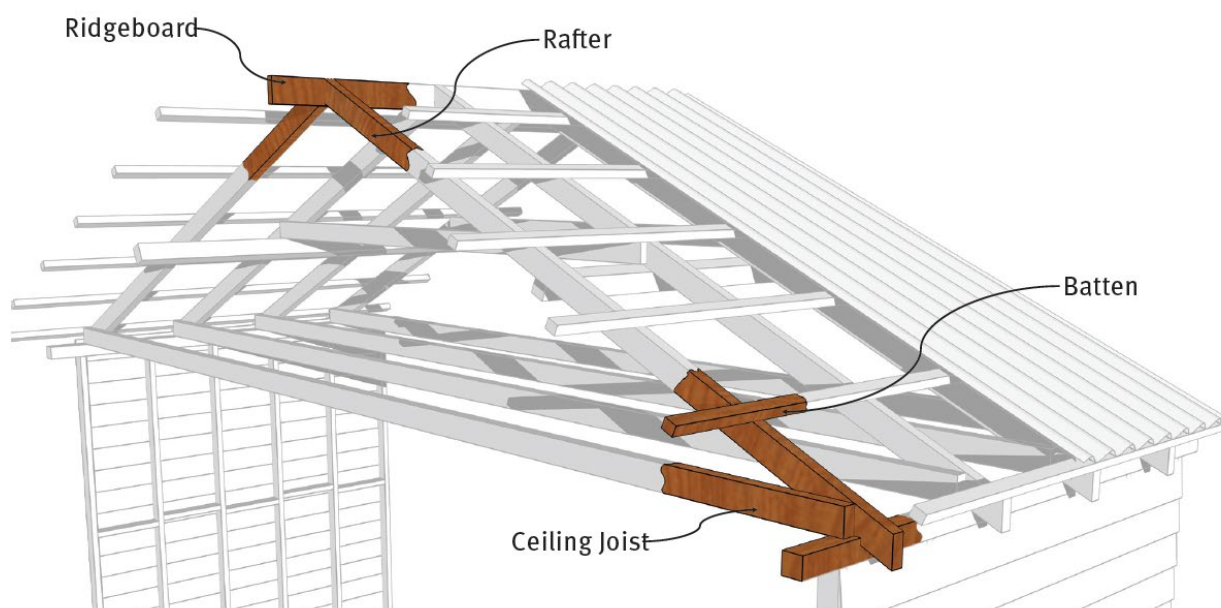


<https://weatherthestorm.com.au/#/select/house2?step1=1&step2=0&step3=1>

Source: James Cook University – Cyclone Testing Station

## Upgrading a pre early-1980s house

Homes built before the current building code came into effect were generally nailed together. The new building code has upgraded these tie-downs for weak points of the structure by a combination of steel strapping, mechanical fixings, and steel tie-down systems.



Picture: Minimal upgrade requirements to a pre-1980s roof structure.  
Source: James Cook University - Cyclone Testing Station.

Picture: Minimal upgrade requirements to a pre-1980s roof structure.

For more information on how retrofitting the roof of an older house can strengthen the overall structure, view the James Cook University video at [Cyclone Testing Station - Educational Videos - JCU Australia](#).

## What is eligible?

To be eligible for funding, the works must meet the following requirements:

- Full roof replacement and roof structure tie-down upgrades (e.g. strapping of battens to rafters and rafters to top plates) to AS1684.3:2021.
- Roof tie-down must be certified by a Queensland Building and Construction Commission (QBCC) licensed building surveyor and a Form 21 provided on completion of the work.
- Evidence of QBCC Home Warranty Insurance must be provided on completion.

## What is not eligible?

- Partial roof replacements including tie-down will not be eligible.
- Roof replacement without tie-down upgrade will not be eligible.
- House restumping is not included in this program.
- Works completed prior to grant approval.

## Contractor quotes

Quotes should be provided by one (1) contractor covering all the works to be included under the program. Separate quotes will not be considered.

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

- the contractor's Queensland Building and Construction Commission (QBCC) licence number.
- a reference that:
  - a full roof replacement and roof structure tie-down upgrades (e.g. strapping of battens to rafters and rafters to top plates) to AS1684.3:2021 will be carried out.
  - evidence that the design will comply with the relevant Australian Standards.
  - provide evidence that certification for the works by a QBCC licensed building certifier will be provided on completion
- a full breakdown of the quote, and if additional items and/or multiple improvement options are included such as:
  - labour
  - materials
  - guttering, roof ventilators, flashings, and insulation
  - removal and reinstatement of solar and/or hot water panels
  - engineering
  - certification
- QBCC Home Warranty Insurance covering the full value of the quote or more (where applicable).
- any additional information that would assist the quote assessment, such as areas not included or out of scope.

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

The listed certification is required to enable insurers to assess if the work will reduce the property's cyclone risk and if insurance benefits may be applied.

## Approvals

If your application is approved, you will be notified by email. You will then need to enter a QBCC approved building contract with your chosen licensed contractor for the quoted works.

While works are underway, you and the contractor are responsible for coordination of the 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. Funds will be paid directly to the contractor.

## Completion of the improvement works

On completion of the works and before any payments are made by the program, the following documentation must be provided by the contractor to the homeowner for the relevant aspect of the resilience work being undertaken:

### Building development approval (building certifier requirement)

- **Form 15** for design compliance or statement of compliance provided by engineer or supplier of proprietary products (e.g., cyclone shutters)
- **Form 12** – Aspect inspection certificate (appointed competent person) – for aspect work to an attached class 1 or class 2-9 buildings.
- **Form 43** – Aspect certificate (QBCC licensee) - for aspect work to a single detached class 1a building and class 10 buildings and structures.
- **Form 11** – Certificate/interim Certificate of Occupancy – for an attached class 1 or class 2-9 building
- **Form 21** – final inspection certificate - for single detached class 1a and class 10 buildings or structures certifying the work is compliant with the building development approval.
- **Copy of the contractor's invoice:**
  - addressed to the homeowner (full name)
  - referencing the Household Resilience Program application number
  - itemising and quantifying the works completed.
- **QBCC Home Warranty Insurance** details taken out by the contractor covering the full value of the quote or more (where applicable), before the work starting.

We recommend you contact your QBCC Licensee, local government or private certifier to confirm any requirements and the relevant building approval process that considers your specific circumstances, building criteria and location.

You are then required to submit these documents to the Household Resilience Program team, via the grants portal.

# Payment of grant funds

When the documentation has been provided, an assessor will inspect the completed works to assess if the grant funds can be released. The Household Resilience Program team will arrange for the grant funding to be paid directly to the contractor. This is expected to take 5 to 10 business days after receipt of the documentation and the onsite inspection is completed.

You will be required to pay the balance of your co-contribution, plus any additional costs for works that are not covered by the grant, to the contractor, once you are satisfied that the works have been completed in full.

## Additional benefits

After having their roof replaced, including tie-down upgrades, program participants have found the additional benefits including:

- improvement in cyclone resilience
- elimination of roof leaks
- increase in street appeal
- support to local businesses and the building industry
- value for money
- potential reduction in insurance premiums.

It is recommended that you contact your home insurer to find out if you are eligible for a reduction in your home insurance premium after undertaking these building improvements to increase the cyclone resilience of your home.

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

## More information

**Phone:** 07 3007 4485 (Option 1)

**Email:** [strongerhomes@epw.qld.gov.au](mailto:strongerhomes@epw.qld.gov.au)

**Website:** [www.qld.gov.au/StrongerHomes](http://www.qld.gov.au/StrongerHomes)