

HOUSEHOLD RESILIENCE PROGRAM

Window protection

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.

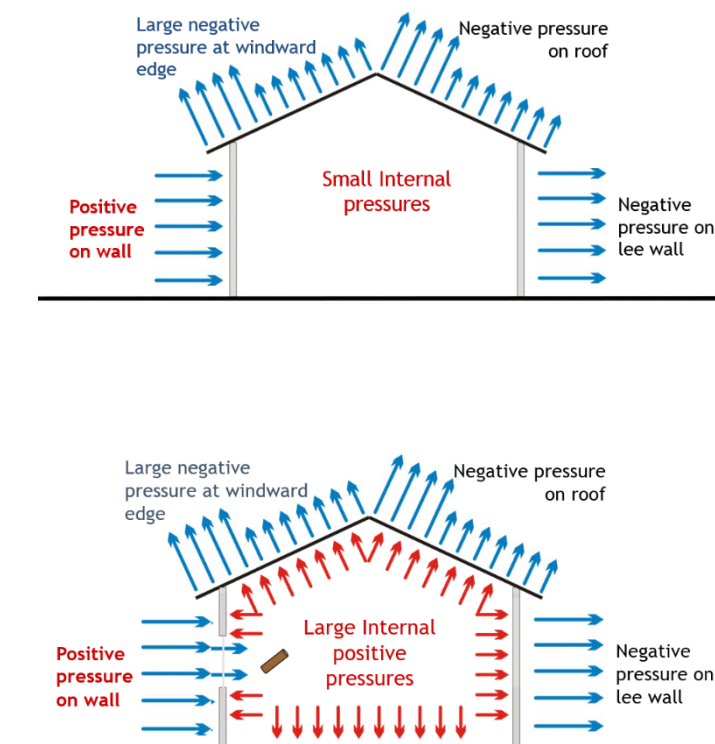
Activities like upgrading (retrofitting) the existing roof structure, protecting the windows, strengthening the doors, and ensuring the house is well maintained, are all ways to improve the strength of our homes.

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, sometimes lifting the house off the ground, as detailed in Images 1 and 2 below.

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.



Source: James Cook University – Cyclone Testing Station



Australian Government
National Emergency Management Agency



Queensland
Government

Installing compliant screens will improve the cyclone resilience against wind driven debris. Many screens on the market claim to be 'cyclone rated'. These products may not have been tested for the relevant wind ratings that are expected in a category 3 cyclone. Many of these screens may not have the wind driven debris impact testing carried out, and therefore limit the protection they will provide on a structure.

The Australian Standard AS/NZS1170.2:2021 wind driven debris impact 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 of retaining a roof during a severe weather event.

What is eligible for funding?

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

- Screens or shutters must be installed as permanent external screens to cover the full window, not just the opening panels.
- The product must:
 - be installed externally to directly protect windows or doors
 - either be a screen that complies with wind driven debris tests to the debris load in AS/NZS1170.2:2021; or a shutter that has a wind rating to the window pressures given in AS4055 for house-type buildings.
 - be accompanied by evidence of compliance e.g. a valid test certificate.
 - Any product must be installed in line with the manufacturer's installation requirements to meet the wind or debris rating for which the evidence of compliance has been provided.

What is not eligible for funding?

- Enclosing outdoor areas
- Screens installed internally to the window or door
- Screens installed with pet doors
- Temporary window screens such as trampoline mesh or structural ply
- Works completed prior to grant approval
- Installation of glass windows without window protection
- Maintenance works.

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 licenced contractor, it must contain:

- the contractor's Queensland Building and Construction Commission (QBCC) licence number
- a reference that:
 - provide evidence that the products comply with the relevant Australian Standards
 - certification for the install will be provided on completion.
 - the number and size of windows that screens or shutters will be fitted to

- a full breakdown of the quote, and if any additional items and/or multiple improvement options are included
- QBCC Home Warranty Insurance covering the full value of the quote or more (where applicable)
- Any other additional information to 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.

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 the coordination of all 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 resilience 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:

- **Accepted development** (no building certifier requirement)
 - **Form 73** – Product Technical statement – May be used to demonstrate that a material, product, or form of construction fulfils the specific requirements of the Building Code of Australia.
 - **Form 30** – QBCC licensee aspect certificate for accepted development (self-assessable) – may be used to state that aspect work, that is prescribed accepted development (self-assessable) complies with the relevant provisions including any standards or codes applicable to the work.

or

- **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.

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

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.

Payments 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 installing window protection, program participants have found additional benefits including:

- improvement in cyclone resilience
- increase in home security
- additional privacy
- 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

Website: www.qld.gov.au/StrongerHomes