

Household Resilience Program

Frequently asked questions

What is the Household Resilience Program?

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

Owner-occupiers that live in a house built prior to 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 80% of the cost of improvements, up to a maximum \$15,000.

In previous years, the program has supported jobs in regional Queensland with more than 400 businesses engaged to undertake works. This resulted in the majority of contractors being sourced locally.

*The term 'homeowners' refers to individuals and does not include legal entities such as trusts, corporations, or businesses.

Who is administering the program?

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

How to apply?

Applicants can apply at www.qld.gov.au/strongerhomes.

If you can't access a computer or the internet, please call the program team on (07) 3007 4485 (Option 1) to request assistance.

Please note that funding is limited and will be allocated on a first-come, first-served basis. Online applications are encouraged where possible.

How much funding is available?

The Household Resilience Program has received a further \$20m funding from the Australian Government to extend the program into Phase 4.

Funding for the program is limited, and grants will continue to be awarded until funding is exhausted.

Where can I find more information about the program?

More information about the program including eligibility can be found at www.qld.gov.au/strongerhomes or by calling 07 3007 4485 (Option 1).

Eligibility

Who is eligible to apply for funding?

Low-income homeowners that live in a house built before 1984 within 50km of the coast north of Bundaberg, up to Cape York and west to the Queensland/Northern Territory border, are eligible to apply. Applicants must be living in the home as their primary place of residence.

To be eligible for funding, the homeowner's weekly household income* must be less than:

- \$1,249 for an individual (\$64,992 per year)
- \$ 1,728 for two adults (\$ 89,857 per year)
- \$1,729 for a sole parent with one child (\$89,920 per year)
- \$2,142 for a couple with one child (\$111,419 per year).

The following weekly allowances* also apply:

- \$414 for each additional dependent child (\$21,562 per year)
- \$478 for each additional adult (\$24,865 per year).

*Based on 2026/27 National Rental Affordability Scheme (NRAS) rates.

It may take up to one month after your application is received for the Household Resilience Program team to assess your eligibility and confirm the outcome via email.

I have already received funding under a previous phase of this program. Can I apply for more funding in this round?

Grants are restricted to one per household. If you have previously received funding from an earlier phase of the program, you are not eligible to receive funding under Phase 4.

How does the program work?

The program operates through a co-contribution arrangement. The funding covers 80% of the costs to undertake eligible household resilience works, up to a maximum of \$15,000.

For example:

Maximum grant	\$15,000 (80% of the total cost)
Homeowner co-contribution required	\$3,750 (20% of the total cost)
Total works cost	\$18,750

The homeowner is responsible for their co-contribution and any costs exceeding \$18,750.

Is there a minimum value for the grants process?

The minimum value of works eligible for grant funding is \$3,300 including GST. This is in line with the Queensland Building and Construction Commission (QBCC) threshold requiring the use of an appropriately licensed contractor.

What geographic area is eligible?

The eligible area is part of what is defined as *Cyclone Region C* (in accordance with the Australian Cyclone Rating System and the National Construction Code).

The geographic area for the project is up to 50km from the coast north of Bundaberg up to Cape York and west to the Queensland/Northern Territory border. For example, this includes the Bundaberg Regional Council area which means that homeowners in Childers and Woodgate may be eligible. Anyone in the Fraser Coast Regional Council area is outside the *Cyclone Region C* area and therefore will not be eligible for funding.

Why choose homes built before 1984?

New building regulations were introduced in 1984. The building code was updated after the devastation of Cyclone Tracy in Darwin 1974. Homes built before 1984, under the old building codes, were not required to be built to the higher building standards for cyclone resilience and are more at risk of damage due to severe weather and cyclones.

Are people who have contracted a tradesperson for this type of work eligible to apply?

Yes, if the works have not started. A homeowner can apply if they and their property meet the eligibility criteria for funding, and the works have not started.

Please note: funding is not available in this program for repair works for damage from severe weather or cyclone, or for routine maintenance issues. The purpose of the funding is to improve cyclone resilience in preparation for future events.

Can I start works as soon as I receive my quote?

No. Funding must be approved in writing by the Department of Housing and Public Works before any works have started.

Can grant funding be paid retrospectively?

No. Your Household Resilience Program funding must be approved in writing by the Department of Housing and Public Works before cyclone resilience works to your home begin.

Insurance

Program funding cannot be used in conjunction with insurance claims. Funding can be sought for improvement works not covered by an insurance claim.

Certification and completion requirements

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** (where 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 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 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
- **Evidence of QBCC Home Warranty Insurance** details taken out by the contractor covering the full value of the quote or more (where applicable), prior to 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.

Administration of funding and costs to homeowners

Do low-income homeowners need to put the money up-front and then get reimbursed? How long will that take?

The grant payment (80% of the total cost up to a maximum of \$15,000) will be paid directly to the contractor when the approved works are completed. The homeowner is not required to carry this cost.

Once an application is approved, the homeowner is required to engage a QBCC licensed contractor to carry out the approved works. They may need to pay the contractor an initial deposit before works commence.

On completion of the works, the grant funds will be paid directly to the contractor. The homeowner will be required to pay the balance of their co-contribution (minimum 20% of the total quote), plus any additional costs for works that are not covered by the grant, to the contractor once they are satisfied that the works have been completed in full.

How will homeowners be paid and who releases the funds?

No payments will be made directly to homeowners. Upon completion of works, the approved funding amount will be paid directly to the contractor by the Queensland Government.

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

Before the application is approved, government officers will inspect properties to ensure that the works will improve cyclone resilience outcomes and are reasonably priced based on the scope of works.

When the works are completed, a program assessor reinspects the property to ensure the work has been completed in line with the approved grant application before the grant funds are paid to the contractor.

What happens if the cost of materials increases from the original quote due to Consumer Price Index (CPI) or other circumstances outside the contractor's control?

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 homeowner's expense.

The program is funded by the Australian Government and administered and managed by the Queensland Government, Department of Housing and Public Works.

More information

For more information relating to the Household Resilience Program including specific improvement options for homeowners:

Phone: 07 3007 4485 (Option 1)

Email: strongerhomes@hpw.qld.gov.au **Website:** www.qld.gov.au/strongerhomes