

Guidelines: Resilient Homes Assistance Scheme

Overview

The Resilient Homes Assistance Scheme (Scheme) implements part of the Queensland and Australian Governments' \$741 million Resilient Homes Fund (Fund). Under the Scheme, funding will be provided to assist eligible homeowners to repair (enhancing resilience) retrofit, raise, relocate or demolish and replace, flood-affected homes.

The Queensland Rural and Industry Development Authority (QRIDA) will administer the Scheme on behalf of the Queensland Department of Housing, Local Government, Planning and Public Works.

Objective of the Scheme

The objective of the Scheme is to provide financial assistance to owners of eligible homes to complete eligible works, for one of the following:

- repairing or retrofitting an eligible home to incorporate flood resilient design and materials to make the home more resilient to damage by flooding (*'repair or retrofit works'*); or
- raising an eligible home or an affected part of the home so that it is at or above both the flood hazard level and flood event level for that home to make the home more resilient to damage by flooding (*'home raising works'*); or
- relocating an eligible home to a new location on the same land so that the habitable floor level of the home is at or above both the flood hazard level and flood event level for that home (*'relocation works'*); or
- demolishing all or the affected part of the home and either rebuilding or relocating a new home so that it is at or above both the flood hazard level and flood event level for that home (*'demolition and replacement works'*).

Eligibility criteria

A homeowner is eligible for funding under the Scheme for works to their home if:

- they are the *owner* of the home, or an *authorised party* acting on behalf of the owner of the home (tenants cannot apply);
- the building envelope was inundated as a result of an eligible 2021-22 rainfall and flooding event;
- the works to be performed, or have been performed, are eligible works as identified in a Home Assessment Report issued by the Department of Housing, Local Government, Planning and Public Works;
- the home is an eligible home under the Scheme (i.e. a residence, not used primarily for business purposes, within one of the 39 affected local government areas);
- a quote from a licenced contractor to carry out the eligible works has been obtained;
- the homeowner has entered into a contract with a licenced contractor to carry out the eligible works, or for works under \$3,300, has provided written acceptance of the quote;
- for reimbursement of completed works, an invoice has been issued from a licenced contractor for the eligible works and receipt of payment provided;
- the Department of Housing, Local Government, Planning and Public Works has issued a Value for Money Certificate for the eligible works; and

- the homeowner has not already received funding for another eligible works under the Scheme for the home or funding for the eligible works from another government scheme.

Available funding

The below table sets out the amount of assistance available for eligible works, including the eligibility requirements for each funding threshold amount.

Funding threshold amount	Eligible works	RHF assessment criteria (not including general scheme eligibility requirements)
\$150,000 + Co-Contribution	Home raising works	- The habitable floor level of the home was below the 2021-2022 eligible flooding events, AND - The habitable floor level of the home is below assessed flood hazard level, AND - The home is practical to raise
\$150,000 Capped	Home raising works Demolition and replacement works Relocation works	- The habitable floor level of the home was either below the 2021-2022 eligible flooding events, OR - The habitable floor level of the home is below assessed flood hazard level
\$50,000 Capped	Home raising works Demolition and replacement works Relocation works	- An enclosed area of the home that is not on a floor classified as a habitable floor level and is either below the 2021-2022 eligible flooding events, OR - Is below the assessed flood hazard level
\$50,000 + Co-Contribution	Repair or retrofit works	Identified retrofit strategies for the habitable or liveable areas of the home that are below the assessed flood hazard level OR below the 2021-2022 eligible flooding event level.

In determining the financial assistance amount:

- the cost of eligible works is considered inclusive of GST
- for eligible works that include a co-contribution, (*home raising works* over \$150,000 and *repair or retrofit works* over \$50,000), homeowners are required to co-contribute on a dollar-for-dollar basis for eligible costs above the threshold amounts.
- any amount of insurance funding approved or received for resilient retrofit or demolition and replacement eligible works will be deducted from the total financial assistance available for the eligible works (if insurance covers the full cost of works eligible under the scheme, financial assistance is not available under the Scheme)
- if an eligible home is on the same *property* as one or more other eligible homes, only one contribution threshold amount applies for the cost of carrying out eligible works to all the

eligible homes on the *property*. (Note this does not apply to an eligible manufactured home that is located in a residential park under a site agreement).

How to apply

To apply under the Scheme, the homeowner will complete and submit an application and supporting information via QRIDA's online application portal at applyonline.qrida.qld.gov.au/login.

Information to be provided with an application includes:

- A Digital ID account

For identification purposes, if a verified Digital ID account is not available:

- A copy of a valid and current driver licence or adult proof of age card (both sides must be visible and can be from any Australian state or territory); or
- A copy of a valid passport (international passports are acceptable); or
- A copy of a Medicare card.

For applicants that are not individuals, at least one of the above items is to be provided for a principal or authorised person for example company director, trustee.

- Evidence of home ownership including a rates notice, utility or electricity account.
- A copy of the Home Assessment Report issued by the Resilient Homes Fund.
- For works yet to commence:
 - A proposed scope of works outlining the identified options from the Home Assessment Report.
 - A quote from a *licensed contractor* to complete the eligible works.
 - If raising a home, confirmation of the height the home will be raised to ensure it is at or above the assessed flood level (e.g. building plans, quote or other documentation that confirms the height of the raise).
 - If demolishing and rebuilding or relocating to higher ground, building plans to be provided.

For completed eligible resilience works to be reimbursed:

- A copy of the quote and written acceptance of the quote (for works under \$3,300);
- A contract (entered into after one of the four eligible flooding events); or
- A receipt of payment.

Upon receiving an application, QRIDA will acknowledge receipt in writing and advise if any further information is required to commence assessment of the application.

Insurance Claims

This section applies to homeowners who are seeking funding for **repair or retrofit** or **demolition and replacement** works only. As part of the application for funding, the homeowner will need to provide:

- Evidence that an insurance claim has been made if their home insurance policy covers inundation by floodwaters, storms, storm water runoff and rainwater damage from one of the 2021-22 disaster season events relating to eligible works in the funding application.
- Evidence of the outcome of any relevant insurance claims relating to any damaged elements of the home that are relating to eligible works included in the application for funding (e.g. correspondence from insurer advising claim accepted with repairs, cash settlement, claim rejected) and the claim details.

Claim details:

If a homeowner has received a cash settlement payment, they will need to include the following with their application:

- the Cash Settlement Fact Sheet relating to any damaged elements of the home that are included in the application; and
- the related detailed insurance builder scope of works that the insurance builder prepared, and that informed the insurer's cash settlement payment.

If a homeowner is having works completed by their insurance builder at the same time as works funded by the Resilient Homes Fund, they will need to provide a detailed scope of insurance repairs.

If part or all of the homeowner's insurance claim was denied, they will need to provide correspondence from their insurance detailing this.

If a homeowner has completed insurance repair works, they will need to provide evidence of completion such as the works contract and scope of works, invoice and/or a Statutory Declaration.

IMPORTANT: Applications will not be accepted, and funds will not be provided where a homeowner has an applicable insurance policy but has not provided sufficient detail.

Hardship Certificates

This section applies to applicants that are assessed as eligible to apply for eligible works that includes a co-contribution above the threshold amount. This relates to Home Raising works (\$150,000+) and Resilient Retrofit works (\$50,000+).

In cases of genuine financial hardship, homeowners can apply to have the co-contribution requirements for these eligible works waived. The amount of financial assistance for applicants that are approved for a Hardship Certificate is 100% of the cost of carrying out the eligible works.

Application for Hardship Certificates must be submitted by email to rhf-hardshiprequests@epw.qld.gov.au at the same time the funding application is lodged through QRIDA.

If approved, the Department of Housing, Local Government, Planning and Public Works will provide a copy of the Hardship Certificate to both the homeowner and QRIDA.

How applications will be assessed

Applications will be assessed in the order they are received until all funds have been exhausted or the Scheme closes to applications as published on the Department of Housing, Local Government, Planning and Public Work's website.

QRIDA will assess applications under the Resilient Homes Fund Assistance Scheme, and this includes assessing:

- the applicant is the *owner*
- the works are eligible works
- the home is an eligible home
- the Home Assessment Report says the works are suitable to be carried out for the home

- the amount of financial assistance applied for, including if the applicant holds a Hardship Certificate
- whether a Value for Money certificate has been provided by the Department of Housing, Local Government, Planning and Public Works.

If at the time of applying, works are yet to commence:

- QRIDA will assess initial eligibility and seek a Value for Money Certificate based on the quote for the eligible works from the Department of Housing, Local Government, Planning and Public Works. This certificate will include assessment of the effect of insurance where applicable.
- If QRIDA receives a Value for Money Certificate, QRIDA will issue a conditional approval in writing to the applicant pending the applicant entering into a contract with a *licensed contractor* for carrying out the works or providing written acceptance of a quote from a licenced contractor for works under (\$3,300).

If at the time of applying, works have been completed or are in progress:

- QRIDA will confirm initial eligibility and QRIDA will seek a Value for Money Certificate based on the building contract for the eligible works from the Department of Housing, Local Government, Planning and Public Works. This certificate will include assessment of the effect of insurance where applicable.
- If QRIDA receives a Value for Money Certificate, QRIDA will issue a final approval in writing to the applicant.

Funding arrangements

Approved homeowners seeking funding for eligible works that are yet to commence will be issued a Certificate of Conditional Approval by QRIDA, allowing them to enter into a building construction contract with their chosen *licensed contractor*.

The Certificate of Conditional Approval contains:

- The funding value
- The nominated *licensed contractor*
- Requirements/conditions
- Evidence required at the completion of the works
- Next steps to finalise payments.

If works cost more than \$3,300, the homeowner will need a written contract and it is the responsibility of the *licensed contractor* to draft the contract.

The homeowner will return the building contract to QRIDA via the portal or by email to RHAS@grida.qld.gov.au.

QRIDA will review the building contract and provide the homeowner with a Letter of Offer. At this point, the works can commence.

Note: Approved homeowners seeking funding for eligible works that have already been completed or are in progress will be issued a Letter of Offer on receipt of a Value for Money Certificate from the Department of Housing, Local Government, Planning and Public Works.

The Letter of Offer contains:

- The approved financial assistance amount
- Co-contribution amount (if applicable)
- Eligible works payment table that provides a breakdown of milestones and payment amounts
- Details of the approved *licensed contractor*
- Terms and conditions

Payments made directly to the *licensed contractor* are in accordance with agreed milestones set out in the building construction contract and confirmed in the Letter of Offer. For works already completed and paid for by the homeowner, payment will be made to the homeowner's nominated bank account upon presentation of relevant invoices and receipts.

The number of payments will depend on the value of the works.

In order for the *licensed contractor* to be paid, the homeowner must submit a Milestone Claim Form via the QRIDA portal certifying that the works for that milestone have been completed, together with invoices from the building contractor.

At the completion of the work, the licenced contractor is required to certify their work by providing the homeowner with the relevant certification.

For Home Raising, licenced contractors must provide the homeowner with a Form 21 Final Inspection Certificate from a licensed certifier incorporating the full scope of work and evidence that the new level has been raised at or above both the assessed flood level and flood event level in the Home Assessment Report.

For Resilience Retrofit works, licenced contractors are to provide the homeowner with one or more of the following forms, as appropriate for the scope of works: Form 30, Form 43, Form 4, Form 12 or Form 21 as stipulated in the Value for Money Certificate.

The homeowner will provide the relevant certification form/s with the final milestone payment form.

Before final payment is released, the Department of Housing, Local Government, Planning and Public Works may attend the home to undertake an inspection of completed works. The Department of Housing, Local Government, Planning and Public Works will provide the homeowner with a summary of the works approved and completed through the Fund.

For a complete list of definitions used for the purposes of the Scheme, please refer to the *Rural and Regional Adjustment (Variation of the Resilient Homes Assistance Scheme) Amendment Regulation 2024*.

Affected part of an eligible home, means a part of the home that—

- (a) was inundated by floodwaters during a disaster event mentioned in section 4(1)(c); or
- (b) is below the flood hazard level that applies to the home.

Building envelope, for a home—

- (a) means the outermost sides of the aggregation of the components of the home that have the primary function of separating the internal part of the home from the external environment; and

- (b) includes the foundations of the home.

Eligible home means—

- (a) The home is a house, townhouse, unit, grant flat or manufactured home; and
- (b) The home is used primarily as a residence; and
- (c) The home is located in a local government area identified as a DRFA activated area in any of the following documents published by the Queensland Reconstruction Authority on the authority's website—
 - (i) 'Disaster Recovery Funding arrangements event Central, Southern and Western Queensland Rainfall and Flooding, 10 November-3 December 2021';
 - (ii) 'Disaster Recovery Funding arrangements event Ex-Tropical Cyclone Seth. 29 December-10 January 2022';
 - (iii) 'Disaster Recovery Funding arrangements event South East Queensland Rainfall and Flooding, 22 February 2022-5 April 2022';
 - (iv) 'Disaster Recovery Funding arrangements event Southern Queensland Flooding, 06-20 May 2022'; and
- (d) Parts of the home within the building envelope for the home were inundated by floodwaters during a disaster event mentioned in paragraph (c).

Eligible home assessment means an assessment of a home, undertaken by or for the Department of Housing, Local Government, Planning and Public Works, to identify the eligible works that may be suitable to be carried out to the home or to identify if works done to the home are eligible works.

Eligible works means works to –

- (a) Repair or retrofit an eligible home to incorporate flood resilient design and materials in the home; or

Examples -

1. *Replacing cavity walls with non-cavity walls*
2. *Raising general power outlets, switchboards, air conditioning units and hot water systems above recognised flood levels*

- (b) Raise all or part of an eligible home so that the affected part of the home is at or above both the higher of the flood hazard level and flood event level that applies to the home; or
- (c) Relocate an eligible home to another location on the land on which the home is located so that the *habitable floor level* of the home is at or above both the flood hazard level and flood event level that applies to the home; or
- (d) Demolish an eligible home and build a new home, or install a removeable home on the land on which the eligible home is located, so that the affected part of the home is at or above both the flood hazard level and flood event level that applies to the home.
- (e) Demolish an eligible home if a new home has been built with a *habitable floor level* that is at or above both the flood hazard level and flood event level that applies to the new home.
- (f) Demolish an affected part of an eligible home and build a new part of the home so that the affected part is at or above both the flood hazard level and flood event level that applies to the home.

Flood event level for a home, means the level at which floodwaters inundated the home during a disaster event mentioned in **eligible home** paragraph c.

Flood hazard level, that applies to a home, means the minimum habitable floor level of residential buildings as determined by the local government for the local government area in which the home is located.

Hardship certificate means a certificate issued by the Department of Housing, Local Government, Planning and Public Works stating that the chief executive of that department is satisfied that, due to exceptional circumstances, a stated person is unable to contribute to the cost of carrying out eligible works to the person's home.

House raising work means

- (a) work to raise all or part of an eligible home so its affected part is at or above both the flood hazard level and flood event level that applies to the home; and
- (b) includes preliminary investigation, design and approval works that are required to facilitate works mentioned in paragraph (a).

Habitable floor level is the floor that has habitable rooms as defined by the National Construction Code, which generally has a minimum height requirement of 2.4 metres. Habitable rooms is a room that is used for normal domestic activities, which include: bedrooms, living rooms, lounge rooms, kitchens, dining rooms, sewing rooms, studies, playrooms, family rooms, home theatres, music rooms, televisions rooms and sunrooms.

Licensed contractor —

- (a) means a person who holds an appropriate licence or registration under the—
 - (a) *Electrical Safety Act 2022*; or
 - (b) *Plumbing and Drainage Act 2018*; or
 - (c) *Queensland Building and Construction Commission Act 1991*; or
 - (d) *Architects Act 2002*; or
 - (e) *Professional Engineers Act 2002*; or
 - (f) *Surveyors Act 2003*; and
- (b) does not include the holder of an owner-builder permit under the *Queensland Building and Construction Commission Act 1991*, section 43E.

Owner, of a home, means —

- (a) for a house—
 - (i) the registered owner, of the lot on which the house is located, under the *Land Title Act 1994*; or
 - (ii) the lessee, for the land on which the house is located, under the *Land Act 1994* if the lease allows for the residential occupation of a home on the land; or
 - (iii) the lessee, for a home ownership lease over the land on which the house is located, under the *Aboriginal Land Act 1991* or *Torres Strait Islander Land Act 1991*; or
- (b) for a townhouse or unit—
 - (i) the registered owner of the lot, that is the townhouse or unit, under the *Body Corporate and Community Management Act 1997*; or
 - (ii) the proprietor of the lot, that is the townhouse or unit under the *Building Units and Group Titles Act 1980*; or
- (c) for a granny flat—
 - (i) the registered owner, of the lot on which the flat is located under the *Land Title Act 1994*; or
 - (ii) the person who, under any arrangement, resides at the flat and has responsibility for making significant repairs or modifications to the flat; or

- (d) for a manufactured home—the homeowner for the manufactured home under the *Manufactured Homes (Residential Parks) Act 2003*, section 10; or
- (e) for another home—the person QRIDA is satisfied owns the home on the basis of an arrangement or document evidencing that the person is the owner or is treated as the owner by an entity that owns the land on which the home is located.

Property means-

- (a) a lot within the meaning of the *Land Title Act 1994* but does not include a lot under the *Building Units and Group Titles Act 1980*; or
- (b) land subject to a lease held under the *Land Act 1994*.

Relocation works means works to relocate an eligible home –

- (a) to a new location on the land on which the eligible home is located; and
- (b) so that the *habitable floor level* of the eligible home is at or above both the flood hazard level and flood event level that applies to the home.

Repair or retrofit works mean works to repair or retrofit an eligible home to incorporate flood resilient design and materials in the home.

Residential park see the *Manufactured Homes (Residential Parks) Act 2003*, section 12.

Site agreement see the *Manufactured Homes (Residential Parks) Act 2003*, section 14.

Further Information

For further information on the Scheme please call 13 QGOV (13 74 68) or email resilienthomes@epw.qld.gov.au.

Privacy

QRIDA's Privacy Policy, available at: www.qrida.qld.gov.au/privacy, sets out general information on how QRIDA collects, uses, and discloses individual's personal information.

The application portal for this Scheme contains specific information on how personal information will be collected, used and disclosed.

Conflicts of Interest

A conflict of interest may arise if the applicant's interests, affiliations, relationships or obligations (whether personal financial, professional or otherwise) conflict with their obligations to QRIDA or the Department of Housing, Local Government, Planning and Public Works during the application process, or conflict with their obligations under the funding agreement with QRIDA. Conflicts of interest could affect the awarding or performance of the applicant's agreement with QRIDA.

A conflict of interest can be:

- real (or actual)
- apparent (or perceived)
- potential.

QRIDA will ask the applicant to declare, as part of the application, any interests, affiliations, relationships or obligations (whether personal, financial, professional or otherwise) that may be

considered an actual, perceived or potential conflict of interest. If the applicant later identifies that there is an actual, apparent, or potential conflict of interest or that one might arise in relation to their application or agreement, the applicant must inform QRIDA in writing immediately.

Disclaimer

About the Scheme

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