



Resilient Homes Fund

Building industry fact sheet

Quoting and contracting resilience works (for licensed contractors)

What is the Resilient Homes Fund?

In 2021 and 2022, Queensland experienced extraordinary levels of rainfall and flooding. To help people living in Queensland recover and become more resilient to future flooding, the Queensland and Australian Governments introduced a \$741 million Resilient Homes Fund.

Funding is available to assist eligible homeowners to repair (enhancing resilience), retrofit, or raise flood affected homes, and in some cases to buy-back homes.

Queensland is the most disaster impacted state in Australia, with flooding being one of the highest risks to the community.

We cannot stop floods from occurring, but we can take steps to reduce their impact.

As an outcome of the Resilient Homes Fund, we will have the most experienced building sector in Australia, and potentially internationally, when it comes to renovating and building resilient homes.

What is resilient design?

Flood resilient design is one of the many ways Queenslanders can build their resilience to floods.

It involves adapting the design, construction and materials incorporated into buildings to minimise damage caused by floodwaters.

Incorporating resilient building design may reduce the effort, cost and time to return people to their homes and workplaces following a flood. It also helps homeowners prepare for changing flood conditions in the future, particularly from climate change.

Resilience measures are not new: materials have been around for many years and there is a growing demand among homeowners for resilient, sustainable homes.

Refer to the Industry Guidance for Flood Resilient Homes on www.qld.gov.au/resilienthomes, which provides innovative, practical and affordable solutions for adapting homes to be more flood resilient.

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More information



Email resilienthomes@epw.qld.gov.au with 'Builder question' in the subject line



Phone the Resilient Homes Fund Case Management Team on 07 3007 4485, available Monday to Friday 8am–5pm



Visit www.qld.gov.au/resilienthomes



Australian Government



Queensland Government

Quoting for work

Before homeowners can apply for funding, they need to get a quote from a licensed contractor.

The Resilient Homes Fund team have created a quoting template to help you clearly itemise and cost resilient works undertaken.

This tool provides a simple, standardised approach that aligns with program requirements and follows common industry practices.

It is not compulsory to use the template, but it can help simplify the process and save you time. You can use the template as is, or as a guide for your own quoting system.

The quote template is available for download from the Resilient Homes Fund website, along with a guide sheet and completed example.

The homeowner must engage a QBCC licensed contractor to undertake the works.

Licensed contractors can register their details on the QBCC website at <https://my.qbcc.qld.gov.au/s/findlocalcontractor>

Note: Works funded through the Resilient Homes Fund cannot be completed under an owner-builder permit and owner-builders are also not permitted to act as project managers.



Download the quote template

www.qld.gov.au/RHFquotetemplate

Works valued at more than \$11,000

If the total cost of works exceeds \$11,000, we can only approve funding for **one quote** from a suitable licensed contractor. Where multiple trades are involved (e.g. building, electrical and plumbing works), the licensed contractor will include everyone's costs and requirements in one quote and oversee the completion of works.

This is a policy requirement under the Resilient Homes Fund program to ensure works are managed in a coordinated manner and deliver a quality outcome.

Works valued less than \$11,000

While a single quote incorporating all the works is the preferred option, if the works are valued less than \$11,000, homeowners can provide **separate quotes** from suitable licensed contractors such as builders, electricians and plumbers in their funding application.

Scope of work

Eligible homeowners will have their homes assessed by a Resilient Homes Fund assessor and, after that, be sent a Home Assessment Report.

This report details the resilience options available for that home and assessed flood levels for the property, where available at the time of preparing the report.

The homeowner should provide the licensed contractor with a copy of the report and this information should be considered when quoting.

This is a voluntary program and all strategies listed in the report are optional.

It is the responsibility of licenced contractors to determine if a strategy is appropriate having regard to the Home Assessment Report, Industry Design Guidance for Flood Resilient Homes, homeowner wishes and mobility, flood levels, available funding, house design, site conditions, and a range of other considerations.

Licensed contractors should also have regard to the resilient strategy and [certification requirements](#) when scoping works.

Any proposed works that are assessed as not aligning with a resilient strategy listed in the Home Assessment Report will not be eligible for program funding. The homeowner will need to cover these costs.

For **Home Raising**, the new habitable floor level will need to meet or exceed the Assessed Flood Level in the Home Assessment Report.

Resilience Retrofit works should aim to be built up to or above the assessed flood level wherever possible. In some cases it may not be practical to raise services or build resilience works to the assessed flood level. In these cases, works should be built to the highest practical level to reduce the likelihood of future flood impacts.

Quote details

For **Home Raising** the quote needs to:

- Itemise the construction costs (exclusive of GST) directly related to the raising of the home.
- Detail all preliminaries (exclusive of GST) such as supervision and project management costs, regulatory fees such as Home Warranty Insurance Scheme policy, Portable Long Service (if applicable), council permits and any building approval fees. Supervision costs need to be itemised with hourly rates for site supervision, project management, construction management where required.
- Include the applicable mark-up percentage to construction costs (mark-up is preferred method instead of margin). Builder's mark-up should not be charged on preliminaries.
- Confirm the new habitable floor level meets or exceeds the Assessed Flood Level in the Home Assessment Report.

For **Resilient Retrofit**, the quote needs to:

- Outline a scope of work that adheres to the design and material guidance outlined in the Industry Guidance for Flood Resilient Homes.
- Itemise the construction costs (exclusive of GST) directly related to each of the selected resilience strategies listed in the Home Assessment Report, including:
 - / type of works
 - / quantity
 - / unit of measure
 - / resilient materials¹
 - / total cost of resilient strategy (inclusive of labour and materials²)

- Include the applicable mark-up percentage to construction costs (mark-up is preferred method instead of margin). Builders' mark-up should not be charged on the preliminaries.
- Detail all preliminaries (exclusive of GST) such as supervision and project management costs, regulatory fees such as Home Warranty Insurance Scheme policy, Portable Long Service (if applicable), council permits and any building approval fees³.

Notes:

¹ Builders should refer to manufacturer's product specifications for all materials and products, to ensure they are water-resistant or waterproof and fit-for-purpose.

² For any *above* standard materials, the homeowner will need to cover the difference in material cost and labour. Standard resilient retrofit materials are listed in the *Industry Guidance for Flood Resilient Homes*. These, or similar products, are considered standard.

³ Supervision costs need to be itemised with hourly rates for site supervision, project management and construction management where required. Where quoted resilience works form part of a larger scope of works, preliminaries should be reasonable (for example, pro-rata).

Assessing the quotes

The homeowner will submit the quote with a funding application via the Queensland Rural and Industry Development Authority (QRIDA) portal to be assessed.

The Queensland Government will review all quotes to ensure costs are fair and reasonable and deliver value for money.

The government may seek further information from the homeowner, or their licenced contractor, about the quote or request a revision of some elements of the quote.

For example, further information may be requested if part of the scope is complex and the description provided does not detail the resilient materials to be used.

Another example would be where works are quoted at a rate considered above standard industry rates or the offered markup or margin is assessed as not aligning with current market rates.

Entering into a contract

Once the homeowner's funding application is conditionally approved, they will receive a Certificate of Conditional Approval and can enter into a building construction contract with their chosen licensed contractor.

It is the licensed contractor's responsibility to draft the contract, which should comply with the requirements set out in the *Queensland Building and Construction Commission (QBCC) Act 1991*.

The QBCC website provides useful guides and templates for writing and entering into contracts for building work.

Visit <https://www.qbcc.qld.gov.au/running-business/contracts>

Note: Flooding is an inevitable part of living in Queensland. The intent of the program is to minimise damage from a flood to improve recovery, however, these works will not flood proof a property.

Licensed contractors may wish to consider including a Special Condition in their building contract with the homeowner, to the effect that the homeowner acknowledges that the builder does not warrant that flood resilience works will prevent damage to the home from any future flood.

If insurance works have been completed, we will not be encouraging people to rip out completed 'like for like' works. There are different types of retrofit works that may complement completed insurance repairs and include strategies such as raising services.

Before the works can commence, the homeowner will provide the contract to QRIDA for review. The homeowner will then be provided a Letter of Offer.

At this point, the works can commence.

Doing the work

Works must align with the Industry Design Guideline for Flood Resilient Homes, which is based on existing Australian building standards.

These guidelines provide examples of how standard construction techniques and materials can be applied in different ways to enhance resilience (for example using water-resistant wall linings or wetproofing living areas in addition to bathrooms).

All works should be also completed in accordance with the National Construction Code and relevant building standards.

The Resilient Homes Fund is a two-year program and currently all works must be completed by 30 June 2024.

Variations to approved work

If there are any variations to the approved works under the Letter of Offer, homeowners will be required to submit a Variation Request form to QRIDA, together with any supporting information such as a revised quote, scope of works and relevant photos.

Variations should be approved prior to commencing with the variation work. Variation requests will be processed as quickly as possible, upon receipt of all the relevant information.

There will be some variations where it is impractical to obtain prior approval, for example where there is an immediate 'make safe' obligation. In these cases, the contractor will still be required to provide the necessary supporting information to the homeowner to enable them to seek funding approval.

Payments incorporating variations will not be authorised without a value for money assessment. The new value for money assessments ensure the revised scope of works still meets eligibility requirements and represents value for money.



[Download the Industry Guidance for Flood Resilient Homes](#)

Getting paid for the work

In most cases, payments will be made directly to the licensed contractor by the Queensland Government.

Payments are made at agreed milestones set out by the licensed contractor in the building construction contract and confirmed in the Letter of Offer.

The number of payments will depend on the value of the works and should comply with the requirements set out in the *Queensland Building and Construction Commission (QBCC) Act 1991*.

For payments to be made to the licensed contractor, the homeowner will need to submit a Milestone Claim Form to QRIDA at each milestone certifying that the works have been completed, together with invoices.

Licensed contractors performing resilience works under Insurer Delivery Partner arrangements will be paid on terms agreed with the insurer.

Completion requirements for final payments

As per the requirements for final payments under the Resilient Homes Fund, licensed contractors need to provide the homeowner with the relevant certification on completion of works.

Refer to the Resilient Homes Fund website for further information about the certification requirements for final payments.

<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/resilient-homes-fund/builders/certification-requirements>

Before final payment is released, the Resilient Homes Fund may attend the home to undertake an inspection of completed works.

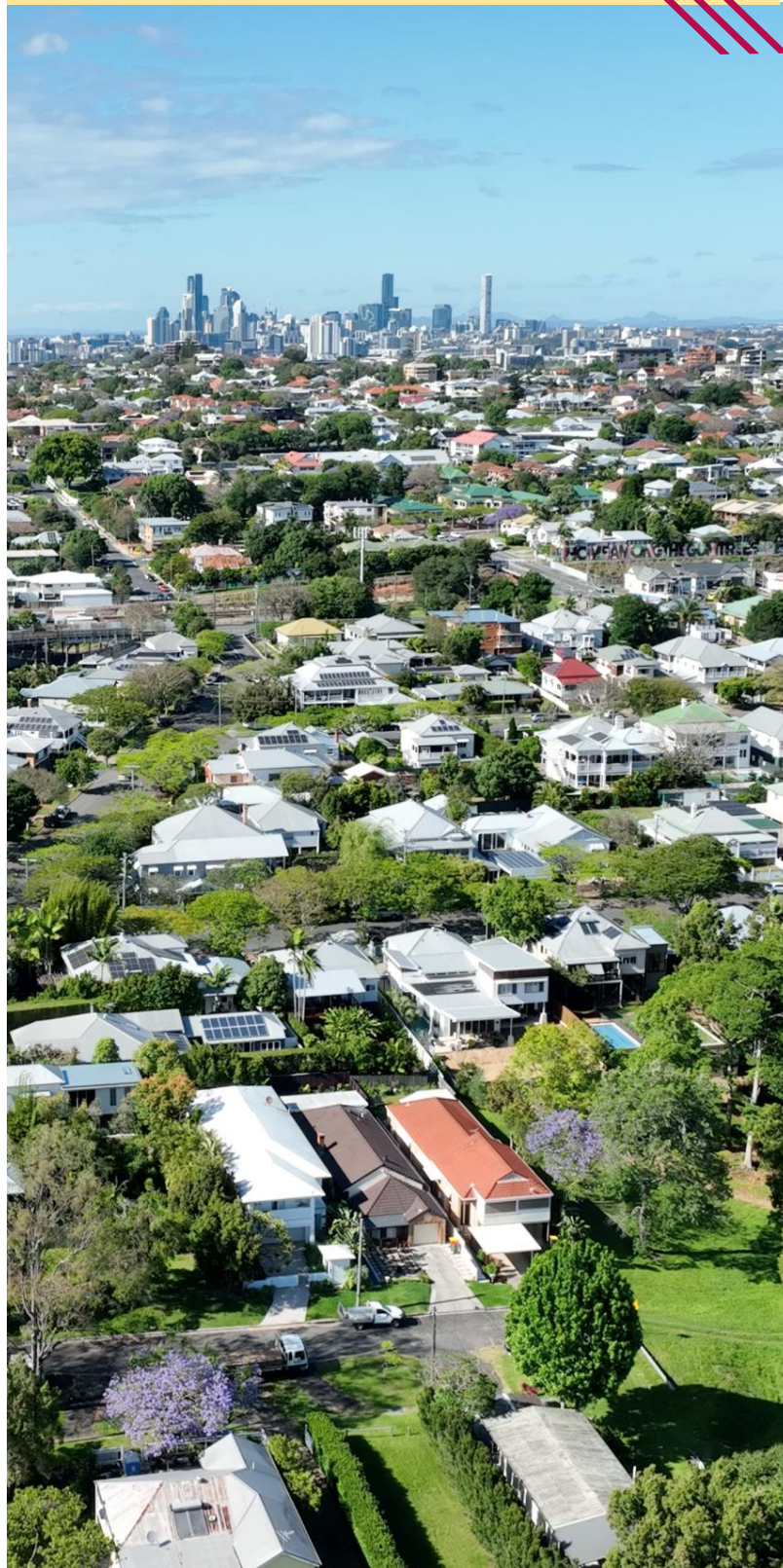
The Resilient Homes Fund will provide the homeowner with a summary of the works approved and completed through the Fund.

More information



Resilient Homes Fund website

Please visit the Resilient Homes Fund website
www.qld.gov.au/resilienthomes



Quote example

RHF-00000

Head Contractor: Registered Builder Name

Owner: Mr and Mrs Sample Owner

ABN: 64 123 456 789

Address: 1 Example St
Suburb

QBCC Licence No: 1234567

Quote Reference:

Quote Ref

Quote Date:

27/2/2023

Local Gov: Brisbane City Council

| Categories | | Resilience Scope of Work | | Subtotal (Resilience Works) | Subtotal (Non-Resilience Works) | Total Sum | SC Quote Inc. |
|------------|---------------------------------|--------------------------|---|--------------------------------|------------------------------------|-------------|------------------|
| 1.0 | External Services | 1.01 | Raise the electrical switchboard | \$ 1,200.00 | | \$ 1,200.00 | |
| | | 1.02 | Raise hot water unit | | | | |
| | | 1.03 | Install separate circuits (with breakers) on ground and upper levels | | | | |
| | | 1.04 | Raise air conditioning condenser units. | | | | |
| | | 1.05 | Raise the water tank pump and electrical systems | | | | |
| | | 1.06 | Anchor rainwater tanks, relocate if necessary | | | | |
| 2.0 | External Cladding and Structure | 2.01 | Install water-resistant external cladding | | | | |
| | | 2.02 | Use single skin construction systems | | | | |
| | | 2.03 | Use composite construction systems | | | | |
| | | 2.04 | Provide adequate drainage and ventilation to subfloor area | | | | |
| | | 2.06 | Replace water damaged or non-water resistant structural bracing | | | | |
| | | 2.07 | Allow water to drain from within steel columns | | | | |
| | | 2.08 | Design without cavities under stairs (external) | | | | |
| | | 2.09 | Consult a registered RPEQ Structural Engineer for advice, regarding damage to the external structure and cladding | | | | |
| | | 2.12 | Replace non-water resistant linings | | | | |
| | | 3.01 | Install water-resistant framing | | | | |
| 3.0 | Wall Framing | 3.01 | Install water-resistant framing | | | | |
| 4.0 | Insulation | 4.01 | Install suitable closed-cell insulation | \$ 1,400.00 | | \$ 1,400.00 | |
| 5.0 | Internal Structural Members | 5.01 | Consult a registered RPEQ Structural Engineer for recommendations on any damaged internal structural members | | | | |
| 6.0 | Internal Floors & Ceilings | 6.01 | Install water-resistant flooring | \$ 2,025.00 | | \$ 2,025.00 | Y |
| | | 6.02 | Design ceilings without linings and cavities | | | | |
| | | 6.03 | Use flood resilient grout when tiling or re-tiling | | | | |
| 7.0 | Internal Walls | 7.01 | Install water resistant linings | \$ 8,250.00 | | \$ 8,250.00 | |
| 8.0 | Wet Areas | 8.01 | Install a removable panel or replace cavity bathtub with a freestanding bathtub or shower | | | | |
| 9.0 | Internal Stairs | 9.01 | Design without cavities under stairs (internal) | | | | |
| 10.0 | Doors & Windows | 10.01 | Replace hollow core doors / Install | \$ 4,600.00 | | \$ 4,600.00 | |
| | | 10.02 | Install flush thresholds (sills) | | | | |
| | | 10.03 | Seal all frames to building fabric | | | | |
| | | 10.04 | Install corrosion-resistant door and window hardware | | | | |
| | | 10.05 | replace cavity sliding doors with swing or face of wall sliding doors | | | | |
| | | 10.06 | Change door configuration to maximise the existing opening | | | | |
| | | 10.07 | Retrofit garage doors with permeable doors to allow water to flow through | | | | |
| 11.0 | Internal Services - Electrical | 11.01 | Raise powerpoints and datapoints | | | | |
| | | 11.02 | Raise or relocate the washing machine and dryer | | | | |
| 12.0 | Cabinetry | 12.01 | Install water-resistant cabinetry | | | | |
| | | 12.02 | Install stand-alone appliances | | | | |
| | | 12.03 | Raise kitchen appliances | | | | |
| | | 12.04 | Install wall hung cabinetry | \$ 180.00 | | \$ 180.00 | |
| 13.0 | Home Raising Program | 13.01 | Housing Raising Program | | | | |
| 14.0 | Demo / Rebuild Program | 14.01 | Demolish and Rebuild Program | | | | |
| 15.0 | Other Project Costs | 15.01 | Other Costs - Resilience | | | | |
| | | 15.02 | Other Costs - Non Resilience | | | | |
| | | | | \$ 4,000.00 | | \$ 4,000.00 | |

| | | | | | | | |
|------|------------------|-------|---|-------------|-----------|-------------|--|
| 16.0 | Additional Costs | 16.01 | TRADE PRELIMIARIES (Excluding Supervision & Project Management) | \$ 1,040.00 | \$ - | \$ 1,040.00 | |
| | | 16.02 | HEAD CONTRACTORS MARGIN | \$ 1,869.50 | \$ 400.00 | \$ 2,269.50 | |
| | | 16.03 | Supervision & Project Management | \$ 5,120.00 | \$ - | \$ 5,120.00 | |
| | | 16.04 | Portable Long Service Levy (if works exceed \$150K) | \$ - | \$ - | \$ - | |
| | | 16.05 | QBCC - Insurance Premium | \$ 550.00 | \$ 200.00 | \$ 750.00 | |
| | | 16.06 | Other Warranty/Levy- [Please Specify] | \$ - | \$ - | \$ - | |

| | | | | | |
|----------------------------------|--|--|--------------|-------------|--------------|
| Sub Total (Excluding GST) | | | \$ 26,234.50 | \$ 4,600.00 | \$ 30,834.50 |
| Goods and Services Tax - 10% | | | \$ 2,623.45 | \$ 460.00 | \$ 3,083.45 |
| Total (Inclusive of GST) | | | \$ 28,857.95 | \$ 5,060.00 | \$ 33,917.95 |

Template Version
1.1