

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 prior to 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.

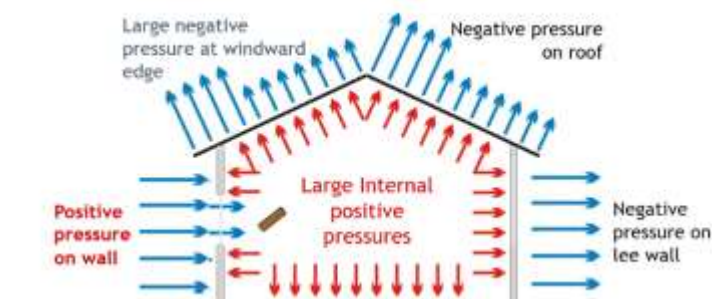
Activities like upgrading (retrofitting) the existing roof structure, protecting the windows, strengthening the doors, and ensuring the house is well maintained, are all ways to improve the strength of our homes.

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.

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

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 1170.2:2021 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?

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

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

- Screens or shutters must be installed permanently to cover the full window, not just the opening panels.
- The product must:
 - be installed to directly protect windows or doors.
 - comply with AS 1170.2:2021 Wind driven debris impact test and require evidence of compliance.
- Any product must be installed in line with the manufacturer's installation requirements to meet the AS 1170.2:2021 Wind driven debris impact test.

What is not eligible?

- Enclosing outdoor areas is classed as an improvement and is not eligible
- Works completed prior to grant approval.

Contractor quotes

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:
 - the products comply with AS 1170.2:2021 Wind driven debris and wind pressure tests to AS 4055:2021 Wind Loads for Housing
 - self-certification for the install is included.
- the number of windows/doors 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.

The listed certification is required to enable insurers to assess if the work will reduce the properties 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 licenced 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 installation of screens or shutters, you will need to provide the following documentation to the Household Resilience Program grants team, via the grant's portal:

- **Form 15**, for design compliance, provided by an engineer or statement of compliance from supplier of proprietary products (for example, cyclone shutters) stating the products meet the testing requirements of AS 1170.2 Wind driven debris.
- **Form 43**, for the installation of proprietary items, completed by the contractor installing the work, stating they have installed the product in accordance with the manufacturer's requirements to meet AS 1170.2 Wind driven debris and wind pressure tests to AS 4055:2021 Wind Loads for Housing.
- **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), prior to the work starting.

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

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