



# 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 including GST.

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 directly from the local community.

## Who is administering the program?

The program is administered and managed by the Department of Housing, Local Government, Planning and Public Works.

## How to apply?

Applicants can apply at [www.qld.gov.au/strongerhomes](http://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-serve 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 the 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](http://www.qld.gov.au/strongerhomes) or by calling 07 3007 4485 (Option 1).

## Eligibility

### Who is eligible to apply for funding?

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

Low-income homeowners that live in a house built prior to 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 household weekly income\* must be less than:

- \$1,179 for an individual (\$61,322 per year)
- \$1,630 for a couple (\$84,782 per year)
- \$1,632 for a sole parent with one child (\$84,841 per year)
- \$2,022 for a couple with one child (\$105,125 per year)

The following weekly allowances\* also apply:

- \$391 for each additional dependent child (\$20,343 per year)
- \$451 for each additional adult (\$23,460 per year)

\*Based on 2024/25 National Rental Affordability Scheme (NRAS) rates.

It may take approximately 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 including GST.

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 including GST	<u>\$18,750</u>

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

## 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 prior to 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 future 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 routine maintenance issues. The purpose of the funding is to improve cyclone resilience in preparation for future events.

## Can I commence works as soon as I receive my quote?

No. Funding must be approved in writing by the Department of Housing, Local Government, Planning and Public Works before any works to improve your home have started.

## Can grant funding be paid retrospectively?

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

## Insurance

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

## 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 including GST) 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 licenced contractor to carry out the approved works. They may need to pay the contractor an initial deposit before works commence. It is recommended that the deposit is no more than 10% of the quoted price.

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?

Prior to the application being 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. On completion of the works, an officer will reinspect the property to ensure the work has been completed to a satisfactory standard, prior to the grant funds being 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.

## 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@epw.qld.gov.au](mailto:strongerhomes@epw.qld.gov.au)

**Website:** [www.qld.gov.au/strongerhomes](http://www.qld.gov.au/strongerhomes)