## Information for Homeowners

# Understanding your flood risk and flood data

Flooding varies by location, so it is important to understand the types of flood risks that may impact your property.

The Queensland Government and your local council provide a range of information on flood risk.

Your local council may also help you understand the types of flooding you may face and the relevant planning and development requirements for your property.

Before undertaking any works through the Resilient Retrofit or Home Raising programs, it is important to check with your local council if flood information is available for your area or whether data has been updated since you received your Home Assessment Report.

If you want to take part in the Resilient Retrofit or Home Raising programs, it is important to start gathering relevant flood information as soon as possible, so works are completed within the program timeframes.

#### **Key dates:**

#### **☑** 30 July 2023

Registrations for the Resilient Homes Fund program closed.

#### ☐ 1 December 2025

Grant applications for funding close unless funding has already been exhausted.

#### ☐ 30 June 2026

Works to be completed and paid in full.

**Important:** Registrations for the Resilient Homes Fund are not transferable. If you are planning to sell your home, all works must be completed and payments finalised prior to the sale of your home.

# What you need to know about flood risk

There are a few things you should be aware of when it comes to flood water and your property. These include:

- » types of flooding that may affect your property
- » potential flood levels and flood depths to help you decide how high to build resilience to
- » how likely it is that your property could flood and what areas of your property are at risk
- » planning and building requirements.

It is good to understand the ground and floor levels of your property. Talk to your builder or seek advice from an engineer or architect.

Understanding your flood risk will also help you to understand how to prepare and respond when flooding or severe weather is forecast.

# Before raising your home

To receive funding for the Home Raising program, your eligible floor area must be raised to or above both the assessed flood level and the 2021-2022 flood event level. Raising your home may help reduce the impacts of future flood events. Your property will still flood but raising the floor will reduce the frequency of that floor level flooding.

The assessed flood level should reflect the minimum habitable floor level specified by your local council (where available) at the time your Home Assessment Report was sent to you.





It is important to understand that each local council is different, and flood data may change over time. This means that new flood level information may be available for your home since you received your Home Assessment Report.

Before raising your home, the Resilient Homes Fund (RHF) recommends you consult with your local council to obtain the latest flood data for your property and check if your property can be raised.

Advise council of the minimum RHF requirements for home raising and ask whether council has additional requirements you may need to meet for building and compliance purposes.

You may need planning and/or building approval and/or other permits to raise your home. New flood information may also affect your decision to raise, or local requirements for raising your home. Where necessary, you may need to engage a Registered Professional Engineer of Queensland to confirm the latest flood data information and building requirements for your property, in addition to the minimum RHF requirements.

Your local council may recommend you build higher than the minimum RHF requirements. This may give you a better resilience outcome. You must meet both the RHF minimum requirements and all local council building and planning requirements.

#### More information

Resilient Homes Fund website

Flood data, local council disaster dashboards and recovery information

Local council information during a flood

Flood-resilient design and building requirements

<u>Queensland Reconstruction Authority flood risk and resilience information</u>

#### Contact us

Contact the Resilient Homes Fund team on (07) 3007 4485 (select option 2), or at <a href="mailto:resilienthomes@epw.qld.gov.au">resilienthomes@epw.qld.gov.au</a> if you have any questions about the Home Raising program.







# **Links directory**

- » BeyondBlue <u>beyondblue.org.au</u>
- » Design Guidance for Flood Resilient Homes <u>qld.gov.au/\_\_data/assets/pdf\_file/oo21/273036/Design-Guidance-for-Flood-Resilient-Homes.pdf</u>
- » Housing Service Centres qld.gov.au/housing/public-community-housing/housing-service-centre
- » Industry Guidance for Flood Resilient Homes <u>qld.gov.au/\_\_data/assets/pdf\_file/oo26/33578o/rhf-industry-guidance-flood-resilient-home-a3.pdf</u>
- » Lifeline lifeline.org.au
- » National Construction Code abcb.gov.au
- » QBCC local contractor search my.qbcc.qld.gov.au/myQBCC/s/findlocalcontractor
- » Queensland Home Warranty Scheme qbcc.qld.gov.au/your-property/queensland-home-warranty-scheme
- » Queensland Rural and Industry Development Authority (QRIDA) portal applyonline.qrida.qld.gov.au/auth/login
- » Raise your home webpage www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/ resilient-homes-fund/overview/home-raising
- » Regional Community Support Services Brochures <u>qld.gov.au/community/disasters-emergencies/disasters/resources-translations/regional-support-brochures</u>
- » Information about preparing your household for future floods and other disasters getready.qld.gov.au



## Support in your community

Download the Queensland Government's Regional Community Support Services Brochures for information and contact details of key community services available in your area, including financial and emotional support.

Visit: qld.gov.au/community/disasters-emergencies/ disasters/resources-translations/regional-supportbrochures

For further support for communities affected by natural disasters please contact our Community Recovery Hotline on 1800 173 349.

#### Accommodation assistance

Housing Service Centres across Queensland provide a range of support including bond loans, rental grants and a RentConnect service.

Anyone needing housing assistance can contact their local Housing Service Centre.

Visit: <a href="mailto:qld.gov.au/housing/public-community-housing/">qld.gov.au/housing/public-community-housing/</a> housing-service-centre

You can also phone the 24/7 Homeless Hotline on 1800 474 753.

### Legal aid

Legal Aid Queensland provides free legal advice on a variety of areas including, but not limited to, contracts and family matters.

Visit: legalaid.qld.gov.au

#### **Finances**

The Financial Information Service, provided by Services Australia, is a free service that provides informative guidance about financial matters.

Visit: servicesaustralia.gov.au/financial-informationservice

#### **Emotional support**

We know this can be a very stressful time. Talking about what you are going through with your family and friends can be helpful. There are also very helpful support services available to you including Lifeline and BeyondBlue.

Visit: lifeline.org.au Visit: beyondblue.org.au

# Need help with any of these steps?

If you have questions and want to talk to someone about your property and your individual circumstances, call **o7 3007 4485** and select **option 2** to arrange a one-on-one appointment.

For more information visit (qld.gov.au/resilienthomes)

If you require the assistance of an interpreter, phone **1800 512 541**.

Our compliments and complaints management policy and procedure can be found at housing.qld.gov.au/contact/complaints-compliments



