

## Information for Builders

# Understanding your flood risk and flood data

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 reduce damage caused by floodwaters.

Builders with knowledge in flood resilient building and design may be able to offer valuable assistance to homeowners, not just to rebuild after a flood, but improve their resilience to future flood events.

The benefits of flood resilient building include:

- » Reducing the chance of future flood damage to a home
- » Minimising the costs and inconvenience of returning home after flood events
- » Reducing the likelihood of paying for repetitive repairs to a home following flood events
- » Preparing homes for changing flood conditions in the future. It is important for both homeowners and builders to understand the types of flood risks that may impact a property. Every flood is different, and flooding varies by location.

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

The local council may also help you understand the types of flooding a homeowner may face and the relevant planning and development requirements for their property. The minimum habitable floor level recommended for a property varies by location, between council areas and depends on the type of flood risk.

Before undertaking any works through the Resilient Homes Fund (RHF) Resilient Retrofit or Home Raising programs, it is important to check with your client that

they have contacted their local council and obtained the latest flood information and data for their area.

If there is no information available, maybe you can assist by connecting the homeowner with an engineer.

Before undertaking work on a client's property, the list below will help you to consider the best solution to ensure homes are safe and resilient. While this is not an exhaustive list, as a minimum make sure you are aware of:

- » The likelihood of property flooding from river, creek, storm tide or overland flow including depth and velocity.
- » The current floor levels and how these levels compare to the recommended minimum habitable floor level for the property.
- » What parts of the property are at risk of flooding, potential flood levels and flood depths to help you and the homeowner decide what resilience strategies might be suitable and how high the strategies need to be.
- » How high water has flooded the property previously – noting that a larger flood is always possible. What is the potential impact on the building structure?
- » What building or planning requirements might be triggered such as flood overlays in local planning schemes and building code requirements.
- » Where are the services (switchboard, air conditioner, hot water system) located and how does this compare with the flood levels provided by council?
- » What are the types of uses of different rooms in the home – how appropriate are these uses when flooding is considered? How do these uses align (or not) to building codes and/or local planning rules?



## Some things to consider

If your client is considering seeking RHF funding to raise their home, you should be aware of the following:

- » To qualify for RHF funding, the eligible floor area must be raised to or above both the assessed flood level and the 2021-2022 flood event level. The assessed flood level has been established for purposes of the RHF and typically reflects the recommended minimum habitable floor level specified by the relevant local council (where available) at the time your homeowner's Home Assessment Report was prepared.
- » The project will need to meet both council and RHF requirements.
- » What are the local maximum building heights allowed.
- » If there are any constraints such as heritage/ character rules or setbacks that need to be considered.
- » Have you or the homeowner considered seeking advice from a qualified town planner, building certifier or surveyor to address all constraints?
- » All properties must receive RHF approval as well as council planning and building approval.
- » What works will be considered eligible for funding and what works the homeowner may be considering that they will have to fund themselves.

If you are a builder working with a certifier, let them know you are working with the RHF to ensure all work meets the program's resilience requirements to secure funding.

## More information

For more information on the Resilient Homes Fund program, [visit our website](#)

Any licensed contractor who is preparing a quote should refer to [Industry Guidance for Flood Resilient Homes](#), which is based on existing Australian building standards.

Builders can also refer to the following guidance from the Queensland Building and Construction Commission (QBCC):

- » [Tips for rebuilding after a flood](#)
- » [A contractor's guide to rebuilding after a flood](#)

## Contact us

For more information or support, call the Resilient Homes Fund team on (07) 3007 4485 (option 2) on weekdays between 8am and 4pm or email [resilienthomes@epw.qld.gov.au](mailto:resilienthomes@epw.qld.gov.au)



## Links directory

- » BeyondBlue  
[beyondblue.org.au](https://beyondblue.org.au)
- » Design Guidance for Flood Resilient Homes  
[qld.gov.au/\\_\\_data/assets/pdf\\_file/0021/273036/Design-Guidance-for-Flood-Resilient-Homes.pdf](https://qld.gov.au/__data/assets/pdf_file/0021/273036/Design-Guidance-for-Flood-Resilient-Homes.pdf)
- » Housing Service Centres  
[qld.gov.au/housing/public-community-housing/housing-service-centre](https://qld.gov.au/housing/public-community-housing/housing-service-centre)
- » Industry Guidance for Flood Resilient Homes  
[qld.gov.au/\\_\\_data/assets/pdf\\_file/0026/335780/rhf-industry-guidance-flood-resilient-home-a3.pdf](https://qld.gov.au/__data/assets/pdf_file/0026/335780/rhf-industry-guidance-flood-resilient-home-a3.pdf)
- » Lifeline  
[lifeline.org.au](https://lifeline.org.au)
- » National Construction Code  
[abcb.gov.au](https://abcb.gov.au)
- » QBCC local contractor search  
[my.qbcc.qld.gov.au/myQBCC/s/findlocalcontractor](https://my.qbcc.qld.gov.au/myQBCC/s/findlocalcontractor)
- » Queensland Home Warranty Scheme  
[qbcc.qld.gov.au/your-property/queensland-home-warranty-scheme](https://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](https://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](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/resilient-homes-fund/overview/home-raising)
- » Regional Community Support Services Brochures  
[qld.gov.au/community/disasters-emergencies/disasters/resources-translations/regional-support-brochures](https://qld.gov.au/community/disasters-emergencies/disasters/resources-translations/regional-support-brochures)
- » Information about preparing your household for future floods and other disasters  
[getready.qld.gov.au](https://getready.qld.gov.au)

# Support

## 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-support-brochures](https://qld.gov.au/community/disasters-emergencies/disasters/resources-translations/regional-support-brochures)

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: [qld.gov.au/housing/public-community-housing/housing-service-centre](https://qld.gov.au/housing/public-community-housing/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](https://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-information-service](https://servicesaustralia.gov.au/financial-information-service)

## 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](https://lifeline.org.au)

Visit: [beyondblue.org.au](https://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 **07 3007 4485** and select **option 2** to arrange a one-on-one appointment.

For more information visit [qld.gov.au/resilienthomes](https://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](https://housing.qld.gov.au/contact/complaints-compliments)

