

# Household Resilience Program

October 2019



**Queensland**  
Government



# **Queensland is the most disaster impacted state in Australia**

# Future predictions

- **hotter** summers
- more intense **rainfall**
- more intense **storms**
- more intense **flooding**
- more intense **cyclones**.



Ref: Qld Strategy for Disaster Resilience

# Risk to houses

- Design standards were increased from 1980
- Homes built before 1984 can be more susceptible to severe weather
- Owners of pre-1984 homes often pay higher insurance premiums.



# About the *Household Resilience Program*

- \$20m government election commitment, launched 30 July 2018, applications closed 18 April 2019
- aimed to decrease the impact of severe wind and water events to homes in the 'cyclone region' of Queensland
- for eligible home owners to improve the cyclone resilience of their property
- currently finalising the remaining grant works.

# Criteria



Applicants had to:

- own, or be the mortgagee, of a house built before 1984
- live in the house as their primary place of residence
- meet the income eligibility requirements
- be able to make a co-contribution to the cost of the improvement works.

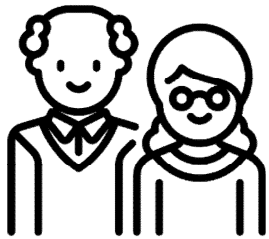
The property had to:

- be located in a *Wind Region C* postcode:  
Bundaberg to the Northern Territory border, within 50km of the coast.

# Improvement options

1. Roof replacement and roof structure tie-down upgrades.
2. Roof structure tie-down using external over batten system.
3. Window protections, including cyclone shutters or screens, against air borne projectiles.
4. Strengthening and/or replacement of garage doors and frames.
5. Tie downs of external structures (e.g. sheds).
6. Replacement of external hollow core doors with solid core external grade doors.

# What was the co-contribution?



Home owner

**25%** of the estimated costs



Contractor

Department of  
Housing and  
Public Works

**75%** of the estimated costs



Maximum of **\$11,250**

# How did the program work?

- Homeowners sourced their own quotes from QBCC licenced contractors
- The quotes:
  - ✓ targeted approved cyclone resilience works
  - ✓ gave a clear breakdown of work
  - ✓ represented value for \$
  - ✓ were valid for 90 days.
- Government assessors reviewed quotes and inspected houses prior to grant approval
- Assessors returned after completed works to ensure the work matched the quote.

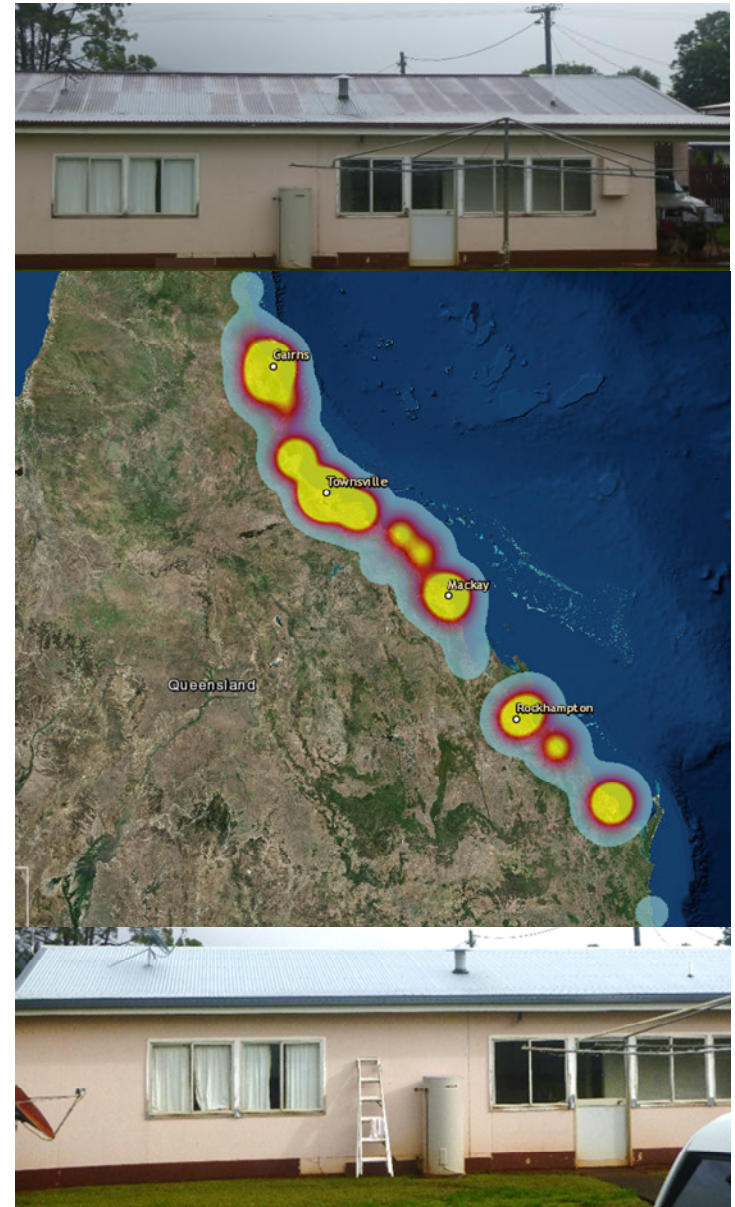
# Financial assistance

- Low interest loans available through not-for-profit organisations promoted through the program
- No Interest Loan Scheme
  - **79** people applied
  - **200** applicants considering



# Applications

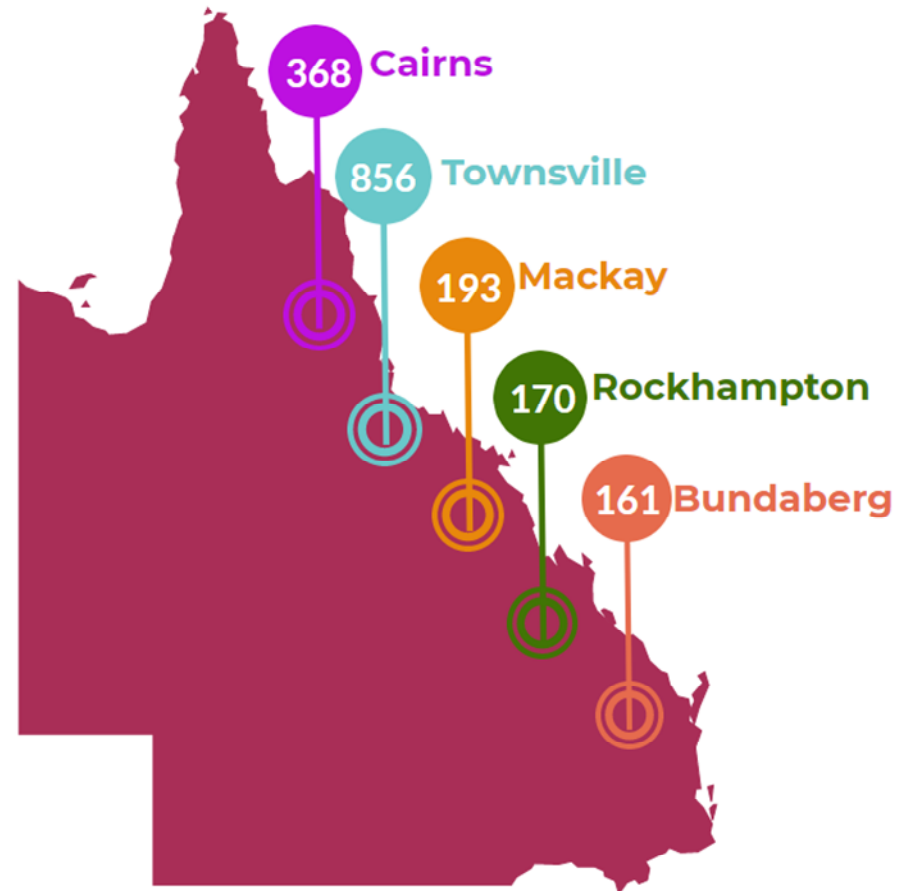
- **2,559** applications received
- **1,748** grants awarded
- **461** applications withdrawn
- **1,693** works completed.



# Community outcomes

- **8.20%**- the average insurance saving, highest saving was **25%**
- **89%** grant recipients would not have completed the improvements without support
- **95%** contractors were local suppliers - injecting **<\$29.7m** into local communities.

Awarded Grants Per Region



# Homeowner benefits



**Improved  
resilience of  
property**



**Reduction  
in  
insurance  
premiums**



**Improved  
value of  
property**



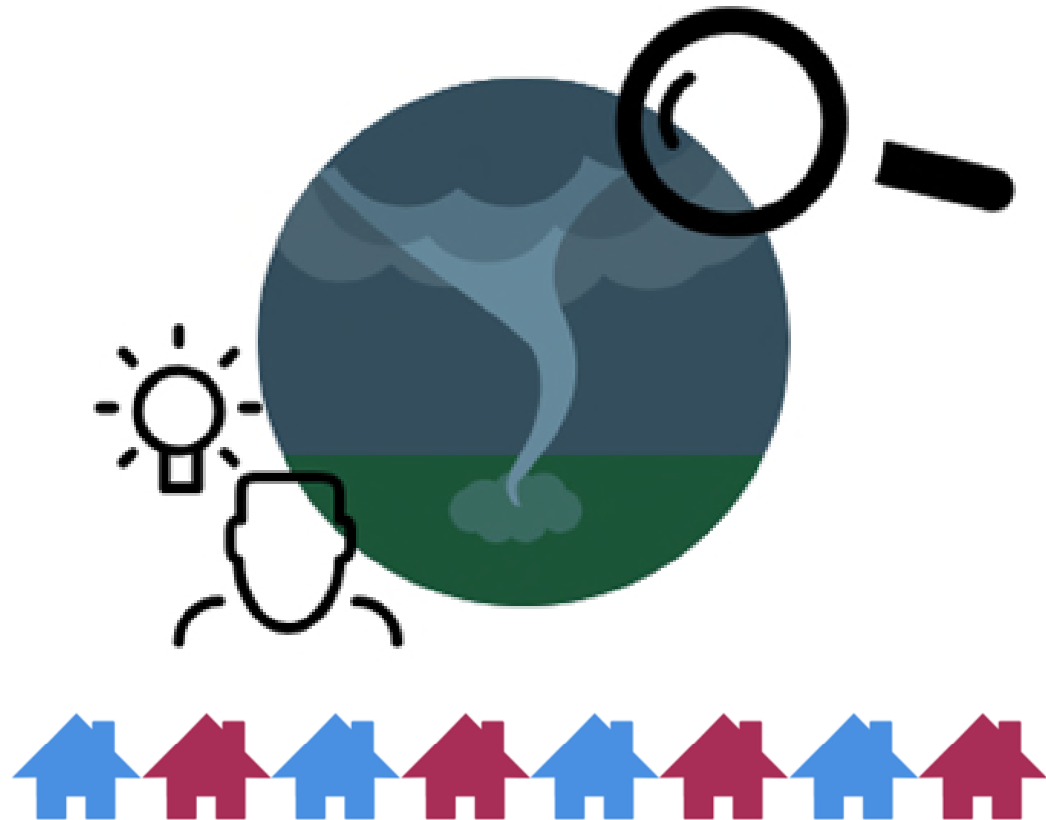
**Peace of  
mind that  
the home is  
safer**



**Supporting  
local industry**

# Next steps

- Post program analysis
- Post event assessments
- Education for industry and suppliers
- Community education.



# Questions?





# For more information

Email:

[householdresilience@hpw.qld.gov.au](mailto:householdresilience@hpw.qld.gov.au)

Phone:

**07 3008 2148**