

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.

11.59pm (AEST), 1 December 2025

Grant applications for funding close, unless funds have already been exhausted.

31 March 2027

The completion of works date listed in your Building Contract must not exceed this date.

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.

Please note:

The following steps are to be completed before **30 June 2027**:

- » A request for final milestone payment submitted to QRIDA
- » A RHF completion inspection of the works
- » Final Building Certification (if applicable) or the provision of the required trade certificates as listed in the Value for Money Certificate
- » Rectification of defects or incomplete works by the licensed contractor
- » Final invoices issued to the homeowner by the licensed contractor
- » Final invoices submitted by the homeowner to QRIDA
- » Final milestone payment released by QRIDA.

NOTE: Please note the Resilient Homes Fund (RHF) cannot negotiate or settle contracts between homeowners and builders.

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.



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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](#)

[Queensland Reconstruction Authority flood risk and resilience information](#)

Contact us

Contact the Resilient Homes Fund team on (07) 3007 4485 (select option 2), or at resilienthomes@epw.qld.gov.au if you have any questions about the Home Raising program.

Links directory

- » BeyondBlue
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
- » Housing Service Centres
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
- » 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
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

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

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

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-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

Visit: beyondblue.org.au

More information

For support or more information about the Resilient Homes Fund:



website qld.gov.au/resilienthomes

Or scan the QR code.

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



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