

Flood Resilient Homes Program FAQs

What is the Flood Resilient Homes Program?

The Flood Resilient Homes Program is an initiative of Brisbane City Council, delivered in partnership with its sustainability agency CitySmart. The program is designed to help residents prepare for, and recover from, overland flow flood events.

The Flood Resilient Homes Program consists of a:

- **FloodWise Home Service** - a free in-home assessment of your property's flood resilience
- **FloodWise Home Service Resident's Report** - a tailored property report providing flood resilience information and recommendations for you and your property
- **FloodWise Resilience Incentive Scheme** - in eligible cases, providing financial assistance for property modifications.

A voluntary home purchase will only be considered where there is no viable alternative. Council may consider, but is not obligated, to purchase flood-affected homes. The property must have a certified habitable floor that is adversely affected by a 50% Annual Exceedance Probability (AEP) from an overland flow flood event.

What is flood resilience?

Flood resilience is the ability to prepare for, live through and then return to normal household routines with the least amount of disruption and anxiety possible. The Flood Resilient Homes Program will not stop flood waters. However, it aims to equip residents to make their properties more resilient, ensuring they recover quickly from overland flow flood events.

What is overland flow flooding?

Overland flow is excess rainfall runoff from homes, driveways and other surfaces. Overland flow flooding is water that runs across the land after rain, either before it enters a creek or stream, or after rising to the surface naturally from underground. Overland flow flooding tends to affect localised areas rather than the whole city at once.

Who can participate in the Flood Resilient Homes Program pilot?

During the pilot phase of the Flood Resilient Homes Program, from June 2018 to June 2019, selected residents with eligible properties will be invited to participate. Property owners at these eligible pilot properties will be sent a letter inviting them to participate.

What is an eligible Flood Resilient Homes Program pilot property?

The Flood Resilient Homes Program eligibility criteria is defined as residential properties within selected pilot locations with a 50% chance of overland flow flooding impacting the home every year (Annual Exceedance Probability or AEP).

I have a letter inviting me to participate in the Flood Resilient Homes Program pilot. What do I do now?

If you received a letter inviting you to participate in the program, call 3007 7013 or 0474 747 717, or email FloodWise@citysmart.com.au to book a time for your free FloodWise Home Service or to speak to the CitySmart project manager about the program. You will need to contact CitySmart within three months from the date of the letter to arrange your FloodWise Home Service.

Is it compulsory to participate in the Flood Resilient Homes Program?

Although highly recommended, involvement in the Flood Resilient Homes Program is voluntary and you can decline the opportunity to participate.

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What is the FloodWise Home Service?

The FloodWise Home Service is a free in-home personalised education and awareness service offered to property owners (owner occupiers and landlords). The service will deliver in-home education and assessment for residents frequently impacted by flooding with the objective of improving flood resilience.

An expert in residential home flooding and resilience will visit you at the property to:

- provide guidance on how to prepare for potential inundation and improve property resilience including what to do during a flood and how to quickly recover and return the property to the condition prior to the inundation
- assess a property's flood resilience
- provide building and design solutions.

I have registered for a FloodWise Home Service. What happens next?

After contacting CitySmart and booking a time for your FloodWise Home Service, you will be asked to complete a pre-service survey either by phone or email. This will assist with tailoring the FloodWise Home Service visit.

On the day of your appointment, you will receive a visit from two flood resilience experts. Firstly, the consultants will provide you with the Flood Resilient Homes Program letter of authority to verify their involvement in the program and provide you with details for the visit. The visit may take up to one hour. Secondly, the consultants will provide you with a consent form for you to sign, which gives your permission for the:

- flood resilient experts to enter your property with your accompaniment, to undertake the service
- flood resilient experts, CitySmart and Council to collect, store and use data relating only to the program, such as photos and digital recordings of actual or potential flood related areas and structures (optional)
- flood resilient experts to register you for future contact from CitySmart or Council, by phone or email to gather information on the usefulness and effectiveness of the program
- Council to note the completion of the FloodWise Home Service for your property as an update on Council's FloodWise Property Report.

The flood resilience experts will walk with you through flood impacted areas of your house and discuss flood levels and flood history. They will also provide flood resilience strategies.

What is the FloodWise Home Service Resident's Report?

Within two to four weeks after your home service, you will be sent a free FloodWise Home Service Resident's Report with tailored recommendations to help you improve your property's flood resilience. This may include building or design solutions to minimise flood damage to your property. It will also include information about actions to take when your property is flooded and advice to help your home and family return to normal as quickly as possible after a flood.

Notification of the completion of the FloodWise Home Service will also be published for the property on Brisbane City Council's FloodWise Property Report, identifying the property as one that has participated in the Flood Resilient Homes Program.

What is the FloodWise Property Report?

All properties in Brisbane are currently listed on Council's FloodWise Property Report. Council's FloodWise Property Reports provide property specific flood information to enable you to plan and build in accordance with the correct requirements. Further information can be found on the [Brisbane City Council website](#). The FloodWise Property Report will only show that the property participated in the Flood Resilient Homes Program. Details of the FloodWise Home Service Residents Report will be not be published.

What is the FloodWise Resilience Incentive Scheme?

The FloodWise Resilience Incentive Scheme will assist property owners to carry out any recommended works to make their property more flood resilient following the FloodWise Home Service. It is designed to encourage residents to increase their property's flood resilience with financial assistance from Council. The incentive scheme will include both the cost of the works and project management to manage the onsite works and delivery to ensure a positive experience.

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What type of works and materials will the FloodWise Resilience Incentive Scheme cover?

The FloodWise Resilience Incentive Scheme will fund approved flood resilient materials and finishes. Details will be provided to eligible properties in the FloodWise Home Service Residents Report.

Will the resilience building works flood proof my property?

No. It will minimise the impacts of flooding. The Flood Resilient Homes Program is designed to help residents prepare for, and recover from, overland flow flooding events. The Flood Resilient Homes Program will not stop flood waters, whether from overland flow, creek or river flooding.

What is the Voluntary Home Purchase Scheme?

Council may consider, but is not obligated to, purchasing residential properties where no viable resilience measures or alternative exists. The dwelling must have a certified habitable floor that is adversely affected by a 50% AEP (from an overland flow or creek flood event).

Am I eligible for a FloodWise Resilience Incentive?

The FloodWise Resilience Incentive Scheme may be offered to eligible properties during the pilot phase of the program and will be based upon a property's specific existing construction materials and flood characteristics. An invitation to apply for an incentive will only occur after a FloodWise Home Service has been completed, and eligibility will be outlined in the FloodWise Home Service Resident's Report. For eligibility in the FloodWise Resilience Incentive Scheme, property owners will need to ensure that existing building or alteration works have the correct certification and approvals in place.

Can I be reimbursed for buildings works and modifications I have undertaken myself?

No. The FloodWise Resilience Incentive Scheme is not a standalone financial grant. Once a FloodWise Resilience Home Service is completed, the Incentive Scheme will then cover the costs of recommended works outlined in the FloodWise Home Resident's Report. CitySmart will appoint a project manager to procure and deliver flood-resilient building works using accredited trades people. This to ensure the highest quality work is delivered, utilising approved flood-resilient materials and finishes. Any works undertaken independently will be not be reimbursed.

I have been assessed with an eligible property for the FloodWise Resilience Incentive Scheme, and I am a tradesperson. Can I be paid to undertake the work?

No. To ensure quality and consistency throughout the project, CitySmart will procure and project manage all onsite works using accredited trade persons.

Do I have to apply for my own development assessment (DA) if required by the report?

It is anticipated that the majority of resilience works recommended will not require an application for development assessment as most recommendations will not alter the existing building footprint. However, if a development assessment is required, the property owner will work with the CitySmart project manager to complete a development assessment for the proposed works. The costs of the development assessment application will be covered within the Flood Resilient Homes Program incentive scheme contribution.

Will my insurance premiums be reduced by participating?

The Flood Resilient Homes Program has no influence over insurance companies and premiums. Residential property insurance premiums consider a range of factors, one of which is likelihood of flooding. We recommend you contact your insurer, or other insurance companies before undertaking resilience works on your property, to see if they are open to adjusting premiums based upon proposed flood resilient works.

Following a flood, can my insurance offer a build back better/flood resilient option?

Insurance companies are required by the State Government to build back according to the Queensland Building Code. At this stage, the building code has not specifically accounted for the use of flood resilient materials for buildings in known flood prone areas. However, if you have recently experienced a flood, are in the process of making a claim and wish to rebuild using flood resilient materials, please contact your insurer to discuss the options available to you.

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What happens after the Flood Resilient Homes Program pilot phase?

The Flood Resilient Homes Program pilot phase is expected to continue until June 2019. Throughout the pilot, the program will be continually reviewed, evaluated and improved upon using learnings from each pilot location to ensure the program is delivering flood resilient outcomes as expected. Following the completion of the pilot and review of processes and outcomes, it is anticipated that the Flood Resilient Homes Program will begin its next phase of implementation in other flood affected areas.

Where do I find more information on the Flood Resilient Homes Program?

For information about the Flood Resilient Homes Program, please visit www.citysmart.com.au/floodwise, contact CitySmart on 3007 7013 or 0474 747 717, or email FloodWise@citysmart.com.au.

Who are CitySmart?

CitySmart is Council's sustainability agency. CitySmart will deliver the Flood Resilient Homes Program on behalf of Council and will engage architects and building professionals to undertake the in-home assessments and assist residents with making their properties more resilient to flooding.

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