

# Flood Resilient Homes Program

## Frequently Asked Questions

### 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 50% annual chance of overland flow adversely affecting the certified habitable floor.

### 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.

### What is flood-resilient design?

Flood-resilient design is the use of materials, construction systems and design types that can withstand substantial and multiple inundations by actively mitigating the effects of, and minimising the cost of flooding. Flood-resilient design enables home owners to safely store belongings prior to a flood event, easily clean and quickly move back in after such an event with minimal long-term disruption. By implementing flood-resilient design measures, home owners can actively mitigate or minimise the effects of flooding.

### 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.

### 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, email [FloodWise@citysmart.com.au](mailto:FloodWise@citysmart.com.au) or call 3007 7013 to book a time for your free FloodWise Home Service or to speak to CitySmart 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 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:

- flood-resilience experts to enter your property with your accompaniment, to undertake the service
- flood-resilience 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-resilience 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
- Queensland Urban Utilities, consultants and subcontractors of CitySmart or Council to contact you for the purpose of providing further services
- 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 discuss flood-resilience strategies.

### What is the FloodWise Home Service Resident's Report?

Within four to six 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 Resident's Report will 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 invited properties as part of the incentive scheme.

### **I've received my FloodWise Home Service Resident's Report and am eligible for the FloodWise Resilience Incentive Scheme. How do I progress with the Incentive Scheme?**

If your resident's report invited you to the FloodWise Resilience Incentive Scheme you will be contacted by a flood-resilience expert to book in your flood-resilience works. Alternatively, you can contact CitySmart on 07 3007 7013 or email [FloodWise@citysmart.com.au](mailto:FloodWise@citysmart.com.au) to discuss the incentives available.

### **How soon after I receive my FloodWise Home Service Resident's Report will the Incentive Scheme begin?**

If you choose to progress with the FloodWise Resilience Incentive Scheme, you will be assigned an architect and a builder who will work directly with you to complete the recommended works. The scheme will be delivered as a staged approach, with properties only requiring minor flood-resilience works commencing first. Depending on the complexity of the works required, and any additional needs and availability of the property owner, timeframes will vary. CitySmart will be in contact with the owner to discuss timeframes to complete the proposed works.

### **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 voluntary home purchase?**

Council may consider, but is not obligated to, purchasing residential properties where no viable flood-resilience measures or alternatives exists. The dwelling must have a 50% annual chance of overland flow adversely affecting the certified habitable floor.

### **Will I be invited to access the FloodWise Resilience Incentive Scheme?**

The FloodWise Resilience Incentive Scheme may be offered to properties during the pilot phase of the program 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 if resilience strategies have been recommended in the FloodWise Home Service Resident's Report. To participate in the FloodWise Resilience Incentive Scheme, you will need to also ensure that your property's existing building or alteration works have the correct certification and approvals in place.

### **Will I receive a cash grant for the FloodWise Resilience Incentive Scheme?**

No, this is not a cash grant. CitySmart will oversee the management and supervision of payments to contractors and suppliers for the flood-resilient building works specified in your FloodWise Home Service Resident's Report and agreed to in the Works contract documentation. In the unlikely event that the recommended works exceed the capped amount, CitySmart will discuss the payment options and requirements with you.

### **What if I want different works to those recommended in the FloodWise Home Service Resident's Report?**

Strategies outside those recommended by the FloodWise Home Service Resident's Report cannot be funded under this program. Please note the FloodWise Resilience Incentive Scheme is not a cash grant so works cannot be substituted for payment towards another course of action.

### **Will I be expected to pay any additional costs for the resilience works?**

Occasionally the flood-resilient building works recommended may exceed the capped amount under the FloodWise Resilience Incentive Scheme. In this situation, you would be consulted to discuss options to contribute to the gap amount above the limit or discuss options for a reduced scope of work to within the capped limit. No works will proceed or costs incurred without your consent and approval.

### **What if I cannot afford to pay for works above the capped amount?**

If you cannot pay for works above the capped amount, you can discuss the options available to you with CitySmart.

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### How will the incentive scheme payments be managed?

CitySmart will oversee the management and supervision of payments to contractors and suppliers. Where the recommended works are within the capped amounts, CitySmart will manage all payments to contractors. In the unlikely event that the recommended works exceed the capped amounts, CitySmart will discuss the payment options and requirements with you. Payment options and requirements will also be discussed with you if you request materials outside of the recommended range.

### I have been asked to pay the amount above the cap. How can I dispute the quote?

You can lodge a complaint either by phone, email or in writing as per the contact details on the CitySmart website. This will be acknowledged within two business days and you will be contacted by CitySmart as soon as possible to discuss your concerns.

### How can I dispute the payment schedule for the gap amount?

In the case of a dispute, you can lodge a complaint either by phone, email or in writing as per the contact details on the website. This will be acknowledged within two business days and you will be contacted by CitySmart as soon as possible to discuss your concerns.

### Can I choose the materials, fixtures and finishes?

Yes, for most materials, within a specified range. CitySmart will work with you to achieve the most aesthetically pleasing outcome within the range of flood-resilient options offered through the Flood Resilient Homes Program. Should materials outside the scope of the program be requested by the property owner, any gap amount above the expected cost of approved materials will be the responsibility of the property owner.

### Can I coordinate my own renovations with the delivery of the flood-resilient building works?

Any additional renovations will need to be discussed with CitySmart to ensure the timely and coordinated delivery of the flood-resilient building works. Proposed alternative works must be discussed upfront with CitySmart and will be considered on a case by case basis. The priority of the program is to deliver cost-effective and timely flood-resilience improvements to properties.

### What are flood-resilient materials?

Flood-resilient materials are non-porous, water resistant and easy to clean following an inundation. See here for a list of [flood-resilience strategies](#) and visit our interactive video of a [flood-resilient home](#) which explains the materials chosen.

### I have received a letter inviting me to participate in the FloodWise Resilience Incentive Scheme, and I am a tradesperson. Can I be paid to undertake the work?

No, to ensure quality and consistency across the program CitySmart will oversee the management and supervision of payments to contractors and suppliers for the flood-resilient building works specified in your FloodWise Home Service Resident's Report and agreed to in the Works contract documentation.

### 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 Home Service is completed, the recommended works outlined in the FloodWise Home Service Resident's Report will only be funded through participation in the Incentive Scheme. CitySmart will procure and deliver the recommended flood-resilient works using accredited tradespeople. This is to ensure the highest quality work is delivered, utilising approved flood-resilient materials and finishes. Any works undertaken independently will not be reimbursed.

### Do I have to apply for my own development assessment (DA) if required for the incentives scheme?

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 CitySmart 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.

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### What suppliers do the Flood Resilient Homes Program use?

The Flood Resilient Homes Program uses Queensland Building and Construction Commission (QBCC) approved and accredited suppliers. These include Master Builders, Master Electricians, Master Plumbers, building certifiers, Registered Professional Engineers of Queensland (RPEQ) engineers and other sub-contractors. The program will also draw on expertise from internationally recognised flood-resilient architects who are registered with the Board of Architects of Queensland (BOAQ).

### 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.

### Are the resilience works covered by a warranty?

Yes. The Flood Resilient Homes Program only uses licenced contractors. All building works are covered by a six year six month statutory warranty for structural defects and a six to twelve month warranty for non-structural defects. For more information on warranty visit the [Queensland Building and Construction Commission website](#).

### What is my course of action if I have any concerns with the quality of work delivered?

You can contact CitySmart at any time if you have concerns about the quality of the work being delivered and we will endeavour to resolve your concerns as quickly as possible. You can also lodge a complaint either by phone, email or in writing as per the contact details on our website. Your complaint will be acknowledged within two business days and CitySmart will investigate and respond to your complaint as soon as possible.

### What if my property is tenanted?

You will need to provide your tenants with notice that the Incentive Scheme works will take place. You will also need to confirm with the Flood Resilient Homes Program that access is allowed, and the dates and times available for access and works. There are a range of flood-resilient building or design solutions which might be recommended for your property, some of them minor in nature and which usually can be completed within a short timeframe with no disruption or displacement to owners or tenants.

### 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 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.

### 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.

### 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](http://www.citysmart.com.au/floodwise), contact CitySmart on 3007 7013 or email [FloodWise@citysmart.com.au](mailto:FloodWise@citysmart.com.au).

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