

Your guide to the **Stronger Homes Grant**



Australian Government

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Queensland
Government

Benefits of a flood-resilient home

While you can't stop flooding from happening, you can make your home more resilient to future floods.

With some practical flood-resilient strategies, you can recover faster following a flood, reduce the cost, time and effort of flood repairs, and get your home back in shape sooner.

The resilience ideas in this booklet offer some simple, practical and effective ways to invest in the future of your home.

A flood-resilient home can help:

- reduce the impacts of flood damage to your property
- improve recovery time for your property following a flood
- minimise the cost and inconvenience of post-flood repairs
- prepare your home for changing flood conditions
- put downward pressure on insurance premiums
- give you peace of mind that your home can withstand and recover from flooding.



Understanding your flood risk

Flood risks can vary from one property to the next. To choose the best resilience strategies for your home, it's important to understand the flood risks for your individual property.

Things to be aware of include:

- the types of flooding that may affect your property (for example, water rising via creek, river or overland flow)
- the floor levels and floor risk levels of your property
- the potential flood levels and flood depths of your property
- the likelihood of flooding and what areas of your property are most at risk

About the Stronger Homes Grant



If your home was inundated during the January–February 2025 North and Far North Queensland floods, the Stronger Homes Grant provides up to \$10,000 for practical, flood resilience strategies, like raising essential services and replacing non-resilient flooring and wall linings with resilient alternatives.

The Stronger Homes Grant is jointly funded by the Australian and Queensland governments through the Commonwealth-State Disaster Recovery Funding Arrangements.

Applications for the Stronger Homes Grant close **31 December 2025** (unless funding is already exhausted).



Check your eligibility

To be eligible for the Stronger Homes Grant you must meet the following criteria:

- ✓ Your home's **building footprint** was **inundated** by flooding during the 29 January-28 February North and Far North Queensland floods.
 - The **building footprint** includes the outermost extent of the home (the roof) including external services and the area under the home
 - **Inundated** is flooding from waters that rise over land via creek, overland flow or river. It is not storm damage (for example, puddles caused by a leaky roof is not inundation)
- ✓ Your home is a residence and is not used for business purposes
- ✓ You are the homeowner or property owner
- ✓ Your home is in one of the eligible Local Government Areas (check the Stronger Homes Grant website for a list of LGAs: www.qld.gov.au/strongerhomesgrant)

Eligibility pathways

The Stronger Homes Grant is open to both insured and uninsured homeowners.

Uninsured – Your grant will be paid directly to your builder or tradesperson.

Insured and accepted a payout – You need to submit details of your insurance payout with your application. The grant will be paid directly to your builder or tradesperson.

Insured with a claim underway – Your insurer/insurer builder must provide an itemised quote detailing the betterment portion of each resilience strategy, that is, works that bridge the gap between like-for-like repairs and long-term resilience. Your grant will be paid directly to your insurer/insurer builder.

Insurance works are complete – The grant cannot be used to replace already completed works, but practical strategies to raise essential services will be considered.



Eligible resilience works

Grants of up to \$10,000 are available for the following resilience strategies:

- ✓ Raising a washing machine and/or dryer (mounting the washing machine or dryer on a wall or flood-resilient stand)
- ✓ Raising electrical switchboards or meter boxes
- ✓ Raising data and electrical points
- ✓ Raising hot water systems
- ✓ Raising air conditioner condenser units
- ✓ Raising pumps directly connected to your home
- ✓ Separating electrical circuits between levels
- ✓ Replacing floors with flood resilient materials, including:
 - Removing floors and replacing with polished and painted solid timber floorboards
 - Removing floors and replacing with polished and sealed concrete
 - Removing floors and replacing with tiling sealed with a water-resistant adhesive and epoxy grout
- ✓ Removing plasterboard wall lining and replacing with flood-resilient wall linings, like fibre cement, with allowance to clean the wall cavity after future flooding
- ✓ Painting stud work with mould-resistant paint.



Ineligible strategies



Works that are not eligible for the Stronger Homes Grant include:

- Reimbursements for works started before grant approval
- Contract variations
- Works on non-residential dwellings
- Works on areas that are not lawfully constructed or compliant
- Works to yard and garden areas, such as garden tanks, drainage works, retaining walls, driveways or other landscape features
- Maintenance works, or damage from a lack of maintenance
- Works associated with storm damage, such as roof leaks
- Activities eligible under Structural Assistance Grants or other government grants/funding
- Works paid for by insurance, such as replacing damaged services or 'like-for-like' insurance repairs
- Works that do not make the home more resilient to a flood event
- Works where an associated building element is not flood resilient and would adversely affect Stronger Homes Grant works
- Works to detached non-habitable dwellings, such as sheds
- Home raising
- Works associated with increasing the building footprint, including extensions, enclosure of undercover areas or new decks
- Works completed before the eligible January–February 2025 North and Far North Queensland flood event

Important things to note

- Funding is capped at a maximum \$10,000. Costs exceeding the maximum grant value, or ineligible costs, will be at your own expense.
- Raised essential services should be installed above the 2025 flood level, or as high as practically possible. Contact your local council for flood risk information relevant to your area.
- The strategies are for existing walls, floors, internal fixtures and services. It does not include furniture or fittings that are contents or removable components of the home.
- If you are in the process of selling your home, all works and payments need to be finalised and verified before selling. Applications cannot be transferred if a home is sold.

3 steps to apply for the grant

Visit the SmartyGrants portal

Applications must be submitted through the SmartyGrants portal:
hpw.smartygrants.com.au/StrongerHomesGrant

What is SmartyGrants?

SmartyGrants is an ISO-certified compliant and secure grants administration system used by all levels of government as well as philanthropic foundations, corporations and not-for-profit organisations.

Are you getting help with your application?

If you're getting someone to submit your application on your behalf (like a Power of Attorney, a carer or family member), you will need to provide a signed Third Party Consent Form. You can find and complete this form on the SmartyGrants portal.

1



Submit your application

You will need to provide:

- ✓ Proof of ownership – Proof of residency, including property ownership, identification, rates notices and property titles.
- ✓ A photo of the front of your house, including the letterbox, so we can check your location.
- ✓ Proof of inundation – Evidence of flooding or flood damage, including photos of flooding, demolition, mould, discolouration or other marks associated with water damage.
- ✓ Damage assessments from an insurance claim, if applicable.
- ✓ Proof of resilience strategies – photos of each area where you're seeking funding. This will be used as the 'before' photo to compare with the completed works.
- ✓ A building quote from a licensed contractor (a builder or tradesperson). The quote needs to include:
 - A description of the task, the material, the quantity or volume of materials
 - The cost for each itemised task
 - Labour costs
 - Details of any other associated costs
 - The contractor's ABN and licence number.
- ✓ A list of the eligible strategies you wish to apply for.

An assessor from the Stronger Homes Grant will review your application to ensure it meets our eligibility requirements. This is a quick process and you should receive approval or a request for more information from your assessor within a few days.

2



Getting resilience works underway

Once your application is approved, you will receive a **Letter of Intent** and a summary of your eligible strategies and funding amount.

Show the Letter of Intent to your contractor or insurance company to confirm your Stronger Homes Grant approval.

Once you've signed a works contract with your contractor or insurance builder, works can proceed.

Note: Do not commence works prior to receiving written approval.

3



Completing resilience works

Your contractor will need to provide you with before and after photos of the work carried out. You will need to submit these as evidence of the completed eligible works.

They will also need to provide an invoice with an itemised list of the completed works. The invoice should be addressed to you and reference your Stronger Homes Grant application number.

You should also receive documentation of the complete works. This may include:

- Form 4 for sanitary plumbing work
- Form 21 for certification of structural works
- Form 30 for self-certification of aspect works
- Electrical Safety Certificate for electrical works

Technical Guidance



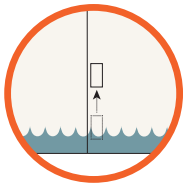
Raising services

These practical and effective strategies can help lessen the impact of flooding by helping you keep the lights on, keep the hot water flowing, and keep the air conditioner running when a flood occurs.

Important things to note:

- Services must be raised to above the 2025 flood event level or as high as practical to install and function. The quote from your contractor should state the height the item is being raised to.
- The Stronger Homes Grant does not cover structural modifications. For example, if you're raising a washing machine, the grant can be used to raise the power points and place the units on a water-resistant stand, not to construct a new laundry room or laundry enclosure. The funding is for raising services only.

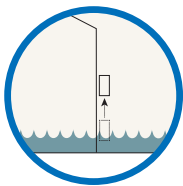
Eligible strategies: external services



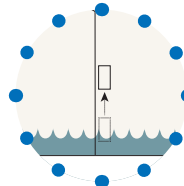
Electrical switchboard:
Raise the electrical switchboard and all other electrical services.



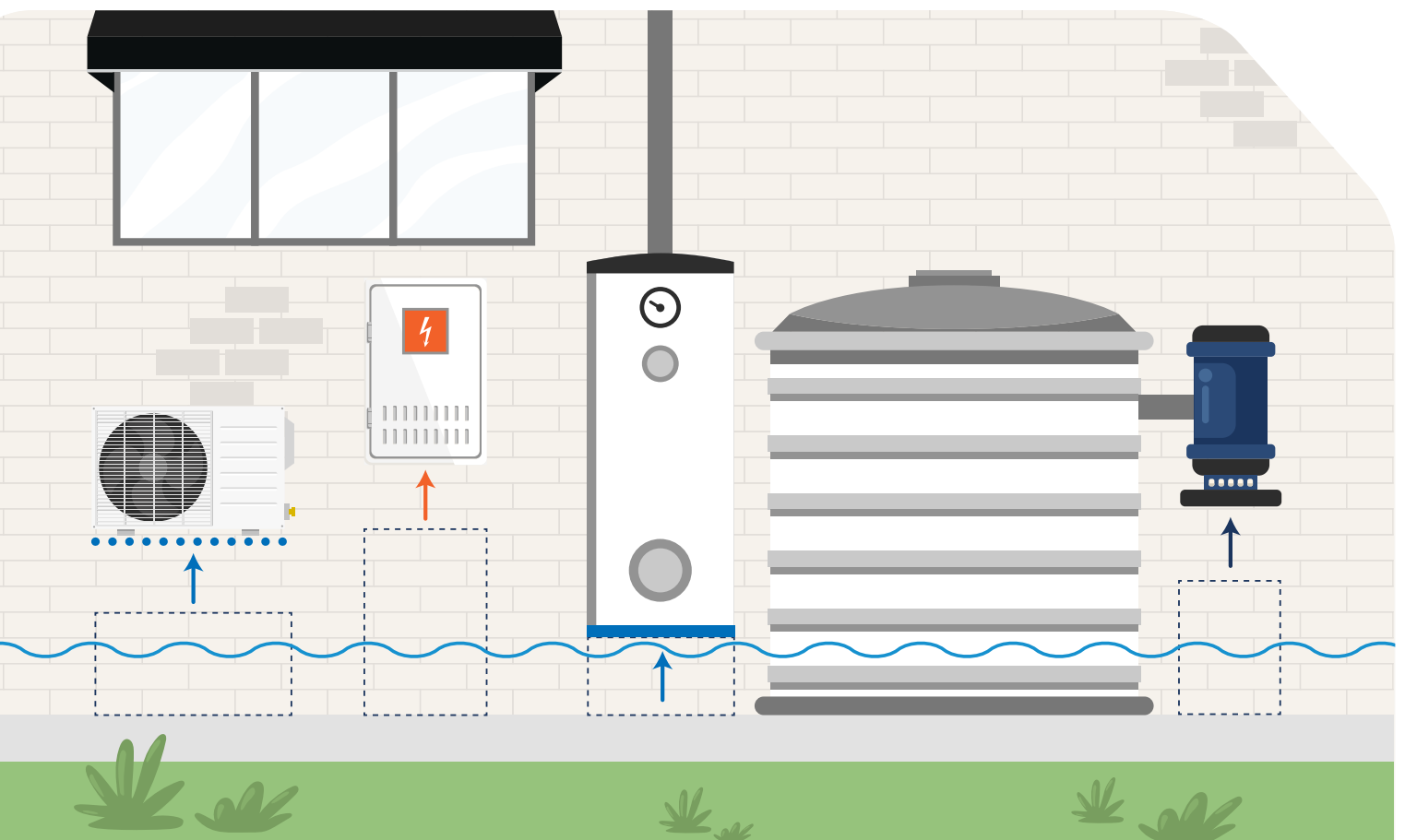
Water tank pump and electrical systems:
Raise the water tank's pump and electrical systems. Note: the water tank must supply essential water to the house, not the garden or other surrounds. Pumps do not include pool or garden pumps, but may include septic tanks.



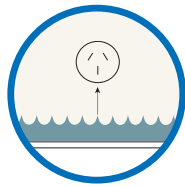
Hot water unit:
Raise the hot water unit.



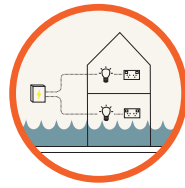
Air conditioning condenser unit:
Raise the air conditioning condenser unit.



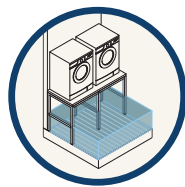
Eligible strategies: internal services



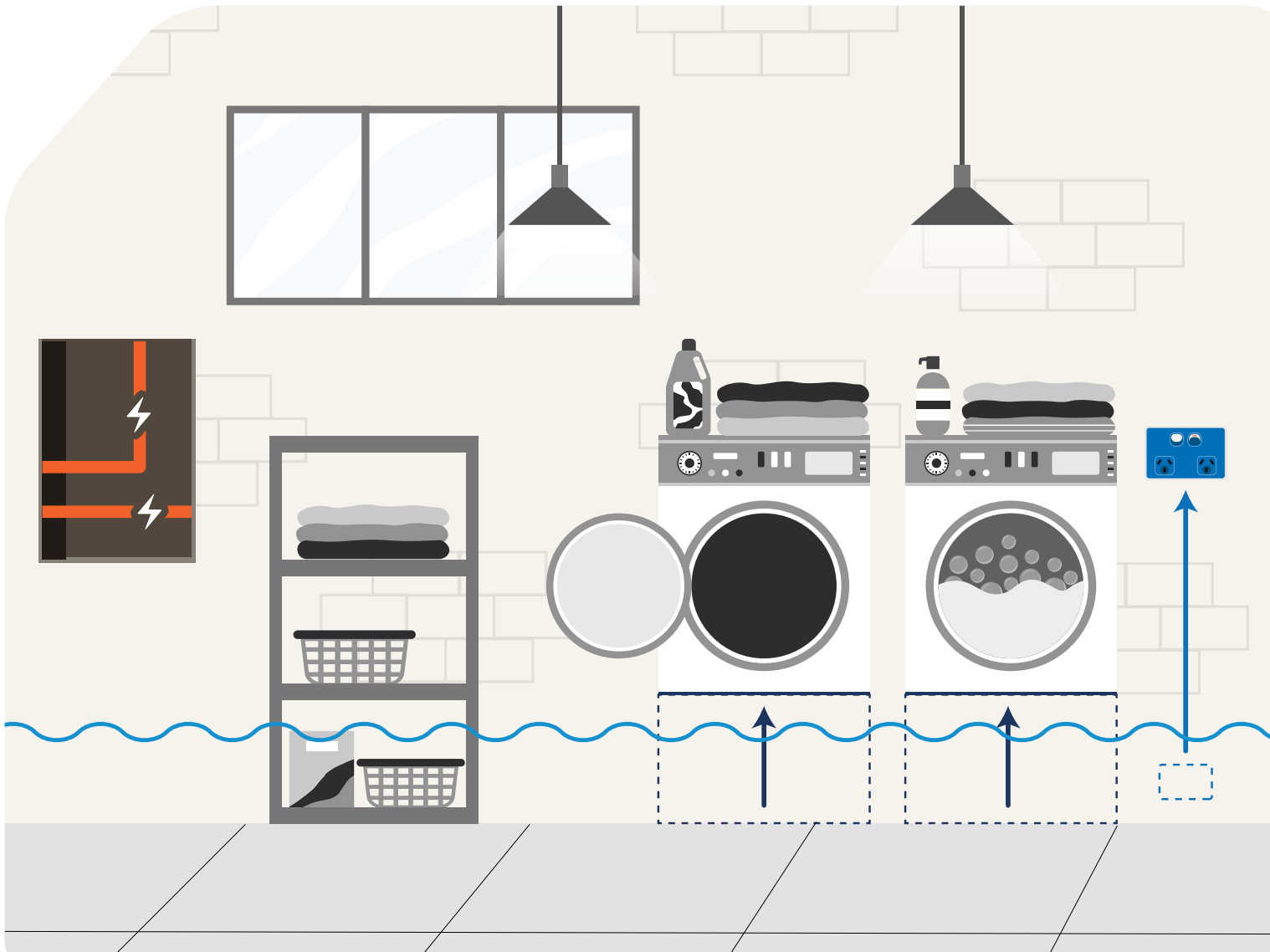
Powerpoints:
Raise power points, data points and all other fixed electrical services.



Separate circuits:
Isolate flood-affected areas of the home by installing separate circuits with breakers on ground and upper levels.



Electrical appliances:
Raise electrical appliances such as washing machines and dryers.



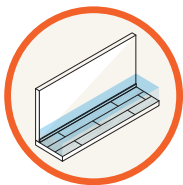
Resilient floors

Flood-resilient flooring is easier to clean and dry out when flood water subsides. Flood-resilient floor materials include polished and painted solid timber floorboards, polished and sealed concrete, and tiling sealed with a water-resistant adhesive and epoxy grout.

Important things to note:

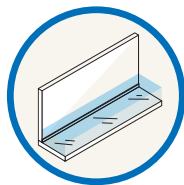
Non-resilient substrates – the sub-surface materials under your flooring – also need to be replaced with flood-resilient materials to minimise warping, rot and damage to flooring.

Eligible strategies



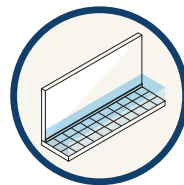
Hardwood timber:

Polished hardwood timber floors can withstand flooding without significant warping. The timber must be part of an existing suspended floor, not fixed directly to a concrete slab. Hardwood timber boards must be polished and sealed.



Polished concrete:

Polished concrete floors are durable and low maintenance. Polishing concrete involves sanding and grinding down the surface then applying a sealer, which protects the floor and makes it easier to clean.



Tiles:

Tiles are durable, water resistant and require little maintenance. Tiles should be sealed with a flood-resilient or epoxy or semi-epoxy grout, which is less porous than regular grout. This ensures the material beneath the tiles is protected from water damage and mould.



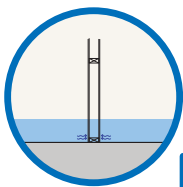
Resilient walls

Flood-resilient wall lining materials, like fibre cement, allow for easy cleaning following a flood, while non-resilient wall lining materials, like plasterboard, MDF or Masonite, are prone to swelling and rot when exposed to water.

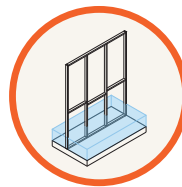
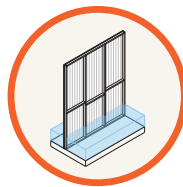
Important things to note:

- Wall linings should not be nailed or glued. Linings should have screw fixings so they can easily be removed following a flooding event. This is to allow access to the wall cavity for cleaning and drying of surfaces.
- Single skin construction - where the wall lining is only applied to one side of the studs - also allows you to remove wall sheeting and skirting after flooding, so you can wash down the area and allow it to dry before reinstalling.
- Apply a mould-resistant paint to stud work to prevent future mould growth.

Eligible strategies

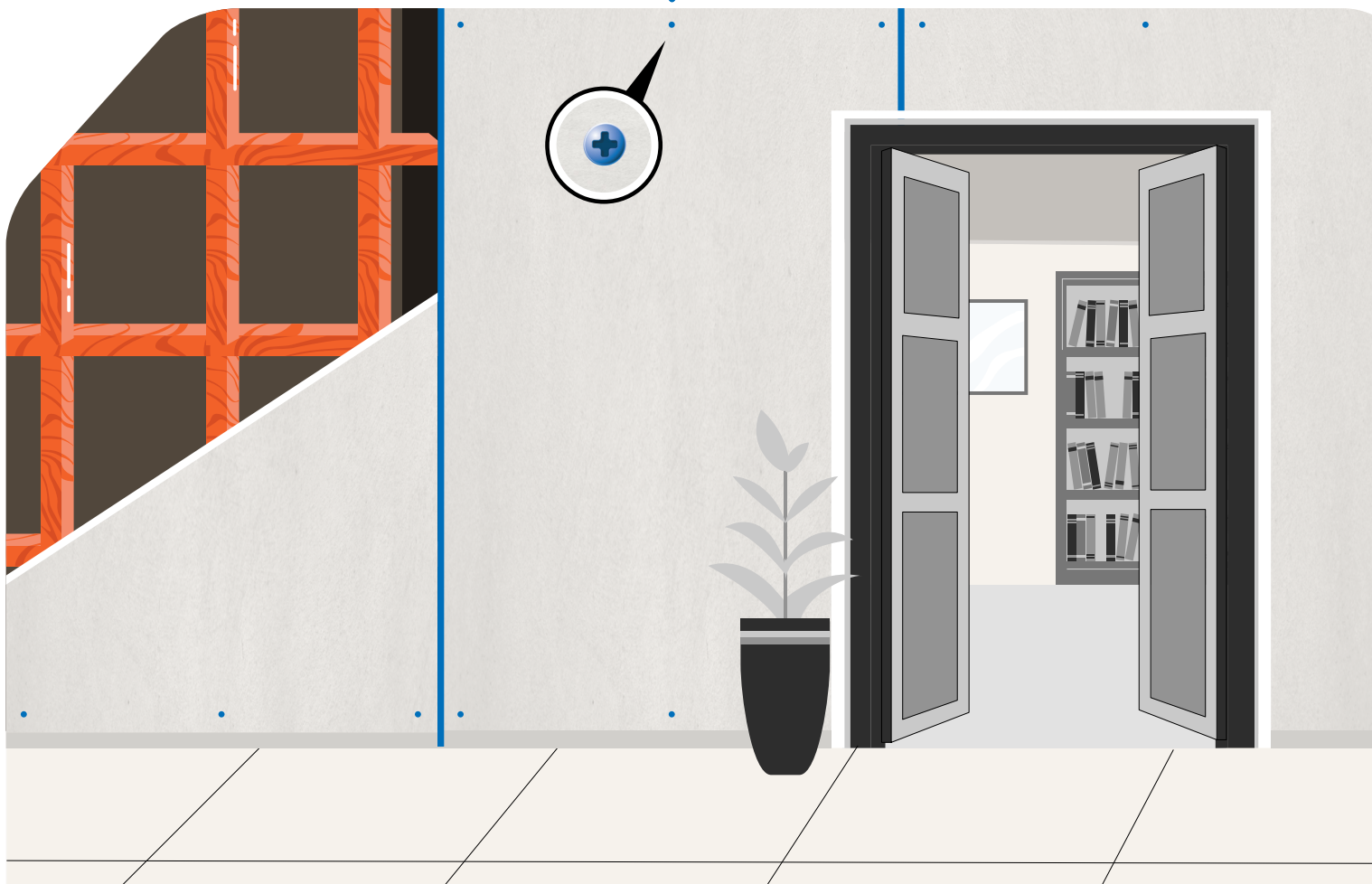


Flood-resilient wall lining: Replace plasterboard wall lining with flood-resilient wall linings, like fibre cement. Fix the fibre cement using **stainless steel screws** so sheet panels are removable. Fixings can be covered by skirting boards or picture rails.



Construction strategies:

- Where possible replace cavity walls with non-cavity walls.
- Use flood-resilient wall framing to minimise the chance of mould damage.



Learn more about making your home resilient



Flood Resilient Guidance for Queensland Homes

Information about improving the flood resilience of new and existing Queensland homes | Scan the QR Code or visit qra.qld.gov.au and search **Flood Resilient Guidance**



Cyclone Resilient Building Guidance

Information about improving the wind resilience of Queensland homes located in cyclone prone areas | Scan the QR Code or visit qra.qld.gov.au and search **Cyclone Resilience**



Storm Tide Resilient Building Guidance

Information about improving the resilience of Queensland homes in storm tide prone areas | Scan the QR Code or visit qra.qld.gov.au and search **Storm Tide Resilience**

More information

For support or more information about the Stronger Homes Grant:

Website: www.qld.gov.au/strongerhomesgrant

Email: strongerhomesgrant@housing.qld.gov.au

Phone: (07) 3007 4485 (option 4)

Technical guidance: www.qra.qld.gov.au/resilient-homes

Useful Stronger Homes Grant resources and information:

Scan the QR Code or visit qld.gov.au/housing/buying-owning-home/homeowners-financial-help/resilience-to-floods-and-cyclones/stronger-homes-grant/resources



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