

# Improving the flood resilience of Queensland homes

**Flooding is part of life for many Queenslanders. People living in flood prone areas need to be informed, ready and resilient to protect their home and loved ones.**

Investing in resilience measures at home can significantly reduce the effort, cost and time to recover from floods. It not only reduces the physical and financial costs, but the social and emotional impacts as well.

Building your resilience to floods starts with understanding your level of risk so you can identify steps to reduce potential impacts.

## Step one – understand your risk

The first step to making a home flood resilient is to understand your level of flood risk. It's also important to find out what local government planning considerations apply to your property such as building heights.

Contact your local council to understand your flood risk and what impact this is likely to have on your home.

## Step two – reduce your risk

### Invest in home improvements

Identify options to reduce the impact of floods on your home by referring to the *Flood Resilient Building Guidance for Queensland Homes* at [www.qra.qld.gov.au/Resilient-Homes](http://www.qra.qld.gov.au/Resilient-Homes)

The guide provides information about:

- resilient design and construction options for new and existing homes
- flood resilient building materials and systems
- economic benefits of flood resilient design solutions.

Talk to a licensed builder or architect about the guide to see what measures can be incorporated into your home.

### Maintain your home

Regular home inspections and maintenance can identify cracked roof tiles or broken sealant around window sills that may lead to water entering your home during a wet weather event.

### Check your insurance adequately covers your level of risk

Contact your insurer to find out:

- if your current level of insurance adequately covers your home and possessions
- if undertaking any of the building upgrades identified in the guide will qualify you for a reduced insurance premium.

**Flood resilient design and construction can reduce long-term costs for home owners by reducing expected costs associated with flood damage and insurance premiums.**

**On average, it takes one to twelve years to recover the initial investment of flood resilience measures, depending on the building type, treatment adopted and likely frequency of flooding.**

### Disaster proof your finances

There are ways low income earners can access affordable insurance.

Visit Good Shepherd Microfinance at [www.goodshepherdmicrofinance.org.au/services/good-insurance/](http://www.goodshepherdmicrofinance.org.au/services/good-insurance/)

# Case study

## Flood resilient home renovation generates insurance savings

In 2011, a Graceville home was flooded five metres above ground level. Following the flood, the owners renovated their home to increase their flood resilience. The home was raised approximately three metres above its original height to position the finished floor level above that of a 1% (1 in 100) Annual Exceedance Probability Event.

The owners recognised that the lower level of the home remained at risk of smaller, more frequent floods. Flood resilient design principles were incorporated into this lower level of the home, including rendered concrete block walls, a polished concrete floor, removable cabinetry and an internal layout that enabled easy cleaning post-flood.

The value of this approach was recognised by their insurer, with a significant reduction in their insurance premium. In the years 2012 to 2017, insurance premiums for the property were \$5,253 per annum. Following the renovations that incorporated flood resilient design strategies, the premium was reduced to \$3,133 per annum – a saving of 40 per cent.



### Find a licensed tradesperson

Ensure only licensed tradespeople are involved in the repair or rebuild of your home by checking their credentials. Visit the following websites to find a licensed professional in your area:

#### Builders, tradespersons and building certifiers

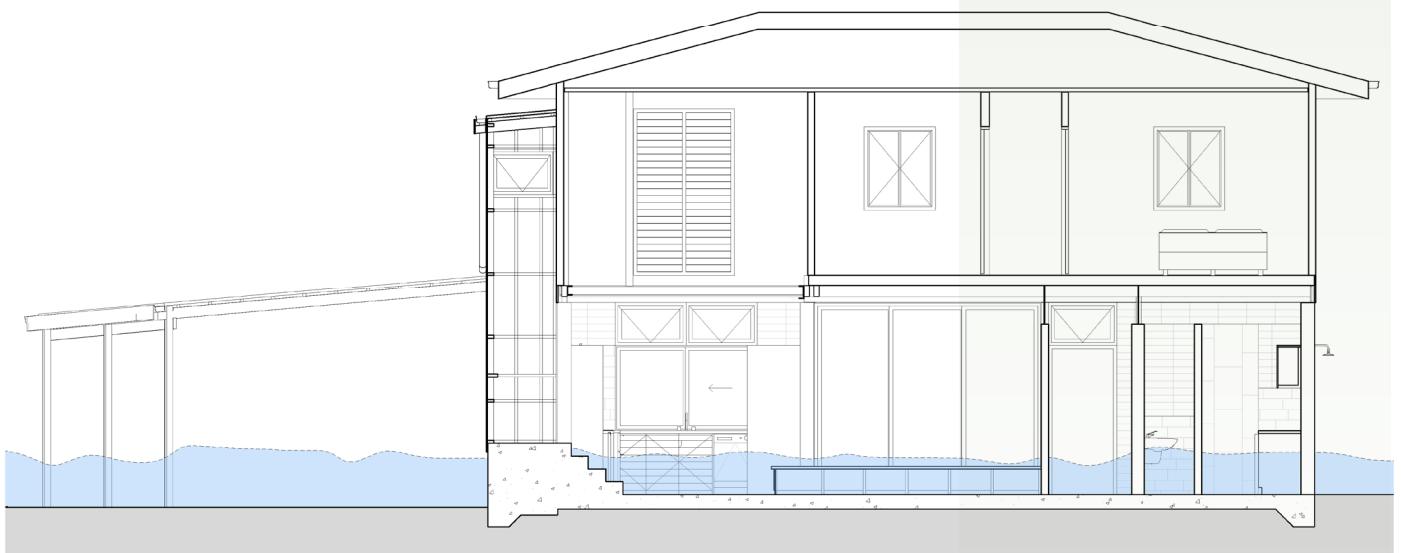
Queensland Building and Construction Commission  
[www.qbcc.qld.gov.au](http://www.qbcc.qld.gov.au)

#### Coastal and structural engineers

Board of Professional Engineers Queensland  
[www.bpeq.qld.gov.au](http://www.bpeq.qld.gov.au)

#### Architects

Queensland Board of Architects  
[www.boaq.qld.gov.au](http://www.boaq.qld.gov.au)



Queenslanders are disaster resilient when...



## More information



Visit [www.qra.qld.gov.au/Resilient-Homes](http://www.qra.qld.gov.au/Resilient-Homes)

*Building resilient homes is another way Queenslanders are working together to be the most disaster resilient state in Australia.*