



FAQ – Resilience Ratings Home Assessment trial

What is the Gold Coast Household Resilience Ratings Program?

The Gold Coast Household Resilience Ratings Program empowers residents to strengthen their homes against hazards such as floods, bushfires, severe storms and cyclones. Through free assessments, homeowners receive personalised, practical guidance to reduce disaster risk and better prepare for extreme weather.

This is a City of Gold Coast initiative, delivered in partnership with the Resilient Building Council.

What does the program offer?

Participants can now access:

- Free online self-assessments for 1,000 homes using the new Resilience Ratings Home Assessment tool, supported by NAB and IAG as part of ongoing development and testing of the national Resilience Ratings tools – registrations now open until September 30, 2026
- Tailored Resilience Ratings Action Plans showing how homes perform against multiple hazards, and what upgrades will make the biggest impact
- Workshops and resources for homeowners, renters, landlords, trades and community groups

Why does this matter?

The Gold Coast is no stranger to extreme weather, from the 2023-24 Christmas severe weather events to Tropical Cyclone Alfred in 2025. As hazard risks increase, so does the need for proactive action.

This program empowers residents and helps provide:

- A clear picture of their home's vulnerability
- Expert guidance on how to improve it
- Confidence to act before disaster strikes

More resilient homes mean reduced damage, faster recovery, and safer communities.

How can I participate?

Stage 1 – Free on-site expert assessments for 40 homes.

This stage is now closed. On-site assessments were conducted during October and November 2025 by expert assessors.

Participants received their Resilience Ratings Action Plan in March 2026. A community workshop took place in May 2026 to support households through the next steps in their home resilience journey.

Stage 2 – Free supported self-assessments for 1,000 homes.

Expressions of interest for Stage 2 are now open, via rbccouncil.org/gold-coast. Homes must be freestanding and in the Gold Coast LGA to be selected for participation.

Selected households will receive clear guidance and support to complete their assessment using the Resilience Ratings Home Assessment. Support will include online resources and one-on-one assistance where needed — helping households confidently generate a customised Resilience Ratings Action Plan.

What do I get if I take part?

You'll receive a customised report tailored to your home and local hazards, expert guidance on what to improve, and support to act on your results, including invitations to resilience workshops. Participants also help shape future insurance, finance and grant solutions.

Households who complete their home assessment by October 30, 2026 will go into our Mitre 10 voucher prize draw, including 1 x \$1,000 Mitre 10 voucher or 2 x \$500 Mitre 10 vouchers. Households will receive one entry when they complete their Resilience Ratings Home Assessment, one extra entry for completing it within 14 days and one extra entry for each person they refer, who completes their assessment.

How does the Resilience Ratings Home Assessment work?

Through an online self-assessment tool, the Resilience Ratings Home Assessment looks at how well your home can handle hazards like floods, bushfires, severe storms and cyclones.

It checks key parts of the home – such as the roof, walls, windows, doors, floors, and essential services – as well as things around the property like sheds, fences and trees. The goal is to identify areas that are vulnerable and recommend practical, often low-cost actions that will make the biggest difference to your safety and resilience.

Who developed the Resilience Ratings?

The Resilience Ratings were developed by the independent, not-for-profit Resilient Building Council (RBC) in partnership with leading Australian researchers, builders, engineers and disaster experts.

They are backed by decades of science, field testing, and real-world experience — and designed to provide practical, trusted guidance to help households reduce risk from floods, bushfires, severe storms and cyclones.

The Resilience Ratings Scheme is funded by the National Emergency Management Agency (NEMA), New South Wales Government and Queensland Government, industry sponsors and is delivered with partners including Insurance Council of Australia, James Cook University Cyclone Testing Station and University of Wollongong.

The Resilience Ratings Home Assessment trial on the Gold Coast is also being refined and tested with support from NAB and IAG to help inform future resilience, insurance and finance initiatives.

Can this help reduce my insurance?

Yes. Half of Australia's insurance market already recognises certified Bushfire Resilience Ratings with premium benefits. This project expands that work to include other hazards, providing verified data to support fairer pricing.

What types of upgrades might be recommended?

Every home is different. Recommendations will depend on your home's location, construction, and condition - and may range from small changes to more significant retrofits.

Common higher-impact upgrades may include:

- Strengthening the roof structure and connections
- Upgrading garage doors to cyclone-rated models
- Elevating switchboards, hot water systems or key appliances
- Replacing flammable or water-sensitive external materials
- Improving underfloor airflow or flood resistance
- Installing bushfire shutters or impact-rated glazing

Some of these actions can be planned over time or included during future renovations.

Can resilience upgrades be low-cost?

Yes. Many effective resilience actions are low-cost and practical, especially when done as part of regular maintenance or during routine upgrades and renovations.

Examples from Resilience Ratings Action Plans include:

Bushfire:

- Seal gaps around doors, windows and eaves
- Install metal mesh on vents and weepholes
- Remove flammable items from decks and within 10m of the home
- Maintain a non-combustible pathway around the home

Flood:

- Seal cracks in walls and floors
- Elevate services during minor renovations or appliance replacement
- Use water-resistant materials when replacing cabinetry or flooring
- Direct stormwater or runoff away from the house

Storm & Cyclone:

- Install window locks or storm bolts
- Reinforce or brace garage doors
- Replace rusted roof fixings
- Prune trees to reduce the risk of flying debris

These low-cost actions are a great starting point and can make a meaningful difference to your home's safety and resilience.

What are the benefits?

By taking part, you can:

- Better understand your home's risk
- Receive clear, trusted advice
- Take meaningful, cost-effective action
- Improve peace of mind and safety
- Contribute to national solutions for resilience and insurance
- Strengthen your community's ability to prepare and recover

How does my participation make a difference?

You're not just protecting your home — you're contributing to national data that helps develop better insurance, mortgage and retrofit programs for all Australians.

What role do banks and insurers play in Resilience Ratings?

Resilience Ratings provide reliable, home-specific data that can help banks and insurers offer:

- Risk-reflective pricing
- Resilience-linked loans
- Targeted grant and support programs

Is it really free?

Yes. The program is fully funded for up to 1,040 homes – including both expert assessments and supported self-assessments.

Who is behind the Gold Coast Household Resilience Ratings Program?

This is a City of Gold Coast initiative, delivered in partnership with the Resilient Building Council.

Is my information safe?

Yes. Participation is voluntary and secure. RBC does not share your personal information unless you give permission. Any case study data is de-identified and securely handled.

Read our Privacy Policy: rbccouncil.org/privacy-policy.

Can renters participate?

Yes. Renters can complete a self-assessment, attend workshops, and share findings with landlords to encourage upgrades.

If I upgrade my home, can I stay during a disaster?

No. Always follow emergency service advice and evacuate early. A stronger home improves survivability but does not replace your evacuation plan.

How do I sign up?

You can register your interest in participating in Phase 2 via rbccouncil.org/gold-coast, to complete a free Resilience Ratings Home Assessment.

Need more information?

Email: info@rbccouncil.org

Or speak with us at a local event.