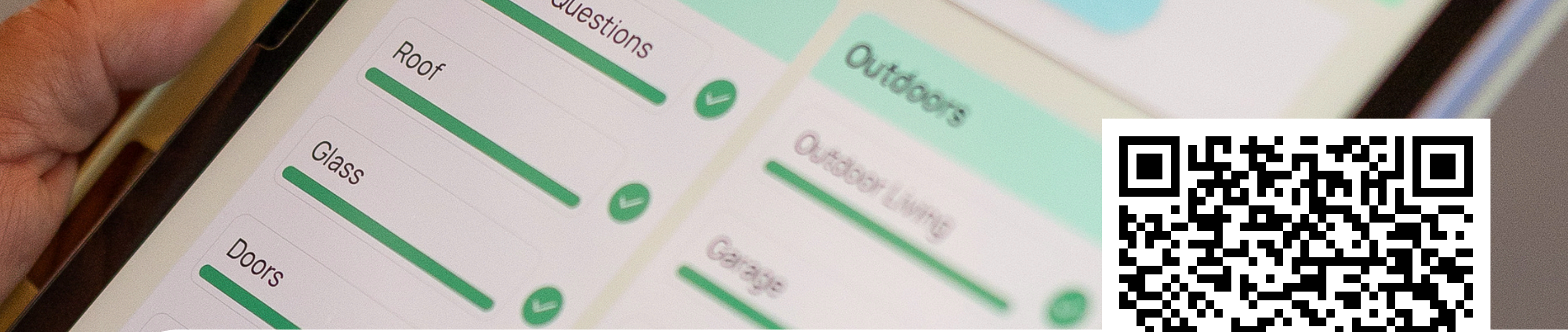

FAQ - Resilience Ratings Home Assessment trial

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 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 October 16, 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 rbcouncil.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 voucher prize draw, including 1 x $1,000 voucher or 2 x $500 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 Scheme has been developed by the independent, not-for-profit Resilient Building Council (RBC). RBC's Expert Panel in partnership with James Cook University Cyclone Testing Station and University of Wollongong Sustainable Buildings Research Centre developed the Ratings Scheme based on decades of research, testing, retrofitting programs and co-design with households and communities.

The Resilience Ratings are designed to provide practical, trusted guidance to help households reduce risk from floods, bushfires, severe storms and cyclones. The Resilience Ratings Scheme has been developed through funding from the National Emergency Management Agency, NSW RA, QRA, NAB and IAG. The Gold Coast Household Resilience Ratings Program is funded by the City of Gold Coast. The Resilience Ratings Home Assessment tool being trialled in the Gold Coast has been funded by NAB and IAG.

Can this help reduce my insurance?

For bushfire yes. For flood and storm - coming soon, you're helping make it happen! This project expands the existing Bushfire Resilience Ratings Home Assessment tool to flood and storm risks. Half of Australia's insurance market already recognises Bushfire Resilience Ratings with premium benefits.

This trial provides the evidence base required to expand insurance pricing benefits to other hazards. By participating in this trial, you are contributing to insurance and finance incentives for yourself and all Australians.

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, larger upgrades may include:

- Strengthening the roof structure and connections
- Repairing or replacing worn out roofing
- Upgrading or reinforcing garage doors
- Elevating electrics and appliances
- Installing screens and shutters
- Wet-proofing ground floors with resilient materials

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 and repairs, or part of a planned renovation:

Examples from Resilience Ratings Action Plans include:

Bushfire:
- Seal gaps around doors, windows and walls
- Install metal mesh on vents and weepholes
- Install gutter guard
- Maintain a non-combustible pathway around the home

Flood:
- Install two-way flaps in external doors to balance water pressures
- Elevate services with platforms or wall brackets
- Install removeable access panels in cavity walls
- Open up the subfloor space or install large vents to enable water to escape

Storm and Cyclone:
- Install window locks or storm bolts
- Replace worn out seals around doors and windows
- Replace worn out or rusted roof fixings
- Prune trees to reduce water entry into the roof and the risk of flying debris

What are the benefits?
By taking part, you can:
- Better understand your home's current level of resilience
- Know what to do to and what will make the most difference
- Help co-design resilience tools, incentives and solutions for all Australians
- Improve peace of mind and safety
- Strengthen your community's ability to prepare and recover

How does my participation make a difference?
You're not just making your own home safer - you're contributing a program that helps develop better insurance, mortgage and retrofit programs for all Australians.

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What role do banks and insurers play in Resilience Ratings?
Resilience Ratings measure the resilience of individual buildings to local flood, bushfire and storm risks.

This measurement via a rating scale of 1-5, provides a nationally consistent, common language that enables banks and insurers to price and reward resilience.

Banks and insurers are involved in the Ratings Scheme because it provides them with trusted, expert verification that risk has been reduced, and by how much. This gives banks and insurers the confidence to offer insurance coverage and finance in high-risk areas.

Reducing risk is a win for everyone - households, communities, governments, banks, insurers, investors and the broader economy.

Is it really free?
Yes. The program is fully funded for up to 1,000 homes in the Gold Coast.

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. NAB and IAG have sponsored the Resilience Ratings Home Assessment tool that is being trialled in this program.

Is my information safe?
RBC does not share your personal information, assessment data or Resilience Ratings unless you give express permission. Any case study data is de-identified and securely handled.

To help us validate your Home Assessment and provide the most accurate Resilience Rating possible, you'll be asked to upload a small number of required photos.

Your photos are used only to validate your Home Assessment and improve the accuracy of your Resilience Rating. They won't be shared publicly without your permission.

Read our Privacy Policy: rbcouncil.org/privacy-policy for more information about how we store and protect your information.

Can renters participate?

Yes. Renters can complete a self-assessment, attend workshops, undertake maintenance actions, report damage and share assessment findings with the building owner.

There are many actions in the Resilience Ratings Home Assessment Action Plan that renters can undertake themselves such as:

- install temporary window screens or boards
- move combustible materials away from the walls, windows, decks and underneath the home
- move or secure items in the yard that could impact the home during floods, bushfires and storms
- sealing gaps with silicone sealant to prevent embers, water and wind entry
- maintaining vegetation and clearing up debris.

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

Always follow the advice of emergency services.

Early evacuation to places well outside warning areas is the safest option.

Should early evacuation fail, a resilient property and well-prepared people, have an improved chance of survival.

How do I sign up?

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

Need more information?

Email: info@rbcouncil.org

Or speak with us at a local event.

Curly Questions

For RBC and City of Gold Coast event teams only

IMPORTANT: You don't have to share information with insurers to participate in this trial.

What data am I sharing?
Sharing data with insurers is opt-in only, data is not automatically shared with any third-party. It is not a requirement to share data with insurers to participate in the Ratings Scheme or this trial
If you choose to join RBC's insurance pricing research, participating insurers must sign agreements preventing your data from being used to price your individual premium.

Why should I share any data with insurers?
Insurers price based on limited information, assuming the worst-case scenario for your home. Programs like this can provide clearer evidence that risk has been reduced, helping insurers develop fairer pricing and incentives for more resilient homes.

This evidence was critical to building the case for insurance discounts for Bushfire Resilience Ratings nationally. By participating in trials like this one, households can help build the evidence needed to drive similar changes across the insurance market.

Do I have to share my Rating if it's low?
Sharing your Rating is optional. Once certification becomes available, most people would only choose to share it with their insurer or bank after reaching Ratings of three or higher, as that's where discounts and other incentives begin to apply.

Why should I act now?
People in flood-prone areas are seeing fewer insurers offer coverage and premiums becoming increasingly unaffordable. Improving a home's resilience can help reduce its risk, supporting better access to insurance and lower costs over time. Retrofitting before disaster strikes can also reduce damage, disruption and the financial and emotional toll on households.

Why not just wait until disaster strikes and insurance pays me out?
Insurance can help with repairs, but it can't cover every financial or emotional loss. Many people find the cost of repairs and re-building can be greater than their insurance pay-out, depending on how well they are insured, the cost of re-building and complying with new building standards, whether out of home costs are covered or adequately covered, whether local rental accommodation is available, etc.

See inquiry into insurer's behaviour from 2022 floods: https://www.aph.gov.au/floodinsurance

Taking practical steps before disaster strikes can reduce the damage, disruption and trauma your household experiences.