

## **2011 ANNUAL RESILIENCE AWARD \$50,000 - FOR DURABLE HOUSING**

The Insurance Council of Australia is the representative body of the general insurance industry in Australia. The general insurance industry in Australia helps policyholders recover from the damage and loss caused to assets from covered hazards. In 2009 over \$95 million was paid by insurers each day back into the community to recover from insured losses, including those caused by extreme weather. 19 of the 20 largest catastrophes in Australia have been caused by extreme weather events. In this context the general insurance industry has a strong interest in measures that improve the resilience of property to extreme weather.

Together with its members, the Insurance Council seeks to encourage the adoption of building techniques and materials that reduce the level of brittleness that may be experienced by a building over its planned life-cycle.

Buildings constructed with durability to extreme weather in mind, present a lower risk to property owners and sound investment regarding potential climate changes predicted in the future. Whilst the building code of Australia address safety of life and sustainability, the durability of a property is not considered essential within the BCA and as a result there is a risk of Australia's building stock becoming increasingly brittle to extreme weather hazards, a poor outcome for the community and property investors.

In conjunction with the Institute of Architects, Australia's leading body of design experts, the ICA is calling upon the community to develop and submit resilient housing design concepts that incorporate inherent protection, through design and material selection, for the building envelope and its contents, from flood, hail, extreme rainfall, fire and windstorm.

The best design submitted will receive an award from the general insurance industry of \$50,000, to be presented on 5 May 2011 in Sydney.

**The winning entry will be judged against the following 4 criteria:**

- 1. Extant compliance with existing BCA requirements.**
- 2. Demonstrated ability to move beyond the BCA and be durable to extreme weather hazards, based upon available research on hazard resistant building materials, hazard avoidance design techniques and inbuilt protection measures.**

The design and materials should be durable (usable post event) and not require major repairs following 2 or more of the following (entrants to choose which two their design will meet):

- a. A sustained 20minute hailstorm with hail upto 8cm in size at velocities of 125kmh.
- b. Water inundation above the floor sill height of the property.
- c. Exposure to external fire risks where radiant heat will exceed 40kw/m<sup>2</sup>.
- d. Exposure to extreme rainfall in excess of 50AR1 for 1hr (excludes catchment flooding issues, ie building is protected against immediate ingress of water falling on envelope).
- e. Gusting exposure to winds in excess of 279kmh.

**3. The additional projected life-cycle costs incurred to achieve the increased extreme weather durability, including potential design costs, material costs, building costs and maintenance requirements.**

**4. General aesthetic and architectural appeal of the design as a broad measure of its likely appeal to community members.**

Entrants should deliver a design meeting or exceeding these criteria. For the purposes of comparison, designs should be based around 3br residence (not exceeding 220m<sup>2</sup> in size) with single car garage on 1:4 sloped land.

Entries should be submitted electronically as PDF documents containing sufficient information to demonstrate how the design meets the award criteria.

Judging of submissions will be carried out by a panel of 6, comprising representatives from the Insurance Council and the Australian Institute of Architects.

**Entries close on 15 April 2011 and can be submitted by email to [resilience@insurancecouncil.com.au](mailto:resilience@insurancecouncil.com.au)**

**Entries are open to all Australian residents, companies and government agencies.**