# **Resilient Homes Program**



# Home Buyback Fact Sheet - Information collection

This fact sheet explains the information collection stage of the Home Buyback process, which is part of the Resilient Homes Program (RHP) undertaken by the Northern Rivers Reconstruction Corporation (NRRC).

#### Welcome

Team member contacts homeowner to introduce the Home Buyback process and provide access to a case manager and the online application form

#### Valuation

Valuer inspects property and prepares a valuation report that is reviewed by technical specialists

### Offer

Letter of offer issued to the homeowner and discussed with a case manager

### Property purchase

When a homeowner accepts an offer, the property is purchased and ownership transferred

















# Registration Homeowner completes online registration for

online registration for the Resilient Homes Program

### Information collection

Homeowner, case manager and valuer collect documents for the application

**YOU ARE HERE** 

# **Assessment** Application is

Application is assessed and approved by a panel

#### Decision

Homeowner considers the offer, seeks advice as required and decides on how to proceed

## What happens in this stage

You will be invited to participate in the Home Buyback stream. A member of our team will contact you to discuss what's involved and connect you with a case manager if you need one. You will talk about your property that was damaged by the February and March 2022 flood event and you will be asked to complete and sign a Homeowner Information Form and supply relevant documents.

## Why this is necessary

We need information about your property to proceed with a valuation. If you want other people to act on your behalf or respond to our requests for information, we will also need you to provide written consent for this. For example, you may provide us with Power of Attorney documents.

### What we will do

We will provide you with access to our case managers who can help you navigate the process. You can choose to keep talking with the same case manager if you prefer. We can also put you in touch with other organisations in the Northern Rivers region who can assist you with financial, legal, mental health and neighbourhood support services.

## How you can prepare

You will need to complete the online Homeowner Information Form. Our case managers can help you do this. Please compile these supporting documents to attach:

- ☐ Photo ID for each homeowner (for sighting by your case manager)
- ☐ Insurance policies from the time of the flood, if relevant
- ☐ Copies of leases or tenancy agreements, if relevant
- ☐ Details of insurance payouts or declined payouts after the flood, if relevant
- ☐ Photos of the property before and after the flood
- ☐ Receipts for any renovations done after the flood
- ☐ Evidence of name changes since you purchased the property, if relevant.

Question	Answer
How do you prioritise homes for the Home Buyback stream?	Homes being prioritised for a Home Buyback are in areas with more frequent, high and fast floods as shared in new flood mapping and analysis. There is a severe risk of future flood damage and a high risk to life in these areas. This includes the greatest risk to life to both residents and emergency response agencies sent to rescue them. "Severe risk" is based on factors including:  — the location of the home relative to the modelled future flood levels;  — the extent of damage sustained during the February and March 2022 floods;  — modelling which determines future flood hazard; and/or  — emergency services flood planning, including the risk of isolation, and the availability and safety of escape routes.  For more details, please refer to the Resilient Homes Program Guideline available at <a href="mailto:nsw.gov.au/resilienthomesprogram">nsw.gov.au/resilienthomesprogram</a>
What if I don't want to sell my house?	Participation in the Resilient Homes Program is voluntary. A homeowner is under no obligation to sell their property to the NRRC. However, if a homeowner decides to decline participating in the program at this time, the NRRC cannot guarantee another offer will be made.
What if I want to have my home retrofitted or raised, instead of being a part of the Home Buyback stream?	A homeowner does not have the ability to nominate a particular stream of their choosing. This means that, if a homeowner is assessed by the NRRC as being prioritised for the Home Buyback stream, the Home Raising or Retrofit streams are unavailable.  If you disagree with the NRRC's decision about the RHP stream you have been allocated to or you have been assessed as not qualifying for assistance, you can consider requesting and internal review or making an appeal. You find out more and submit your application by visiting <a href="mailto:nsw.gov.au/resilienthomesprogram">nsw.gov.au/resilienthomesprogram</a>
What kind of information do I have to gather to assist with the NRRC's initial assessment?	You will be provided with a link to the Homeowner Information Form, which will guide you through the information required to assist with the NRRC's assessment. This includes:  — property damage caused by the February and March 2022 floods;  — details and photos of the property pre and post flood event (if available);  — insurance details (including status and detail of any claims);  — copies of any lease or tenancy agreements in place (if relevant);  — individual circumstances (for more information on these circumstances, please refer to the RHP Guidelines); and  — detail and evidence of any repair work already undertaken on the property since the floods.  We understand you may no longer have some of this information and you may need assistance in completing the form. Our case managers will be available to help guide you through this task by phoning 1800 844 085.
How long does the Home Buyback process take?	It usually takes up to 10 weeks from a homeowner's registration with the program to the NRRC providing a letter of offer to the homeowner.

### For more information

Visit: nsw.gov.au/resilienthomesprogram

**Call:** 1800 844 085

Email: resilienthomesprogram@nrrc.nsw.gov.au

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