

Resilient Homes Program

Fact Sheet – How homes are prioritised

This explains how the Northern Rivers Reconstruction Corporation (NRRC) is prioritising Home Buybacks, Home Raisings or Home Retrofits under the Resilient Homes Program (RHP).

What prioritisation is for



Home Buybacks

Reducing the greatest risk to life in most floods by removing homes at risk.



Home Raising and Home Retrofits

Reducing economic damage to homes and contents in the floodplain by making homes more flood resilient.

Why prioritisation is needed

Many homeowners in the Northern Rivers region were affected by the devastating floods of 2022. The Resilient Homes Program has been set up to help reduce the greatest risk to life and damage to homes caused by future floods in the Ballina, Byron, Clarence Valley, Kyogle, Lismore, Richmond Valley and the Tweed Local Government Areas.

Home Buyback, Home Raising and Home Retrofit offers are being prioritised using flood mapping and analysis to address the greatest risk to life under most flood scenarios. This includes risk to life of both residents and emergency response agencies sent to rescue them.

Prioritisation also helps the NRRC to distribute funding currently available under the program.

How priority homes are identified

New flood mapping and analysis is being used to prioritise home buybacks, raisings and retrofits.

Priority homes are likely to experience more frequent flooding (likelihood) and greater levels of property damage and risk to life due to flood depth and flow rates during events (hazard) than other homes in the Northern Rivers.

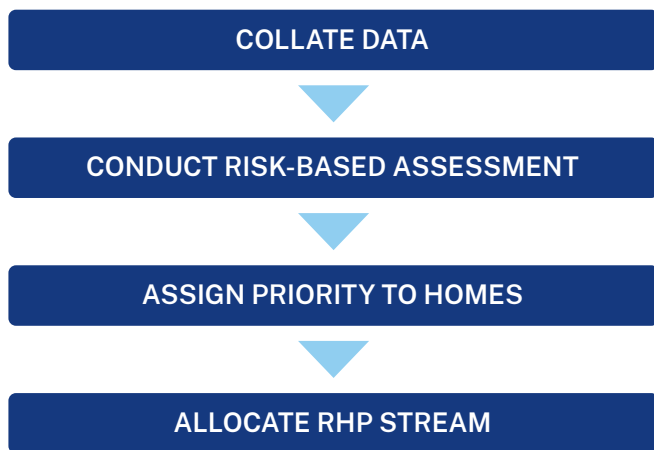
Flood modelling data for the extent and possible impact of a 1 in 20 chance per year, 1 in 100 chance per year, and 1 in 500 chance per year flood events have been considered.

A priority rating has been assigned to homes affected by the floods, where priority level 1 areas have the highest chance of being affected by, and experiencing the impact from, future floods.

Increasing risk of damage to homes and loss of life →				
↑ Increasing flood likelihood	Hazard level	Minor to moderate impacts Hazard levels H1-H4	Major impacts Hazard level H5	Catastrophic impacts Hazard level H6
	1 in 20 chance per year of flood	Priority 4	Priority 2	Priority 1
	1 in 100 chance per year of flood	Priority 4	Priority 3	Priority 2
	1 in 500 chance per year of flood	Priority 4	Priority 4	Priority 3

Homes in areas of the highest flood likelihood and hazard (priority levels 1 through 3) are being prioritised for the Home Buyback stream.

Homes in priority level 4 will be prioritised for the Home Raising or Home Retrofit streams if they are located at low points in the landscape. Prioritisation is guided by whether the floor level of the home is lower than an estimated 1 in 20 chance per year flood level (plus a buffer of 0.1m) and construction type of the home. A property assessment will be needed to determine the best approach for each home (for example, homes made of brick may not be suitable for raising).



This diagram shows the process used to prioritise homes for the Resilient Homes Program.

Flood mapping and analysis

The NRRC engaged an external consultant who specialises in natural hazards and resilience to develop the flood mapping and analysis.

The flood hazard analysis has been defined in accordance with the Australian Institute for Disaster Resilience Guideline. More information can be found via the [Australian Institute for Disaster Resilience \(AIDR\)](#).

The NRRC also worked with specialist flood experts and a cross-government Flood Expert Advisory Panel including representatives from:

- NSW Department of Planning and Environment
- Infrastructure NSW
- NSW State Emergency Service
- NSW Reconstruction Authority.

Data sources

Data from a range of existing sources has been carefully compiled and reviewed to develop the flood mapping and analysis including:

- flood studies prepared by local councils across the region
- information from a regional-scale flood model which covers rural areas where no council flood studies exist
- council survey data indicating the floor levels of homes which can be used to determine whether flood water is likely to enter a home in different scenarios
- flood records on the impacts of the 2022 floods on homes from the NSW State Emergency Service and other government and community sources.

This is the most comprehensive flood mapping and analysis available in the Northern Rivers and shows the relative risk to life for each neighbourhood.

The flood mapping and analysis is based on the best data currently available and will continue to change over time as flood studies are updated and new information is produced.

Information on specific streams

Flood maps are available on the [Resilient Homes Program website](#) which show areas across the Northern Rivers which pose the greatest risk to life in most floods and where Home Buyback, Home Raising and Home Retrofit offers will be prioritised. There is also information on the website about how to read the maps, and the following fact sheets for information on specific streams:

- Fact Sheet – Home Buyback
- Fact Sheet – Home Raising and Home Retrofit

Frequently Asked Questions

Prioritisation process

Question	Answer
How do I check if my property has been prioritised?	Flood maps are available on the RHP website which show areas across the Northern Rivers which pose the greatest risk to life in most floods and where Home Buyback, Home Raising and Home Retrofit offers will be prioritised. There is also information on the website about how to read the maps.
My area was affected by the floods but is not shown on the new flood maps. Why?	There are some places, such as parts of the Clarence and Tweed Local Government Areas (LGAs), where there are no flood studies prepared in line with NSW Floodplain Management Program guidelines. This means that it is more difficult to map flood risks in these areas in the same way as other parts of the Northern Rivers. However, the NRRC has accessed other available flood data for these areas to identify homes which have highest chance of being affected by, and experiencing the impact from, future floods. The NRRC will contact all homeowners who have registered with the RHP to provide information on the status of their application including whether they have been prioritised.
My home is shown as 'Priority 4' on the NRRC flood maps but I received a call saying I won't be receiving a Retrofit / Raise. Why?	<p>'Priority 4' areas on the maps identify locations that are generally suitable for Home Raising or Home Retrofit. The floor level and construction of individual homes also plays a part in whether homes are prioritised for these streams.</p> <p>Consistent with the 2023 NSW guidelines for voluntary house raising programs (available at www.environment.nsw.gov.au/research-and-publications/publications-search/guidelines-for-the-voluntary-house-raising-scheme) and a range of voluntary house raising recommendations in floodplain management plans for Northern Rivers LGAs, the NRRC is prioritising homes for raising or retrofit where the homes' surveyed floor level is lower than an estimated 1 in 20 chance per year flood level plus a buffer of 0.1m. There are many properties in Priority 4 areas where the floor level is already above this level or above the 1 in 100 chance per year flood level. In these cases, homes are not prioritised for a raising or retrofit.</p> <p>Some homes that may be in a prioritised area for house raising may need to be retrofit instead due to their construction. For example, it may not be practical to raise townhouses or units.</p>
Where do I find information on the floor level of my home?	In some LGAs, you can check the floor level of your home online. For example, Lismore homeowners can visit council's website and use the interactive flood mapping tool at https://waterride.net/flooddata/lismore/ to generate a flood certificate for their property which includes information on floor levels. For other LGAs you might need to contact or visit your local council for guidance.

Question	Answer
<p>How is NRRC's priority mapping different from Lismore City Council's flood maps?</p>	<p>NRRC and Lismore City Council have used the same flood data and models to produce flood maps for different purposes. Council's flood risk precinct mapping has been developed to determine areas of the floodplain where new development is (or is not) considered appropriate. NRRC has developed mapping to identify priority areas for home buybacks, raising and retrofits. There are some differences in how the flood model has been applied. Where council has used nine design flood events to inform its risk matrix and applied a risk rating to all flood hazard levels, the NRRC mapping compiles flood depth and velocity information from modelling of three design flood events:</p> <ul style="list-style-type: none"> – a more frequent flood event, the 1 in 20 chance per year flood – the most commonly used flood event for flood planning purposes, the 1 in 100 chance per year flood – a rarer flood event, the 1 in 500 chance per year flood. <p>As such, the two sets of mapping categorise the floodplain in different ways, for different purposes. They are not directly comparable.</p>

Rural land and large lots

Question	Answer
<p>My acreage property is a working farm. Can I get a buyback?</p>	<p>The RHP prioritises homes in areas where there is the greatest risk to life under most flood scenarios. Buybacks are available for homes that are on land zoned for rural purposes as long as the property is not income-producing.</p> <p>Income-producing properties zoned for rural purposes fall outside the program guidelines, mainly because the RHP does not provide compensation for loss of farm income or business relocation costs. It is also not financially feasible to buyback rural properties greater than 5 hectares, and these properties will not be part of the RHP.</p>
<p>I live in a rural development that is shared with other families. Can I get a buyback?</p>	<p>Rural landsharing developments often have areas that are shared by more than one household and are established by trusts, cooperatives, shareholdings or partnerships. For developments of 2 hectares or less, these properties are considered as a 'standard' property under the RHP and are available for buyback.</p> <p>For developments of more than 2 hectares, it is not financially feasible to buyback the entire property and they will not be part of the RHP. Instead, relocation or remediation works up to \$100,000 including GST will be offered. If this is not feasible, a contribution to rebuilding or providing a grant to rebuild each dwelling in a suitable alternative location on the property will be offered to a maximum value of \$100,000 including GST. Offers will be made to each individual dwelling owner or holder of a dwelling entitlement.</p>
<p>I live on a large property. Will NRRC buyback the whole thing?</p>	<p>Under the RHP, if your prioritised home is on land that is between 2 hectares and 5 hectares, the NRRC will assess these properties on a case-by-case basis. Considerations will include the financial feasibility of purchasing the whole property, the ongoing management costs of the property and whether purchasing the property will meet the RHP objectives.</p> <p>All homes on land that is 5 hectares or more will not be prioritised for a buyback. Relocation or remediation works up to \$100,000 including GST will be offered. If this is not feasible, contribution to rebuilding or providing a grant to rebuild each dwelling in a suitable alternative location on the property will be offered to a maximum value of \$100,000 including GST. Offers will be made to each individual dwelling owner or holder of a dwelling entitlement.</p>

Multiple lots

Question	Answer
My property includes multiple lots. Does this affect my buyback offer?	<p>If the buyback property comprises a house lot and an adjoining vacant lot(s) on a separate title or the same title, you may still receive a buyback offer from the NRRC. Properties with multiple lots are assessed on a case-by-case basis but generally the NRRC will offer to buyback the whole property. Valuation of the property will consider the adjoining vacant lot(s) to be part of the one property. For example, if there are two 1000sqm lots and one has a house on it, the property will be valued as a single 2000sqm with a house.</p> <p>If your lots are part of a large property, please refer to the previous question about buybacks of large properties.</p>

High value properties

Question	Answer
Will properties of any value be considered for buyback?	<p>No. To ensure the NRRC can meet NSW Government policy outcomes and community expectations in delivering the RHP, properties valued at \$2million or more will not be prioritised under the program.</p>

Landslips

Question	Answer
If my prioritised home was destroyed by a landslip during the floods can I still receive a buyback?	<p>Yes. For prioritised homes that are structurally damaged from a landslip, the NRRC will buyback the homes as being 'destroyed'. This is particularly the case for homes on smaller lots (less than 2 hectares) where rebuilding or repair costs would be more than \$100,000 including GST.</p> <p>If the home affected by a landslip is on a large property (more than 2 hectares) a buyback of the whole property may not be financially feasible and relocation to another location on the property or rebuilding may be considered. Under these options, the NRRC may offer to contribute up to \$100,000 including GST.</p>

Strata titled homes

Question	Answer
I live in a unit complex where there are multiple owners. Can I get a buyback?	<p>Homeowners in strata titled units, townhouses or similar developments that have been prioritised under the RHP can receive a buyback. For this to occur, all owners listed on the strata title scheme must agree to their buyback offers before proceeding to the contract of sale stage. If the property is prioritised, we encourage homeowners to get in touch with their strata manager or body corporate manager to advise that the property has been identified as prioritised for a buyback. Please also email the details of the strata manager or body corporate to the NRRC so that we can make an appointment to meet and discuss next steps.</p> <p>If any homeowners within the complex are not registered with the RHP, they can complete the registration form at https://nswrhf.smartygrants.com.au/RHP2023</p>

Destroyed properties

Question	Answer
What if my property was destroyed by the floods? Am I eligible for a buyback?	<p>Yes. Under the RHP, homes that were destroyed by the 2022 floods can be prioritised for a buyback. Destroyed properties are identified in the Flood Property Assessment Program (FPAP) as having met any of the following criteria:</p> <ul style="list-style-type: none">– recommended for demolition by an FPAP report or;– the homeowner has opted in to participate in the FPAP demolition program prior to 1 July 2023 or;– for landslip sites where the house was impacted, a geotechnical risk assessment has confirmed there remains a moderate or worse risk to life. <p>The aim of the buyback stream is to prevent destroyed homes from being rebuilt in the floodplain.</p>

Appeals

Question	Answer
What if I don't agree with NRRC's decision?	<p>If you are dissatisfied with one of four NRRC decisions about the Resilient Homes Program, you can consider requesting an internal review or making an appeal. The decisions that can be reviewed or appealed are:</p> <ol style="list-style-type: none">1. The NRRC has decided, after assessment, that a homeowner does not qualify for assistance under the RHP and the homeowner disagrees with that assessment;2. The NRRC makes an offer to a homeowner under a particular RHP stream (i.e. the Home Buyback stream, the Home Raising stream or the Home Retrofit stream) and the homeowner disagrees with that allocation;3. The NRRC makes an offer to a homeowner under the Home Buyback stream and the homeowner disagrees with the amount of the offer; or4. The NRRC makes an offer to a homeowner under the Home Raising stream or the Home Retrofit stream and the homeowner disagrees with the scope of works proposed in the NRRC's offer. <p>You can find out more and submit your application by visiting nsw.gov.au/resilienthomesprogram</p>

For more information

 **Visit:** nsw.gov.au/resilienthomesprogram

 **Call:** 1800 844 085

 **Email:** resilienthomesprogram@nrcc.nsw.gov.au

Disclaimer: The NRRC does not guarantee or warrant the accuracy, reliability, currency, or completeness of any material contained in this publication and accepts no legal liability whatsoever arising from or connected to it. Information in this publication is provided as general information only and is not intended as a substitute for advice from a qualified professional. Funding assistance provided through the Resilient Homes Program is subject to funds being available. The NRRC reserves the right to make changes to the Resilient Homes Program to ensure it meets the objectives outlined in the Guidelines and provides equitable funding support to potential funding recipients.

© State of New South Wales through the Northern Rivers Reconstruction Corporation (NRRC) 2023. The information contained in this publication is based on knowledge and understanding at the time of writing. However, because of advances in knowledge, users are reminded of the need to ensure that the information upon which they rely is up to date and to check the currency of the information with the appropriate officer of the NRRC or the user's independent adviser.