

# Resilient Homes Program

## Fact Sheet – Home Raising and Home Retrofit

### Overview

As part of the Resilient Homes Program’s Home Raising and Home Retrofit streams, the Northern Rivers Reconstruction Corporation (NRRC) will offer to raise, move or modify liveable areas of homes to improve their resilience to future floods.

Offers under these streams are provided as grants for works of:

- up to the value of \$100,000 including GST for Home Raising; or
- up to the value of \$50,000 including GST for Home Retrofit.

Homeowners can also provide co-contributions.

### Prioritisation of homes

Homes prioritised for Home Raising or Home Retrofit have been assessed as a likely to moderate risk of future flood damage, based on new flood mapping and analysis. Based on the greatest risk to life, these homes do not meet the risk level associated with a Home Buyback.

More information on the assessment and prioritisation process, as well as the guidelines for the Home Raising and Home Retrofit streams, are available at [nsw.gov.au/resilienthomesprogram](https://nsw.gov.au/resilienthomesprogram)

### Process

Prioritised homeowners who have registered for the Resilient Homes Program, will be contacted by an NRRC representative who will provide guidance on the assessment and Home Raising and Home Retrofit process as below. Prioritised homeowners who have registered for a Flood Property Assessment Program or Disaster Relief Grant after 4 September 2023 will need to complete a separate registration for the Resilient Homes Program to progress through the process.

Key steps	1	2	3	4	5	6
	NRRC contacts homeowner to: <ul style="list-style-type: none"> <li>• confirm homeowner details</li> <li>• provide a link to an online form so homeowners can provide information</li> <li>• discuss the Home Raising or Home Retrofit process and case manager support.</li> </ul>	NRRC assesses homeowner information and property details to determine suitability of home for raising or retrofit works.	If property determined to be suitable: <ul style="list-style-type: none"> <li>• NRRC contacts homeowner to book a property assessment</li> <li>• NRRC inspects the property and prepares an assessment report.</li> </ul>	Assessment report and overall application reviewed by the NRRC.  Homeowner will be notified of the outcome via a letter of offer.	Homeowner considers the offer.  If offer is accepted, head contractor works with homeowner to schedule works.	Building contractor conducts home raising or retrofit works.  Building certifier inspects works and issues a quality assurance certificate.
Timing	Up to 12 weeks			Depends on scope of works and contractor availability		

You will be supported by the NRRC and a case worker throughout this process. There are some actions you can take as this process unfolds.

Key steps	1	2	3	4	5	6
<b>What homeowners can do to prepare</b>	<ul style="list-style-type: none"> <li>• Make a list of questions to ask.</li> <li>• Complete the online homeowner information form and attach all requested documents.</li> </ul>	<ul style="list-style-type: none"> <li>• Keep a list of questions you still have.</li> </ul>	<ul style="list-style-type: none"> <li>• Be ready to confirm when the building contractor can conduct a property assessment.</li> </ul>	<ul style="list-style-type: none"> <li>• Contact your NRRC case manager with any questions.</li> </ul>	<ul style="list-style-type: none"> <li>• Consider the NRRC’s offer.</li> <li>• Be ready to sign the necessary documents if you would like to proceed.</li> </ul>	<ul style="list-style-type: none"> <li>• Review the completed home raising or retrofit works.</li> <li>• Contact NRRC case manager with any questions.</li> <li>• Sign any required documents.</li> </ul>

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## Frequently Asked Questions

### Prioritisation

Question	Answer
<b>How does the NRRC prioritise homes for the Home Raising and Home Retrofit streams?</b>	<p>Home Raising and Home Retrofit are to reduce economic damage to homes and contents in the floodplain by making homes more flood resilient. Homes prioritised under these streams have been assessed as a likely to moderate risk of future flood damage, based on new flood mapping and analysis.</p> <p>Considerations include:</p> <ul style="list-style-type: none"><li>– the NRRC, under the Resilient Homes Program, has assessed and classified the home as at moderate risk of future flooding;</li><li>– the home does not meet the risk level associated with a Home Buyback but is still at risk of flooding as it has a floor level that is lower than an estimated 1 in 20 chance per year flood level (plus a buffer of 0.1m);</li><li>– the home’s construction type is suitable for raising or retrofit (for example units or homes made of brick may be unsuitable for raising);</li><li>– the homeowner owned the home before the February and March 2022 floods;</li><li>– the February and March 2022 floods, and/or resulting landslip, directly damaged the home;</li><li>– the home is not primarily used for business purposes; and/or</li><li>– there are individual and exceptional circumstances.</li></ul> <p>For more details, please refer to the Resilient Homes Program Guideline available at <a href="https://nsw.gov.au/resilienthomesprogram">nsw.gov.au/resilienthomesprogram</a></p>
<b>What is the flood risk level based on?</b>	<p>The risk level is based on factors including:</p> <ul style="list-style-type: none"><li>– the location of the home relative to the modelled future flood levels;</li><li>– the extent of damage sustained during the February and March 2022 floods;</li><li>– modelling which determines future flood hazard; and/or</li><li>– emergency services flood planning, including the risk of isolation, and the availability and safety of escape routes.</li></ul>
<b>What does ‘individual and exceptional circumstances’ mean?</b>	<p>As outlined in the Resilient Homes Program Guideline, one or more individual circumstances may be taken into consideration to determine a homeowner’s eligibility for the program or assigned stream if the homeowner appeals the NRRC’s assessment.</p> <p>Individual circumstances may include:</p> <ul style="list-style-type: none"><li>– age;</li><li>– disability or medical conditions;</li><li>– status as a parent, guardian or carer of a dependent who has a disability or medical condition;</li><li>– being a refugee or asylum seeker or Aboriginal or Torres Strait Islander; and</li><li>– disadvantage.</li></ul> <p>Where a homeowner believes that one or more individual circumstances apply, they must provide supporting documentation as part of their appeals application.</p>

Question	Answer
What does 'individual and exceptional circumstances' mean? (continued)	<p>Exceptional circumstances may also be taken into account by the Appeals Panel when re-assessing a decision made by the NRRC in relation to the program or stream prioritisation.</p> <p>Exceptional circumstances may include:</p> <ul style="list-style-type: none"> <li>– domestic and/or family abuse;</li> <li>– a serious psychiatric condition or terminal illness;</li> <li>– risk of homelessness as a result of the flood event;</li> <li>– serious financial hardship as a result of the flood event; and</li> <li>– the need for adjustments to the home due to physical or intellectual disabilities.</li> </ul> <p>Where a homeowner believes that one or more exceptional circumstances apply, they must provide supporting documentation as part of their appeals application.</p> <p>More information on the Resilient Homes Program Individual and Exceptional Circumstances Policy and Appeals Policy is available on the Resilient Homes Program website.</p>
What if I don't want to raise or have my home retrofitted?	Participation in the Resilient Homes Program is voluntary. However, if a homeowner decides not to participate in the program at this time, the NRRC cannot guarantee it will be able to make another offer.
What if I want a Home Buyback instead?	<p>A homeowner does not have the ability to nominate a particular stream of their choosing.</p> <p>Homes prioritised for Home Raising or a Home Retrofit do not meet the same risk level as a home prioritised for a buyback.</p> <p>Based on the new flood mapping and analysis, Home Buybacks are for homes which pose the greatest risk to life in most floods.</p> <p>The Resilient Homes Program is being prioritised in this way to address the greatest risk to life in most floods, while making sure the NRRC can distribute funding currently available under the Resilient Homes Program.</p> <p>If you disagree with the NRRC's decision based on the Resilient Homes Program guidelines, you can request an internal review or lodge an appeal.</p>

## Carrying out the work

Question	Answer
Do I have to coordinate the building works?	The NRRC will manage the entire process for the homeowner.
Can I choose the contractor or do the work myself?	The NRRC will appoint a qualified building contractor to deliver the agreed package of works.
How will NRRC make sure the work is done properly?	All works will be delivered by appropriately licensed and experienced tradespeople. A building certifier will inspect completed works and issue a quality assurance certificate.
Will the work require Council approval? If so, who will arrange this?	The NRRC will undertake necessary approvals for Home Raising or Home Retrofit work.

## Home Raising

Question	Answer
<b>What will the NRRC offer homeowners under the Home Raising stream?</b>	<p>The NRRC will provide a funding grant for a works package up to the value of \$100,000 including GST to:</p> <ul style="list-style-type: none"> <li>– raise liveable areas of the home above a property-specific flood level;</li> <li>or</li> <li>– move the home to a less flood prone area on a homeowner’s property.</li> </ul> <p>This also includes any preparation and rectification work related to raising the home.</p> <p>The work will be delivered by qualified contractors appointed by NRRC.</p>
<b>What if the Home Raising cost estimate is more than \$100,000 including GST?</b>	<p>If the works cost estimate is more than the Home Raising stream grant value, the NRRC will match, or co-contribute, the excess up to a maximum overall value of \$200,000 including GST. For example, if the cost estimate for Home Raising works on the property is \$200,000:</p> <ul style="list-style-type: none"> <li>– the NRRC gives a Home Raising offer of \$100,000 (the available grant value); plus</li> <li>– under a co-contribution arrangement, the homeowner provides \$50,000 and the NRRC a matching \$50,000.</li> </ul> <p>Taken together this would total the estimated cost of \$200,000 including GST.</p> <p>If the homeowner cannot afford to co-contribute, the NRRC will work with the homeowner to agree on an appropriate scope for the works.</p>
<b>What does ‘liveable areas’ mean? Will the NRRC not raise some parts of a home?</b>	<p>Liveable areas of the home include kitchens, bedrooms, living rooms and attached bathrooms and laundries.</p> <p>Non-liveable areas include, but are not limited to, gardens, driveways, outbuildings, sheds and other ancillary structures.</p> <p>The NRRC may consider, at its discretion, co-funding with the homeowner raising works for some non-liveable areas.</p>
<b>What are the rules for moving my home? Can I move it to another property?</b>	<p>The NRRC will consider relocation of a home under the Home Raising stream, depending on factors such as the homeowner’s circumstances, cost and feasibility. Relocation may occur:</p> <ul style="list-style-type: none"> <li>– within the property boundary; or</li> <li>– beyond the existing property boundary, where the homeowner has obtained a new property within the Northern Rivers LGAs; and</li> <li>– where the NRRC assesses the land as appropriate for relocating the home (i.e. not deemed at risk of future flood).</li> </ul>
<b>What if I want to relocate my home outside the Northern Rivers?</b>	<p>The homeowner would pay all relocation costs.</p>
<b>Will the NRRC reimburse me if I have already paid to raise my home?</b>	<p>The NRRC may consider reimbursement for eligible activities that the homeowner undertook before receiving the Resilient Homes Program grant funding. However, building certification or other evidence of the work conducted may need to be supplied for reimbursement to be considered.</p>
<b>Can I use the newly created space under the house when it has been raised?</b>	<p>Using the space depends on the scope of works and relevant council planning requirements, such as whether the new space is deemed habitable by council. The NRRC recommends checking council requirements once a scope of works has been identified.</p>

Question	Answer
What does 'preparation and rectification work' include?	This includes design approval, site works and any damage caused to building by the raising work itself.
How long does home raising typically take?	Once site works begin, home raising can take a couple of months to complete including reconnecting services and building external access such as stairs. However, the timeframe largely depends on site conditions, contractor availability and the agreed scope of works. The NRRC's building contractor will provide a schedule of works.
Can I specify when the home raising happens?	This will depend on the NRRC's program of works but we will work with homeowners to accommodate scheduling preferences wherever possible.
Will I have to remove household belongings while the NRRC raises the home?	Furniture can remain in the house during raising, but homeowners should remove paintings, televisions, wall decorations and other similar decor. Homeowners will also need to ensure cabinets are empty of breakable items like crockery, ornaments and photo frames (anything that is breakable should be removed).

## Home Retrofit

Question	Answer
What will the NRRC offer homeowners under the Home Retrofit stream?	<p>The NRRC will provide the homeowner with a funding grant for a works package up to the value of \$50,000 including GST for eligible activities which apply flood resilient materials and/or construction techniques to the liveable areas of the home. This work will be delivered by building contractors engaged by NRRC.</p> <p>These eligible activities include but are not limited to:</p> <ul style="list-style-type: none"> <li>– replacing material types and finishes (such as mouldings, skirting boards, cabinetry, floor coverings and wall linings);</li> <li>– replacing or eliminating wall, door, and structure cavities; and</li> <li>– approved electrical works (such as raising power outlets, switchboards, air conditioning units and hot water systems or installing dedicated circuits for each level).</li> </ul>
What are liveable and non-liveable areas? Will NRRC not retrofit some parts of the home?	<p>Liveable areas of the home include kitchens, bedrooms, living rooms and attached bathrooms and laundries.</p> <p>Non-liveable areas include, but are not limited to, gardens, driveways, outbuildings, sheds and other ancillary structures.</p> <p>The NRRC may consider, at its discretion, co-funding with the homeowner retrofit works for some non-liveable areas.</p>
What if the retrofit works cost estimate is more than \$50,000 including GST?	<p>If the works cost estimate is more than the Home Retrofit stream grant value the NRRC will match, or co-contribute, the excess up to a maximum overall value of \$100,000 including GST. For example, if the cost estimate for Home Retrofit works on the property is \$150,000:</p> <ul style="list-style-type: none"> <li>– the NRRC gives a Home Retrofit offer of \$50,000 (the available grant value); plus</li> <li>– under a co-contribution arrangement, the homeowner provides \$50,000 and the NRRC a matching \$50,000.</li> </ul> <p>Taken together this would total the estimated cost of \$150,000 including GST.</p> <p>If the cost estimate is greater than \$50,000, but the homeowner cannot afford to co-contribute, the NRRC will work with the homeowner to agree on an appropriate scope for the works.</p>

Question	Answer
<b>Does the Home Retrofit stream cater for multi-dwelling buildings with multiple homeowners (e.g. units, townhouses)?</b>	Yes. Multi-dwelling buildings like townhouses and units will be considered but moveable / relocatable dwellings will not.
<b>Will the NRRC reimburse homeowners if they have already paid to retrofit/repair their home?</b>	The NRRC may consider reimbursement for eligible activities that the homeowner undertook before receiving the Resilient Homes Program grant funding. However, building certification or other evidence of the work conducted may need to be supplied for reimbursement to be considered.

## Process

Question	Answer
<b>What information will I need to provide for the Homeowner Information Form?</b>	<p>You will be provided with a link to complete the Homeowner Information Form, which will guide you through the information required to assist with the NRRC's assessment. This includes:</p> <ul style="list-style-type: none"> <li>– property damage caused by the February and March 2022 floods;</li> <li>– description of the property structure and building type;</li> <li>– exterior photos of the property from multiple angles - front, back, sides, under property and access (if available);</li> <li>– internal photos of liveable areas of the property – kitchens, bedrooms, living rooms and attached bathrooms and laundries (if available);</li> <li>– details and photos of the property pre and post flood event (if available);</li> <li>– insurance details (including status and detail of any claims);</li> <li>– individual circumstances (for more information, please refer to the Individual and Exceptional Circumstances Policy available on the Resilient Homes Program website);</li> <li>– detail and evidence of any repair work already undertaken on the property since the floods.</li> </ul> <p>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.</p>
<b>What happens when I accept the Home Raising or Home Retrofit offer?</b>	Following acceptance of our offer, we will progress any required approvals and prepare to carry out the work. You will be supported by our case managers throughout the process.
<b>Who will pay for interim accommodation, while the work happens?</b>	Homeowners will need to arrange for their own alternate accommodation for the period of the work.

## Insurance

Question	Answer
<b>If I have accepted a cash settlement or my insurer is carrying out work, will this affect the Home Raising or Home Retrofit offer?</b>	Where insurance payments are available or work is being carried out by your insurer, the NRRC may offset the insurance amount against the Home Raising or Home Retrofit package offer. For more information about insurance considerations for the Resilient Homes Program, there is a fact sheet on the website.

## Appeals

Question	Answer
<b>What if I disagree with the NRRC's assessment or offer?</b>	<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"><li>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;</li><li>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;</li><li>3. The NRRC makes an offer to a homeowner under the Home Buyback stream and the homeowner disagrees with the amount of the offer; or</li><li>4. 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.</li></ol> <p>You can find out more and submit your application by visiting <a href="https://nsw.gov.au/resilienthomesprogram">nsw.gov.au/resilienthomesprogram</a></p>

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## For more information

 **Visit:** [nsw.gov.au/resilienthomesprogram](https://nsw.gov.au/resilienthomesprogram)

 **Call:** 1800 844 085

 **Email:** [resilienthomesprogram@nrcc.nsw.gov.au](mailto:resilienthomesprogram@nrcc.nsw.gov.au)

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