# **Resilient Homes Program**

Our plan to protect people and homes during floods

Easy Read version







# How to use this document



The NSW Government wrote this document. When you see the word 'we', it means the NSW Government.



We wrote this document in an easy to read way. We use pictures to explain some ideas.



We wrote some important words in **bold**. This means the letters are thicker and darker.



We explain what these bold words mean.

There is a list of these words on page **24**.



This is an Easy Read summary of a fact sheet.

This means it only includes the most important ideas.



You can find more information on our website. www.nsw.gov.au/resilienthomesprogram



You can ask for help to read this document. A friend, family member or support person may be able to help you.

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# About the Resilient Homes Program



The Resilient Homes Program aims to support people in areas that are at risk of flooding.

We call it our Program.



Our Program will provide money to make homes safer during floods.

We call this a 'Home Raising' or 'Home Retrofit'.



Our Program will also provide money to buy homes that are in dangerous areas during floods.

We call this a 'Home Buyback'.

### Areas our Program will focus on

Our Program will focus on homes in:



• Ballina



• Byron



• Clarence Valley



Map data ©2023 Imagery ©2023 Airbus, CNES / Airbus, Maxar Technologies • Kyogle.

Our Program will also focus on homes in:





Richmond Valley

Lismore



• the Tweed.

#### How we decided what to do with the homes



We used **data** to find out the risk of floods in these areas.

This includes:

- floods that happened in the past
- floods that could happen in the future.

When we talk about data, we mean:

• facts



- information
- records.



We also worked with people who are experts in floods.

This helped us decide:



• which homes we need to buy



• which homes we need to make safer.



It also helped us make a plan for:

- which homes we need to manage straight away
- which homes we can manage later.



You can visit our website for more information about our Program.

www.nsw.gov.au/resilienthomesprogram

### What we will offer for each level of risk



We organised all homes based on their level of risk from floods.

We call them 'Priority Levels'.



Some homes have a high risk from floods.

This means a flood might put people's lives at risk, including:

- people who live there
- emergency services.

We use emergency services when an emergency happens.



They do their best to:

- make people safe
- fix the dangers and risks caused by the emergency.



We call the high-risk homes Priority Levels 1, 2 and 3.



We will offer to buy these homes.



Other homes have a lower risk from floods.

We call these Priority Level 4.



We will offer to make these homes safer.

# Questions you might have



You might have some questions about our Program.



We included some questions and answers below.



If we don't answer your question, you can find our contact details on page **23**.

### Homes included in our Program



We look at data about where flood water might:



• be higher



• move faster.



This means your home might not be part of the Program if the risk to your life is low.

Even if your home might flood.



You can still apply for your home to be part of the Program.



You can find the form you need to complete on our website.

https://nswrhf.smartygrants.com.au/RHP2023

Where can I find information about how high the floor in my home is?



You can find out how high your floor is from your local council.



They might have this information on their website.



Or you might have to contact them to get this information.

#### Large properties and farms



My property is a working farm.

Will you buy my property as part of this Program?

We will only offer to buy farms through this Program if they:



- are not a business
- are smaller than 2 hectares.

This is because our Program does not have enough money to:



support a business while they move



buy larger properties.



I live on a big property.

Will you buy my property as part of this Program?



We will only offer to buy properties through this Program that are smaller than 2 hectares.



If your property is more than 2 hectares, we might support you with up to \$100,000.

You can use this money to:



 build a home somewhere else on your property



• upgrade your property to be safer from floods.

### Properties that include more than one lot



A **lot** is an area of land that someone owns.



My total property includes more than one lot. Does this affect whether you can buy my property?



We will check each property with more than one lot.



We will usually offer to buy the whole property.

And we will include all the lots in the price.

### Properties that have a high value



Will you buy properties with a high value as part of this Program?



Our Program will only support properties that are worth less than \$2 million.

### Landslides



Will you still buy my home through the Program if a landslide destroys it?

We can still buy your home through our Program if it is:



- destroyed in a landslide
- smaller than 2 hectares.



If your property is more than 2 hectares, you might still be able to get up to \$100,000.

You can use this money to:



 build a home somewhere else on your property



• upgrade your property to be safer from floods and landslides.

#### Multiple homes in one property



Will you buy my home through the Program if I share the property with other people?

For example, if my home is an apartment.



We can buy your home if everyone else who owns homes on the property agree that we can buy their homes too.

If your home is at risk of a flood, you should contact the:



• manager of the property



 body corporate – a group of homeowners who manage a property together.



You can ask us to contact them and work out what should happen.



You and the other people who own homes on the property should register with our Program on our website.

https://nswrhf.smartygrants.com.au/RHP2023

#### The 2022 floods



Will you still buy my home through the Program if it was destroyed in the 2022 floods?



We can still buy your home if it was destroyed during the 2022 floods.



But your home needs to meet the rules of the Flood Property Assessment Program (FPAP).

The rules include:



 FPAP said your property needs to be knocked down



• the area around your property is still too dangerous after a landslide



 before 1 July 2023, you applied to be part of FPAP's program to knock down properties.

### What you can do if you don't agree with our decision



What if I don't agree with your decision?



If you don't agree with a decision we made, you can ask us to check it again.

We call this an 'Internal Review'.



You can ask for an 'Appeal' if you:

- have new information
- think we used the wrong information.



You can find out more information about how to do this on our website.

www.nsw.gov.au/resilienthomesprogram

## Contact us



You can visit our website for more information about the Program.

www.nsw.gov.au/resilienthomesprogram



You can send us an email.

resilienthomesprogram@nrrc.nsw.gov.au



You can call us.

#### 1800 844 085

# Word list

This list explains what the **bold** words in this document mean.



#### **Body corporate**

A body corporate is a group of homeowners who manage a property together.

#### Data



When we talk about data, we mean:

- facts
- information
- records.

#### **Emergency services**



We use emergency services when an emergency happens.

They do their best to:

- make people safe
- fix the dangers and risks caused by the emergency.



#### Lot

A lot is an area of land that someone owns.



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