

October 2024

This fact sheet explains the information collection stage of the Home Buyback process. This is part of the Resilient Homes Program administered by the NSW Reconstruction Authority (RA).



What happens in this stage

If you are eligible to participate in a Home Buyback, a member of the Resilient Homes Program team will contact you to discuss what’s involved.

We will talk to you about your property that was damaged by the relevant 2022 Flood Event and you will be asked to complete and sign a Homeowner Information Form and supply relevant documents.

Why is this 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, or sign an Authority to Advocate form.

What we will do

We will help you navigate the process and support you. We can also put you in touch with other organisations that can assist you with financial, legal or mental health support.

How you can prepare

At this stage, you will need to complete the online Homeowner Information Form. Our customer engagement officers can help you do this. Please compile the following supporting documents:

- Photo ID for each homeowner (for sighting by a customer engagement officer, or other relevant RA staff member)
- Insurance policies from the time of the flood, if relevant
- Details of insurance scope or works after the flood, 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 or other works done to the property after the flood
- Evidence of name changes since you purchased the property, if relevant
- Rates notice or utility bill at the time of the flood.

Frequently Asked Questions

How do you prioritise homes for a Home Buyback?

Homes being prioritised for a Home Buyback are in areas with more frequent, high and fast floods as shared in 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.

Factors considered include:

- the location of the home relative to the modelled future flood levels
- the extent of damage sustained during the relevant 2022 Flood Event;
- modelling which determines future flood hazard
- emergency services flood planning, including the risk of isolation, and the availability and safety of escape routes.

For more, please refer to the Resilient Homes Program Guideline available at nsw.gov.au/resilienthomesprogram

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 RA. However, if a Homeowner decides to decline participating in the Program at this time, RA cannot guarantee another offer will be made.

What if I want to have my home retrofitted or raised, instead of a Home Buyback?

A Homeowner does not have the ability to nominate a particular option under the Program of their choosing. This means that, if a homeowner is assessed by RA as being prioritised for a Home Buyback, Resilient Measures are not available. If you disagree with RA's decision based on the criteria in the Program Guideline, you can seek a review.

What kind of information do I have to gather to assist with RA'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 RA's assessment.

This includes:

- property damage caused by the relevant 2022 Flood Event
- details and photos of the property pre and post flood event (if available)
- insurance details (including status and detail of any claims)
- individual circumstances (for more information on these circumstances, please refer to the Program Guideline)
- detail any evidence of 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. We will be available to help guide you through this task.

How long does the Home Buyback process take?

It usually takes up to 10 weeks from when a property is identified for buyback and the Homeowners applies online, to the RA providing a letter of offer to the homeowner.

Contact us

For more information please contact:

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