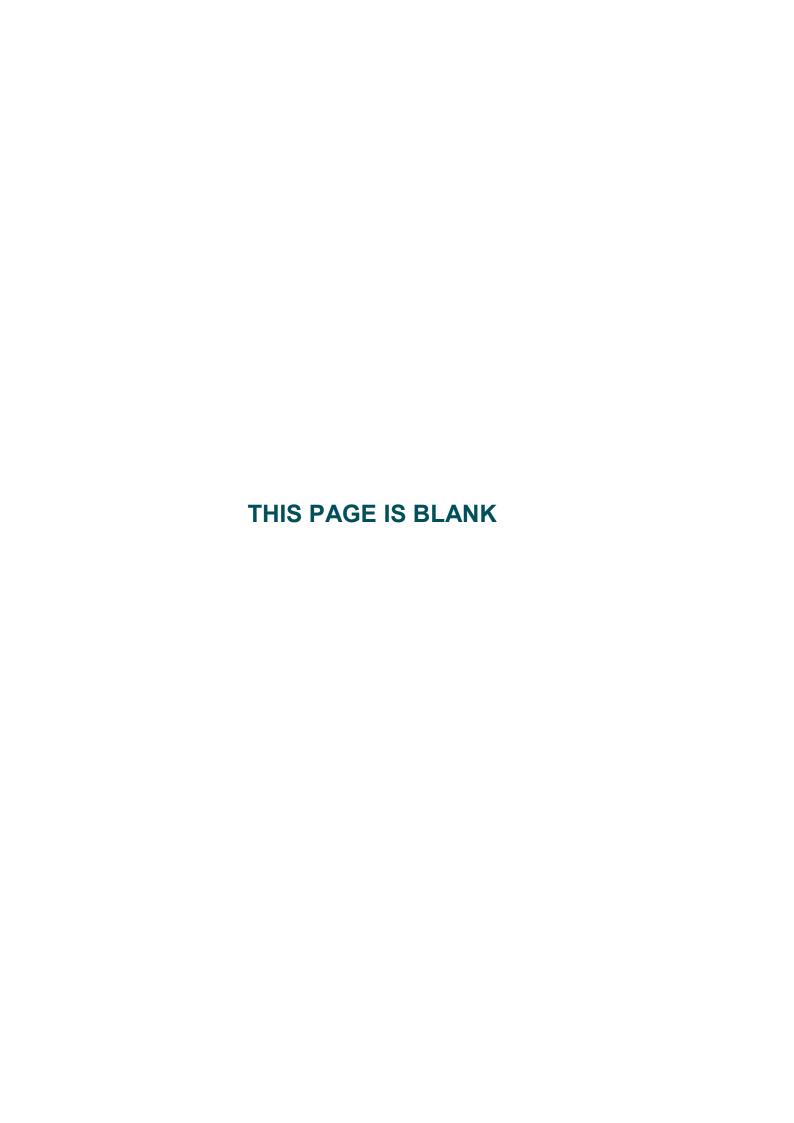


Floodplain Risk Management

Version 1.3



Version Control



VERSION	AMENDMENT DETAILS	CLAUSES AMENDED	DATE ISSUED
1.0	Draft for Internal Review	All	17 January 2020
1.1	Amendments to address DPIE comments	All	12 March 2020
1.2	Draft for Public Exhibition	All	31 March 2020
1.3	Incorporate Public Exhibition considerations. Adopted by Council	1, 3	6 August 2020
1.4			
1.5			

1 Background

The Tweed contains many flood prone houses that are subject to over-floor flooding even in minor and moderate flood events. The economic and social burden of flooding on the community can be reduced by raising these dwellings to increase their flood immunity.

Voluntary House Raising (VHR) is aimed at reducing the flood damage to houses by raising the habitable floor level of individual buildings.

Both the Tweed Valley and Tweed Coastal Creeks Floodplain Risk Management Plans recommend the establishment of VHR Schemes.

The March 2017 flood event further highlighted the need for a VHR scheme with many dwellings experiencing over floor flooding or being damaged in the event, and many more experiencing "near misses".

This document aims to define the Tweed's VHR scheme and outline a process for the owners of identified properties to access the scheme.

2 Voluntary House Raising

VHR is aimed at reducing the flood damage to houses by raising the habitable floor level of individual buildings.

The primary aim of the VHR scheme is to reduce the economic and social burden of flooding on the community by avoiding property damage.

Benefits of VHR include:

- reduced flood damage to houses and their contents
- reduced personal loss, stress and post-flood trauma
- reduced frequency of household disruption
- reduced clean up after floods
- improved safety (if isolated)

The VHR scheme is part of an overall floodplain risk management strategy for the Tweed rather than a stand-alone program.

It should be noted that VHR schemes can actually increase residual risk (risk leftover after mitigation) if the occupants of a raised dwelling incorrectly assume that raising has eliminated all flood risk. In most cases the dwelling will still be susceptible to over floor flooding in extreme events. Occupants are still advised to evacuate their properties when advised to do so by emergency services.

VHR schemes in NSW are supported by the NSW Department of Planning, Industry and Environment (formerly the Office of Environment and Heritage). The State Government's guidelines for VHR schemes are attached as Appendix 1.

3 The Tweed VHR Scheme

The Tweed Voluntary House Raising Scheme incorporates recommendations from both the Tweed Valley and Tweed Coastal Creeks Floodplain Risk Management Plans.

Both Floodplain Risk Management Plans contain draft VHR schemes with various properties identified. These draft schemes have now been revisited and defined in greater detail.

Using Council's latest flood studies, topography data, floor level survey, historic flood records and dwelling type information a more detailed scoping study has been completed for the VHR scheme.

To be eligible for consideration under the VHR scheme properties needed to be:

- Affected by over floor flooding below a 1% AEP flood event
- Not identified in a designated Voluntary House Purchase area
- Constructed prior to 1986
- Constructed of a material that is suitable for raising (i.e. wood, not brick)

Those properties that were eligible were then prioritised according to the following criteria:

- Depth of over floor flooding in a 20% AEP (minor) event
- Depth of over floor flooding in a 1% AEP (major) event

The shortlisted properties from the above prioritisation were then ground-truthed to confirm their suitability for the VHR scheme.

The prioritised, VHR eligible property list is confidential and kept internally at Council due to the sensitive, property specific information it contains.

The VHR scheme outlined in this document and (confidential) priority list does not exactly match the draft schemes outlined in the Floodplain Risk Management Plans. This is due to a variety of reasons, including:

- March 2017 flood highlighted other/additional dwellings
- Renovations/Replacement of dwellings since the FRMPs
- Further investigations and more detailed flood modelling in some suburbs uncovered additional suitable properties
- Further investigations proved some FRMP listed properties are not suitable
- Confirmation of Voluntary House Purchase Schemes.

It should be noted that the VHR property list excludes any property identified in a Designated Voluntary House Purchase Area

In scoping the VHR scheme it is acknowledged that there may be some gaps in the data relied upon and it is possible that some suitable, eligible properties may have been overlooked. Should any overlooked property come to light in future it will be assessed and considered for the scheme on a case-by case basis.

4 Funding

Funding for VHR is provided by the State Government, via the Department of Planning, Industry and Environment (DPIE). Council manages and administers the VHR program.

Funding is available on a 2:1 basis. The NSW Government will fund two-thirds of the eligible cost of raising the dwelling. The owner of the dwelling is responsible for the remaining one-third of costs.

Council has declined to contribute the remaining one-third to the VHR scheme as the raising is not being undertaken in compensation for other flood mitigation works and the private owner of the property receives significant benefit from the raising of their house in the form of reduced flood exposure and potential increased property value.

Inclusion of a property within this VHR Scheme is not necessarily confirmation that the property will be eligible for access to State Government funding. Further checks against the VHR Guidelines will be undertaken at the application stage for each property.

VHR grant funding is paid to the landowner in arrears upon submission of evidence of spending and confirmation of completion of milestones. Therefore, the landowner must be prepared to pay all expenses associated with the house raising upfront and then be reimbursed later. Milestones will be established thorugh the house raising process, such as completion of DA approvals, to ease cash flow constraints.

Importantly, only the costs directly related to raising the dwelling are eligible for grant funding. Ancillary building activity costs (i.e. renovations) will not be considered. These activities can occur in parallel to house raising, but the costs need to be separated and carefully monitored.

Quotes for the raising of a dwelling will need to be itemised. Where additional works are also to occur Council may require additional assurances to be satisfied that only the eligible activities are being funded.

5 The VHR Process

The VHR scheme is entirely voluntary. Properties listed are under no obligation to participate.

The owner of the property is responsible for managing the various activities associated with the actual raising the dwelling. Council officers only provide oversight, guidance and administration of the VHR scheme.

Therefore, the owner is responsible for:

- Gaining the relevant development approvals
- Seeking quotes for raising works
- Engaging a suitable contractor
- Monitoring the works
- Organising certification of the works
- Submission of grant funding claims to Council

Council officers will be available to assist and provide guidance, where appropriate.

To access grant funding under the VHR scheme a property owner must:

- 1) Submit an Expression of Interest in the VHR scheme to Council
- 2) When funding becomes availableCouncil will make a formal grant application for VHR grant funding for the property
- 3) If successful, a grant funding agreement is signed by all parties. This will identify milestones when the landowner can claim grant funding reimbursement.
- 4) The Landowner must acquire all relevant building approvals for the house raising
- 5) The Landowner must seek a minimum of three quotes for raising/building work
- 6) Council's project manager and the landowner will review the quotes and endorse acceptance of the preferred offer.
- 7) The house raising works are completed
- 8) The Landowner gains an Occupation Certificate for the raised dwelling
- 9) The Landowner submits invoices and Occupation Certificate for grant acquittal

Throughout the above process the landowner is responsible for completing all relevant claims for reimbursement, as required by Council, at the agreed grant funding milestones.

Whilst Council is the administrator of the VHR scheme this does not exempt the landowner from any relevant planning and building approval process or their costs. However, Council's Building and Development services will be available to the landowner, as per usual.

Part of the required building approvals process will be a requirement for certification of the structural integrity of the raised dwelling by a suitably qualified (NER Registered) structural engineer.

It will also be a condition of approval for all raised dwellings that the areas below design flood level (the lower storey) are not to be used for habitable purposes (i.e. enclosed as bedrooms or similar). Council officers will inspect raised dwellings periodically going forward to ensure compliance with Development Control Plan Section A3 – Development of Flood Liable Land.

Answers to various common "Frequently Asked Questions" are also attached as Appendix 2.

6 Appendix 1 – NSW OEH Guidelines for Voluntary House Raising Schemes



DEPARTMENT OF PLANNING, INDUSTRY & ENVIRONMENT

Guidelines for voluntary house raising schemes Floodplain Management Program



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Cover photo: Forest house, Woody Head, Bundjalung National Park. John Spencer/DPIE

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Introduction

This guideline has been prepared for councils seeking funding from the NSW Government's Floodplain Management Program for voluntary house raising (VHR) schemes.

This guideline details the objectives, eligibility criteria, funding and implementation procedure for a VHR scheme that has been included in a council's adopted Floodplain Risk Management Plan (FRMP) as part of a set of floodplain risk management measures. It provides general information in relation to the process, but does not cover all specific circumstances or provide guidance on assessing the viability of VHR as a management option as part of an FRMP.

Councils should discuss all proposed VHR schemes and their potential to attract funding with their Department of Planning, Industry and Environment (DPIE) representative.

Objectives

VHR is recognised as an effective floodplain risk management measure for both riverine and overland flood conditions. It is generally undertaken to:

- reduce the frequency of exposure to flood damage of the house and its contents reducing the frequency of household disruption, associated trauma and anxiety, and clean up after floods may also have social benefits
- as a compensatory measure where flood mitigation works adversely affect a house which is generally considered part of the mitigation work rather than a separate VHR scheme.

VHR can be an effective strategy for existing properties in low flood hazard areas, where mitigation works to reduce flood risk to properties are impractical or uneconomic. It should be part of an overall floodplain risk management strategy for an area rather than a standalone option as it does not deal with issues such as risk to life.

Consideration of houses for voluntary house raising

Assessing the viability of a VHR scheme or an individual house for VHR is part of the broader assessment of floodplain risk management options for a community in an FRMP. The FRMP will be adopted by the council and should have considered:

- the full range of flood events and their associated impacts
- the hydraulic function of the area, as VHR is generally excluded in floodways¹
- the area's flood hazard classification, as VHR is generally limited to low hazard areas
- the effectiveness as an ongoing maintenance requirement of complementary measures to address risk to life, such as those based around supporting self-evacuation in response to directions from the State Emergency Service (SES)
- the identification of individual houses' suitability for raising

¹ Area of the floodplain where a significant discharge of water occurs during floods

- cost-effectiveness of the scheme (benefit-cost ratio) measured across the full range of floods with VHR aiming to generate positive financial returns from reduced damage relative to costs²
- the viability of the scope and scale of the scheme and how the scheme will be prioritised (considering flood hazard exposure)
- the support of the affected community for VHR as determined through consultation with affected owners
- an implementation plan for the scheme.

Defining the scope of a new voluntary house raising scheme

Although houses may have been identified for VHR within an FRMP, a more detailed assessment may be required to scope, cost and fully prioritise the VHR scheme prior to making an application for funding of the scheme. This assessment will involve consideration of the items identified in the <u>Consideration of houses for VHR</u> section above.

This scoping study should be developed in consultation with Department flood staff in the form of a short report, which is eligible for funding through the normal application process under the Floodplain Management Program. Completion of a new works ranking form is required as part of the application process, it will provide an indication of the potential priority of the VHR scheme. The new works ranking form can be downloaded from Floodplain management grants.

Inclusion of a house in a VHR scheme as part of an FRMP adopted by the council places no obligation on the owner of the property to raise the house or on the council or NSW Government to fund the raising. Owner participation in the scheme is voluntary and there are limitations on the availability of funding.

Eligibility criteria for funding a new voluntary house raising scheme

The following criteria need to be met for a house within a VHR scheme to be eligible for funding:

- Only councils are eligible to apply for funding under the program. It is not open directly to individuals. Requests from home owners to raise houses for hardship reasons are not eligible for funding.
- 2. Subsidised funding is only available for residential properties and not commercial and industrial properties.
- 3. Funding is only available for properties where the buildings were approved and constructed prior to 1986, when the original Floodplain Development Manual was

² The cost of raising a house will depend on the size and complexity of the house to be raised, the location of the house in NSW, the height to be raised and other factors

gazetted by the State Government. Properties built after this date should have been constructed in accordance with the principles in the manual.

- 4. The individual properties in a scheme should be identified in an FRMP developed in accordance with the Floodplain Development Manual (2005) and adopted by the council.
- 5. Funding under the program is generally only available for properties identified in a VHR scheme that has been fully defined, scoped and prioritised. The report to scope and prioritise the VHR scheme is eligible for funding.
- 6. Under limited circumstances, VHR can be considered for funding prior to completion of an FRMP. However, scoping, prioritisation and assessments need to be completed and clear and compelling evidence provided as the basis for expediting consideration ahead of a completed FRMP. This would generally include scoping the VHR scheme and addressing the issues outlined in the Consideration of houses for VHR section above.
- 7. Properties which are benefiting substantially from other floodplain mitigation measures such as houses already protected by a levee or those that will be will not be funded for VHR.
- 8. VHR should generally return a positive net benefit in damage reduction relative to its cost (benefit-cost ratio⁴ greater than 1). Consideration may be given to lower benefit-cost ratios where there are substantial social and community benefits or VHR is compensatory work for the adverse impacts of other mitigation works.
- 9. The scheme should involve raising residential properties above a minimum design level, generally the council's flood planning level (FPL) and comply with the council's relevant development control requirements.

Eligible/ineligible costs

Costs **eligible for funding** are those that are essential to raise the footprint of the existing habitable floor area including:

- plan and document preparation, including survey costs
- development application costs
- site preparation
- disconnection of services and provision of temporary services (water, electricity, communications, gas and stormwater, including rainwater tanks)
- preparation for and raising of the floor to at least above the required minimum design level
- installation of supporting structure for the elevated floor
- reconnection of services
- the installation of front and back doorsteps or ramp and associated safety rails/devices
- costs associated with inspection and approval by the council.

Councils are generally offered funding based on the projected total cost over the threeyear period of the scheme at a funding ratio of \$2 State to \$1 Council or local contribution. Councils often structure VHR schemes to require the local contribution to be fully paid by the house owner as the beneficiary of the damage reduction under the project. In these cases, councils may assist the owner by waiving their inspection and approval fees.

³ Individual properties do not need to be identified within the FRMP itself; they can be included within a commercial and confidential appendix.

⁴ Flood damages relative to the cost of the scheme compared on a net present value basis

Where the council is contributing the local funding component to the project and their specific financial circumstances warrant, a higher funding ratio may be available and should be discussed with Department staff.

Costs which are **not eligible for funding** are:

- additional features, improvements, renovations and substitutions of services requested by the homeowner as part of a VHR scheme, such as landscaping and concrete floor to the understorey, which must be undertaken at the owner's full expense
- any relocation costs incurred during the work
- remedial works to the house if the house needs to be brought up to a standard to allow it to be raised
- retrospective works (with the exception of valuation fees).

Implementation procedure

Applying for funding

If a scoping study is required to be completed prior to application for a VHR scheme, as detailed in the <u>Defining the scope of a new VHR scheme</u> section above, the following steps apply:

- An application is made to undertake a scoping study for the proposed scheme during a
 funding round. Standard details relating to the provision of grants and a sample funding
 agreement are available at <u>Floodplain management grants</u>. The council must also
 submit the accompanying *New Works Ranking Form* also available at this web address.
 Note this may not be required if the scheme was sufficiently scoped through the FRMP
 process.
- The scoping study report is finalised in consultation with the Department and the scoping study grant is acquitted.

Once all of the required information detailed in <u>Consideration of houses for VHR</u> section above is available through either the completion of a scoping report or the FRMP process, the following steps apply:

- The council submits a funding application for the VHR scheme to the Department during a funding round.
- The application should detail the total number of properties with houses to be raised in the scheme and the number of properties that the council desires to raise in the three-year funding round in priority order. The council must also submit the accompanying *New Works Ranking Form* available at <u>Floodplain management grants</u>.
- The Department reviews the funding application and confirms that all required information to make an assessment is available. This may include information on current and proposed floor height, hazard category for selected design event, prioritisation and associated costs. If insufficient evidence has been provided, additional information will be requested from the council.
- Applications are reviewed by the State Flood Mitigation Assessment Committee and recommendations made to the Director Grants for approval. Consideration of funding for all flood risk management projects is based on statewide prioritisation for a maximum three-year period. Where a VHR project is considered a priority and therefore recommended for funding, this is generally provided through access to the statewide Voluntary Purchase/Voluntary House Raising Pool (VP/VHR Pool) for a three-year period.

- If approved, the council will be notified by the Department that they have been given
 access to the VP/VHR pool and will be requested to submit an estimate of expenditure
 for the three-year funding cycle.
- The Department will review the estimates of expenditure from all councils with access to the VP/VHR pool against the funding available. Funding is targeted to the eligible properties with the highest flood exposure wanting to access the program. The Department will advise the council of the outcome of this assessment and where funds are available will make an offer to the council based on the scale of funding that they can access from the pool. This offer will set out the conditions of access to the VP/VHR pool for the council.

Raising properties

Once funding availability is known, the council will approach eligible landowners according to their priority ranking. Given the voluntary nature of VHR, the owners of these properties may not be interested when initially approached and the owners of properties with lower priority can then be approached. The council may wish to seek non-binding expressions of interest from a number of owners to expedite this process.

Before entering into a binding contract with a recipient for VHR, the council must seek confirmation from the Department that funds are still available from the pool as this may have altered due to the timescales involved.

Where the council receives confirmation from the Department that funds are available, it must submit a work plan for the three-year period of the scheme, in accordance with the template provided on the Department's website at <u>Floodplain management grants</u>. The work plan includes proposed milestones and associated payments for eligible costs. The council will receive written confirmation if the work plan is approved.

A funding agreement between the council and the Department is then signed, detailing the cost-sharing arrangement between them for the estimated amount covering eligible costs as outlined in the work plan.

When the council enters into an agreement with landowners, the parties should agree on an itemised raising cost of the house, set a time limit for the task, and develop an agreed funding payment schedule.

The landowner enters into a contract directly with the builder. Unless agreed in writing with the Department, the council should require the owner to obtain three competitive quotes from suitable builders to ensure all works are completed for the best value for money. The owner is encouraged to check that the builder is qualified and licensed to carry out this type of work. Copies of the builders and subcontractors licences and insurance documents should be provided to the council for its records.

Before work commences, the property owner must submit a signed liability waiver which indemnifies the council and the State Government from or against all claims, expenses and damages for loss or damage to the house or personal injury (including death) arising out of the house raising work.

Following raising of the property, the council will inspect the house and provide confirmation to the Department that the work has been completed. Payments will be made on the successful completion of milestones (as outlined in the approved work plan) and receipt of the accompanying expenditure certificate and milestone report.

Monitoring and review

The council is required to keep the Department informed of progress in line with the work plan. Where difficulties arise and the council is unable to spend the agreed grant amount under the funding agreement in the required timeframe, the council is required to inform the Department as soon as possible to enable other VP/VHR projects to proceed.

The council should review the scope of a VHR scheme every three years or before submitting a new application for funding under the program. This review should outline progress of the scheme to date, confirm the eligibility and priority of properties remaining under the scheme and be submitted to support the application.

Actions by councils to ensure outcomes

The FRMP or detailed scoping report will contain complementary recommendations, such as flood emergency response planning, necessary to support VHR in an area, particularly in relation to risk to life. The council must ensure that these recommendations are instigated and maintained.

Councils should implement development controls to ensure that the areas beneath the properties do not become habitable over time or through a change of ownership. Councils need to ensure that subsequent owners are made aware of restrictions on development in the areas beneath the habitable floor level of the raised property, with these details included on Section 149 certificates or by placing a restriction on the use of the land under the *Conveyancing Act 1919*. Any breaches in planning requirements, such as understorey development, may be identified on a building certificate at the sale of a property.

As part of its maintenance strategy for the VHR scheme, the council should set up an annual review to ensure that:

- no habitable development is occurring below the raised habitable floor levels of any property raised under the scheme
- complementary recommendations (such as emergency response planning) necessary to support VHR in an area are instigated and effective.

Acquittal

The council is required to acquit each VHR grant in line with the relevant funding agreement (and as part of the final report) and provide associated documentation such as surveying certificates or final drawings detailing habitable floor level information relative to minimum requirements

<u>guidelines.nswlrs.com.au/deposited plans/easements restrictions/positive covenants/public positive covenants/</u>

⁵ This could be through the creation of a public positive covenant under either Section 88D or 88E of the *Conveyancing Act 1919* which imposes obligations on the new owner of the land burdened (the servient tenement) in favour of a prescribed authority: https://rg-

References

- Department of Infrastructure, Planning and Natural Resources (2005), <u>Floodplain</u> <u>Development Manual</u>, New South Wales Government, Sydney
- Reducing Vulnerability of Buildings to Flood Damage: Guidance on building in floodprone areas (2007), report prepared for the Hawkesbury-Nepean Floodplain Management Steering Committee, Parramatta

8

7 Appendix 2 – Voluntary House Raising Frequently Asked Questions

Frequently Asked Questions



What is the Voluntary House Raising (VHR) scheme?

VHR is aimed at reducing flood damage to houses by raising the habitable floor level of individual buildings therefore reducing the economic and social burden of flooding on the community and government.

VHR is limited to those dwellings that are structurally compatible with raising (such as pier and beam construction, but not slab on ground or masonry). The raising will include provision of engineered footings and piers, reconnection of services, and extensions to accesses, such as stairways. It also includes necessary development applications, fees, inspections and certification. Funding does not extend to further renovations or improvements to the raised structure, or money already spent on flood repairs.

Why is Council rolling out a VHR scheme?

The Tweed contains many flood prone houses that are subject to over-floor inundation during floods, including minor events. Flooding of these dwellings causes property damage, household disruption, stress, personal loss, trauma, clean-up costs, demand on emergency services and many other negative costs on the community.

Both of Tweed Shire Council's adopted Floodplain Risk Management Plans recommend the establishment of Voluntary House Raising Schemes.

The March 2017 flood event further highlighted the need for a VHR scheme with many isolated residents experiencing 'near misses' and a number of dwellings experiencing over floor flooding or being damaged in the event.

The NSW State Government, through its Floodplain Management Program, has allocated Tweed Shire Council access to funding for Voluntary House Raising.

What areas does the scheme cover?

The scheme covers selected properties in the Tweed Valley (downstream of Byangum and Boat Harbour) and the Coastal Creeks catchments of the Tweed Shire. These have been selected based upon Council's Floor Level surveys and Flood Study information.

Properties outside the areas of Council's current Floodplain Risk Management Plans (i.e. the hinterland villages) are not currently included in the VHR schemes.

The owners of selected properties will be notified in writing of their eligibility for the scheme.

Why is my house eligible for house raising?

If eligible, your house has been selected because some combination of the following characteristics make the property suitable for the VHR Scheme:

- Low floor level (relative to flood levels)
- Single storey building
- · Suitable building material
- Suitable foundation type

- Location
- Flood level over floor
- Flood Hazard Category
- Not a designated Voluntary House Purchase area

Why are some houses not eligible?

Many properties are not included in the VHR scheme as they are not suitable due to one or more of the following:

- · Flood Risk too High
- Frequency of Over-floor Flooding too Low
- Masonry construction.
- Two Storey House.
- Slab-on-Ground Construction.

- Built Post 1986 (DPIE requirement)
- Not a permanent construction
- Unsuitable Material Type
- Commercial/Industrial Use (non-residential)

I am not included, can I have my house reviewed?

Yes. It is possible that some houses may have been missed or overlooked.

Any property owner may lodge an Expression of Interest in the scheme. This will trigger a review of the property, if not currently listed.

Who pays for VHR?

The NSW State Government, through the Department of Planning, Industry and Environment (DPIE) (formerly the Office of Environment and Heritage), provides grants to Councils under the Floodplain Management Program for VHR Schemes. Under these schemes DPIE pays two-thirds (2/3) of the agreed program cost. The remaining third of VHR is paid by the landowner.

For example, if all works associated with raising a house cost a total of \$90,000, the owner could be reimbursed up to \$60,000 (two-thirds).

How much funding is available?

That depends on the complexity and cost of the raising works. Initial investigations suggest that an average house raising costs around \$90,000. More complicated house raising (e.g. if there is a chimney) can cost significantly more.

Frequently Asked Questions



Funding is available for up to two-thirds of the costs directly associated with the raising of the dwelling.

What costs are eligible?

Costs directly associated with the raising of the dwelling are eligible. Including:

- Plans and supporting document preparation
- · Survey and Engineering
- · Development Application Costs,
- Service Disconnection/Reconnection
- Site Establishment/Dis-establishment
- · House Raising

- Installation of Support Structures
- Installation of Access Steps/Ramps etc.
- Council Certification and Inspections
- Vertical extension of existing approved non-habitable ground floor rooms

What costs are NOT eligible?

The scheme will only contribute to costs directly related to house raising.

The following are examples of costs that are NOT eligible for funding:

- · Additional Renovations
- · Repairing Existing Damage
- Ground Floor Slabs
- Painting
- Landscaping

- Home Maintenance
- Storage
- New Non-Habitable Downstairs Rooms (i.e. second bathroom)

Who organises the works and who is responsible for them?

The landowner sources and engages all necessary contractors/professionals and is responsible for all works.

Council Officers will provide oversight and guidance throughout process to ensure all works comply with the VHR Scheme requirements and landowner's costs are eligible for reimbursement by grants funds.

How many quotes do I need?

Three quotes will need to be obtained from suitably qualified builders, house raising or restumping companies.

Council officers can provide guidance at this stage of the process.

When do I get the money?

The landowner will need to pay all of the upfront costs. Evidence of the works and expenditure are then be submitted to claim grant funding in arrears at agreed milestones.

Milestones will be agreed to when a grant funding agreement is signed at the beginning of the project. At each of these milestones a "claim" may be submitted for reimbursement of spending. Milestones would be set to manage cash flow needs. For example, milestones could be set as:

- 1. Completion of Design, Planning and Development Approvals
- 2. Completion of Structure Raising
- 3. Completion of Works

However, if the house raising was aborted prior to completion, all grant funding must be returned to the NSW State Government

Why doesn't Council pay the remaining 1/3rd?

Council is not undertaking any associated Flood Mitigation Works, and the private landowner receives a significant benefit in the form of reduced flood exposure and increased property value.

In the past, Councils have sometimes paid for house raising where this has been done in compensation for other flood mitigation works. For example, widespread house raising was conducted (and paid for 100%) throughout South Murwillumbah when the Murwillumbah CBD levee was raised to compensate for the small increase in flood levels caused by the new levee.

Therefore, it has been resolved that Council will not contribute to the VHR scheme financially.

What Does Council do?

Council manages and administers the VHR Scheme. This includes the preparation of policy, prioritisation, applications for further funding, assessment of properties, oversight of the process, verification and payment of funding claims and any other work required to implement the scheme

Is there a priority ranking within the VHR Scheme?

Yes. It is confidential

Frequently Asked Questions



A priority ranking of all eligible properties has been developed based on frequency of flooding over floor. It is confidential to protect the privacy of the owners of the properties listed.

Can I undertake other work at the same time?

Yes. But the VHR Scheme will not contribute to these costs.

Owners may wish to add a veranda, concrete under the house or some other improvements once it is lifted. They can do as much renovation as they wish and permits allow. The program only pays a contribution towards the raising component of the plans, Development Application, and building costs. All other costs of improvement/renovation/extension are at the owners own expense but the work can be undertaken at the same time.

All quotes and contracts will need to be detailed and itemised to ensure only eligible costs are funded by the VHR scheme. Council Officers will oversee this to ensure public money is only allocated towards the intended program outcomes.

Can I raise my house and then build underneath?

Habitable Rooms – No. This would be contrary to the aims of the VHR scheme. No habitable areas will be permitted below the flooding minimum habitable floor level.

Non-Habitable Rooms – Maybe. Certain room types (e.g. a laundry), within limits of total enclosure, are permissible under Development Control Plan Section A3 – Development of Flood Liable Land. Provided they are approved during the Development Application process, these rooms can be built. However, grant funding will not contribute to this component of the works if it is not directly related to the house raising.

Do I have to get a Development Approval (DA)?

Yes. All the usual planning and/or building approvals still apply and it is the landowner's responsibility to acquire them.

Any other approvals (i.e. construction certificate, sewer etc.) will be required too.

What plans are required for my Development Application?

- Existing floorplan & elevations
- Proposed floorplan & elevations

Other plans or reports may be required, depending on the complexity of the application. Further guidance is available on Council's website: https://www.tweed.nsw.gov.au/Development

What plans will be required for my Construction Certificate?

- Existing floorplan & elevations
- Proposed floorplan & elevations
- Engineering plans and certification

Other plans or reports may be required, depending on the complexity of the application. Further guidance is available on Council's website: https://www.tweed.nsw.gov.au/Development

Are the Development Application fees waived?

No. But you can claim part of the cost back through the VHR scheme.

Do I have to get the raised house Engineered?

Yes. This would be part of the Development Application process. This is important because flood waters can impose significant loads on the supporting structure of a house, including impact loads, debris loads and buoyancy forces.

How high can I raise my house?

At minimum, you'll need to raise the floor to "Minimum Habitable Floor Level" for flooding as defined by Development Control Plan Section A3 – Development of Flood Liable Land.

At maximum, building height limits for your land use zone will limit building height, a variation to the height controls may be considered in special circumstances.

Do I have to get the building works inspected by Council?

Yes. The costs associated with this are eligible for grant funding.

Are businesses eligible for these schemes?

No. VHR schemes only apply to residential land containing an existing and permanent habitable dwelling.

Frequently Asked Questions



My property is eligible. Can I start tomorrow?

You can, but you would have to bear all the costs as grant funding is not retrospective. If you want access to funding assistance, you'll need to follow Council's processes and wait for approval.

There are many eligible properties included in the VHR scheme and only limited funding available each year. Council has a (confidential) priority list of the properties that are eligible for the scheme. When funding opportunities become available they will utilise this list, considering ranking and interest, to select properties to proceed with.

I don't want to wait. Can I go and get the DA and Engineering done at my own cost and then apply for grant assistance for just the House Raising works?

Yes. Absolutely.

I raised my house after the 2017 floods. Can I claim back the costs of these works?

No. Unfortunately, the scheme is not retrospective. It will not reimburse past costs for works undertaken outside of the scheme.

What are the timeframes?

These would be agreed to in the grant funding agreement. Generally speaking, roughly one year from start to completion is expected, on average.

Who Performs the House Raising?

The landowner engages a suitably qualified and experienced builder or house raising company.

After entering into an agreement with Council, the landholder will be required to obtain three quotes from suitably qualified and licensed builders or house raising companies. The landholder will then enter into a contract directly with the agreed builder to carry out the works.

What if I am outside of the scheme areas but was badly impacted by the March 2017 flood?

The VHR schemes are likely to take many years to implement. During this time, Council will continue to update its flood studies and risk management plans, and will consider other areas outside of those currently identified

You can still submit and Expression of Interest, which will trigger a review of your property.

What happens if I say no?

Nothing. VHR schemes are entirely voluntary. If you are not interested now you can simply do nothing. You can change your mind in future and your property can be reassessed against the prioritised list of properties for available funding. You will remain eligible.

How do I apply?

If you would like to lodge an Expression of Interest, email Council on tsc@tweed.nsw.gov.au or write to PO Box 816 Murwillumbah NSW 2484 with your property and contact details.

Provide details of who you are, the house you want to raise and the flood history of the dwelling.

If you have already lodged and expression of interest, you do not need to re-lodge.

How Do I Find Out More Information?

Guidelines for VHR Schemes are available from the DPIE website:

https://www.environment.nsw.gov.au/topics/water/floodplains/floodplain-management-grants/current-grants

Further information will be published on Council's website and in the Tweed Link.

Please contact Council on (02) 6670 2400 for further details.



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