# Resilient Homes Program Guideline

NSW Reconstruction Authority

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## **1. Introduction**

## 1.1 Background

The NSW Northern Rivers Local Government Areas (LGAs) were significantly impacted by the February and March 2022 NSW Severe Weather Flooding event (Australian Government Reference Number 1012) (the Flood Event).

The Resilient Homes Fund (the Fund) delivered by the NSW Reconstruction Authority (the RA) has been designed to support homeowners in their recovery and to build resilience in the Northern Rivers community.

The Fund will provide \$890 million in flood recovery support to build housing resilience in the Northern Rivers LGAs.

The Fund will be delivered through two complementary programs:

- 1. the \$790 million Resilient Homes Program (RHP), co-funded by the Australian (\$350 million) and NSW (\$440 million) governments under the Disaster Recovery Funding Arrangements, and
- 2. the \$100 million Resilient Lands Program (RLP), funded by the NSW Government.

The Resilient Home Program Guideline (the Guideline) outlines the objectives, available funding, criteria, assessment processes, and timeframes of the Resilient Homes Program (RHP) and is intended to support homeowners engaged with the RA in relation to this program under the Fund.

For further information please visit, <u>www.nsw.gov.au/resilienthomesprogram</u>

### 1.2 Resilient Homes Program

The RHP will help improve the disaster resilience of homes in high-risk flood areas located in the NSW Northern Rivers LGAs of Ballina, Byron, Clarence Valley, Kyogle, Lismore, Richmond Valley, and Tweed (Northern Rivers LGAs).

Disaster resilience means minimising the risk to human safety and the risk of physical damage caused by a disaster, which will also lessen recovery needs post-disaster.

#### 1.2.1 Resilient Homes Program objectives

The RHP seeks to reduce risk to life and to make homes more disaster resilient through a series of measures, including:

- elimination reducing the number of homes in severe-risk flooding areas,
- minimisation raising homes up to minimise the frequency of potential flood related damage, and
- fortification using design techniques, and materials selection in construction and repair to assist homes to better withstand flooding. This aims to reduce the extent of flood related damage and clean-up required after a flood.

The RHP provides assistance to homeowners and focuses on improving the flood resilience of residential properties in the Northern Rivers LGAs that were impacted by the Flood Event. Grant applications will be assessed using factors such as:

- the severity of property impact from the Flood Event, and
- the risk of future flooding to human safety and to the property, and the potential damage caused.

Homeowners may be eligible for support through one of the following RHP streams:

- the **Home Buyback** stream the homeowner receives payment for the purchase of their property<sup>1</sup>, taking into account the market value of the property prior to the start of the Flood Event (this stream includes the Buyback Retreat Grant), or
- the **Home Raising** stream the homeowner receives a funding grant to raise Liveable Areas of the residential dwelling above the Flood Planning Level , or move the residential dwelling within the existing property boundary or to an eligible property within the Northern Rivers LGA, or
- the **Home Retrofit** stream the homeowner receives a funding grant to retrofit and/or repair areas of the residential dwelling to improve the resilience of these areas from future flood events.

"Liveable Areas" mean habitable and non-habitable rooms as defined by the National Construction Code, but excludes non-enclosed and unlawful rooms and areas.

Restrictions will be placed on residential properties in high-risk areas purchased through the RHP Home Buyback stream to prevent future residential use occurring at those properties.

The RHP will be complemented by the RLP, which is unlocking much needed land to provide safer places for people to live across the Northern Rivers. The RLP includes a variety of new home and land options as well as support for the relocation of existing homes, including those bought back through the RHP.

## **1.3 Key Dates**

It is anticipated the RHP will be funded and delivered in phases over approximately five years.

Item	Time Period From November 2022	
Homeowner outreach commences – • starting with highest flood-risk properties		
Home Valuation / Home Assessment process commences – • starting with highest flood-risk properties	From December 2022	
Guidelines published online	January/February 2023	
<ul> <li>Continuing roll-out of RHP</li> <li>homeowner outreach continues,</li> <li>arrangements made with homeowners for Buybacks, Raising &amp; Retrofit</li> </ul>	2023 - 2027	

## 1.4 RHP Available Funding

Homeowners who are approved for the RHP will be able to access one of the following streams in accordance with the RHP criteria:

- **Home Buyback** assessed by an independent valuer (Retreat Grant capped at \$600,000 GST inclusive), or
- Home Raising up to the value of \$100,000 (GST inclusive), or
- **Home Retrofit** up to the value of \$50,000 (GST inclusive)

<sup>&</sup>lt;sup>1</sup> A reference to the purchase of a homeowner's property may refer to the whole of the property or to a part of the property, which includes a residential dwelling.

#### 1.4.1 Co-Contributions

Where the Home Assessment works cost estimate is more than the available grant value (listed above), for the Home Raising stream or the Home Retrofit stream, the RA will match financial contributions provided by the homeowner for eligible activities (co-contribution) up to a maximum of 100 per cent of the available grant value.

The maximum amount payable from the RHP program to a single property owner for Home Raising is \$200,000 (\$100,000 maximum grant value and up to \$100,000 in co-contributions). Similarly, the maximum amount payable from the RHP program to a single property owner for Home Retrofit is \$100,000 GST inclusive, \$50,000 maximum grant value and up to \$50,000 in co-contributions).

Where the Home Assessment works cost estimate is greater than the available grant value, and the homeowner cannot afford to provide a co-contribution, the RA will work with the homeowner towards a resolution on a case-by-case basis, usually resulting in a reduced scope of works.

For more information on co-contribution, go to the <u>www.nsw.gov.au/resilienthomesprogram</u>.

#### 1.4.2 Relocation of Homes within Home Buyback Stream

Homeowners that receive an offer under the buyback stream of the RHP may choose to relocate their home to flood-safe land (either themselves or by gifting the home). Relocation is to occur to an alternate site pre-arranged (and funded) by the homeowner or their nominated giftee.

Deciding to relocate a home does not change the RHP's buyback offer for homeowners.

Home structures may be relocated prior to settlement or post-settlement, in agreement with the RHP.

For more information on relocation, go to <u>www.nsw.gov.au/resilienthomesprogram</u>.

#### 1.4.3 Insurance Payments - Home Buyback Stream (including large lot/landslide Retreat Grant)

Where a homeowner has received a cash settlement or other benefit from their insurer for damage to the property as a result of the Flood Event, this benefit may be offset against the buyback offer.

Where a homeowner has agreed with their insurer to rectify the damage from the Flood Event on the property, and the homeowner can demonstrate those works have been completed prior to the RHP's offer, a deduction to the RHP offer amount will not be made.

Where a homeowner holds insurance policies that cover event-related damage, all claims must be lodged and finalised prior to property buyback under the program.

For more information on insurance, go to the www.nsw.gov.au/resilienthomesprogram.

#### 1.4.4 Insurance Payments – Home Raising and Home Retrofit Streams

For Home Raising and Home Retrofit streams, grant payments will not be offset by insurance payments that have been received, or will be received, by a homeowner for damage caused by the Flood Event. All costs associated with the RHP must meet the eligibility requirements of the relevant stream – raise or retrofit.

Further information is available at www.nsw.gov.au/resilienthomesprogram.

#### **1.5 RHP Support, Assessment, Appeals and Delivery Process**

Homeowners within the Northern Rivers LGAs may be contacted for the RHP if:

- they have registered online via the RHP webpage, or
- they are already engaged in the Flood Property Assessment Program (FPAP) or the Disaster Relief Structural Grant (DRG) program in the Northern Rivers LGAs (prior to September 2023), or
- the RA has identified them as a homeowner with a property that might qualify.

Homeowners will be supported through the program by the RHP team.

The table below shows the key process steps for the RHP.

	Resilient Homes Program Assessment, Grant Offer, Appeals and Delivery Process					
1.	Homeowner Outreach	<ul> <li>Registrants of the Resilient Homes Program (RHP) will be contacted by the RA to: <ol> <li>inform the homeowner of which RHP stream they are indicatively prioritised for.</li> <li>Note indicative stream prioritisation is intended to give the homeowner an idea of what they are likely, but not guaranteed, to be offered under the RHP. It is intended only to give the homeowner an indication of the RHP's initial review.</li> </ol> </li> <li>Inform homeowners who are not prioritised under the RHP of this outcome and provide review and appeal pathways information.</li> <li>Gather additional information from the homeowner as evidence for "Eligibility", noting any individual or exceptional circumstances that are relevant to the assessment.</li> </ul>				
2.	Home Visit	<ul> <li>A home visit will facilitate either a: <ul> <li>a) Home Valuation by an independent valuer, to provide a further assessment point for consideration to determine if that property may be suitable for the Home Buyback stream, or</li> <li>b) an assessment by the Resilient Homes Team to determine if the property is suitable for the Home Raising or Home Retrofit streams.</li> </ul> </li> <li>In some situations, more than one home visit may be needed. If the identified program stream changes as part of the assessment process, the RHP Team may also arrange a Home Valuation or a Home Assessment to reflect its revised assessment. In limited circumstances under the Home Raising stream, a home visit may not be necessary.</li> </ul>				
3.	Assessment	<ul> <li>Using the information gathered, the application will be formally assessed to determine whether an offer will be made to the homeowner for one of the RHP streams (Buyback, Home Raising, Home Retrofit) and, if so, what the offer will be. The assessment will involve, at a minimum the following considerations: <ul> <li>an assessment against the Eligibility Criteria (including individual and exceptional Circumstances) and Prioritisation Criteria;</li> <li>the Home Valuation Report or, for Home Raising and Retrofit, a Home Assessment Report and confirmation that the Scope of Works is consistent with the eligible works under the program.</li> </ul> </li> <li>The RHP Approval Panel will make the final offer decision based on recommendations from the program team.</li> </ul>				
4.	Grant offer	<ul> <li>Approved homeowners will receive an offer for one of the following: <ul> <li>Home Buyback (refer to 1.2.1 and 1.5)</li> <li>Home Raising (refer to 1.2.1 and 1.5)</li> <li>Home Retrofit (refer to 1.2.1 and 1.5).</li> </ul> </li> <li>Homeowners who are not approved for assistance under the RHP will be notified in writing.</li> </ul>				
5.	Offer – Acceptance or Rejection	<ul> <li>Once the homeowner receives a grant offer the homeowner can: <ul> <li>accept the offer; or</li> <li>reject the offer.</li> </ul> </li> <li>If an offer is rejected, homeowners are able to enter into an appeals process in certain circumstances as set out in the Appeals Process Policy.</li> <li>Once the offer is accepted and all relevant documentation returned, the homeowner will either be provided with a contract for sale of the property for their consideration, or a funding agreement (Deed) for Home Raising or Home Retrofit.</li> <li>The relevant contract will set out the terms and conditions under which the grant will be provided.</li> </ul>				
6.	Appeals	Homeowners can seek review of an RHP decision as outlined in the Appeals Process Policy.				
7.	Works Monitoring and Completion	For Home Raising and Retrofit streams, the homeowner will be required to provide certain evidence that the works have been completed. The RHP team may also undertake inspections to confirm works have been completed in accordance with approved scope. For more information, go to <u>www.nsw.gov.au/resilienthomesprogram</u> .				

## **1.6 Eligible Properties**

Homeowners will be assessed against the Eligibility Criteria and the Prioritisation Criteria to determine whether they qualify for assistance under the RHP.

#### 1.6.1 Eligible Homeowner

To be eligible, a homeowner must be the registered proprietor of an eligible property in one of the Northern Rivers LGAs:

- 1. currently (at the time of application); and
- 2. immediately prior to the commencement of the Flood Event (22 February 2022).

All owners of the property (registered proprietors) must consent to participate in the program.

The ownership of the property must remain the same until the completion of the grant, unless agreed by the RHP in exceptional circumstances, such as:

- the homeowner entered into a sale contract to purchase the property on or before 22 February 2022 with completion of the sale contract after that date;
- where there is an authorised party acting on behalf of the registered owner (for example, in the case of a trust arrangement or appointment of a guardian or power of attorney);
- where the property is transferred as part of the administration of a deceased estate.

Further evidence may be requested from the applicant to confirm ownership of the property.

#### 1.6.2 Eligibility Criteria

To qualify for assistance, a property must meet the following Eligibility Criteria:

- the homeowner/s is the registered homeowner/s (owner-occupier or landlord);
- the property is located in one of the Northern Rivers LGAs;
- the property contains (or contained, at the time of the Flood Event) a lawful or permissible residential dwelling;
- the primary residential dwelling footprint was inundated by flood waters in the Flood Event or affected by landslide as a result of the Flood Event such that the dwelling has been deemed uninhabitable. If a secondary dwelling was impacted, the RHP may consider eligibility on a case-by-case basis taking into account the prioritisation status and risk to life;
- the primary residential dwelling was, at the time of the Flood Event:
  - used primarily for residential accommodation;
  - not a moveable dwelling (other than a manufactured home that is privately owned by an individual);
  - not tourist and visitor accommodation;
  - o not contained within a caravan park; and
  - not operated for commercial or business purposes, other than shop-top and mixed use housing (for example, a hotel or motel).

For more information on eligible properties, go to www.nsw.gov.au/resilienthomesprogram.

#### 1.6.3 Prioritisation Criteria

Properties are prioritised on a case-by-case basis and will take into consideration the risk to property and life experienced or likely at that location.

Prioritisation methods include:

- priority flood maps that identify properties at greatest risk to life and property under most flood scenarios. Mapping outlines priority levels from 1 to 4;
- the feasibility (both practically and economically) of delivering the particular treatment under a stream, taking into account factors such as risk to life, value for money principles and other relevant considerations;
- residential dwellings that have been approved or are eligible for approval under the NSW Voluntary Purchase Schemes (Floodplain Management Program);
- the severity of impact of the Flood Event on properties, including those assessed as 'destroyed' by the Flood Property Assessment Program. This includes properties where the cost of rebuilding or rectifying damage is excessive in comparison to the market value of the property; and
- properties identified as part of the Interim Prioritisation Plan (IPP). The IPP was undertaken to commence the RHP roll-out with a subset of potentially eligible homeowners in accordance with the Program Guidelines, Probity Plan, Interim Assessment Plan and Communication Strategy;
- a homeowner's individual and exceptional circumstances.

For more information on prioritisation, go to <u>www.nsw.gov.au/resilienthomesprogram.</u>

## 1.7 Eligible Activities and Costs

The Home Assessment for a homeowner will consider a program of eligible activities to help determine the amount of any grant that may be offered.

The eligible activities and associated eligible costs differ across each RHP stream. All eligible activities and associated eligible costs are intended to deliver on the objectives of the RHP.

Project management and program administration costs, including project management of budget, schedules and coordination of eligible activities are eligible under the RHP.

#### 1.7.1 Eligible Activities

#### Home Buyback Stream

For the Home Buyback stream, eligible activities include

- the purchase of the property/dwelling, including valuations, conveyancing and other legal activities;
- make safe activities (security, fencing, disconnection of services);
- removal of the dwelling (demolition) and associated structures;
- rehabilitation of the site (removal of debris, appropriate earthworks);
- transferring the land, including to re-zone it to non-habitable use.

Broadly, homeowners will receive payment for the purchase of the property based on an assessment of:

- 1. the current market value;
- 2. other compensation categories (such as legal, valuation and other advisory cost allowances) under the *Land Acquisition (Just Terms Compensation) Act 1991* (Just Terms Act); and
- 3. an additional "top-up" amount to reflect the difference (if any) between the amount of the Just Terms Act assessment and the value of the property immediately prior to the start of the Flood Event (i.e., the property's pre-Flood Event market value).

Further information regarding the Home Buyback stream is available on the RHP website at <u>www.nsw.gov.au/resilienthomesprogram.</u>

#### **Home Raising Stream**

For the Home Raising stream, a funding grant will be offered for eligible activities **outlined** in RA's Northern Rivers Flood Resilient Design Guide which includes:

- raising of the Liveable Areas (such as kitchens, bedrooms, living rooms and attached bathroom and laundries) of the residential dwelling, or
- relocation of the residential dwelling within its existing property lot boundary or to another location pre-arranged by the homeowner within the Northern Rivers LGAs that is more flood resilient.

Preparation, rectification, and consequential work related to the raising or relocation of the eligible areas of the residential dwelling is also included.

#### Home Retrofit Stream

For the Home Retrofit stream, grant funding will be offered for eligible activities which apply flood resilient materials and/or construction techniques to the Liveable Areas (such as kitchens, bedrooms, living rooms, and attached bathrooms and laundries) of the residential dwelling so that the risk of damage to the dwelling from a flood event is materially reduced. These eligible activities are outlined in the RA's *Northern Rivers Flood Resilient Design Guide*.

#### **Retrospective Works**

Eligible activities that were undertaken prior to an RHP in-home assessment being undertaken may also qualify for a retrospective funding grant and will be considered on a case-by-case basis. To be eligible, the works must have commenced after the Flood Event and meet the other eligibility criteria for the program. This includes:

- 1. the activities must have been completed by an appropriately licensed contractor who holds the requisite skills and expertise to carry out works; and
- 2. must have been carried out lawfully (with planning approval where applicable).

#### 1.7.2 Eligible Costs

Funding through the RHP can be used to cover various eligible costs associated with an eligible activity. Eligible costs include, for example:

- costs to undertake specialist services related to the delivery of the RHP, for example technical flood specialists, resilience specialists, other data validation services, costs associated with the Appeal Panel, and costs associated with the design, monitoring and verification of eligible activities;
- agreed costs for eligible activities under the Home Buyback stream (as outlined in this Guideline) and make-good costs, including but not limited to:
  - the purchase of the property such as property valuations, purchase price, legal and conveyancing costs;
  - post-sale costs up until the removal of the dwelling, such as make safe activities (temporary security and fencing), removal of the dwelling (demolition) and associated structures such as sheds and fencing, and costs associated with facilitating the removal of dwellings by a third party (e.g. administrative and technical costs to provide the properties for sale, noting that any benefits from sale will be reincorporated into the program);
  - rehabilitation of the site (removal of debris, appropriate earthworks e.g. pool decommissioning, disconnection of services);
  - costs associated with transferring the land, including to re-zone it to nonhabitable use.
- agreed costs for eligible activities under the Home Raising and Home Retrofit streams, as set out in the RHP's *Flood Resilient Design Guide*, are available at www.nsw.gov.au/resilienthomesprogram.

#### 1.7.3 Timing of works completed

To be eligible for the Home Raising or Home Retrofit streams, where the homeowner has already completed works, the works must not have commenced prior to the Flood Event.

Evidence will need to be provided by the homeowner to validate eligibility under the program. Go to <u>www.nsw.gov.au/resilienthomesprogram</u> for more information.

## 1.8 Ineligible Activities and Costs

The following types of activities are not eligible for RHP funding:

- costs associated with properties that are not eligible under the RHP;
- costs for unrelated works that do not address the required performance outcomes and grant conditions, including but not limited to gardens, driveways, outbuildings, sheds or other ancillary structures;
- costs not related to the approved RHP Scope of Works;
- costs associated with local planning and development approvals for works that are not listed in the approved scope of works;
- salary/wages and entitlements for persons not specifically engaged to deliver the agreed works other than funding received as a co-contribution by the homeowner;
- costs that require recurrent or ongoing funding from the NSW Government such as maintenance costs; and
- costs described as ineligible costs in the RHP's *Flood Resilient Design Guide*, as updated from time to time.

### 1.9 Appeals

The RA has an appeals process to enable homeowners to seek an internal review or appeal certain RHP decisions.

Generally, if a homeowner is dissatisfied with certain RHP decisions, they can consider requesting an internal review by the RHP or make an appeal to the independent Appeals Panel.

More information on what types of RHP decisions can be appealed, timelines for requesting an appeal, how an appeal can be lodged and what information is required can be found in the Appeals Process Policy available at <u>Internal review and appeals | NSW Government.</u> Homeowners can lodge their appeal using <u>RHP Appeals – NSW Reconstruction Authority –</u> <u>Resilient Homes Program (smartygrants.com.au).</u>

#### 1.10 Access to information and complaints process

Request for access to information related to the RHP should be made to the NSW Reconstruction Authority – <u>https://www.nsw.gov.au/departments-and-agencies/nsw-reconstruction-authority/about-us/access-to-information</u>

The NSW Reconstruction Authority will ensure complaints are promptly and properly dealt with. Further information about making a complaint is available on the RA's website – <u>https://www.nsw.gov.au/departments-and-agencies/nsw-reconstruction-authority-about-us-/access-to-information#toc-complaints</u> Any concerns about the RHP should be submitted in writing to resilienthomesprogram@reconstruction.nsw.gov.au

## 1.11 Resilient Homes Program Support

More information about the RHP, including frequently asked questions are available at <u>www.nsw.gov.au/resilienthomesprogram.</u>

If you require assistance or advice, please contact the RA on 1800 844 085 or email resilienthomesprogram@reconstruction.nsw.gov.au.

## 1.12 Terms and Conditions for Funding Recipients

Recipients of RHP assistance will be required to enter into a Funding Agreement (deed), Purchase Contract, or other agreement(s) (Agreement/s) with the RA prior to receiving any assistance. The RA makes no legally binding commitment to a homeowner unless and until both parties sign all relevant Agreements.

More information is available at <u>www.nsw.gov.au/resilienthomesprogram.</u>

## 1.13 Probity

The RHP has robust governance and probity structures to support fair and transparent assessment processes. A Probity Plan including the role of an independent probity advisor has been developed to oversee delivery of the RHP.

Probity processes ensure decisions are made with integrity, fairness, and accountability.

## 1.14 Monitoring and Evaluation

Evaluating government programs enables their success to be robustly assessed, provides confidence in integrity, and facilitates continuous improvement. Funding recipients may be required to participate in the evaluation of the RHP.

Monitoring and evaluation of the RHP will be undertaken in-line with best practice including the NSW Government Program Evaluation Guidelines (2016), the NSW Treasury Circular TC18-03 Program Evaluation, and the Australian Government's Monitoring and Evaluation Framework for Disaster Recovery Programs and will assess the:

- program effectiveness including RHP design, implementation, and delivery of the RHP objective(s), and
- progress towards achieving RHP outcomes.

#### 1.15 Public Acknowledgement

The Fund and the RHP are delivered under the auspices of the Disaster Recovery Funding Arrangements and must be acknowledged as jointly funded by the Commonwealth and NSW governments. Any funding announcements must be done jointly by the NSW and Australian Governments, unless otherwise agreed. Prior agreement must be reached with the Australian Government on the nature and content of any subsequent events, announcements, promotional material, or publicity relating to Disaster Recovery Funding Arrangements assistance measures. This includes but is not limited to media releases, events, social media, signage, and advertising.

To obtain the required agreement, RHP grant recipients must contact the RA at <u>resilienthomesprogram@reconstruction.nsw.gov.au</u> who will in turn liaise with Australian Government representatives regarding the events, announcements, promotional material or publicity.

## **1.16 Government Information (Public Access) Act**

Applicants to the programs under the Fund should be aware information submitted and all related correspondence, attachments and other documents may be made publicly available under the *Government Information (Public Access) Act 2009 (NSW).* 

The Government Information (Public Access) Act 2009 (NSW) makes government information accessibly to the public by:

- requiring government agencies to make certain sorts of information freely available,
- encouraging government agencies to release as much other information as possible,
- giving the public an enforceable right to make access applications for government information, and
- restricting access to information only when there is an overriding public interest against disclosure.

### 1.17 Disclaimer

The RA does not guarantee or warrant and accepts no legal liability whatsoever arising from or connected to, the accuracy, reliability, currency, or completeness of any material contained in this publication. Information in this publication is provided as general information only and is not intended as a substitute for advice from a qualified professional. The RA does not accept any responsibility for any error or omission in the material or for any action any potential applicant may take in connection with this material.

This material is not, and is not intended to be, an offer, invitation, or recommendation to participate. Nothing in this material should be construed as advice and the RA has not taken into account the objectives, circumstances or needs of any particular homeowners in preparing this material.

The RA recommends that homeowners exercise care and use their own skill and judgement in using information from this publication and that users carefully evaluate the accuracy, currency, completeness, and relevance of such information. Users should take steps to independently verify the information in this publication and, where appropriate, seek professional advice.

This Guideline does not have the force of law and does not give rise to any obligation on the RA to act in any particular way, nor does it require any particular outcome in relation to funding or other actions under the RHP. This Guideline is designed to assist the RA in administering the RHP and assist homeowners in understanding some of the key factors that will operate in the context of RA's administration of the Program.

Funding assistance provided through RHP is subject to assessment in accordance with the RHP Guidelines and funds being available. Funding is not guaranteed and should not be relied upon by any potential applicants and/or recipients. The RA reserves the right, in consultation with the Australian Government, to make changes to the RHP in its sole and absolute discretion (including all eligibility and assessment criteria).

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## **2. Document Version Control**

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## **3. Change History**

Version	Issue Date	Team	Details / Reason for Change	
V1.0	Jan 2023	NRRC	First public release version.	
V2.0	July 2024	RA	Revision for policy decisions and program enhancement.	