Department
for Environment
Food & Rural Affairs

Property Flood Resilience Recovery Support Scheme [2020]

Local Authority Guidance

April 2020

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A: Introduction

1. In a severe weather event with significant area wide impacts, local authorities may need central support to help their communities and businesses return to normal. Ministers will determine whether any additional support will be made available. Flood incidents with localised impacts will not usually trigger a recovery support package.

2. After the floods in 2015/2016, the Government has developed a package of measures that could be deployed following a severe weather event. It has a number of core elements to help meet immediate recovery needs of communities and businesses. This comprises: a community recovery grant; a business recovery grant; council tax discount scheme; and a business rates relief scheme. Property Flood Resilience ("PFR") recovery support is not a core element of the wider recovery scheme.

3. Defra will be providing funding to eligible local authorities flooded as a result of Storm Ciara or Dennis to implement local Property Flood Resilience Recovery Schemes ("PFR 2020").

4. This guidance sets out a framework for how District and Unitary authorities should administer a local PFR scheme, with a view to it being both effective and consistent. It follows feedback from local authorities that administered the 2015/16 scheme. Please send any additional queries to PropertyFloodResilience@defra.gov.uk

B: Property Flood Resilience

5. The presence of community flood defences does not mean that the people they protect will never be flooded: there is always a residual risk.

6. Flood resilient communities are places where local people are aware of their flood risk; know what this means for them, their property, and they have the confidence and ability to cope with events.

7. Property Flood Resilience (PFR) brings together a range of behaviours, actions and measures that together will help people become more resilient to the impacts of flooding and reduce the length of time needed for recovery, if flooding were to re-occur.

8. **Property Flood Resilience** to refer to any measures that can be applied building to make people and the property less vulnerable to the physical impacts of flooding.
   - **PFR Resistance** is the use of materials and approaches to safely keep water out of the property.
   - **PFR Recoverability** is the use of materials, products and construction methods that mean a building can be quickly brought into use after flooding: i.e. managing the level and consequences of damage, if there is water entry.

9. The Construction Industry Research and Information Association (CIRIA) has published a Code-of-Practice[1] on Property Flood Resilience. The Code includes six standards that specify what should be achieved.

10. From a local authority perspective, greater individual flood resilience should reduce the cost of managing future incidents because the approach will reduce the time that people are out of a property.

[1] https://www.ciria.org/ItemDetail?iProductCode=C790F&Category=FREEPUBS

C: Scheme Overview

11. Districts that have been affected by either Storm Ciara or Dennis or both storms and meet the 25 or more properties severely affected threshold will be eligible to apply to Defra for PFR 2020 grants (see Section D for further details on eligibility).

12. **Up to £5000** inclusive of Value Added Tax, is available to assist people whose properties are eligible for the scheme, to make their homes more flood resilient.

13. The **purpose** of the scheme is to assist property owners to improve the flood resilience of their individual properties when they repair them after a flood. The **outcome** from this funding should be that if flooding were to reoccur, damage levels would be considerably lower and householders and businesses could return to their properties much more quickly.

14. It is not always possible to completely keep out flood water as floodwater may overtop resistance measures like aperture barriers or seep through brickwork. This investment is most effectively used where it is supporting the additional cost of measures and repairs that enhance the future reparability and recoverability of a property in the event of a floodwater entering the property.

15. We would also encourage authorities to make administration of their schemes complementary to the pace of the insurance company led recovery process. Although demand for release of grant peaks after 6 to 12 months, insurance companies will be making decisions in the next few weeks about the work they will carry out on properties and in the short term, would be contacting the authority for confirmation about eligibility of works. **See Figure 1**.

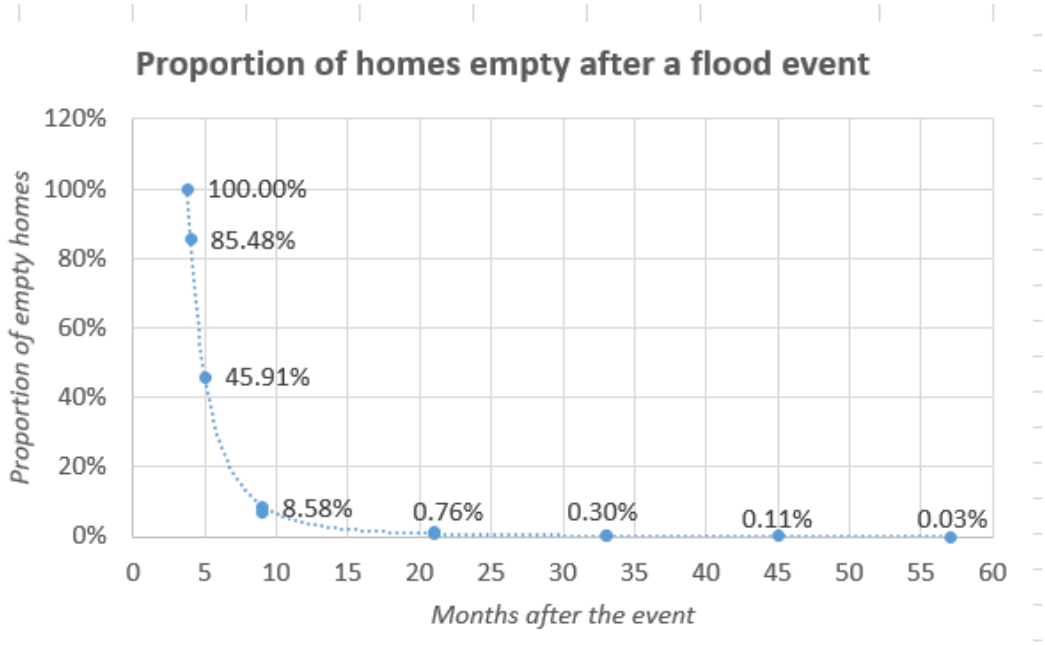
16. We would also encourage local authorities to make householders aware of the guidance available from the ABI on their website. Their guidance to responding to major floods is available at the following link: https://www.abi.org.uk/globalassets/files/publications/public/flooding/abi-guide-to-responding-to-major-floods.pdf. Additionally, their guidance to loss assessors is available at the following link: https://www.abi.org.uk/globalassets/sitecore/files/documents/consumer-guides/home-insurance-and-claims-management-companies.pdf

17. Based on our experience with previous schemes, authorities should note that property owners may be difficult to engage with as they are likely to be in temporary accommodation immediately after an event and dealing with a range of other problems arising from the flooding. Developing an effective, personalized and sensitive

engagement strategy that takes this into account, is a key part of the implementation process.

18. This is a relatively specialized area and authorities should consider whether they have sufficient in-house skills and experience to deliver a local scheme. Authorities may find it beneficial to collaborate.

19. Working with neighbouring authorities or civil society partners would assist delivery and improve the reach and quality of local schemes. Greater consistency between authorities would assist others involved in the recovery process (such as insurers, builders and community groups) as they often work across local authority boundaries.



Proportion of homes that are empty after a flood event

Figure 1: Average Period for Return to Property, Based on Council Tax

20. **Yorkshire PFR Pathfinder:** Defra is funding a project until 2021 which could provide support to Local Authorities. The project is led by City of York Council and covers the Yorkshire Regional Flood and Coastal Committee area. It will work with communities, planning and construction professionals, the construction industry and the insurance sector. It will establish a community hub and learning lab, working with existing projects and initiatives in the area, and provide staff to deliver a large scale training programme. The project staff have been appointed. The contact is Steve.Wragg@york.gov.uk

21. There may be a need to develop bespoke delivery approaches for businesses and uninsured domestic households, who are also eligible for the scheme.

22. Authorities should note that in previous schemes there have been instances of poor quality work by contractors and misleading claims about products or services. Engaging trading standards officials at the outset and carrying out risk-based checks on claims would be beneficial.

D: Scheme Eligibility

23. Districts that have been affected by either Storm Ciara or Dennis and meet the 25 or more properties severely affected threshold will be eligible for the PFR 2020 grant. This refers to properties where the inside of the property has been flooded and there has been damage to the fabric of the building, requiring repair. These properties can either be residential or commercial or both.

24. The MoU for this PFR 2020 grant will be available on resilience direct. If you meet the eligibility criteria and wish to participate, you should complete the MoU and return this to the following mailbox:PropertyFloodResilience@defra.gov.uk as soon as possible and by 1st June 2020. One of our officials will confirm that this has been received as soon as possible.

25. Government funding for local PFR grant schemes is time limited with grants of **up to £5,000 per eligible property** available. All local information, materials and publicity should make this clear.

26. Local Authorities are to make the specific decisions as to who is eligible in line with the criteria in this section. Authorities are encouraged to work with their Lead Local Flood Authority LLFA who are responsible for reducing the risk of flooding under the Flood and Water Management Act 2010. This may allow better skill sharing and help ensure a consistent approach across an area.

27. For the purposes of this guidance, “flood” has the meaning set out in section 1 of the Flood and Water Management Act 2010. Relevant extract below:

(1) “Flood” includes any case where land not normally covered by water becomes covered by water.

(2) It does not matter for the purpose of subsection (1) whether a flood is caused by—

(a) heavy rainfall,

(b) a river overflowing or its banks being breached,

(c) a dam overflowing or being breached,

(d) tidal waters,

(e) groundwater, or

(e) anything else (including any combination of factors).

(3) But “flood” does not include—

(a) flood from any part of a sewerage system, unless wholly or partly caused by an increase in the volume of rainwater (including snow and other precipitation) entering or otherwise affecting the system, or

(b) flood caused by a burst water main (within the meaning given by section 219 of the Water Industry Act 1991).

28. The owners of the following premises are eligible for the scheme:
    - Residential properties (including accommodation such as static caravans where this is the primary residence, defined as a location registered on electoral role) where habitable internal areas of the premise have been damaged by flooding by the relevant event.
    - Business (including social enterprise) and charitable organisation properties where internal areas of the premise which are critical to the day to day operations (i.e. not storage sheds or warehouses) have been damaged.
    - Councils that are landlords will also be able to apply for this funding assuming that all the same eligibility criteria are met. It is important however, for the council to treat their applications the same way as applications for private premise applicants and show clear audit trails for how the application is processed in case this is audited in the future.

29. The grant is only available to people where the habitable living or business areas of their properties have been damaged by entry of floodwater, necessitating drying out and/or repairs to the fabric of the building.

30. Garages, outhouses and storage areas are not eligible for the scheme. Second homes are **not** eligible. Empty homes are **not** eligible. Basements or cellars not used as part of the habitable or business area of a property are **not** eligible for the scheme.

31. **Houses of Multiple Occupancy (HMOs**) should be considered “one front door” except where they are disaggregated for council tax purposes, in which case, each individual council tax-payer will be eligible. Blocks of flats should be treated under the same principles as HMOs

32. Only properties, or parts thereof, directly impacted by the flood within multi-occupancy buildings are eligible for the scheme. As well as owner occupiers, premises occupied through leasehold are eligible. The freehold owner of a flooded building is eligible for a grant from the scheme to contribute towards the cost of making recoverable repairs to **the shared spaces** of a building impacted by flooding especially where this complements work being carried out to individual properties through the scheme.

33. **Properties that have received a recovery grant (from the recovery schemes put in place after the 2013/14, 2015/16 events and/ or November 2019 grants) are not eligible for further support except in exceptional cases (see para 37 below).**

34. Properties that have previously had "resistance measures" installed (through a Flood Defence Grant in Aid ("GiA") scheme, for example) and which have since experienced internal flooding, are eligible for this scheme. However, PFR 2020 grant should only be used for new recoverable adaptations (such as the additional cost of replacing drywall with resilient alternatives) that were not eligible for the GiA scheme. It cannot be used to replace any damaged measures installed through the GiA scheme.

35. The Defra PFR recovery grants both now and in 2015 are intended as one-off payments to assist home or business owners in making their properties resilient to future floods as a part of the repair process. It is not intended as compensation nor is it a relief fund. The purpose of a recovery grant is to make a property flood resilient. A change in ownership since a previous award should not generate a need for additional support to the new occupant.

36. Home insurance policies generally put properties back to the state they were in prior to flooding. This should mean that those people who had previously adapted their properties should be able to secure repairs to any sacrificial or recoverable elements from their home insurer. The grant must therefore not be used for costs that should be covered by insurance or product guarantees, such as repair of previously installed resilience measures or the costs of drying out properties.

37. Where a survey[2] suggests that extra resilience measures should be installed over and above what was previously installed under a PFR recovery scheme and these are not insurable, the local authority can consider these on a case by case basis.

38. **Local authorities (LAs)** who are not eligible to join the PFR 2020 grant scheme because they have fewer than 25 properties flooded in their area, are entitled to collaborate with a neighbouring eligible local authority to jointly facilitate and administer and jointly facilitate a local PFR recovery scheme **so long as the grants dispersed by it are paid via its own budget and resources.**

[2] The survey in such cases would be carried out at the risk of the occupier by a suitably qualified professional and the cost redeemed as part of the grant if the application is successful.

E: Key Principles

39. These are some key principles that are likely to determine the success of a scheme:

- **Support** – flooded property owners will often be traumatised and focused on getting 'back to normal'. They will need information and advice to help them understand the benefits of making their properties more resilient.

- **Timing** – in general, applications for resilient repair will need to be processed as quickly as possible. Resilient repairs are most effectively done when they coincide with the general repairs insurance companies' fund, rather than as a retro-fit.
  .
- **Certainty** – the authority should ensure that the applicant is given a firm decision about whether they will receive the award and what will be funded, in as short a timescale as possible.

- **Simplicity and Clarity** - in order to make the scheme attractive to potential applicants, and to ease the administrative burden on local authorities, the scheme needs to be simple and well understood by recipients.

- **Accessibility** - the scheme needs to account for the fact that many households or businesses may not be able to pay for works up front and await reimbursement.

- **Holistic** – repairs need to consider the nature of the flood risk and the whole property. Just fitting a 'flood door' will not stop water entering through the walls or the floor.

- **Standards of Work** – Work completed by contractors should meet appropriate standards and be of a high quality.

  There are well established routes to checking the reputation of builders. We strongly encourage local authorities administering the scheme to help property owners avoid rogue traders. For example, subject to compliance with relevant Local Authority procurement obligations (including internal rules), local authorities could establish a panel of traders who could be called upon in the event of a flood situation and who have been vetted and approved in advance, in terms of qualifications, experience, quality of work and price.

F: Implementation

40. Managing a PFR scheme within a local authority will involve a contribution from a range of services across the authority. These include: services for vulnerable groups, communication, administration, building control, drainage, planning, and historic conservation issues. Authorities should prepare for such eventualities when planning delivery.

41. Local Authorities may choose to outsource local delivery of their scheme. In such circumstances, accountability will remain with the local authority.

42. The eligibility period and latest date to submit claims and applications should be made clear in all communications and scheme materials.

43. Uninsured domestic properties and businesses are also eligible for the scheme. Councils can put in place local arrangements to assist flood victims in this situation. The same principles as set out below, should apply to repair work in these properties

44. The Environment Agency's **National Property Flood Resilience Framework** can assist with delivery of the following packages of PFR work:
    i) Property Survey
    ii) Supply and Installation of PFR Measures
    iii) Survey, Supply and Installation of PFR Measures
    iv) Managing Agent - to manage delivery of PFR measures on the Client's behalf.

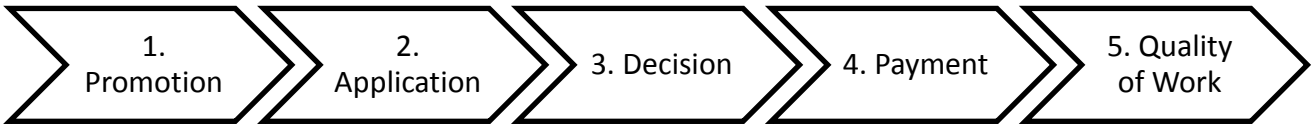
    Lot 4, is a contractor who can deliver a whole scheme on behalf of an authority. This was included in the framework at the request of local authorities. The contact points for the framework are

    - EA property flood resilience framework manager kevin.talbot@environment-agency.gov.uk

    - EA property flood resilience framework procurement lead Eunice.Kuyinu@environment-agency.gov.uk

G: Process

To meet the principles set out above, and to ensure consistency between schemes, it is advised that wherever possible a scheme should adhere to the following process for those properties that are insured.



I. **Promotion** - To promote high take-up of the scheme, local authorities will need to ensure local advice and promotion complements any national communications. Local authorities will also need to ensure that any advice to applicants is independent and impartial and people are not pressured into adopting unsuitable approaches.

II. **Application** – The first step is to identify which works are proposed for a property under the grant scheme. A template application form is at **Annex 1**.

III.

The expectation is that the applicant (whether property owners, insurance companies or other third parties) will make arrangements and enter contracts with the external contractors. Local authorities will not be expected to undertake the work or contract directly with external contractors (unless they have opted to fund a flood surveyor role to assist property owners centrally – see Section 10: Use of Surveys). Local authorities should take into account any applicable procurement law obligations, including internal rules, if engaging any external contractors.

After a flood where a large number of properties are flooded within a small area, local contractors will be pressed to meet the rise in demand for their services.

Working with insurers, loss-adjusters or builders to integrate resilient repair into the recovery process is key. An example of how the recovery process from an insurance company perspective is managed has been attached at **Annex 2**. As such, the property owner should be able to nominate a third party to provide the application.

Insurance companies will have a range of polices and requirements regarding how they manage recovery and different attitudes to PFR grants. Their customers may have the option of a cash settlement – where they would draw on the local contractor pool; or they could choose to allow the insurance company to manage the repair using their in-house contractors, who may come from outside the area.

In most circumstances the repair work is likely be done by the insurance company's call-off contractors. Where a contractor can do the additional PFR work alongside the general insurance company funded repair of the property, subject always to compliance with relevant Local Authority internal rules or guidance, the Local Authority may wish to

consider whether a quote received by an applicant can be considered as competitive if it falls within the guide of indicative prices in **Annex 3**, even if other quotes have not been sought / obtained.

A suggested repair checklist for surveyors is provided at **Annex 4**. The council can ask the insurer or an agent working on behalf of the applicant, to supply this information directly.

IV. **Decision** – local authorities will need to determine whether or not the application meets the scheme criteria. It will be important to ensure that the resilience works proposed are in addition to those that would be covered through the normal insurance process. The indicative prices in **Annex 3** were generated through a Defra funded research project (FD2682)[3] published in 2016. The decision should be made as quickly as possible and confirmed with the applicant or their agent.

V. **Payment** – PFR 2020 grant funding should only be awarded by Local Authorities once the work has been completed to appropriate quality standards. The final cost invoiced by the contractor should not exceed the quoted price.

- The funding will be awarded to the successful applicant who will then make arrangements for payment to the external contractors carrying out the PFR work.

- The applicant can request that the Local Authority releases funding directly to the contractor(s) for the PFR work. In these cases the Local Authority should put in place processes to ensure that before any funds are released, it is satisfied about the quality of works and costs claimed.

  The release of PFR 2020 grant funding should either be immediate or guaranteed within a fixed time period.

VI. **Quality Assurance** – Local Authorities will need robust processes in place to administer the scheme and to carry out risk-based inspections to check the quality of PFR work and to assist applicants to follow-up cases of poor workmanship.

[3] http://randd.defra.gov.uk/Default.aspx?Menu=Menu&Module=More&Location=None&ProjectID=19221&FromSearch=Y&Publisher=1&SearchText=Fd2682&SortString=ProjectCode&SortOrder=Asc&Paging=10#Description

Working with People who have been Flooded

45. A key aspect of running a recovery scheme will be developing a strategy for engaging with those who are eligible for the scheme at the outset. The recovery phase could extend for some time with interest spiking some months after the event, as people return to their property. Approaches to communication and engaging with people whose homes have been flooded should be considerate. Experience of flooding can have a long term impact on people's mental health.

46. The precise approach will vary from authority to authority but an approach that includes working with civil society and use of 'community capital' will be important. This activity will need to be planned and use a range of information channels to assist people participate in the scheme. Personal experience and recommendation by consumers have generated the most engagement in previous schemes.

Collaboration

47. Local Authorities should welcome and support collaborative applications where the approach offers a better standard of flood risk reduction for applicants than would be the case by treating each property individually. For example, older terraced properties often have thin party walls and linked basements. An effective holistic solution for all property owners in this case may only come from treating all the properties as one system.

48. Eligible Local Authorities can facilitate collaborative projects where it is beneficial to do so.

49. Local authorities may exceptionally agree to support a small amount of work in unflooded properties in collaborative applications. The specific activities should be limited and essential to the maintenance of measures installed the impacted property and where not doing the work would seriously undermine the benefits from the investment in flood resilience for the impacted property. The funding of such work should come from within the grant envelope (£5000) allocated to the impacted property and not represent an additional grant.

50. The total level of the award made for a collaborative project must be based on the number of flooded properties that meet scheme eligibility criteria.

51. Where planned approaches involve construction of bunds or work to watercourses in areas at high risk of flooding, **advice should be sought** from the local Environment Agency (EA) or Lead Local Flood Authority (as appropriate), before work commences.

52. Participation in collaborative schemes should be voluntary on the part of eligible property owners. An example of a collaborative scheme is set out below (**Figure 2**).

Storm Desmond, on 5-6 December 2015, saw flooding to 15 properties in the Tyne Green area of Hexham, Northumberland. The flooding was a result of water from the swollen River Tyne flowing through a pedestrian underpass beneath the Newcastle - Carlisle railway line.

In the months that followed the Environment Agency and Northumberland County Council worked together with the local community and other partners to identify a way of alleviating the risk of flooding at Tyne Green. The preference was to construct a flood embankment around the entrance to the underpass - a scheme to protect the community as a whole.

The majority of affected households agreed to collaborate and pool their individual PFR grants of £5,000 per property. In this unique and innovative way, a £65,000 pot of funding was established to finance the community-level scheme. Delivery of the scheme was led by the Environment Agency, who, in order to take receipt of the funding, entered into a legally-binding contribution agreement with Northumberland County Council, administrators of the PFR grant scheme.

The newly constructed flood embankment at Tyne Green, July 2018.

Figure 2: Tyne Green Scheme, Northumbria from 2015/6 Scheme

Funding

53. Funds will be provided as grants paid under Section 31 of the Local Government Act 2003, and will be based on the number of flooded properties that meet the eligibility criteria as set out above.

54. The Government grant is intended as a contribution to the applicant's costs and up to £5,000 inclusive of Value Added Tax (VAT), will be made available for each property that makes a successful application. Any additional costs, if applicable, to be borne by the property owner.

55. Payments will be made in accordance with a Memorandum of Understanding between Defra and the managing Local Authority. Reimbursement will be made through instalments on a quarterly basis, instructions for invoicing will be provided upon Defra returning the MoU to the Local Authority.

56. Local Authorities should invoice Defra for reimbursement towards their expenditure on a quarterly basis. The quarter dates are as follows: 1 May 2020, 1 August 2020, 1 November 2020, 1 February 2021, 3 May 2021, 2 August 2021, with final claims submitted by 1 September 2021. The initial quarter dates for the February 2020 scheme match those of the November 2019 PFR scheme.

Flood Defence Grant in Aid

57. Property Flood Resilience grants cannot be pooled and used as a part of the local contribution towards a scheme receiving government funding from a Regional Flood and Coastal Committee as Flood Defence Grant in Aid or Local Levy.

    The government is currently investing £2.6 billion in flood defences to ensure they are better protected. However, the twin pressures of climate change and population growth mean that further action is needed. The government will double the amount it invests in the flood and coastal defence programme in England to £5.2 billion over six years from 2021, better protecting a further 336,000 homes and non-residential properties.

58. The reductions in flood risk offered by PFR measures funded through these grants are unlikely to be pivotal in investment decisions for future community flood defence schemes funded through Grant in Aid.

Reporting

59. Each Local Authority will be asked to supply details of two points of contact to Defra, who can respond to requests for information.

60. Each Local Authority should maintain a simple record of the number of eligible properties; number of grant applications received; number approved and rejected

(including brief reason why); and for those approved the value of the grant awarded and the measures applied. Local Authorities should hold this data in line with their local data management policies and retain the information for a period of 6 years.

61. Local Authorities will provide high level progress reports to Defra each month from the start of their MOU. Please be aware that Ministers may require additional urgent updates.

62. Additionally, Local Authorities are required to provide quarterly reports to Defra using the template in **figure 3** and any other relevant information to Defra.

63. A brief overview and a brief (one line) summary of the measures for each application covered by the claim should also be submitted to Defra. Include a reference number for each property covered by the invoice to allow either party to track claims without identifying the claimant. Note reasons for turning down applications where appropriate.

64. Progress reports and grant claims to Defra should be signed-off by the relevant Section 151 Officer (Chief Financial Officer) under the Local Government Act 1972.

Audit & Risk

65. Defra will not audit the detailed spend at a local level. It is the role of the Local Authority to put in place audit arrangements to ensure that the grant is used for its intended purpose.

66. Risk management processes should not cause unnecessary delay in getting people back in their properties nor lose the opportunity to install flood resilient materials cost effectively. Local Authorities are encouraged to work with insurers when the property is undergoing repair on robust processes.

67. The scheme should be accompanied by risk-based checks on properties to ensure that the measures agreed and funded have been installed. Local Authorities should include an anti-fraud statement in scheme materials and reserve the right to conduct a full audit.

68. The National Audit Office (NAO) carries out audits and report results to Parliament, to help to hold government departments and other bodies to account for how they use public money. This safeguards taxpayers' interests. As part of their oversight duty, the NAO may decide to carry out spot checks.

Figure 3: Summary PFR RSS Reporting Template

Date ../../….		Total Properties flooded	Total Eligible		Eligible Residential applications		Eligible Residential Approvals		Residential rejections		Eligible Applications from business		Eligible Business Approvals		Business rejections	
LA name	Name of Community or Ward	Number	Number	Potential Grant Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value

H: Flood Resilience

69. The best approach to reducing vulnerability to damage from floodwater will vary from property to property. This is partly due to the nature of flooding but will also depend on the design, construction and use of the building. Most solutions are likely to use a combination of measures that keep water out and that minimise the damage it causes if it enters the property.

70. Use of recoverable elements to replace elements susceptible to damage from floodwaters should be treated as a routine part of the repair process for properties at continued risk of flooding.

71. Property owners should in general always be made aware where recoverable or resistance alternatives have been used as part of the repair by contractors: particularly where they will need to make minor changes to routine household or business activities (type of paint used for redecoration, for example).

72. The risk of damage caused by all sources of flooding, including groundwater flooding, should be considered in all projects.

Figure 4: Flood Resistance, Brickwork and Barriers

Keeping the Water out (Resistance)

73. **Resistance** methods or Property Level Protection (PLP) is the use of measures that block apertures through which water can enter property. It is critical that the measures applied to an individual property through the PFR 2020 scheme address all the routes by which water can enter the property and that these are sealed. This approach will also require complementary minor building work to seal brickwork (for example) and ingress points where pipes, cables or other services, enter the property.

74. A suitably qualified surveyor independent of the contractor should be engaged by the applicant (or council – see Section 10: Use of Surveys) to design their scheme and check that work has been completed to a suitable standard.

75. Flood products should meet recognized UK or equivalent standards. Most resistance products will **exclude water to a depth of 0.6m** above the property threshold. Attempting to keep water out where a flood level is higher may have consequences for the structural integrity of the building, due to the weight of water. Such schemes should only be considered where the applicant has sought advice from a structural engineer.

76. Where people have opted for resistance methods to keep the water out, the nature of any residual risk should be made clear. They should also be encouraged to sign up to Environment Agency or other flood warning services to ensure they can activate and deploy the measures ahead of a future flood event.

77. **Where flood depths exceed the height of resistance measures, where they have been installed incorrectly or if complementary building work is poor quality; damage levels are likely to be the same as if no precautions had been taken.**

78. Use of the Flood Risk Report [4] template (or similar), if completed by an independent surveyor, will provide a record of the quality of work undertaken.

Letting the Water in (Recoverability)

79. The aim of a **recoverability** based approach is to reduce the amount and cost of damage from flooding. This approach will also reduce the time that a property is out of use after any future flood.

80. Flood repairable measures include strategies to keep water away from building elements (such as raising power sockets) and the use of waterproof or water-resistant materials, including those capable of retaining their integrity and recovering quickly after inundation.

81. This approach is less sensitive to depth of water and is less dependent on the need for action from the property owner when the flood occurs.

82. Because adapting a property can be disruptive, the best time to make these changes is immediately following a flood (or a fire) when it is undergoing a general repair. This will also make the work more cost-effective.

83. The cost of adaptation will vary from property to property and depend on age, condition and design. Defra research[5] indicates that low cost resilience adaptation work on a mid-terraced house could cost around £4,000 to £5,000 more than 'like for like' repairs. PFR work should always be specific to the property and the additional cost to the owner may be higher than the value of the grant.

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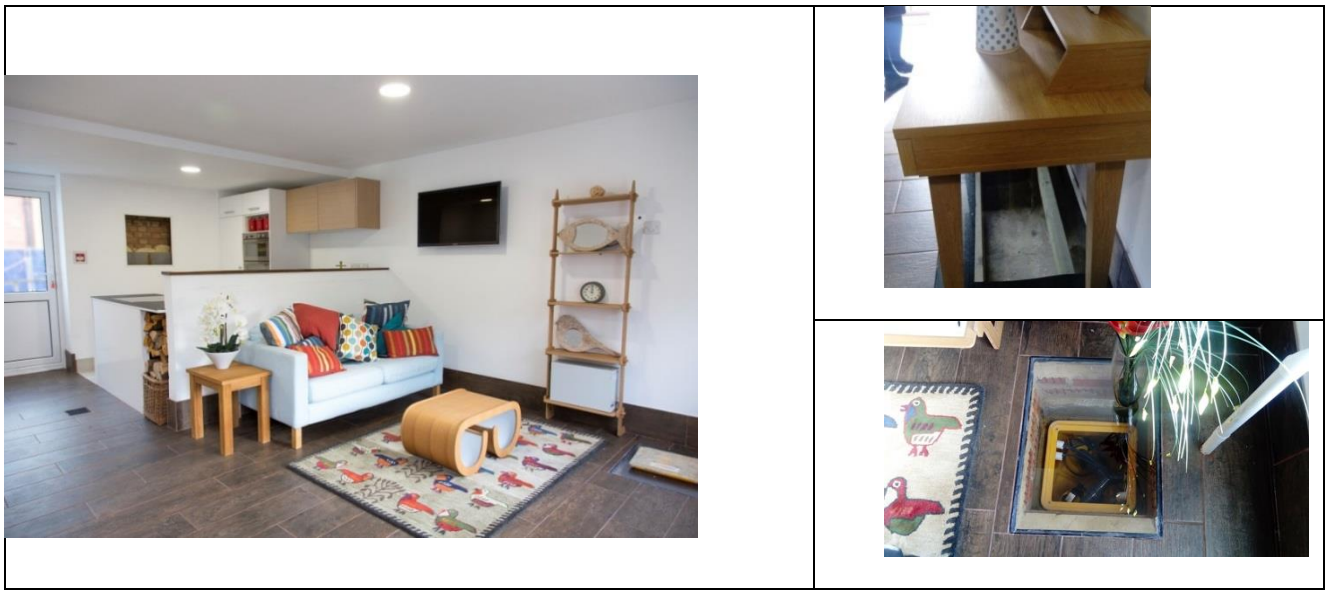
[4] https://www.gov.uk/government/publications/property-flood-protection-flood-risk-report

[5] http://randd.defra.gov.uk/Default.aspx?Menu=Menu&Module=More&Location=None&ProjectID=19221&FromSearch=Y&Publisher=1&SearchText=fd2682&SortString=ProjectCode&SortOrder=Asc&Paging=10#Description

Figure 5: BRE Watford, Flood Recoverable Demonstration Building



84. Property owners are most likely to accept such approaches where they do not adversely impact on the appearance of the property or the way it is used. BRE (the Building Research Establishment) has a demonstration property in Watford[6]. Business-In-The-Community (BITC) also developed a guide based on work to demonstration properties in Carlisle[7] after the 2015/16 floods. Short Case Studies showcasing the work at the Botcherby Community Centre[8] and Edenside barn[9] can also be found at www.floodguidance.co.uk

85. For businesses there are a different range of issues to consider: during the 2015/6 floods a Defra building[10] in Carlisle was impacted by floods. The repairs were carried out so that if there was further flooding, the building could be brought back into use quickly (**Figure 6**).

[6] https://www.bre.co.uk/floodhouse
[7] http://edition.pagesuite-professional.co.uk/html5/reader/production/default.aspx?pubname=&edid=a56b3613-b7cb-4bc7-9141-48e0b04d3712
[8] https://www.floodguidance.co.uk/botcherby-community-centre/
[9] https://www.floodguidance.co.uk/eden-side-barn/
[10] http://randd.defra.gov.uk/Document.aspx?Document=14614_FD2706_Appendix_6.pdf

Figure 6: Defra Edenbridge House flood Adaptations

Electrical supply

Electrical panel relocated upstairs. A generator connection was also added to this panel which would enable a temporary electrical supply to be given to the building in the event that local electrical network distribution had been knocked out by the flood.

Services adaptations

Due to the high level of past flooding, it was agreed that, to be truly resilient, electrical and data systems would need to be mounted so high on the walls as to be impractical for use. Therefore it was agreed that the main infrastructure would be distributed within the ceiling, with connection points above the ceiling in each room. Connections would then be taken from these and run to socket distribution in dado trunking around the walls, like an extension lead from the ceiling sockets. In the event of flooding, the 'extension lead' would be discarded, the trunking cleaned out and a new set of 'extension leads' replaced

Kitchen adaptations

The canteen kitchen is made from standard chipboard. The unit sizes are off the shelf and can be replaced within a few weeks. A flood resilient option made from solid grade laminate was over 5 times more expensive.

I: Third Party Sources of Information

Further information about Property Flood Risk Management can be accessed through a range of external third-party websites. Defra is not responsible for the content of these sites.

86. The Flood Guidance Website[11] This site was originally set up as a part of a private sector initiative to provide a free and impartial source of flood guidance information (taking forward the recommendations of the Bonfield Review). The website incorporates guidance and advice from sources including insurers, government and other industry sectors.
87. Flood Re and the Environment Agency have supported the production of a brochure with examples of homes adapted to be flood recoverable from around the country. It can be downloaded here[12].

88. The National Flood Forum maintains the blue pages[13] which list a range of products and services that support delivery of property flood recoverability and resistance, particularly the latter.

89. The Flood Hub[14] funded by the North West Regional Flood and Coastal Committee, has been designed to be a one stop shop for flood information and resources to support householders, businesses and communities across the North West in becoming more flood resilient.

90. The Six Steps to Flood Resilience[15] published by Manchester Metropolitan University's 'Smartest Project', provides a step-by-step guide to the purchase, installation and use of property-level technologies. This includes advice for the initial surveying of properties, help to identify measures that are most appropriate for your individual circumstances, and information regarding the long-term maintenance and operation of protective devices.

[11] http://www.floodguidance.co.uk/
[12] http://edition.pagesuite-professional.co.uk/html5/reader/production/default.aspx?pubname=&edid=659cb024-a5d5-4004-acbf-1d9236228817
13 https://nationalfloodforum.org.uk/about-flooding/reducing-your-risk/protecting-your-property/
[14] https://thefloodhub.co.uk/knowledge-hub/
[15] https://www2.mmu.ac.uk/environmental-science-research/urban-environments-research-group/research-themes/projects/smart-flood-protection.php

J: Use of Surveys

91. For successful applications, up to £500 is available (as part of the £5,000 PFR 2020 grant) to fund the cost of an independent pre-installation survey (to develop the project plan) and post completion inspection of the completed work, by a suitably qualified independent surveyor. This is particularly important where resistance measures are used.
92. While Local Authorities will not be expected to undertake the repair work or contract directly with external contractors, including surveyors, Local Authorities will be responsible for verifying the eligibility of applications and the quality of work undertaken. Accordingly, Local Authorities should only accept such project plans where they are satisfied with their quality and the independence and competence of the person conducting the survey.
93. Use of the Flood Risk Report [16] template (or similar), if completed by an independent surveyor, will provide a record of the work undertaken. This may assist the property owner to secure insurance and provide reassurance to a future purchaser, if the property is sold.
94. Local Authorities may:

- Leave it to applicants to find their own suitably qualified independent surveyor to develop their projects for the scheme or work with others (for example, the loss adjuster or surveyor) working on behalf of the insurance company. This work can be funded as part of the £5,000 PFR 2020 grant (up to a maximum of £500);
- Alternatively, to expedite the process a Local Authority may wish to consider whether it should, in the circumstances, engage a suitably qualified and experienced independent surveyor to work on behalf of applicant(s) and offer their services with individual projects (subject always to compliance with the relevant Local Authority internal rules or guidance). The survey costs can be deducted from the £5,000 PFR 2020 grant (up to a maximum of £500).

95. Work should be completed to specification and to a high quality: water could enter through any weaknesses or gaps to damage the property. The nature of any residual risk should be made clear to the property owner.

    - With water exclusion strategies in particular, if water can still enter through any weaknesses or gaps to damage the property it will undermine the benefits to the property owner of the investment. The role of an independent surveyor in these cases is critical in ensuring that all potential ingress points are addressed by the work funded through the scheme and that the completed work meets their specification.

    - The nature of any residual risk from PFR work should be made clear to the property owner.

96. **For historic properties**, **particularly those built pre 1910**; owners should first seek advice from Local Authority Conservation Planners before starting work. Older buildings

[16] https://www.gov.uk/government/publications/property-flood-protection-flood-risk-report

behave differently to modern ones and as a consequence need much more careful attention after flooding. They are often built with more permeable materials like timber, lime mortars and plasters and soft bricks. These will absorb water and need to be able to dry slowly. Repair works need to consider how the individual building is constructed and the materials used. Modern flood resilience measures may unintentionally cause damage. Further information is available here.[17]

97. The National Flood Forum website has a Property Protection Advisor tool[18] which can calculate indicative costs for property protection for types of property. This should not be used for applications. The final cost for PFR repair of a property should be based on an inspection of the property by a suitably qualified surveyor.

[17] https://historicengland.org.uk/advice/technical-advice/flooding-and-historic-buildings/
[18] https://nationalfloodforum.org.uk/about-flooding/reducing-your-risk/property-protection-advisor/

K: Standards for Work

98. The Property Flood Resilience Code of Practice is concerned with PFR measures that can be introduced to buildings at risk from flooding. The Code covers both flood resistance – measures which can help prevent water from entering properties - and flood resilience, which help to limit the damage that floods cause. The CoP includes six standards that specify what should be achieved. Further information can be found here[19].

99. There are a range of British or equivalent standards covering flood resilience. If advice is required regarding British or equivalent standards Local Authorities should consult a suitably qualified professional for independent advice.

100. The following is a list of Independent British Standards that may assist you. The year denotes the current iteration (standards with older dates are no longer valid)

a) Standard for repair of flooded buildings[20] is a document produced by BRE summarising what is available.
b) **BS 85500:2015** sets out principles for adaptation and retrofit; there is a free to download[21] core document for **BS 85500:2015** containing the main principles of the standard.
c) Flood resistance products, such as doors and flood barriers should have been tested to **PAS1188:2014**[22] or an equivalent standard (such as **BS 6282:1982** for non-return valves) for their function.
d) **BS 8102:2009** gives recommendations and provides guidance on methods of dealing with and preventing the entry of water from surrounding ground into a structure below ground level.
e) **PAS 64:2013** Mitigation and recovery of water damaged buildings - Code of practice.
f) **BS 8533:2017** Assessing and managing flood risk in development - Code of practice

[19] https://www.ciria.org/ItemDetail?iProductCode=C790F&Category=FREEPUBS
[20] http://www.centre4resilience.org/wp-content/uploads/2016/05/CIRIA-C623.pdf
[21] https://shop.bsigroup.com/ProductDetail/?pid=000000000030299686
[22] This was replaced in October 2019 by BS851188:2019 but currently few products on the market will have been tested to this new more rigorous standard.

Annex 1: Model Application Form

1. Please note that grants are intended only to fund measures which improve the property's resilience or resistance to flooding, over and above repairs that would normally be covered by insurance. More advice can be found at http://www.floodguidance.co.uk/		**Official use**
Is your grant application for?		
PFR work that you have already carried out following the flood event for which the grant is available (retrospective application).	Yes/ No	
2. Applicant Information		
Name of Applicant:		
Flooded Property Address		
Flooded Property Postcode:		
Are You the Owner of the Property?		
Business Name (if applicable):		
Contact Address (if different):		
Contact Postcode:		
Telephone Number		
Mobile:		
E-mail:		

Where the additional resilient repair work is part of the recovery work funded by the insurance company, please provide details below. Please indicate the contact, if they are making the claim for the grant on your behalf:

3. Insurance/Repair Contact		**Official use**
Insurance claim number:		
Name of Insurer:		
Contact person:		
Address:		
Postcode:		
Telephone Number:		
Mobile:		
e-mail:		
I am willing to allow my insurer to share data with [**local authority]**	Signature **[name]** of policy holder	

4. Property Flooded			
Address of property flooded (if different from above), including postcode			
Postcode:			
Date of flood			
Is this the first flooding event? If not, insert date of last flood (year only)?			
Walls	Stone		
	Brick		
	Concrete walls		
	Timber		
	Metal		
	Other		
Floors	Concrete		
	Stone		
	Timber		
	Other		
Does your property have a **basement** (yes or no)	**yes**	**no**	

How many **Floors** have your property?		
How high was the flood level in your business/home? (estimate)		
FOR <u>RETROSPECTIVE</u> APPLICATIONS ONLY – If you are applying for works that have already been undertaken, please briefly describe how you ensured value for money i.e. utilised insurance company contractor, or sought quotes from a range of providers. Evidence of quotes and invoices should please be included with your application. If you've done flood protection work on your property, a surveyor can complete a Flood Risk Report to tell insurers or buyers how the work affects the flood risk.		**Official Use**
Local Authority [Add detail about auditing process, and insurers' sign off where resilient methods have been used to recover properties]		

5. Have you received any alternative funding (such as previous grant funding or insurance claim payment) for any of the equipment you are applying for grant funding for?	**Yes/ No**	**Official Use**
Source of Grant and Year		
6. FOR APPLICATIONS <u>BUSINESS PREMISES</u> ONLY – Have you received any other public grant funding during the last three years? If so please specify what for and the amount received.		
Source of Grant and Year		
7. Should your application be approved, please indicate the month you expect to make a grant claim. Grant claims can only be made once the installation has been fully completed [authorities may consider prepayments to assist applicants].		

If uninsured, grant funding will be provided directly to the contractor/supplier on receipt of invoices.

Declaration
To the best of my knowledge, the information in this form and all other information given in support of this application is correct. I confirm that I understand the purpose of this form and the reasons for the collection of my / our personal data (to the extent that this form contains information which is personal data for the purposes to the Data Protection Act 1998) and that I agree to my/ our personal data being used as stated.

If any information changes I will inform **(***Local Authority add name***)** immediately.
Warning – if you knowingly or recklessly make a false statement to obtain grant for yourself or anyone else you risk prosecution, and the recovery of all grant payments. By signing this form you are agreeing that you have read and agree with the above declaration.

Applicants Signature……. Name……
Date

Annex 2 – Insurance Company Claims process

Insurance companies and loss adjusting firms work in different ways. The information below is an example of how one of these companies manages the claims process.

Independent experts appointed by your insurers to deal with your claim on your behalf as well as theirs.

Our team will guide you through the claims process from start to finish and provide advice relating to your claim including the amount recoverable under the insurance policy.
We appreciate that any problems with your home can be worrying. We are here to help you and to put your mind at ease that the problem is being dealt with expertly. We will keep you fully informed of the actions to be taken. Our team consists of loss adjusters, engineers and surveyors who are experienced in all aspects of investigation and repair of damaged buildings.

What does my policy cover?
Your policy will cover the cost of repairing your building and repairing or replacing contents, providing the sum insured is adequate and subject to any excess, which you have agreed is your responsibility.
However, it will not pay for work to undamaged areas, improvements or work of a maintenance nature.

How will my claim be handled?
Initial visit
We will visit you to carry out an inspection, agree the way forward and advise you on the extent of the cover provided by your policy. Before leaving we will agree the actions that each of us needs to take to move the claim onto the next stage.
Drying out
Before the full extent of the damage can be established and repairs commenced it will be necessary to properly dry out your property. Depending on the type of construction, this can take several weeks or months. These are some of the immediate measures that might need to be taken:

- Make sure that all the water that has been trapped in and around the building is drained away or pumped out
- Mud and silt that has accumulated against walls is cleared away
- Cavity walls inspected to make sure contaminated
- water has not penetrated through air bricks
- Underfloor areas exposed for removal of mud,
- treatment with disinfectant and rot preventative chemicals
- Testing and possible isolation of electrical installations that have been in contact with water
- Arrangements made for alternative accommodation, if the building is uninhabitable

Once cleaned, the property should be heated and ventilated to create warm air circulation, which aids the drying process. It may be necessary to appoint specialist contractors to carry out this work. You will be fully consulted throughout this process.

Where possible, undamaged contents should be removed to a dry area. For damaged items it would be helpful if these could be listed, placed outside and retained for inspection.

Scope of repairs
Whilst the drying process is ongoing we will discuss the repair specification with you and/or the appointed surveyor or contractor. Again you will be fully consulted and we will agree the final specification with you before the work begins.

Remedial work
With your agreement, we will make arrangements for the remedial work. A contract will be arranged between you and the selected contractor.

How long will it take?
The most important factor will be the length of time it takes for your building to dry out. Depending on severity, this can take anything between a few weeks to several months or more. Taking advice from specialist contractors, we will do our best to give you an estimate of the likely timescale and keep you fully informed as to progress.

What can I do to help?
We will discuss with you the action you need to take to progress the claim. An action plan will be provided to give a guide as to what will happen, by when and by whom.

Annex 3 – Resilience Measures and Indicative Costs

The indicative prices were generated through a Defra funded research project (FD2682[23])

Property level-measures	Description of Measure	Indicative cost range £s
Professional Survey of Premises to Identify Flood Risks (can be undertaken prior to PFR 2018 Grant application to identify most appropriate measures and up to £500 of costs applied for retrospectively)	Professional survey undertaken to identify property flood risk, and identify appropriate resilience and/ or resistance measures. Flood Risk Report Professional Flood Risk Report can be commissioned by the applicant to inform any future works, and/ or to submit to insurance companies to demonstrate action taken/ level of future risk.	Up to £500 including VAT
Airbrick Cover	Watertight cover for airbricks.	20-40
Self-closing airbrick	Replacement airbrick that automatically closes to prevent flooding.	50-90
Sewerage Bung	Inflatable device to insert in U bend of toilet to prevent sewage backflow.	30-50
Toilet Pan Seal	Seal to prevent sewage backflow.	60-80
Non-return valves 12mm overflow pipe	Valve prevents backflow via overflow pipe.	70-110
Non-return valves 110mm soil waste pipe	Prevents backflow via soil waste pipe	550-650
Non-return valves 40mm utility waste pipe	Valve prevents backflow via waste pipe.	80-120

23 http://randd.defra.gov.uk/Default.aspx?Menu=Menu&Module=More&Location=None&ProjectID=19221&FromSearch=Y&Publisher=1&SearchText=Fd2682&SortString=ProjectCode&SortOrder=Asc&Paging=10#Description

Silicone gel around openings for cables etc.	Prevents flooding via openings for cables to access properties.	80-120
Water resistant repair mortar	Water resistant mortar used to repair walls and improve future resistance.	80-120
Re-pointing external walls with water resistant mortar	Improve water resistance through using water resistant mortar to re-point walls.	150-250
Waterproof external walls	Membrane fitted to make external walls water resistant?	200-400
Replace sand-cement screeds on solid concrete slabs (with dense screed)	Dense water resistant screed to replace sand-cement screed	670-740
Replace mineral insulation within walls with closed cell insulation	Replacement of wall insulation with water resistant insulation.	720-800
Replace gypsum plaster with water resistant material, such as lime	Replace existing plaster to water resistant material in property.	4280-4740
Sump Pump	A pump used to remove water that has accumulated in a water collecting sump basin	400-600
Demountable Door Guards	Guard fitted to doors to resist flooding	500-900
Automatic Door Guards	Door guards that automatically close to prevent flooding	1000-2000
Permanent flood doors	Permanent door (rather than demountable) which is flood resistant.	Costs Vary
Demountable Window Guards	Guard fitted to window to resist flooding	500-900
Replace ovens with raised, built-under type	Raising oven off floor above flood level	700-780
Replace chipboard kitchen/bathroom	Fit plastic kitchen and/ or bathroom units to minimise water damage.	5000-5520

units with plastic units		
Move electrics well above likely flood level	Re-wiring of electrics (such as socket points) above flood level.	760-840
Mount boilers on wall	Raise boiler above flood level.	1080-1200
Move service meters above likely flood level	Raise service meters above flood level	1620-1800
Replace chipboard flooring with treated timber floorboards	Replace floor (including joists) to make water resistant.	920-1020
Replace floor including joists with treated timber to make it water resilient	Replace floor including joists with treated timber to make it water resilient	3490-3850
Install chemical damp-proof course below joist level	Install damp proof course to resist groundwater flooding.	6250-6910
Replace timber floor with solid concrete	Replace wooden flooring with concrete.	8210-9070
Garage/Driveway Barrier	Driveway gate or garage barrier to resist flooding.	2000-3000

Annex 4: Suggested Repair Checklist for Surveyors (completed sample)

	Current choice	Like 4 Like Cost	Resilient choice	Resilient repair Cost
Flood depth /type likely warning		0.5 metres / river River flooding with warning		
Change room usage			Move downstairs bathroom to first floor (retain d/s loo only)	
Change plaster type				
External walls	Gypsum		Cement based render	
Internal walls	Plasterboard/plaster skim		Horizontally fixed plasterboard (sacrificial bottom layer)	
Changing floor				
Kitchen	Quarry tiles, earth floor beneath		Ceramic tiles, w'proof adhesive & w'proof grout	
Bath/cloakroom	n/a			
Entrance hall	Quarry tiles, earth floor beneath		Ceramic tiles, w'proof adhesive & w'proof grout	
Reception room	Quarry tiles, earth floor beneath		Ceramic tiles, w'proof adhesive & w'proof grout	
Reception room 2	n/a			
Other room	n/a			
Other room	n/a			
Changing wall covering				
Kitchen	Emulsion		Breathable paint over concrete render	
Bath/cloakroom	Standard tiles to dado rail		Replace ceramics w w/proof grout etc	
Entrance hall	Emulsion		Breathable paint over concrete render	
Reception room	Emulsion		Breathable paint over concrete render	
Reception room 2	n/a			
Other room	n/a			
Other room	n/a			
Changing internal doors	Hardwood (old) or hollow (modern)		All d/s replaced with lightweight doors on rising butt hinges (removable)	
Changing skirting board	Softwood, gloss painted		Hardwood, multiple coats yacht varnish.	
Change external doors	Hardwood (old)		UPVC D/G (plus flood barrier to keep out debris)	
Resilient staircase			Replace standard wooden unit with open tread (varnished hardwood)	

Change windows	Gloss painted wooden frames		Hardwood frames, multiple coats varnish	
Relocate electric sockets			Yes, relocate to >1m above floor	
Relocate boiler			Yes use new unit, wall mounted	
Relocate meters			Yes use new unit, wall mounted	
Resilient kitchen			• Standard chipboard carcass Powder-coated steel, acrylic doors • Oil-fired range, floor level New unit, on brick plinth White goods, floor level. raised on plinths	
Resilient bath/cloakroom		.	Replace fitted Vanity units with wall mounted hand-basin	
Change insulation	n/a		n/a	
Wall mounted TV and other tech	TV on low unit		Replace with wall-bracket fittings	
Change fitted cupboard/bookshelves	Floor-standing bookshelves		Wall-bracket shelving, lowest two shelves removable	
Raise phone fittings	n/a		n/a	
Lightweight furniture				
Kitchen			Replace wooden stools with plastic stools	
Reception room			Replace standard 3-pce suite with lightweight chaise longue	
Reception room 2		n/a		
Anti backflow valve			NRV fitted to d/s loo	
Secure outside tanks and other garden features			Replace oil tank plastic bunding with 1m tall concrete support structure	
Total Like for Like				
Total Resilient repair				
Additional Cost for Grant Funding				

Resistance Measures (Expand as necessary)

Measure	**Supplier**	**Cost £s**
Professional Survey of Premises to Identify Flood Risks (can be undertaken prior to PFR 2018 application to identify most appropriate measures and up to £500 of costs applied for retrospectively) and complete Flood Risk Report		
Total		

Annex 5: Case Study: Carlisle City Council Flood Recovery Grants Scheme post Storm Desmond 2015

Audience

In December 2015, over 6,000 households and Business in Cumbria were affected by flooding from Storm Desmond. In Carlisle City Council area, just over 1,800 households and business were affected. Each of the households and business affected were eligible to apply for a Property Flood Resilience Grant.

Delivery of the Scheme

The scheme in Carlisle was delivered by the City Council. In-house the Private Sector Housing team administered the grants, due to the experience within the team in delivering housing grants. Officers also had experience from floods the City experienced in 2005.

Key partners were also brought into assist delivery of the scheme and close working relationship were quickly made with other government bodies. Civil Society also played a key role in delivery

Objectives

- To achieve a 30% take up of flood grants, across the 1800 flooded properties.
- To support households and Business, apply for the £5000 grant.
- To provide an efficient grants administration service, processing applications and payments.

Method

Following the government announcement in mid-December 2015, that 50 million was going to be made available for flood resilience measures, to households and business in Cumbria affected by storm Desmond, the recovery groups through the County Council and District Councils realised they had a huge challenge to effectively deliver a flood resilience grant scheme, not only from a delivery perspective regarding resources but the reality of communicating flood resilience with those that had just been hit the devastating storms.

Early on in setting up the flood grant scheme in Cumbria, it soon became apparent that independent flood level protection advice was required by householders and business that were flooded. In Cumbria there was a significant lack of specialist support available early on in the scheme and it became apparent through the County Housing Flood Recovery group, that there was a risk that without independent surveys there was every danger that the scheme would be run by sales of property level protection products and the installations of potentially unsuitable products, rather than a whole property approach looking at both the resilience measures that could be undertaken and suitable property level protection products.

The District Councils, alongside the County carried out a mini procurement exercise to put in place a framework the District Councils could use of property level protections surveying companies. It was through this exercise that a partnership agreement was put in place with independent Flood Level Protection specialist surveyors. They were brought on board to assist householders making there flood resilience grant applications by providing an independent survey. The cost of the survey is covered by the grant, but paid up front by the Council.

Following the introduction of the partnership in March 2016, the Council carried out stream of constant marketing exercises across a variety of communications channels, all with the key aim of encouraging take up of the available survey and the grant available. The marketing of the scheme constantly evolved to refresh its approach in the delivery of the scheme.

In June 2016, Carlisle City Council followed suit with colleagues in South Lakeland District Council and Allerdale Borough Council and started working in partnership with the Business Emergency Resilience Group (BERG). BERG supported the Council in providing a BERG representative in the Council Monday to Friday 9 – 4. The BERG representative was on hand to offer advice and general support to households and business on flood resilience.

A similar service was also available through the Carlisle Flood Advice centre (CFAC), an independent charity supported organisation, however the service available through the CFAC was Friday and Saturday only and primarily focused on insurance issues and supporting vulnerable households, later assisting households with flood resilience grant applications.

Foundations Independent Living Trust (FILT) also assisted in funding a Flood Recovery Support Officer, The Officer started in August 2016 and focus was providing street level support to vulnerable households. The introduction of the post was extremely successful in providing one to one support in the home, to vulnerable flood victims, getting them the information and support they need, from affordable warmth grants to flood resilience. The post also worked closely with government and third sector agencies.

Community scheme were also developed through Newground, who were brought in by the Environment Agency. Newground had a role in encouraging take up in communities and were particularly successful in getting flat and leaseholders on board, covering 150 properties that would not have otherwise applied for the funding.

Cumbria Community Foundation, through the Cumbria Flood appeal also made £2000 top up grant available for those applying for flood resilience measures through the Council schemes. This additional top up also played an essential part in the delivery of the scheme in encouraging households take up the grant. Carlisle CC heavily promoted the top up grants as in most cases costs did exceed the £5000, so having the ability to apply for a top up encourage take up of the grants. Approximately 350 households applied for the top up grants through CCF.

Conclusion

The application deadline for the scheme, closed on 31st March 2017. The Council approved 1114 applications, covering 1368. Just over 75% take up of the flood grants: equating to £5m of flood measures being installed by homes in the city. The key to the success of the scheme, has been in the communication strategies the Council and supporting agencies have applied, but also in the essential support we received from Civil society groups and the need to share partnership working. Resources were a significant challenge and balancing the length of the scheme, taking into account resources. Carlisle CC didn't deploy full time staff on the project but factored the grants into existing work flows. This however, due to the scheme success did prove to be problematic, in any future incident resources to run the scheme would need to be considered.

The City also carried out lessons learnt exercise in order to be better prepared should funding become available again in future.

This publication is available at www.gov.uk/government/publications

Any enquiries regarding this publication should be sent to us at

PropertyFloodResilience@defra.gov.uk