

Property Flood Resilience (PFR) Grant Guidance

The Grant is provided by DEFRA, the Government Department for the Environment, Farming and Rural Affairs. The Council pays the grant and reclaims this from DEFRA. The Council has to administer the grant in accordance with DEFRA's rules on eligibility. The following notes and guidance are taken from the DEFRA Guidance given to Local Authorities.

Property Flood Resilience

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.

Property Flood Resilience refers to measures that can be applied to buildings 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.

The Construction Industry Research and Information Association (CIRIA) has published a Code-of-Practice¹ on Property Flood Resilience. The Code includes six standards that specify what should be achieved.

see www.ciria.org/ItemDetail?iProductCode=C790F&Category=FREEPUBS

The grant scheme

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.

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.

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.

Householders should be aware of the guidance available from the ABI on their website available at the following link:

www.abi.org.uk/globalassets/files/publications/public/flooding/abi-guide-to-responding-to-major-floods.pdf.

Additionally, the ABI's guidance to loss assessors is available at the following link:

www.abi.org.uk/globalassets/sitecore/files/documents/

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.

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.

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.

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 taxpayer will be eligible. Blocks of flats should be treated under the same principles as HMOs.

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.

Properties that have received a recovery/resilience grant under previous schemes are not eligible for further support except in exceptional cases (see below).

The Defra PFR recovery grants 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.

Integration with Insurance work

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.

Where a survey 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.

Working with insurers, loss-adjusters or builders to integrate resilient repair into the recovery process is key. As such, the property owner should be able to nominate a third party to provide the application.

Insurance companies will have a range of policies 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 to 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 even if other quotes have not been sought / obtained.

Collaboration

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.

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 on 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.

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.

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.

The Flood Guidance Website www.floodguidance.co.uk/ 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. The website incorporates guidance and advice from sources including insurers, government and other industry sectors.

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 at http://edition.pagesuite-professional.co.uk/html5/reader/production/default.aspx?pubname=&edid=659c_b024-a5d5-4004-acbf-1d9236228817.

The National Flood Forum maintains the blue pages <https://nationalfloodforum.org.uk/about-flooding/reducing-your-risk/protecting-your-property/> which list a range of products and services that support delivery of property flood recoverability and resistance, particularly the latter.

The Flood Hub <https://thefloodhub.co.uk/knowledge-hub/> 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.

The Six Steps to Flood Resilience <https://www2.mmu.ac.uk/environmental-science-research/urban-environments-research-group/research-themes/projects/smart-flood-protection.php> 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.

Historic properties

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

<https://historicengland.org.uk/advice/technical-advice/flooding-and-historic-buildings/>

<https://www.gov.uk/government/publications/property-flood-protection-flood-risk-report>

Indicative costs

The National Flood Forum website has a Property Protection Advisor tool 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.

<https://nationalfloodforum.org.uk/about-flooding/reducing-your-risk/property-protection-advisor/>

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