

## Property Flood Resilience Recovery Support Scheme 2020

### Scheme Criteria

#### Deadline

The deadline for submitting Grant applications is **31/12/2020**

All works must be completed and final claims submitted by **31/03/2021**

#### Eligibility

Your property must have been internally damaged by flooding in February 2020 as a result of Storm Ciara or Dennis. Flooding must have been caused by heavy rainfall, a river or watercourse overflowing or by groundwater. Only the property owner can apply for the Grant.

#### The Grant is only available to:

- Residential properties – where habitable internal areas of the premise have been damaged by flooding (this includes static caravans where this is the primary residence).
- Businesses/social enterprises and charities – where internal areas of the premise which are critical to the day to day operations (not storage sheds or warehouses) have been damaged by flooding.

#### Properties not eligible include:

- Properties that flooded from a sewerage system (unless caused by an increase in the volume of rainwater) or from a burst water main.
- Garages, outhouses, storage areas, basements and cellars not used as part of the habitable or business area of a property.
- Second or empty homes.
- Properties that should be covered by insurance or product guarantees (e.g. repair of previously installed resilience measures or the costs of drying out).

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.

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 benefited previously from a Repair and Renew Grant are not eligible except where an independent survey states that extra resilience measures should be installed, over and above what was previously installed.

The survey will need to be carried out at the applicant's own risk by a suitably qualified professional and the cost (up to a value of £500) redeemed as part of a successful Grant application. Applications for these properties will be considered on a case-by-case basis

Properties that have previously had resistance measures installed (through a Flood Defense Grant in Aid (GiA) scheme, for example) and which have since experienced internal flooding, are eligible for this scheme. However, this 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.

Uninsured domestic properties and businesses are also eligible.

### **Survey**

If your property is eligible and if you are carrying out resistance works [to keep water out] you will need to arrange for a property flood resilience (PFR) survey to be carried out at your property by a suitably qualified independent surveyor. A PFR survey may not be necessary if recoverability measures only are being installed. You will still need to arrange for a post-completion inspection to be carried out, demonstrating that the work meets the required standard.

The independent PFR survey must be carried out by a suitably qualified surveyor (i.e. RICS / MCIWEM C.WEM accredited, able to demonstrate a track record in terms of professional experience in the installation of PFR products, have the ability to assess a property's vulnerability to flood damage and understand the nature of the risk they face) and identify the appropriate works needed to your property. Additionally, should you be offered a Grant, should also be able to provide a post completion inspection of the completed works.

The cost of the survey can be claimed by successful applicants as part of the Grant up to a value of £500.

The company undertaking the survey cannot be the same company that installs your works.

Please be aware that if you undertake a survey and do not choose to go ahead with the works, you will not be eligible to recover the costs for the survey and will need to pay for this yourself.

The quality and acceptability of the survey will be assessed as part of the application assessment process – it must specifically set out PFR measures and must be completed by a suitably qualified surveyor. If the survey you had is not to the required standard, you will be required to have a second survey done to the required standard. In this case, the cost for any initial surveys that don't meet the standard will not be recoverable from the Grant and will be at a cost to you

## **Application**

In applying for this Grant, a copy of the PFR survey must be given to us, along with three quotes for the works you wish to undertake. We will agree these works with you.

You will be required to sign an Offer Letter with Charnwood Borough Council which sets out what measures you will be installing. By signing it you will agree to the conditions of the Grant funding and to maintain these measures.

The Grant will only cover the costs of the cheapest quote (even if you choose a more expensive quote).

If you intend to have works carried out by your insurance company's provider, information would be required in order that CBC can assess whether the work being undertaken provides value for money.

Whilst the total cost of the works you carry out may be over the value of £5,000, you will need to cover any additional costs yourselves.

You can then appoint a suitably qualified contractor on the basis of quotes received and approved in the application. Contractors must be independent from the surveyor that has been used. Work can then be completed.

## **Post completion inspection**

Following completion of the works, you will need to arrange for a post-completion inspection to be carried out, demonstrating that the work meets the required standard.

This will vary depending on the type of PFR you install but PFR resistance measures should have insurance backed warranties and independent post-installation surveys.

If the works are not completed to appropriate quality standards, you will need to rectify these in order to qualify for the Grant funding.

The post-completion inspection report and invoice for works carried out needs to be sent to the council as part of the Grant claim process. A form will be provided for this purpose.

## **Payment**

Once works have passed inspection checks, a claim form, along with evidence of costs incurred, will need to be submitted to the council. Payment of up to £5,000 (inclusive of VAT) will then be made directly to you by cheque.

If you are able to claim VAT back then the payment will be made at NET.

The council may carry out additional spot checks on works as part of its auditing processes.

### **Retrospective Applications**

If you intend to apply in respect of works that have already been undertaken, you must indicate as such on the Expression of Interest Form.

Retrospective applications will be assessed on a case-by-case basis. You will need to prove that works have been installed to appropriate standards and that value for money was provided.

If you are planning works that have not already started and would like to apply for a Grant, you should follow the application process.

If you go ahead with works outside of this process, we cannot guarantee that your application will be approved.

### **Collaborative applications**

If you intend to make a collaborative application please contact the Council before you apply.

Collaborative applications between adjacent eligible properties will be assessed on a case by case basis.

The total value of the Grant will be based on the number of properties applying and cannot exceed the combined total of the £5,000 per property limit.