Household Flood Resilience Grant Scheme: Lancashire 2015

Introduction

1. The Government has announced a scheme to provide grants of up to £5,000 to homeowners that have been flooded as a result of Storms Desmond and Eva to help fund additional flood resilience or resistance measures for homes. Pendle was largely affected by Storm Eva with flooding throughout the Borough on Boxing Day, the 26th December 2015.

2. Local authorities administer this scheme and this guidance is about the operation and delivery of the scheme.

3. This Guidance does not replace existing legislation or any other scheme and applies to England only.

4. This is a one-off scheme to cover needs arising from the flooding occurring during December 2015.

What does this mean if I am a householder?

5. Households that have been flooded will wish to consider whether they might be eligible for a flood resilience grant. If they think they may be eligible, they should contact their local authority to find out what next steps they need to take. For properties in Pendle please contact the Customer Services team on 01282 661661 or e-mail floodsupport@pendle.gov.uk.

6. 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. Where resilient repairs can be provided at the same cost as standard like-for-like repairs, insurers should act to encourage take-up as part of the standard reinstatement process.

7. Information about how the process will operate is available on local authorities’ websites. This includes information for homeowners who want to find out more about the kind of measures that might be suitable for their property.

What does this mean for local authorities?

8. All homeowners that have suffered flood damage during December 2015 are eligible to apply for a grant. Flood damage is defined in the same way as in relation to the payment of the £500 Flood Relief Grant.
Detailed Information

How will the grants be provided?

9. Across Lancashire the District Councils will adopt a consistent scheme however decisions in respect of each individual case on whether to provide a grant and at what level will be made locally.

10. Grants will be payable to the person responsible for the fabric of the property, normally the property owner.

Which properties will benefit from repair and renewal grants?

11. The funding is for the impacts of flooding from adverse weather conditions and not, for instance, from the failure of water main, internal water systems or the failure of a sewerage system (unless the failure was itself caused by the adverse weather conditions).

12. Homeowners can obtain a tailored report on the type of flood resilience measures that might be appropriate for the property from the DEFRA website (Property-Protection-Advisor), which will give guidance on the kind of measures that might need to be fitted and their likely cost. You will be asked a few simple questions about your property and will receive a tailored report that takes into account the age and type of property. For eligible properties, any measure recommended by the Property-Protection-Adviser report will automatically qualify for Repair and Renewal Grant funding.

13. Where appropriate, we recommend that homeowners use produces that carry the BSI kitemark for flood protection products (PAS1188) or similar standards.

14. In order to reduce the risk of fraud, the homeowner will be asked to produce receipts or invoices confirming that the work has been carried out.

15. Ideally, grant application forms should be submitted and approved in advance of committing expenditure. If applications are retrospective there is a risk to the homeowner that costs may not be eligible.

How should this link with insurance sector?

16. Local authorities will work closely with the insurance sector to ensure that there is a clear process to enable the delivery of the grant payments.

17. The scheme is a contribution towards making properties more resilient to future flooding, which will help ensure they get the best possible deal for flood insurance in future.
How much grant will be available?

18. Grants of up to £5,000 (including VAT) are available, depending on whether sufficient appropriate resilience measures can be put in place.

19. Grants will be payable to the person responsible for the fabric of the property, normally the property owner. Individuals should be made aware of the potential benefits of pooling their grants in order to carry out larger scale flood protection and resilience work where appropriate.

20. Where grants are to be combined, a survey will be required to support the application.

21. For flats, normally only one £5,000 will be available for each ground floor property.

What can the grant be spent on?

22. Grants are intended to fund additional measures over and above the costs of repairs that would normally be covered by insurance. Where resilient repairs can be provided at the same cost as standard like-for-like repairs, insurers should act to encourage take-up as part of the standard reinstatement process.

23. Grants are not intended to cover standard repairs or to provide compensation. They must be used only for improvements to the fabric of the premises that would have the impact of reducing the impact and cost of subsequent flooding on the property.