



# Homeowner Property Flood Resilience Assistance Scheme

Guidance Document

30<sup>th</sup> November 2021



## Contents

<b>1.0 – Introduction .....</b>	<b>1</b>
<b>2.0 – Application Process .....</b>	<b>3</b>
<b>2.1 – Eligibility Criteria .....</b>	<b>4</b>
<b>2.2 – Funding.....</b>	<b>5</b>
<b>2.3 – Application Submission.....</b>	<b>6</b>
<b>2.4 – Flood Hazard Assessment, Property Survey &amp; Options Development.....</b>	<b>7</b>
<b>2.5 – Construction / Installation Survey.....</b>	<b>8</b>
<b>2.6 – Construction / Installation.....</b>	<b>9</b>
<b>2.7 – Commissioning, Inspection &amp; Handover .....</b>	<b>9</b>
<b>2.8 – Complaints Procedure.....</b>	<b>11</b>
<b>3.0 – Additional Information .....</b>	<b>12</b>

## 1.0 – Introduction

Flooding, regardless of source, is a significant natural hazard within Lincolnshire (see Figure 1 below) and is projected to increase in severity given changing weather patterns and the predicted longer-term effects of climate change. To effectively manage this risk, flooding can no longer be seen as an issue to be resolved solely by public and / or private organisations; it will require all organisations and members of local communities, from Central Government and the environment agency to individual property owners, to work together to effectively manage future flood risk.



Figure 1 Flood risk within Lincolnshire. Please note that the values provided for rivers & sea and surface water flooding are for the 1 in 30 annual chance event. This is an estimate of the likelihood of a particular event occurring. i.e., A 30-year annual chance event refers to the flood that occurs on average once every thirty years. In other words, its annual probability of exceedance is 3.33% (1:30).

Whilst in England it is the responsibility of individual property owners to protect their property from flooding, in line with central government’s current direction on Property Flood Resilience (PFR), Lincolnshire County Council (LCC) have developed a Homeowner PFR Assistance Scheme – a 12-month trial scheme – which may provide up to £5,000 of financial assistance for the installation of bespoke PFR measures approved by ourselves. This scheme will help to reduce existing flood risk to the inside of properties, and also help towards reducing future increased flood risk due to climate change.

PFR (see Figure 2 below and Section 3.0) refers to a range of techniques which are designed to reduce the risk of flooding by making properties more resistant (i.e., minimising water ingress) and / or recoverable (i.e., minimising damages following water ingress) to flooding, speeding up the recovery process.

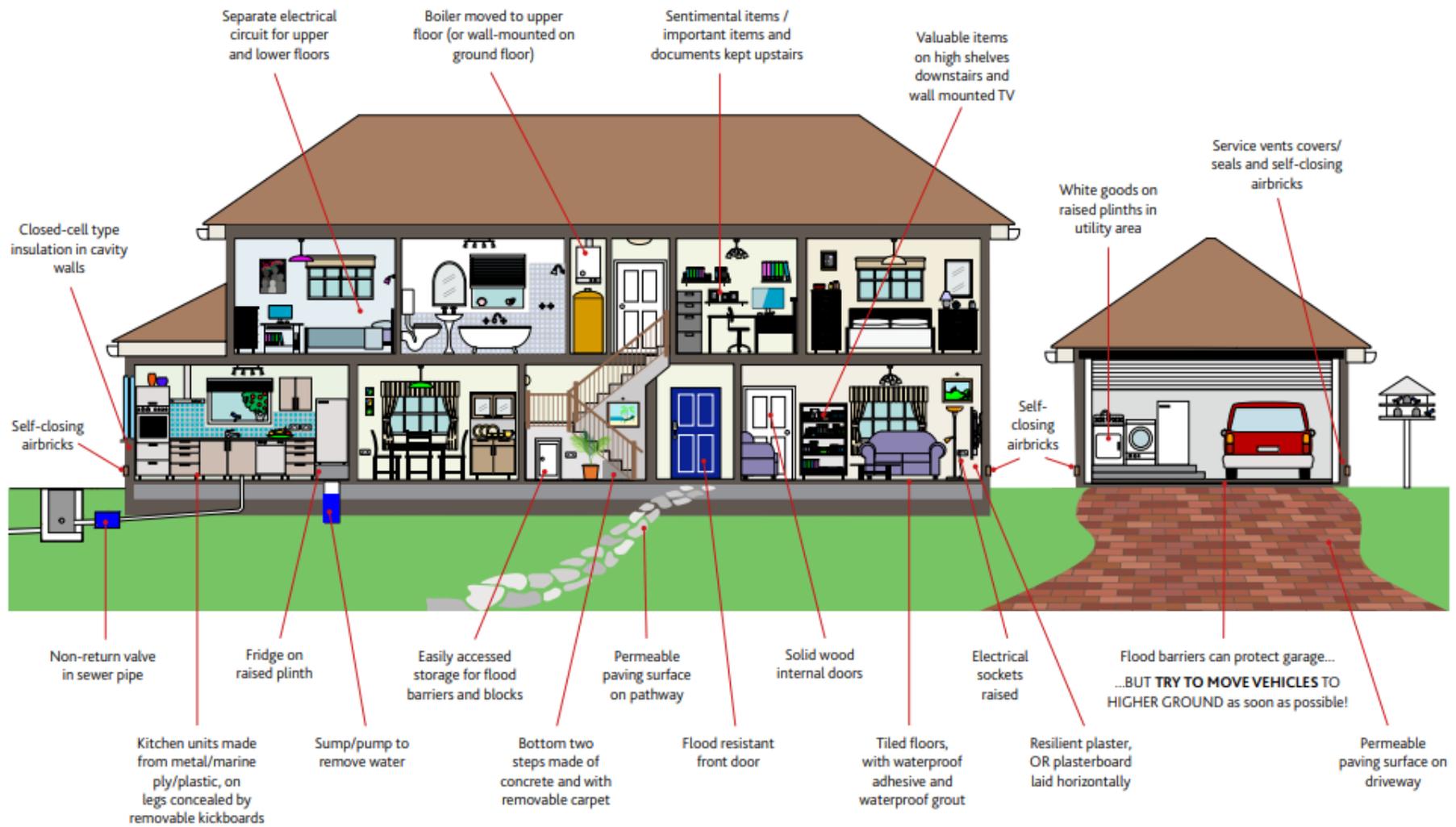


Figure 2 PFR measures *Landmark Information Group Ltd*, all rights reserved.

## 2.0 – Application Process

The Homeowner PFR Assistance Scheme consists of seven key stages as shown in Figure 3 below. The scheme has been designed in accordance with the Construction Industry Research and Information Association (CIRIA) PFR Code of Practice and Guidance, a national best practice standard for undertaking PFR work.

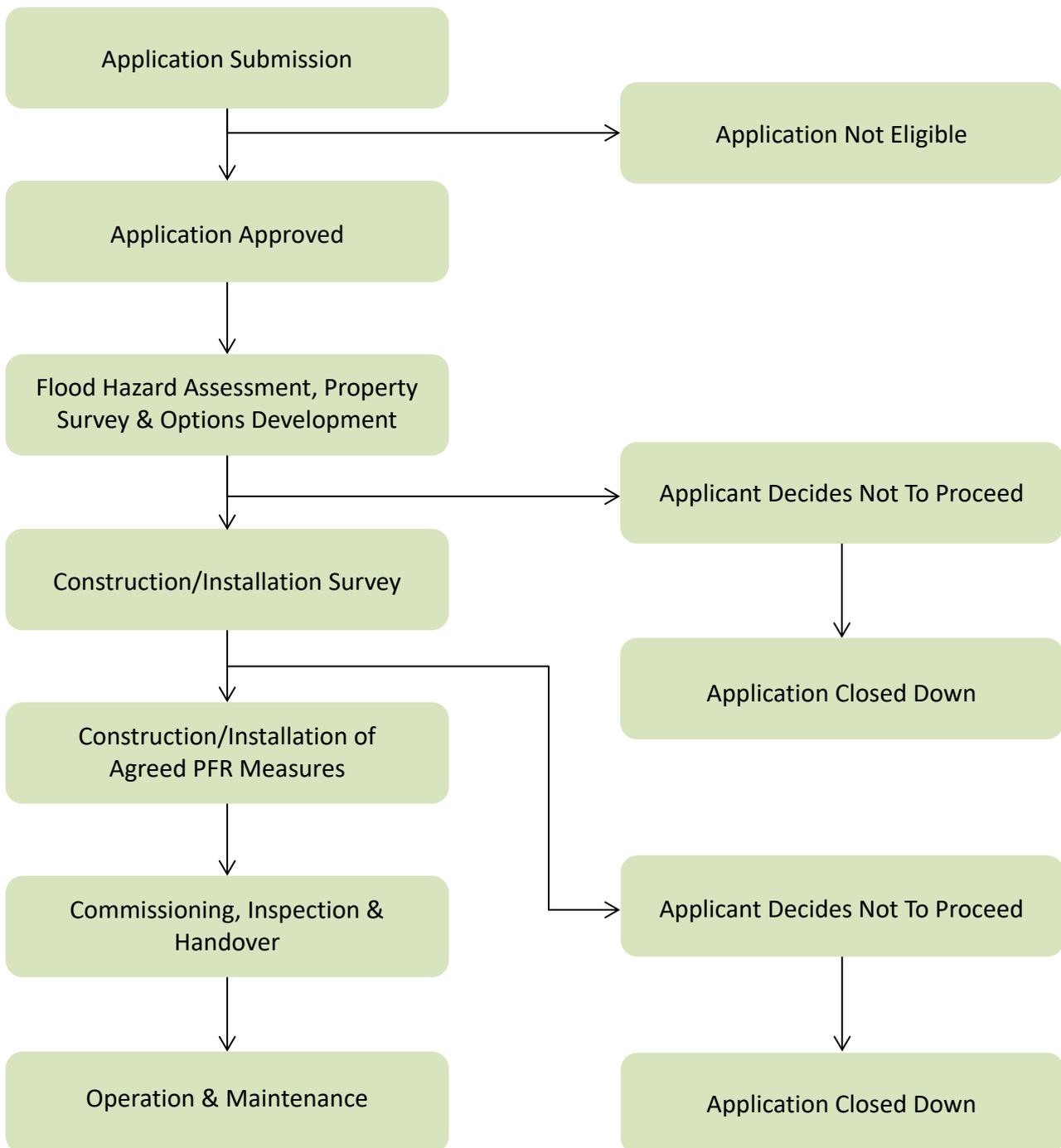


Figure 3 PFR Assistance Scheme key stages

## 2.1 – Eligibility Criteria

We will only consider your application if:

- You are a freehold owner of the private residential property, which itself must be in Lincolnshire. Applications for council or housing association properties are not eligible
- The property is located outside of a designated flood storage area
- You are not in receipt of any other funding for flood risk works from either local authority or Government sources
- We have assessed the property as being 'at high or medium risk' of flooding or you have provided evidence that your property has flooded internally in the past
- You understand that we will assist with the payment of PFR measures up to the value of £5,000 if we accept your application, subject to the terms and conditions
- You will pay any costs above £5,000 to the contractor for PFR measures, and you will enter into a separate agreement with them for payment. For instance, if the approved PFR option costs £6,000, you must agree in writing to pay £1,000 before any work can start. If you do not do this, we may withdraw our funding for the PFR works and that the works may then stop

If you are eligible to participate, given the above criteria, the Homeowner PFR Assistance application form should be completed and can be accessed via the below link;

<https://www.lincolnshire.gov.uk/flood-risk-management/homeowner-property-flood-resilience-scheme/4>

To complete the application form evidence of internal flooding is required. Evidence can include documents, photos, videos e.t.c. Please note that the file limit is 50mb and we only wish to receive evidence in the following file type's .doc, .jpeg, .pdf, .png, .mp4, .xls. If you experience any difficulties when submitting evidence, please get in contact with LCC's Flood Risk team at [PropertyFloodResilience@lincolnshire.gov.uk](mailto:PropertyFloodResilience@lincolnshire.gov.uk).

Before applying, we highly recommend that you read the remainder of this document.

## 2.2 – Funding

Once your application has been approved by LCC, we will carry out and pay for the necessary flood hazard assessment, property survey and PFR options development. Following which (depending on the outcomes), we will pay for any statutory local authority applications, and may contribute up to £5,000 per residential property towards the installation of agreed PFR measures.

The cost of work will vary across property types (bungalow, mid terrace, detached house), as costs are generally proportional to the complexity of local flood risk. For instance, some properties may only have one external door that requires flood resilience, whilst others may have three.

A heritage statement report is required prior to any PFR works being undertaken for properties of Listed Building status and / or for properties which are within a designated Local Planning Authority (LPA) Conservation Area. An indicative price of a heritage statement for Listed Building consent purposes and Conservation Area assessment work is approximately £1,500 which we will pay for.

To find out if your property is within a designated Local Planning Authority Conservation Area please either:

- Check your local Borough, City or District Council website for information regarding Conservation Areas
- Contact your local Borough, City or District Council.

To find out if your property is of Listed Building status (Grade I, Grade II, Grade II\*) please consult the National Heritage List for England interactive map produced by Historic England.

<https://historicengland.org.uk/listing/the-list/>

The installation of certain PFR measures may also require planning and building regulation applications, especially if your property is of listed status or is situated within a designated LPA Conservation Area. Where required, all LCC approved work relating to planning and / or building applications will be carried out by the Installation Contractor, on your behalf, and paid for by ourselves.

The cost of necessary and appropriate PFR measures will be identified as being either above or below the £5,000 LCC financial assistance cap. Where the cost of PFR is below this cap, these measures may be fully funded by LCC, subject to our approval. However, where we approve measures which cost in excess of the cap, you will be required to pay the additional sum above the cap, directly to the Installation Contractor. Please note that unless the total cost of the approved work is funded, LCC funding assistance will not be provided.

For instance, if the necessary PFR options costs £6,000 you will be required to agree in writing to pay £1,000, before any work can commence.

The following sections provide more information on each stage of Figure 3.

### 2.3 – Application Submission

Upon successful form completion, we will assess the application and will either approve it as being eligible for consideration of LCC financial assistance for PFR or reject it. Where an application is rejected, we will provide the reason why. Applications will be considered on the basis of flood risk. Please note that our ability to support applications will depend on available finance; therefore, it is possible that not all eligible applications will be progressed within a single financial year and may be deferred until future years.

If your application is approved all contact via letter, email and telephone etc. should be made directly with the Supplier and Contractor working on behalf of LCC. We will undertake any approved PFR work in relation to your property through our PFR supplier. This supplier may engage two or more independent contractors (for survey and installation work) who will need to visit your property and discuss various aspects of the work with you. Full details will be provided upon application approval.

If, for whatever reason, the contact details that you initially provided change, at any time during the completion of the process (including the warranty period), please notify us by completing our [Change of Property Owners Contact Details Form](#).

## 2.4 – Flood Hazard Assessment, Property Survey & Options Development

If approved your application will be forwarded onto a Survey Contractor, who on behalf of LCC shall firstly, conduct a flood hazard assessment of your property. The assessment shall include the following:

- Likelihood of flooding in the property location (and surrounding areas);
- Nature of the flooding that could potentially occur;
- Likely frequency of flood events for the location – including the potential for increased frequency due to climatic change and / or urban development;
- Susceptibility of the property and its building(s) to flooding, given its surroundings, design, structure, materials used, condition, and adaptations.

Identifying the flood hazard to your property is a crucial element of the PFR process and will be used to inform the property survey and options, selection and design of PFR measures.

Following the completion of the flood hazard assessment, the Survey Contractor shall then undertake a property survey which evaluates the design, materials, condition, orientation, and flood risk exposure of the property. The purpose of the hazard assessment and the property survey is to assess flood risk with regards PFR options and to determine what measures would be required to mitigate future flooding.

To undertake the flood hazard assessment, property survey and construction / installation of PFR measures, Contractors must be able to access, inspect and potentially work on all perimeter walls of habitable buildings at the property. If there are any obstructions (other than garden shrubs and hedging) preventing this access, they should be removed prior to the survey Contractors first site visit.

If on arrival at the property, any obstructions that are within the control of the applicant prevent either the survey Contractor or the installation Contractor gaining the necessary access to these perimeter walls, a follow-up site visit must be arranged (subject to LCC approval), by the property owner and directly with the Contractor. In addition, the cost of this follow-up site visit will be at the property owners expense, and payment agreed between the property owner and the Contractor. Unfortunately, if for whatever reason the property owner fails to arrange and pay for any necessary follow-up site visits due to

perimeter walls being obstructed, the offer of LCC funding assistance for PFR will be withdrawn.

Where there are immovable objects beyond the applicants control and / or garden shrubs and hedges immediately in front of perimeter walls of habitable buildings, the property owner should provide photos of these when submitting the PFR application form, to allow the Contractor to consider any viable work-around solutions.

Once the hazard assessment, property survey and options development have been carried out, the Survey Contractor will discuss them with yourself and provide LCC with a completed report that identifies appropriate options (where they exist) for viable PFR measures that reduce the risk of internal flooding to your home, and do not increase flood risk elsewhere causing harm to others. We will then review the report and will either approve it or request amendments. Once satisfied with the report, we will inform the Survey Contractor and request that he / she provide you a final copy for your perusal. If no option/s for viable PFR measures are identified, we will regrettably have to withdraw from providing any further assistance with regard to PFR.

If viable measures have been identified and you wish to progress with the approved solution, we will engage an Installation Contractor who will install the PFR measures to your property.

## 2.5 – Construction / Installation Survey

Following LCC approval and your agreement to proceed, the Installation Contractor will arrange a construction / installation survey with yourself. Following this, the Installation Contractor will produce up to three quotation/s to complete the work required using different materials. These quotation/s will then be provided to both yourself and LCC for consideration.

You will then have an opportunity to assess the quotation/s and determine, in liaison with the Installation Contractor, the specific work to be carried out. Subject to our approval, the Installation Contractor will then develop and agree an installation / construction plan with

yourself and obtain a signed acceptance quotation form and any agreed financial contributions (if necessary) from yourself. These documents will then be forwarded onto ourselves for approval.

If your property is of Listed Building status or is situated within a designated LPA Conservation Area, we will request the Installation Contractor to submit a pre-planning application to the relevant LPA, prior to the undertaking of a construction / installation survey. The purpose of the application is to seek guidance with regards to the submission of a full planning application. The same process shall be undertaken for properties of Non-listed status and those outside LPA Conservation Areas if the proposed measures are likely to require planning approval.

If the outcome of the pre-planning application is that the measures identified require full planning approval, we will request the Installation Contractor to submit a full planning application to the relevant LPA on your behalf, prior to the construction / installation of any works. Planning approval must be obtained before any works can be undertaken to the property.

Please note that the planning process can take a considerable amount of time and, whilst the Installation Contractor will keep you informed of progress, we kindly request that you remain patient during this process.

## 2.6 – Construction / Installation

Once the scope of the PFR work and any financial payment from yourself have been formally agreed, the Installation Contractor will then construct / install the agreed PFR measures. All measures shall be in accordance with their relevant British Kite Mark.

## 2.7 – Commissioning, Inspection & Handover

Once all agreed work has been completed, a post-installation inspection shall be undertaken by the Survey Contractor who conducted the flood hazard assessment, property survey and PFR options development. The purpose of this inspection is to confirm that the construction

activity undertaken, and the measures installed within the property deliver the PFR requirements as originally specified and agreed.

Any products used that have an agreed in situ flood resistant test procedure shall be tested after their construction / installation.

If following the post-installation inspection, it is revealed that either not all agreed work has been undertaken or deficiencies exist within the work, we will request the Installation Contractor to rectify these deficiencies. After which a further post-installation inspection shall be undertaken.

Once all work is deemed acceptable, you will then be provided with information and training (if applicable) on the operation, storage and maintenance of these PFR measures, and a Handover Pack will be provided.

**You must:**

- Ensure that the PFR measures remain fully operative by following the guidance provided in the PFR Handover Pack. Following installation, you are advised that PFR measures require regular inspection and maintenance to ensure they remain fully effective. With the passage of time and with use, some of these measures may also require refurbishment and replacement. Please note that the homeowner is responsible for meeting all associated costs required, and LCC and its contractors shall not be responsible for reimbursing any associated costs.
- Sign-up for the Government's flood warnings (<https://www.gov.uk/sign-up-for-flood-warnings>).
- Develop a personal flood plan that incorporates the deployment of PFR measures where required (following the guidance provided in the Handover Pack) and activate the plan in the event of receiving a flood warning from the Government's flood warning service. Guidance for developing a personal flood plan can be found here: <https://www.gov.uk/government/publications/personal-flood-plan>
- Record all operation and maintenance of the PFR measures. Records must be retained and kept securely as an appendage to the PFR Handover Pack, all of which will be made available to LCC if required.

Any given instructions should be carefully followed as LCC cannot be held liable for any damages whatsoever resulting from any future flooding, including failure of any PFR system operations or from the poor maintenance of PFR measures. Any claims for defective workmanship or materials lies with the Supplier and Contractors, and not LCC.

You may wish to consider sharing the accepted post-installation report with your property insurers to inform them of the measures installed and hence future flood risk.

You will then receive an applicant satisfaction survey form from both the Supplier and ourselves, providing an opportunity to share comments and thoughts with regards to the process and delivery of the PFR Assistance Scheme. When we have received the completed forms, the scheme, as relates to your specific property will be formally closed.

## 2.8 – Complaints Procedure

If at any stage during the scheme you wish to make a formal complaint, we would first encourage you to contact the PFR Supplier and / or the relevant Contractor to discuss your concerns in detail, providing an opportunity for them to gain clarity of the situation and, where necessary, rectify any issues. If following your discussion your concern is not abated, you should follow the PFR Supplier and / or the relevant Contractors' complaints procedure.

Should they not be able to address your concerns or rectify the situation you can then choose to submit a formal complaint to ourselves. Details of our complaints procedure can be found using the below link.

<https://www.lincolnshire.gov.uk/downloads/file/2426/complaints-policy-pdf>

### 3.0 – Additional Information

The following table provides further information about various PFR measures, which may if deemed appropriate, be provided with LCC financial assistance.

Table 1 PFR measures

PFR Measures	Description of Measure
Professional Survey of Premises to Identify Flood Risks	Professional survey undertaken to establish property flood risk, identify appropriate resilience measures, and to ensure appropriate measures satisfactorily constructed / installed.
Airbrick Cover	Watertight cover for airbricks.
Self-closing Airbrick	Replacement airbrick that automatically closes to prevent flooding.
Sewerage Bung	Inflatable device to insert in U bend of toilet to prevent sewage backflow.
Toilet Pan Seal	Seal to prevent sewage backflow.
Non-return Valves 12mm Overflow Pipe	Valve prevents backflow via overflow pipe.
Non-return valves 110mm Soil Waste Pipe	Prevents backflow via soil waste pipe.
Non-return valves 40mm Utility Waste Pipe	Valve prevents backflow via waste pipe.
Silicone Gel Around Openings for Cables e.t.c.	Prevents flooding via openings for cables to access properties.
Water Resistant Repair Mortar	Water resistant mortar used to repair walls and improve future resistance.
Re-pointing External Walls	Improve water resistance through using water resistant mortar to re-point walls.
Waterproof External Walls	Membrane fitted to make external walls water resistant.
Replace Sand-cement Screeds	Dense water resistant screed to replace sand-cement screed.
Replace Mineral Insulation	Replacement of wall insulation with water resistant insulation.
Replace Gypsum Plaster	Replace existing plaster to water resistant material in property.
Sump Pump	A pump used to remove water that has accumulated in a water collecting sump basin.
Demountable Door Guards	Guard fitted to doors to resist flooding.
Automatic Door Guards	Door guards that automatically close to prevent flooding.

Permanent Flood Doors	Permanent door (rather than demountable) which is flood resistant.
Demountable Window Guards	Guard fitted to window to resist flooding.
Replace Chipboard Kitchen / bathroom Units	Fit plastic kitchen and / or bathroom units to minimise water damage.
Move Electrics	Re-wiring of electrics (such as socket points) above flood level.
Mount Boilers on Wall	Raise boiler above flood level.
Move Service Meters	Raise service meters above flood level.
Replace Chipboard Flooring	Replace floor covering to make water resistant.
Install Chemical Damp-proof Course	Install damp proof course to resist groundwater flooding.
Replace Timber Floor	Replace wooden flooring with concrete.

Further background information about PFR can be found below. Also included is supporting information for applicants and links to the LCC Flood Risk Strategy, which outlines how LCC manages Flood Risk in the County.

Bluepages (n.d.) – <http://www.bluepages.org.uk/>

CIRIA C790F Code of Practice for Property Flood Resilience Edition 1 –

<https://www.ciria.org/ItemDetail?iProductCode=C790F&Category=FREEPUBS>

Dhonau, M., Wilson, G., McHugh, A., Burton, R., Rose, C., (2018) – The Homeowners Guide to Flood Resilience –

[http://www.knowyourfloodrisk.co.uk/sites/default/files/FloodGuide\\_ForHomeowners.pdf](http://www.knowyourfloodrisk.co.uk/sites/default/files/FloodGuide_ForHomeowners.pdf)

Flood Guidance(n.d.) – Free, Impartial Flood Guidance for Householders and Businesses –

<https://www.floodguidance.co.uk/>

Historic England (n.d.) – Flooding and Historic Buildings –

<https://historicengland.org.uk/advice/your-home/flooding-and-older-homes/making-your-home-flood-resistant-and-resilient/>

Lincolnshire Flood Risk & Water Management Partnership Local Flood Risk Management Strategy (2019) – <https://www.lincolnshire.gov.uk/downloads/file/2365/joint-lincolnshire-flood-risk-and-water-management-partnership-framework-draft-strategy-2019-2050-pdf>

MDA (2019) Property Flood Resilience: Stories from homes and businesses who have made adaptations to help them recover more quickly after a flood - <https://thefloodhub.co.uk/wp-content/uploads/2019/07/Property-Flood-Resilience-MDA-EA-Flood-Re.pdf>

National Flood Forum (2014) – Ready for Flooding Before, during and after – <https://nationalfloodforum.org.uk/wp-content/uploads/2016/12/Ready-For-Flooding-26-11-14.pdf>

National Flood Forum (n.d.) – Property Protection Advisor – <https://nationalfloodforum.org.uk/about-flooding/reducing-your-risk/property-protection-advisor/>

The Flood Hub (2019) Property Flood Resilience Health Check - <https://thefloodhub.co.uk/wp-content/uploads/2019/10/Property-Flood-Resilience-Health-Check.pdf>

The Flood Hub (n.d.) – Knowledge Hub – <https://thefloodhub.co.uk/knowledge-hub/>

White, I., O’Hare, P., Lawson, N., Garvin, S., and Connelly, A. 2013 – Six Steps to Property Level Flood Resilience – Guidance for Property Owners [https://www.bre.co.uk/filelibrary/pdf/projects/flooding/Property\\_owners\\_booklet\\_v2\\_web\\_\(2\).pdf](https://www.bre.co.uk/filelibrary/pdf/projects/flooding/Property_owners_booklet_v2_web_(2).pdf)