Frequently Asked Questions

1 What is a property level flood resilience grant?

The grant is to ensure that high-risk households are better prepared for severe weather and flooding in the future. This grant aims to help pay for flood resistance and resilience measures only, such as air brick covers and self-closing air bricks, water resistant plaster and replacement of suspended timber floors with solid concrete.

2 Who is eligible for a flood property resilience grant?

This funding applies to properties flooded as a result of Storm Desmond & Storm Eva. The owners of the following premises have been deemed eligible for the scheme:

Residential properties (including accommodation such as static caravans when these are defined as the primary residence on the electoral role), where habitable internal areas of the premise have been damaged by flooding (that is to say, rooms that you use day to day and under the floor areas of such rooms or basements/cellars). Flooding of the exterior of the property only (including sheds, detached garages, outbuildings or gardens) will not qualify for assistance.

Business (including social enterprises) and charitable organisation properties where internal areas of the premises, which are critical to the day to day operations (i.e. not storage sheds or warehouses), have been flooded and damaged.

Where properties have been flooded as a result of both Storms, the Council will count that property once for the purposes of allocating this funding i.e. only one grant of up to £5,000 for such properties.

3 What measures qualify for the grant?

Grants are only intended to fund measures which improve the property’s resilience or resistance to flooding, repairs that reinstate the flood damage caused would normally be covered by insurance.
The Government has provided some guidance on the types of measures that may be eligible and you can also obtain a tailored report on the type of flood resilience measures that might be appropriate for your property from the Property-Protection-Adviser website. This report can provide good evidence when applying for the grant and helps you understand the measures you are installing in your home. See also www.bluepages.org.uk (Six Steps to Flood Resilience).

4 **What is the difference between flood resilience and flood resistance?**

Resilience measures allow for a more speedy recovery when water does enter a property. Use of flood resilient materials in properties at risk of flooding will greatly reduce the time people are out of properties as the result of future floods. Where resilience or adaptation of a property is recommended, this will involve minor adaptations to the building and use of alternative materials to those used on a like for like basis. A supporting letter or email from your Insurance Company or Loss Adjuster will be required if you are applying for flood resilience measures to be carried out at the same time as the flood reinstatement repair work undertaken as part of your insurance claim.

Resistance or property protection measures will reduce risk of flooding up to a maximum depth of one metre. The nature of the residual risk should be clearly understood the householder. These measures are often less time critical to implement as they are less reliant upon aligning with ongoing reinstatement repairs. A copy of a chartered surveyors report which has identified the appropriate flood resistance works to your property will be required if you are applying for such measures.

5 **How much does a flood property resilience grant cover?**

The grant will provide flood-affected homes with **up to £5,000** (including **VAT**) of grant funding to establish flood resistance and resilience measures.
6 When can I start to purchase and install the measures and the equipment?

Where ever possible you should NOT start the work prior to your application being approved and you have received formal notification of the grant approval (letter or email). Should you incur costs before your application is considered you do so at your own risk that your application may not be approved and therefore you may not be able to recover your expenditure.

However we realise that some residents that have been flooded might had to have ;

a) Already installed eligible resilience and /or resistance measures before this grant scheme was launched

b) Have had to instal flood resilience and /or resistance measures as part of the reinstatement repair works to the premises that had to proceed before the grant scheme was launched and/or application decision could be reached

In these circumstances a retrospective application can be made where you can demonstrate that value for money was achieved. Any payment of grant for this retrospective work is dependent on a successful application being submitted and approved.

Should your application not be approved, you will not be able to recover any costs incurred. The Council do not maintain any liability for any expenditure prior to the submission and approval of a grant application.

7 How do I apply?

Please complete the application form, sign and return it. Households should return it to: strategichousing@lancaster.gov.uk or Private Sector Housing, Lancaster City Council, Morecambe Town Hall, LA4 5AF.
Businesses should return it to econdev@lancaster.gov.uk or Business Recovery Centre, Lancaster City Council, Town Hall, Dalton Square, LA1 1PJ.

Applications must be accompanied by :-

a) A supporting letter or email from your Insurance Company or Loss Adjuster if you are applying for flood resilience measures.

b) A copy of chartered surveyor’s report which has identified the appropriate flood resistance measures for your property.

**And in both cases ;**

c) A quote from a suitably experienced and competent contractor for the flood resilience/resistant measures identified.

Please note, that a survey obtained before approval of the grant is done so at your own risk, because the Council cannot guarantee that the grant application will be approved.

**Where the works include the following then these conditions must be adhered to and certified documentation provided with your claim for grant payment ;-**

**Damp Proof Course/Membrane/Tanking or Timber Treatment:** The installation should include a written guarantee which must be the protected type and should account for the contractor no longer being in business. The cover maybe provided by either the manufacturer of the materials/installation system, or through the British Wood Preserving and Damp Proof Association. The relevant guarantee must remain valid irrespective of any change in ownership.

**Electrical Works.** Any new installation/alterations/additions to the electrical wiring in the property MUST be carried out by a Part P registered Electrical contractor or be undertaken under a notification Building Control. Any relevant certificates must be issued on completion of the works.

**Important Notes**
Please note that the Council do not supervise the Contractor carrying out your flood resistance or resilience works and will accept no liability for the completed works. You are strongly advised to employ the service of a qualified person to do this on your behalf if you do not feel confident in coordinating the works yourself.

It is recommended that you commence the works as soon as possible after your grant application is approved, you should especially note that the whole of the works must be completed and claim for final payment made by 31\textsuperscript{st} January 2017. Failure to do so will result in your approval being cancelled.