

Homeowner Flood Protection Grant Scheme (Northern Ireland)

Northern Ireland Application Guide

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Overview of the Homeowner Flood Protection Grant Scheme

Introduction

The Homeowner Flood Protection Grant Scheme (Northern Ireland) is a government scheme which is designed to encourage the owners of residential properties that have flooded before and/or are located within known flood prone areas, to modify their properties to make them more resistant to flooding. The Grant Scheme is specifically aimed at residential properties that have flooded internally in the past and continue to be exposed to frequent flooding (see page 8 regarding eligibility). Tenants will not be eligible to apply for the scheme.

Grant amount and homeowner contribution

If an application is approved, the Grant Scheme will cover 90% of the costs, up to a maximum of £10,000 of the total survey and estimated installation. The successful homeowner will be required to make a contribution of 10% of the survey and estimated installation costs, and any additional cost that may be incurred above £10,000. This contribution must be paid in full before commencement of the works.

The sequencing of payments is that the homeowner will also be required to make an initial 'up-front' payment of £50 towards the cost of the specialist survey and this will subsequently be deducted from the 10% homeowner contribution that is to be paid prior to installation. In situations where a suitable design solution cannot be recommended, this will be discussed with the homeowner and the initial 'up-front' payment of £50 will be refunded. The initial £50 'up-front' payment will not be refunded without good cause.

The cost of installing a package of flood protection measures will vary from property to property and is mainly influenced by the property type (i.e. terrace, semi-detached, detached etc.) and the nature of the ground floor construction (i.e. suspended or solid). Installation and specialist survey costs are typically within the range £3,500 to £7,500 and therefore, it is likely that the homeowner contribution costs are likely to be between £350 and £750. The Grant will be paid directly to the Scheme's appointed building surveyor and building contractor. No monies will be paid to the homeowner and the homeowner cannot employ their own surveyor or contractor.

On receipt of the 'up front' payment of £50, the Scheme administrator (Rivers Agency) will appoint a building surveyor to conduct a water entry survey. The building surveyor will then recommend, if this is possible for your individual property, a design of appropriate property protection measures. Then, once agreement to proceed has been reached between the homeowner and Rivers

Agency, a suitably experienced building contractor will be appointed to install the property protection measures in accordance with the agreed schedules and specifications drawn up by the building surveyor. The contractor will not be appointed until the homeowner has paid their 10% contribution.

On completion of the work to a property, it will be tested to check its resistance to flood water; this may be done by temporarily ponding water against the installed measures (a process known as a 'wet-testing'). Other methods of testing may be recommended by specific manufactures which do not require wet-testing. Any testing will be carried out in the presence of the homeowner. The homeowner will also be provided with an instruction pack on how to maintain the measures and fit them in advance of threatened flooding.

See 'Grant Scheme Flow Chart' on page 15 showing the various stages.

It should be noted that it is a condition of the grant award that should a homeowner move house; the measures installed must remain with the property.

If you are interested in the Grant Scheme and think you may be eligible, complete and return your application form to:

Flood Protection Grant Scheme Manager
Hydebank
4 Hospital Road
Belfast
BT8 8JP

For further details:

- <http://www.nidirect.gov.uk/flooding-in-your-area>
- Tel: 028 9025 3355
- Email: Rivers.Registry@dardni.gov.uk

Understanding the technology

Individual properties that are to be protected through the Grant Scheme will be retrofitted with an appropriate range of measures that are designed to make them more resistant to the entry of floodwater. These measures can be effective, particularly for shallow depths less than 600mm (2 feet). Protecting an individual property from floods greater than 600mm is not recommended, as there is a risk of causing structural damage to the external walls due to excessive water pressure.

It is possible that flood protection measures may not completely prevent flood water entering the home in all circumstances. However, if the flow of flood water entering a property is slowed, this can substantially reduce the potential flood damage and the subsequent costs of property repair. For example, lowering the internal flood depth in a typical terrace property from 300mm to 50mm could result in a significant reduction in damage. Even in the event that the internal flood depth is not reduced, it is very likely that water inside the property will rise more slowly and may buy sufficient time for the homeowner to move valuable household items out of harm's way.

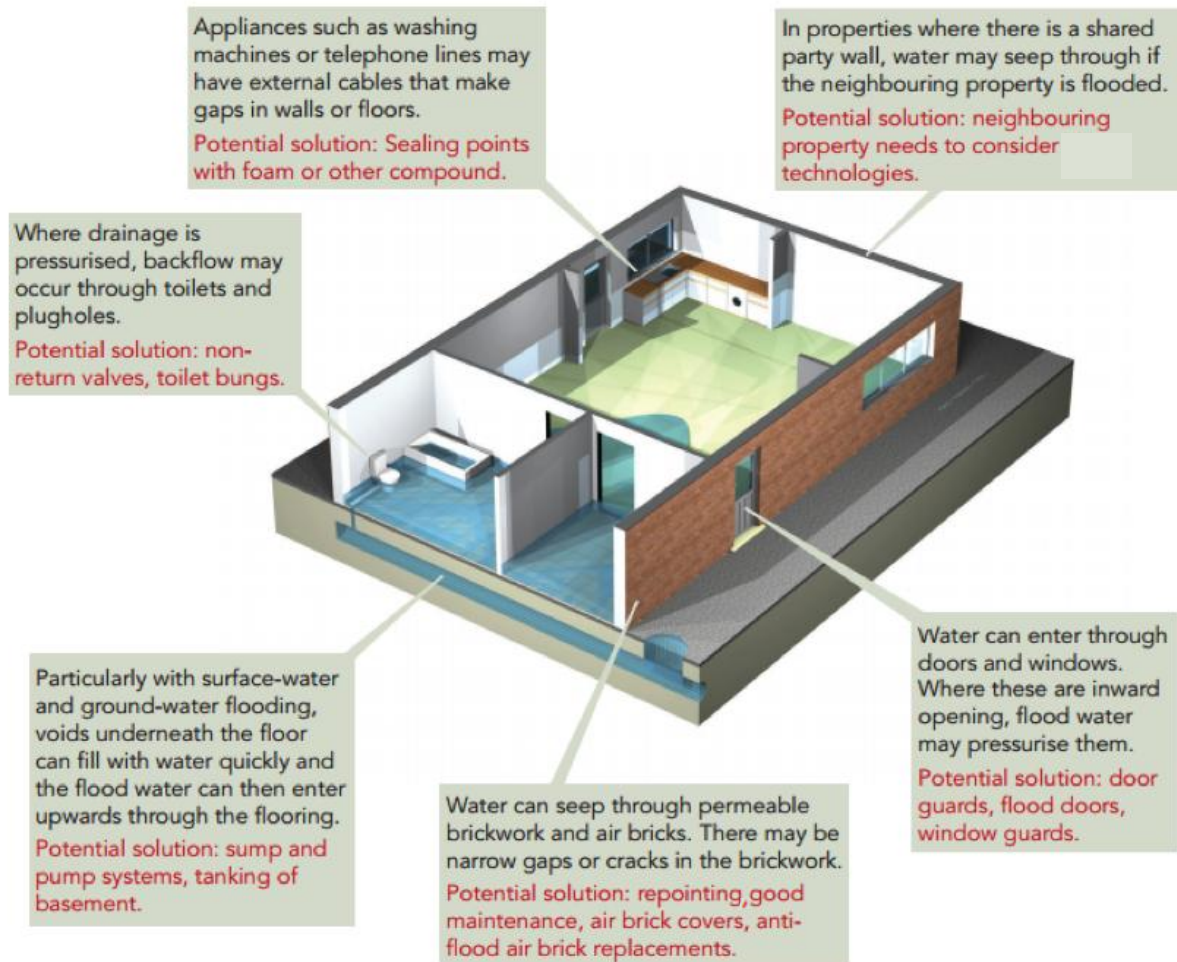
The main routes through which floodwater can enter the typical home are illustrated in the sketch on Page 6 and include air bricks, doors, piped drains (for toilets, washing machines, wash hand basins etc), openings in walls (for water supply, telecoms etc.) and through permeable walls. Typical measures to prevent water entering through these common floodwater entry points are illustrated on Page 7. This shows that for all of these floodwater entry points it is possible to install a manual or automatic flood resistance product. The important difference between manual and automatic measures is that manual measures must be fitted (or deployed) by the homeowner in advance of an impending flood; whereas the automatic measures are permanently installed and provide continuous protection from the moment they are fixed.

On receipt of applications under the Grant Scheme, it is the responsibility of the building surveyor to determine, on an individual property basis, if the most cost effective flood protection will be achieved using manual or automatic measures or a mixture of both. This decision will be taken after due consideration of all relevant factors, including for example:

- The source of the flooding,
- The potential for rapid onset flooding,
- The likelihood of the homeowner receiving a timely heavy rainfall warning,
- The physical capability of the homeowner,
- Cost.

If the homeowner wishes to install additional or more expensive measures than those proposed by the building surveyor, the homeowner must agree to pay the costs of the additional measures in full, prior to the installation contractor being instructed to proceed with the works.

Typical Flood Water Entry Points



Typical Manual or Automatic Resistance Measures

| Manual Measures | Automatic Measures |
|---|--|
| <p>Air Brick Covers</p>  | <p>Smart Air Brick</p>  |
| <p>Flood Barrier</p>  | <p>Flood Door</p>  |
| <p>Inflatable Toilet Bung</p>  | <p>Sewer Flap Valves/ Non-Return Valve</p>  |
| <p>Drainage Outlet Stopper</p>  | <p>Drainage Outlet Non-Return Valve</p>  |
| <p>Portable Pump</p>  | <p>Under Floor Sump & Pump System</p>  |
| <p>Waterproof Wall Treatments</p>  | <p>Seal around cables & pipes running through walls</p>  |

Application Process

Eligibility

The applicant must be able to demonstrate that they are the owner of the property for which they are seeking a grant under the Scheme. Applications may not be accepted for new homes for which planning approval was granted by Planning NI after 1 January 2009 or for properties owned by the Housing Executive, housing associations or a 3rd party.

The Scheme applies to properties that have been inundated by weather related floodwater (i.e. rivers, sea, surface water and sewerage systems) in the past and which are estimated to be at potential significant risk from weather related flooding in the future.

Properties which are likely to benefit from a government flood alleviation solution in the medium term (i.e. within 5 years) will not be eligible for a grant. The Grant Scheme Manager shall assess the level of flood risk to a property through consultation with Rivers Agency, Transport NI, NI Water and local council.

Eligibility for the Grant Scheme will be prioritised using either of the following criteria:

- Properties for which the owner can provide verifiable evidence of having internally flooded once or more in the past 25 years and which are also located within the estimated flood inundation areas illustrated on the 1 in 25 year Fluvial Flood Hazard Maps; or
- Properties for which the owner can provide verifiable evidence to substantiate internal flooding on two or more occasions in the past 25 years.

Estimating the level of risk to individual properties is not an exact science. Consequently, all relevant historical flood information (held by government or provided by the homeowner), together with flood mapping and modelling information held by Rivers Agency will be used to determine which properties are likely to be at risk of frequent internal flooding and eligible for financial assistance.

Homeowners are free to provide any information they consider necessary to demonstrate that their property has been subjected to internal flooding in the past. This information must be verifiable and could, for example include: photographs; insurance claim details; DOE Scheme of Emergency Financial Assistance details, etc.

If the homeowner has any questions about information that they should submit in support of an application, they should contact the Grant Scheme Manager, see contact details on Page 4.

Homeowners who believe their property is at risk of frequent internal flooding are encouraged to submit an application using the Homeowner Flood Protection Grant Scheme.

The application Form is available from Rivers Agency or the NI Direct Website; see contact details on Page 4.

Assessment and Approval of Applications

On receipt of a completed application form, Rivers Agency will perform such checks as are necessary to establish:

- That the applicant is the homeowner;
- That the application refers to a domestic property;
- That the property is unlikely to benefit from a government flood alleviation solution within 5 years of their application;
- To establish prioritisation using the criteria on Page 8; and
- That planning approval was not granted for the property by Planning NI after 1 January 2009.

If the Scheme is oversubscribed the Grant Scheme Manager may introduce additional criteria to ensure that applications relating to properties which are estimated to be exposed to the most frequent flooding are given priority.

Rivers Agency will:

- write to all homeowners to acknowledge receipt of their application forms within 7 days of the date of receipt;
- subject to the timely provision of all necessary information required from the homeowner, make a final decision on eligibility;
- aim to issue a full response within 8 weeks to inform if the application has been successful or not.

Notice of decision

If the application is turned down the homeowner will be advised of the reason(s) for the decision in writing.

Letters issued to homeowners to advise that they have been successful will contain a Grant Acceptance Form. If the homeowner wishes to proceed with their

application they must complete and return the form and make the initial £50 payment to Rivers Agency. See Page 11 for details of the Homeowner Contribution.

Payments may be made using the following methods:

- Cheque or Bank/Building Society Draft, made payable to DARD Rivers Agency
- Postal Order, made payable to DARD Rivers Agency

The Grant Acceptance Form will outline in detail the further arrangements; see the following paragraphs.

Access to property for Water Entry Survey

On receipt of the signed Grant Acceptance Form and the £50 towards the specialist survey fee, the Grant Scheme Manager will instruct the building surveyor to undertake the water entry survey and if possible design the property protection system. In order to carry out the water entry survey, the building surveyor will require access to the homeowner's property. The surveyor will contact the homeowner to arrange a date and time for their survey and, without exception, all surveys will be carried out within normal working hours (Monday to Friday, 10.00 am to 4.00 pm). Surveys should take approximately one hour to complete and the homeowner or an adult representing the homeowner must be in attendance throughout. If the surveyor is unable to gain access to carry out the water entry survey and there is no good cause, this could result in an additional charge being made to the homeowner.

Obtaining Homeowner's Agreement for Proposed Works

Once a design solution has been developed by the building surveyor, the homeowner will be sent a 'works information pack' that will include drawings, costs, product specifications and schedules to describe the package of flood resistance measures that are proposed to be installed to protect the homeowner's property. If satisfied with the proposed modifications to their home, the homeowner will be required to sign and return a Works Agreement Form to acknowledge their acceptance to proceed with the works and pay the remainder of the Homeowner Contribution (see example on Page 11 for details). Where work has been carried out to install measures, the reinstatement to make good surfaces and decorative finishes will be restricted to the immediate area around the installed product and will not extend, for example, to complete re-surfacing of driveways; re-decorating of rooms; etc. Rivers Agency will make the final decision on the nature and extent of any reinstatement works necessary to the property.

Homeowner Contribution

The estimated cost to supply and install a package of protection measures will vary from property to property. This will be calculated by the building surveyor for each individual application and shall be based on a schedule of prices for a range of typical protection measures that have been obtained through a competitive tendering process. The Homeowner Contribution will be established and agreed with the homeowner before work commences and in the event that the final cost of the work varies from the original estimate, it will not be recalculated.

The Homeowner Contribution, which is excluding of VAT, will be paid in two stages. Firstly, a survey fee in the amount of £50 must be made with the return of the Grant Acceptance Form. On receipt of this payment the building surveyor will be authorised to carry out the water entry survey and undertake the design of the property protection measures. A final payment to complete the homeowner contribution to the value of 10% of the survey and installation costs should be made along with the return of the Works Agreement Form (when the homeowner acknowledges their agreement to proceed with the proposed package of property protection measures). The building contractor will not be given approval to commence the works until the Homeowner Contribution has been paid in full and a signed Works Agreement Form is received by the Grant Scheme Manager.

Example of Homeowner Contribution Calculation, excluding VAT:

| | |
|--------------------------------------|---|
| Specialist survey/design/supervision | £800 |
| Installation cost | <u>£3,750</u> (based on fixed price pre-works est.) |
| Total | £4,550 |
| 10% Homeowner Contribution | £455 |
| Less the initial survey fee | <u>- £50</u> |
| Balance | £405 |

Appointment of Building Contractor

On receipt of the completed Works Agreement Form and full payment of the Homeowner Contribution, the Scheme's appointed building contractor will be instructed to undertake the agreed works to the property. Within four weeks of the return of the signed form and payment, the contractor will contact the homeowner directly to arrange a start date for the installation works and shall provide them with a works programme showing the estimated start date, duration of the key tasks and the estimated completion date. As a guide, it is estimated that it will take no longer than two weeks to complete all of the works to a typical property, provided that there are no unforeseen complications. If the contractor is unable to gain access to

carry out the installation works and there is no good cause, this could result in an additional charge being made to the homeowner.

Certificate of Successful Completion

On completion of the works, all of the measures installed will be subject to wet-testing or other test in the presence of the homeowner to demonstrate that they will perform as intended. The completed works will be inspected and signed off by the building surveyor. The homeowner will also be asked to inspect the works with the building surveyor to ensure, as far as it is possible to ascertain, that they are content with the standard of workmanship. Once satisfied with the testing and standard of workmanship, the homeowner will be asked to sign a Certificate of Successful Completion.

In the circumstances that the homeowner is not satisfied with the testing results or the standard of workmanship, they can refer the matter to the Grant Scheme Manager. The Grant Scheme Manager will then inspect the works and determine whether or not additional works are required to be undertaken by the building contractor and instruct them accordingly. Once the Grant Scheme Manager is satisfied with the testing and standard of workmanship, the homeowner will be advised that the works are considered to be complete and they will be requested to sign the Certificate of Successful Completion. In the unlikely event that the homeowner refuses to sign, this will be noted on the Certificate and issued to the building contractor who will be advised by the Grant Scheme Manager that the works are considered to be complete and that they are under no obligation to carry out any further works. The decision of the Grant Scheme Manager will be final and there is no mechanism within the Scheme for a further appeal by the homeowner.

Responsibility for the maintenance of the installed measures

The building contractor has a responsibility to remedy defects in the workmanship or manufacturing defects in the installed/provided measures for a period of 12 months commencing from the date of the Certificate of Successful Completion. However, any damage caused by the homeowner or other person(s) during this 'Defects Correction Period' must be repaired by the homeowner.

At the end of the 12 month 'Defects Correction Period' the maintenance and, if necessary, the replacement of damaged or defective measures, is the sole responsibility of the homeowner. On completion of the property protection works the homeowner will be provided with a maintenance handbook which contains guidance on how the installed measures should be inspected, maintained and stored.

If a homeowner's property floods in the future, failure to inspect and maintain the installed flood protection system may exclude them from claiming a severe inconvenience payment under the Scheme of Emergency Financial Assistance to District Councils (see details of 'Disclaimer' below).

Disclaimer

The grant award to homeowners will be conditional on their acceptance of the following conditions:

There is no guarantee that the Individual Property Protection measures as installed in a Homeowner's property will provide total flood protection. Even with these measures installed, the property may not be 100% watertight and water may find its way through to the inside of a property. Government shall bear no liability for any future flood damages that may occur to the property.

The homeowner will not be eligible to claim assistance under the Scheme of Emergency Financial Assistance to District Councils if the property suffers internal flooding and they, without good cause, have failed to:

- *maintain the equipment in accordance with the schedule of maintenance provided by the approved installation contractor;*
- *replace any damaged or missing elements of the defence system;*
- *install all temporary demountable measures, having been given adequate warning of heavy rainfall or a potential flood event.*

In the unfortunate situation where there is an occurrence of internal flooding to the property, the government will not be liable for any additional works that may be required to further protect the property from flooding. These shall be borne by the homeowner.

Other relevant information

1. Further advice can be found at:

<http://www.nidirect.gov.uk/flooding-in-your-area>

- what to do in advance of flooding
- what to do during flooding
- how to recover after flooding
- developing a community response plan in your area

2. The Met Office also provides advice on community resilience at:

http://www.metoffice.gov.uk/media/pdf/2/1/14_0530_Resilience_leaflet_print.pdf

3. The National Flood Forum is a registered charity which is dedicated to supporting communities and individuals at risk of flooding. Their website provides very useful information in relation to property level flood protection:

<http://www.nationalfloodforum.org.uk/>

4. The Blue Pages is a directory of property flood measures and services to advise and inform on the range of measures available:

<http://www.bluepages.org.uk/>

Grant Scheme Flow Chart

