

PFR Scheme Eligibility for Properties

- 1) The following are considered eligible properties under this scheme:
 - a. Residential properties (including accommodation such as static caravans where this is the primary residence, defined as a location registered on the electoral role) where habitable internal areas of the premise have been damaged by flooding by the relevant event.
 - b. Businesses (including social enterprises), charitable organisations and educational establishment 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 damaged.
 - c. Holiday lets that are operated as a business and where non-domestic rates are paid.
 - d. A Bed and Breakfast property where: i. the owner lives on site and said property is their principal residence and; ii. they may pay both domestic and non-domestic rates.
 - e. Houses of Multiple Occupancy (HMOs) should be considered one property, unless 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.
 - f. The Grant is only available to people where the habitable living or business area of the properties have been damaged by entry of flood water, necessitating drying out and/or repairs to the fabric of the building.
- 2) Only properties, or parts thereof, directly impacted by the flood within multioccupancy buildings are eligible for the Scheme. As well as owner occupiers, 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 repairs to the shared spaces of a building impacted by flooding, especially where this compliments work being carried out to individual properties through the Scheme.
 - a. E.g. An HMO property containing three bedsits, two on the ground floor and one on the second floor, has been flooded. Flood water reached halfway up the stairs but did not enter the second floor bedsit. The two ground floor tenants and their landlord would be eligible for the Grant as flood water entered the property and damaged living spaces and communal areas (the stairwell). The second-floor tenant is not eligible as flood water did not enter their living space.
- 3) Garages, outhouses, and storage areas are not eligible for the Scheme. Second homes are not eligible. Empty homes are not eligible. Basements or cellars not used as part of the habitable or business area of a property are not eligible. A holiday cottage which is not part of a commercial enterprise and is not the principal residence of an owner is not eligible.
- 4) Properties that have received the following previous grants are not eligible: a. Previous PFR Grants from the schemes that were put in place in 2013/14, 2015/16, November 2019 and February 2020 (exception below).
- 5) However, where a survey suggests that extra resilience measures should be installed over and above what was previously installed under a PFR Grant Scheme and these are not insurable, the Local Authority can consider eligibility on a case by-case basis. The survey in such cases would be carried out at the risk of the occupier by a suitably qualified professional and the cost redeemed as part of the Grant if the application is successful. Decision is at Local Authority discretion and should be in exceptional cases only and represent good value for money. E.g. if a new source of flooding is

found that was not identified in a previous survey or new PFR measures are identified that were not identified in a previous survey.

6) Properties that have received Grant in Aid (GiA) funding and have since been flooded are eligible for this scheme. However, this grant can only be used for new PFR measures, it cannot be used to replace any damaged measures installed through the GiA Scheme.

7) Home insurance policies generally put properties back to the state they were in prior to flooding. This should mean that those properties previously adapted should be able to secure repairs to any sacrificial or removable elements from their home insurer. The Grant must not be used for costs that should be covered by home insurance or product guarantees.

8) Uninsured properties are equally eligible for the Grant.

9) Collaborative applications (applications where individual property owners decide to pool their grants) should be supported and encouraged where the approach offers a better standard of flood risk reduction than would be the case by treating each property individually. E.g. Older terraced properties tend to have thin party walls and connected basements. A more effective flood solution might be barriers for a street as a whole, where middle properties would have no direct PFR installed, but end properties would.