Homeowner Flood Protection Grant Scheme (Northern Ireland)

Frequently asked Questions and Answers
Q1. What does 1 in 25 year flood risk mean?

A 1 in 25 year flood is a flood event has a 4% probability of occurring in any given year and the extent of these has been modelled. A 1 in 25 year flood is likely to occur more frequently than a 1 in 100 year flood; however, the 1 in 100 year flood will be greater in size.

Q2. How do I know if my home is within the 1 in 25 year flood risk from rivers?

DfI Rivers has carried out predictive flood modelling to determine the areas that are at risk of flooding given different rainfall scenarios. DfI Rivers has modelling mapping to determine the 1 in 25 year flood risk. The Grant Scheme Manger can confirm if your property is at risk and provide the mapping information.

Q3. Is the Homeowner Flood Protection Grant Scheme ‘Means’ tested?

No, everyone who applies will be required to make the homeowner contribution of 10% of the overall cost.

Q4. What happens if the work carried out costs more than what was estimated in the specialist survey?

If the work is completed as per the specialist survey, any additional costs will be borne by DfI Rivers.

Q5. Can I instruct the contractor to carry out additional work?

Should the homeowner request modification to the specification of the work this should be agreed before the contractor is appointed. If the homeowner requests changes during the work this should be requested through the building surveyor acting on behalf of DfI Rivers, completion of the original work should be allowed to progress while the homeowner’s request is being considered.

DfI Rivers or its agents will not be responsible for the supervision of additional work carried out as part of any agreement between the homeowner and the contractor.

Q6. Where can I find out more about flood resilience products?

There are quite a few manufactures and suppliers, details can be found at:

http://www.bluepages.org.uk/
Q7. Why are there manual and automatic resistance products?

The specialist report will determine the risk and source of flooding. This report will assess what warnings are likely and the responses times households have before flood water is likely to enter their homes. There will be situations when there is not sufficient warning available and a range of automatic resistance products will be recommended; and other occasions when sufficient warnings can be provided and adequate time is available for homeowners to deploy the manual resistance measures. The report could also recommend a range of both manual and automatic products.

Q8. How many properties are at risk of flooding in Northern Ireland?

The Preliminary Flood Risk Assessment, as required by the Floods Directive, indicates that approximately 46,000 properties, which include homes, are at risk of flooding from rivers and the sea. Around 20,000 properties are at risk of flooding from surface water. However many of these properties may already be at risk of flooding from rivers and the sea.

Q9. The properties in this area have flooded before or are highlighted within the strategic flood map; will a scheme be introduced to prevent flooding?

Large-scale capital improvement schemes are usually expensive and as a consequence they are only cost beneficial at locations where there is a number of properties that are at risk of frequent flooding. In order for a flood alleviation scheme to proceed it must be viable (the benefit realised from the construction of flood defences, in terms of damages avoided, must out-weigh the cost of construction of the scheme). Unfortunately, for most of the flood prone properties that are currently undefended, capital improvement schemes will not be cost beneficial.

Q10. A flood alleviation scheme is planned in my area, can I apply?

Where a property is likely to benefit from a government flood alleviation solution within 5 years of their application, they will not be eligible to apply. DfI Rivers may also consult with NI Water and DfI Roads to determine if they have flood alleviation schemes likely within this timescale.

Q11. Will the installation of these resistance products reduce my house insurance premium?
It is a matter for individual insurance providers to determine if they wish to offer discounts where they are content that IPP reduces flood risk.

Q12. If my property is located within the flood hazard map, how will this affect my insurance?

A scheme known as Flood RE (Flood Reinsurance which is a government owned company) is available and this will mean that households will be able to get more competitive insurance including flood protection.

The insurance companies will calculate a premium including flooding protection, however, the premium and the excess to be paid by the individual will be capped depending on the value of the property (information provided by the Valuation and Lands Agency), and the insurance companies will then receive the balance of any premium from Flood RE.

There are some exceptions to the scheme which include the band of most expensive properties; and properties that experience very frequent flooding.

Further details are available at:

http://www.floodre.co.uk/homeowner/

Q13. I live in a co-ownership house am I eligible to apply?

Yes, the homeowner will be required to submit proof of ownership.

Q14. How is proof of ownership confirmed?

You will be required to provide, for example, a copy of one of the following documents to demonstrate that you own the property for which the grant is sought:

- Deeds of the Property
- Annual Mortgage Statement
- Solicitor’s letter

Other forms of proof of ownership may be considered.

Q15. Why can applications not be accepted for which planning approval was granted after 1 January 2009?

Since then there has been greater responsibility placed on developers to take account of flood risk relating to their developments when making their planning
applications. Planning NI also consults DfI Rivers on development applications where there may be a flood risk. For those exceptional circumstances when development was permitted in the flood plain, the developer will be required to provide the necessary flood risk mitigation.

Q16. I am a tenant in a privately owned house, can I apply?

This scheme is for homeowners only and you will not be able to apply.

Q17. Do I get my £50 back if I decide not to proceed with the range of measures proposed by the building surveyor?

The initial £50 ‘up-front’ payment will not be refunded without good cause, for example, the £50 will be refunded if the building surveyor is unable to design an appropriate property protection measures.

Q18. I have already carried out work to protect my home from flooding, can I apply for the grant toward the costs I have incurred?

The grant scheme opened on the 13th January 2016 and eligibility for the scheme is as outlined in the criteria. The homeowner can apply and if eligible a survey of the property can be carried out, taking into consideration the measures already installed, to ascertain if further measures are required to make the home more resistant to flooding. The grant does not extend to cover the cost of work already carried out by the homeowner.