

**NOTES FROM PUBLIC MEETING with SUFFOLK COUNTY COUNCIL
to discuss Flooding in Village following Storm Babet
and what happens from here
Held at Worlingworth Community Centre
5pm on Wednesday 21st February 2024**

Attending: Matthew Hicks (Leader of Suffolk County Council)
Andrew Nunn (Parish Council Chair)
Ellie Beecroft (Flood Investigations Manager at County Council)
Matt Hullis (Head of Environment Strategy at County Council)
Victoria Crerand (Anglian Water Regional Network Manager)
Matt Moore (Anglian Water Strategic Floods & Partnerships Manager)
Daniel Cameron (Mid Suffolk District Council Planning Officer)
Peter Langford (Joint Emergency Planning Unit at Suffolk County Council)

Matthew Hicks opened the meeting, welcoming everyone for coming along and outlined the purpose of the meeting, which was to explore further what happened during Storm Babet and then with input from the experts in their fields to outline what is going to happen going forward. Once the presentations had been made from the team a Q&A session would be held, but if anyone did not want to speak publicly the team will be happy to answer questions after the meeting as well if necessary. Each member of the team then gave a brief introduction to themselves and their field of work.

County Council Team

A presentation was given which explained which authorities are responsible for the differing forms of water courses, followed by an explanation of what the riparian duties are of landowners to maintain these water courses (including rivers and ditches).

Many people assume that the local authority or the Environment Agency are responsible for the maintenance, but it is in fact the landowner who is responsible. The majority of ditches beside roads are owned by the landowner, not Suffolk Highways. The Highways Authority has the right to drain water into the ditch from the road surface, but the landowner must keep the ditch in good order. Adjacent landowners each have riparian responsibility and if a ditch is on a boundary line, then each landowner is expected to maintain their half of the ditch. (See separate document for further detail of Riparian Duties)

Riparian duties mean that landowners are duty bound to accept the natural flow of water from higher ground, ensure that the water can pass through their land unencumbered and then they have the right to discharge the water to lower ground, where the next landowner is duty bound to accept it. As long as there is nothing exacerbating the situation and outside of natural flow, then it is not the landowner's responsibility to retain water on their land.

Maps outlining the locations and volume of rainfall during Storm Babet were shared with the meeting.

In October 2023 the Worlingworth area was subjected to 225% of annual average rainfall and figures are suggesting that February 2024 will be a similar figure. This means that essentially the main driving cause behind the flooding is simply the vastly increased rainfall. This is not isolated to the local area, but a similar picture is being seen nationally. The problem is that once the ground is saturated, there is nowhere for new rainfall to go, so it floods as surface water.

Maps of the current drainage networks and where the primary flood risks in the village are were shared with the meeting. It could be seen that these are closely comparable. The topography demonstrates that Worlingworth is draining south to north and it was noted that the geology is predominantly clay, which is not the most absorbent of geology.

The term 'Section 19' has been heard a lot recently, but is basically means a Flood Investigation. These investigations, which are a statutory duty of local authorities, have been going on for a number of years and are triggered by specific events. (See Appendix A – p.8 – for further detail of what a Section 19 Flood Investigation involves). In Worlingworth's case the trigger to instigate a Flood Investigation is that five or more properties have suffered internal flooding in one event.

The investigation will work with all stakeholders in the community and will produce recommendations on what could be done to help mitigate the risks in the future. Unfortunately, the legislation that requires the Section 19 Investigation to be undertaken, does not give any legal powers to enforce the recommendations, but it requires a professional opinion to be given about what happened to cause the flooding and what measures need to be undertaken to reduce the risk of flooding happening again.

Investigative works have already started in Worlingworth & Newtown and the County Council team will be working with the local community to gather evidence. The aim is to come up with realistic solutions, both short and long term, which can be enacted within the village. Once complete the report will be published in full on the County Council website, so that the process is fully transparent.

The Parish Council has already circulated a template seeking information, which will be fed back to the Flood Investigation team, it doesn't matter how scant the evidence is, just simply being able to point in the direction from which the water came is helpful to the investigations team.

Anglian Water Team

Anglian Water are responsible for the foul sewer network in the village and explained that this system is solely designed to take the foul water from the properties in the village. The modelling on the system demonstrates that it is fit for purpose when used for its designed purpose only, but in extreme conditions, as during Storm Babet, surface water finds its way into the sewer network as it is the only flowing 'watercourse' and when this occurs the sewers overflow. Alternatively, this can also occur when the groundwater levels rise above the normal expectations, which has happened due to the extremely high levels of rainfall.

On a dry/average rainfall day there is no problem with capacity. This is not a problem that is restricted to Worlingworth. Mitigations can be put in place, but whatever is done there can never be a guarantee that flooding will never happened again, as there are constant risks of surface water getting into the system during extreme conditions.

Prior to Storm Babet there were known issues in Worlingworth, particularly the main sewer line across the field to the works, so in wet weather there is already an allowance for about a 25% increase in flow, but in during Storm Babet this was exceeded and it backed up into the system.

Last year initial investigations took place to find out where surface water may or may not be flowing into the foul sewers. Manhole covers were checked and CCTV surveys were carried out for much of the system, but this came to an abrupt halt due to the extreme wet weather in the autumn. Anglian Water are looking to do a full Catchment Area Survey (CAS) going forward, which will cover all assets in the village, not just the Anglian Water infrastructure, to find out where ingress of water is taking place. There are concerns that some householders may be discharging surface water from drainpipes

or driveways into the foul sewers and if this is identified then other solutions will need to be sought. Since 2015 no new developments have been allowed to discharge surface water into the foul sewers, so it will be older properties if this is occurring. In order to be effective, the CAS needs to be done when there is some water in the system, so Anglian Water is looking to conduct the CAS early this coming Spring.

There are various options to seal the system and there are manholes that have been identified in Worlingworth that need work (as if the manholes are sunk and water is puddling on top of them then this will infiltrate the system) this work was scheduled for last October, but had to be put on hold partly due to Storm Babet and the extreme rainfall. It is not possible to completely eradicate surface water ingress, but mitigations can be put in place, such as non-return valves to prevent internal flooding of properties.

Flood Recovery Grants – Property Flood Resilience

Information was given about the grants and financial assistance that is available to homes and businesses. This is instigated by the Government, but administered by the local authorities. The support from the Government is only for properties that were flooded during Storm Babet. (See Appendix B – p.10 for further details)

Q&A

The floor was opened to all present for comments/questions

- i).* A Newtown resident who had suffered flooding twice (once in May 2023 and again during Storm Babet) commented that nobody had come out to offer any help. Despite numerous telephone calls and emails the authorities have left them to fend for themselves. There are lots of words, but no actions to back them up. The house in question is slightly lower than neighbouring properties, so all the water flows directly into it. SCC team said that they are unable to offer personal support to individual properties, but the Section 19 Investigations are already underway and a possible solution has been identified in this area, but expectations need to be managed and they cannot necessarily stop flooding in the short term – some works will take time. Now that the property is covered by the statutory Section 19 investigation requirements SCC staff will be arranging to meet directly with affected residents.
- ii).* A query was raised about the ‘assurances’ that are being given that the flooding from Storm Babet is a 1 in a 100-year event. How can it be assumed that it won’t happen again next year, when the media and environmentalists are saying that this is likely to be more common going forward. The SCC team explained that when thinking about flooding and when it happens, it is based on probability – 1 in 100-year event is a 1% probability, this is why so many people who have lived for many years in their properties have experienced flooding this year. Looking at the probability going forward with climate change impacts it is doubling the 1% chance, so still a low probability in general, but nobody can guarantee that flooding will not occur.
- iii).* A resident of Willow Green asked that flooding in general, not just Storm Babet, was considered in relation to the sewage overflows. The Sunday just before this meeting had experienced heavy rainfall and sewage was overflowing out of manholes, contaminating the local waterways and posing a serious public health risk. There is no investment to improve the local sewage treatment plant, instead Anglian Water are relying on a continuous flow of tankers taking excess sewage away every day of the year (even during dry spells), so how can Anglian Water claim the sewage treatment plant is up to capacity for the existing households, let alone the additional housing that is being proposed in the village? Willow Green residents are suffering repeated

contamination in their gardens (and houses in extreme conditions such as Storm Babet) as the ditches overflow.

- iv).* Matthew Hicks challenged Anglian Water to explain how the ongoing situation of tankering waste away from the plant could be regarded as sustainable, bearing in mind this has been happening for about 15 years. He asked what commitment Anglian Water will make to produce a sealed system that will prevent the repeated contamination from occurring.
- v).* The Anglian Water team agreed that sewage coming out from the system and into the water course is a pollution, but again outlined that the infrastructure of the network on a dry day shows that it is fully capable of managing the sewage system for the village. Anglian Water do not want to use tankers and recognise this is not a sustainable solution, but in answer to the tankers every day query, explained this has to happen as standard at every sewage works to remove sludge, so it is not a reflection of the capacity. The line running across the field to the treatment plant does need to be sealed as it is a place where a lot of surface water gets into the system. This excess surface water, that is not calculated to be in the system then surcharges the treatment plant and the surface water also introduces grit and silt into the system that shouldn't be there and causes further blockages. Ultimately the solution is to stop the surface water from getting into the foul sewers and Anglian Water will be lining their network where this is identified, but there is still the problem of surface water getting into the system from individual householders. A resident argued that Anglian Water should be focussing more on stopping the sewage leaking out than the surface water getting in and accused them of blaming the householders of the village for the problems, rather than addressing the issue.
- vi).* A resident of the village for over 25 years asked how a sewage treatment plant, built in the 1950's (even if retrofitted with modern technology), could be able to cope with the increased numbers of houses in the village. There have been approximately 100 new properties in the village during the past 20 years alone, this means that there is around 100% more inflow into the plant than when it was built, but Anglian Water seems to 'managing' this additional load simply by resorting to tankering the waste out of the plant. At what point will Anglian Water say that they can't have any more properties serviced by this plant? There are currently plans for a further 26 properties on a site in the village which lies below the current level of the sewage lines and will be relying on a pumping station to force the waste into an over-capacity system. Why can there not be capital investment into the plant itself? Surely this would be a more sustainable and cost-effective solution in the long run as tankering the waste away becomes impossible during the sort of extreme weather conditions that were experienced during Storm Babet. Having an increased capacity at the plant itself would mean that properties are not flooded with effluent.
- vii).* Anglian Water explained that any development over 10 properties instigates a thorough modelling exercise at the planning consultation stage, but the rules of this modelling (as set by OfWat) is that capacity must only be based on only accepting the foul water, no rain, no ditches, no surface water wrongly connected. The model also expects Anglian Water to base the system on working on a dry day, with no silt built up and no excess water in the system. The team present agreed that this model does not allow for any contingency relating to extreme weather, but their hands are tied with the rules and if the modelling on this basis shows capacity is available then Anglian Water are duty bound to accept a connection for all new properties. There is legislation that was announced in February 2023 that would remove this automatic right for a connection and give water companies the right to refuse if capacity is not available, but only based on the modelling as it stands. This is frustrating for all concerned as individuals

do know that there are flooding risks, but they have to follow the rules. The legislation is currently 'in the system' and there is no guarantee of when (or if) it will become the law, currently the situation is that developers can build and connect and Anglian Water are duty bound to accept. If that means the treatment plant has to be supplemented by tankering then this is what has to happen at the moment.

- viii).* A resident asked about what will be done where surface water drains have been filled in? There are situations in the village where boundaries have been pushed out to take land by adverse possession by infilling ditches. The resident argued that the planning department needs to enforce rules and check the legal ownership of the land before granting permissions. Matt Hullis responded that as a statutory consultee to the development in question no additional flood risk was presented at the planning stage and the permissions were granted based on the locations of the fences as per the plans. It is understood that the infilling happened at a later stage.
- ix).* Andrew Nunn said that it was interesting to hear that the way in which the capacity of the sewage treatment plant is assessed is stipulated by OfWat, but the overflowing of effluent from the sewers has been happening for years, it is not solely related to the extreme event of Storm Babet. Someone from OfWat should come to the village and see the actual problem that is occurring, as it not acceptable and a major public health risk.
- x).* Matthew Hicks said that he understood that Anglian Water cannot commit to anything at this meeting, but what can the community do to make a difference and get the sewage works upgraded?
- xi).* The Anglian Water team explained that investment is on an evidence-based approach, so if it can be evidenced that internal flooding is being caused by foul drainage overflow then this would help argue the case for an upgrade. Any internal flooding needs to be properly reported, each and every time. Historic problems can also be reported and any photographic evidence will help strengthen the case. Anglian Water also offered to share the tankering data to show whether it is standard desludging or emergency tankering to avoid overflow.
- xii).* In terms of new development in the village, since 2015 there is a separation of water from run off and foul drainage. Each development has to have an attenuation system in place to hold the water on the development land. Currently Anglian Water have a holding objection on the 26 house development which will not be lifted until the developer has proven they have a suitable way to deal with the surface water.
- xiii).* A resident asked what can be done if a ditch is not maintained and it causes flooding. The SCC team explained that this would have to be a civil matter between homeowners and landowners and potentially if it can be proven that the landowner has not carried out their riparian duties then they could be held liable for flood damage costs. Residents were advised against clearing a ditch that is not their property themselves, as they could be held liable for trespass, but instead speak to the landowner and record that they have asked them to maintain the ditch
- xiv).* A resident who has lived in the village for 48 years said that at one point there was ford across the road, which Suffolk Highways diverted into a culvert. This culvert is not of sufficient capacity in high rainfall and is likely to be blocked, what should be done when the road floods in this case? Matthew Hicks stated that if roads are flooded, residents must report this to Suffolk Highways via the online reporting tool on the Suffolk County Council website, Suffolk Highways

will then attend and if an under-the-road culvert is blocked they will arrange for this to be cleared out.

- xv). Resident asked whether realistically the £5K grant is sufficient to carry out the work that is needed to help a property recover from flooding damage. MHi agreed that the money is not likely to be sufficient, as grant value was set in 2013 and has not risen by inflation. It is known that it costs of average £12K to make a house flood resilient and £500 of the £5K grant is expected to be spent on the initial survey to work out what needs to be done. If the homeowner then decides that they cannot afford the recommended works, the survey costs are borne by the homeowner, as the grant can only be claimed if the works go ahead. This is a completely unsatisfactory situation, but it is an issue that is based in Central Government as the County Council is simply administering the scheme, not operating it.
- xvi). A question was asked about what can be done to reinstated drainage ditches that have been lost over the years due to infilling having taken place. If all the 'lost' ditches were still in place then it would have done a lot to help enable the surface water to drain away from the village. It was also said that the 1 in 100-year statement that is constantly being bandied about feels very much like minimising the risk and does not reflect the enormity of the experience for residents who have suffered flooding. It was explained that there is no legislation to enforce the reinstatement of ditches that have been 'lost' due to development, but each and every development would have taken into account drainage at the time of planning permission being granted.
- xvii). The long-term risk of flooding in the village was discussed. It is possible to search for a Long-Term Flood Risk Map via search engines such as Google, with the information being toggled between the risk from river flooding or surface water flooding. It was noted that a lot of the surface water that currently infiltrates the foul sewer originates from the South West of Worlingworth and it was suggested that it may be necessary to look at ways of attenuating the water in that area to help manage the water flow through the main part of the village. A change in the planning system in 2015 with regard to new build developments means that all new properties have to manage their own surface water with individual attenuation systems, but any housing granted permission before that would not have been subject to these rules
- xviii). The term attenuation was explained as somewhere that water can be stored for a period of time to help slow down peak flows, to avoid the drainage systems being overrun. This led to a question about who would be expected to sacrifice a piece of their land in this way. It was explained that the Government has already prepared an incentive package that they are offering out to famers who may be in a position to store flood water on their land during extreme events. This is likely to involve compensation payments for lost crops. Farmers would only receive this money for flood events, in non-flood affected years they could still use the land to crop as usual.
- xix). A resident asked if it would be possible to remove water from a ditch on their land by using a pump, as although they kept their ditches clear the water was unable to leave their land due to problems in the system further down the flow. It was explained that this would be in contravention to the riparian duties, as it would be interfering with the natural flow of the water. If the resident wanted to change the ditch configuration to drain differently they would need to apply for a land drainage permit, or alternatively they needed to speak to the landowner further down the waterflow that was causing the blockage and remind them of their riparian duty to accept water from upstream and that if they failed to do this and flooding ensued it could be the basis for civil action against them.

- xx). All present were reminded that Parish Councils have been asked to start collecting information from local residents about what happened during Storm Babet and also any ideas and suggestions about what could potentially be done to mitigate future risks in preparation for the Flood Investigation teams. Local residents very often hold the key to invaluable details, such as knowledge of where old drainage pipes or ditches used to run.
- xxi). A resident who said that they spent a lot of time and effort maintaining their ditches commented that they get frustrated when others do not seem to carry out their duties. Particular concern was expressed about a pond at The Cross. Matthew Hicks explained that this pond is the responsibility of the District Council and that he understood it was scheduled for maintenance to be taking place soon.
- xxii). Another landowner expressed concern that an Anglian Water manhole had been leaking into their ditch for some time and despite it being reported nothing had been done. The Anglian Water team asked that the details be shared with them and they would look into the matter.
- xxiii). A resident raised a concern that the culvert that runs under the road from the watercourse at the Community Centre, rising again in Willow Green, was not able to cope with the volume of water and asked that a larger culvert be installed. The SCC team said that this is the sort of idea and suggestion that the Flood Investigation team will be looking at and that possible attenuation of water higher up in the village may have helped to reduce this overspill problem at the culvert.
- xxiv). A comment was made that after Storm Babet a number of tankers came round the village to suck out the silt from the drains and that had this been done more frequently before the storm then potentially the drainage systems would have been able to cope and the flooding could have been avoided. All farmers and landowners are charged a fee by the Environment Agency to manage flood risk, but nothing seems to be done in return for this money. Matthew Hicks explained that drain clearance does happen on an annual basis across the county and usually this is sufficient, but in the wake of the storm, those areas that experienced the most extreme flooding were prioritised for drainage clearance due to the amount of silt that was known to have been washed off the fields into the system.
- xxv). A request was made for “Flood” and “Road Closed” signs to be proved and kept in the village, as some of the flooding was exacerbated by vehicles ploughing through water and creating waves that then washed through people’s houses. Matthew Hicks said that this is something that could be arranged as part of the village’s Emergency Plan, but it would require properly trained community volunteers to come forward, as road closures have to be carefully managed and monitored.

Matthew Hicks thanked everyone for attending and for all the comments and suggestions that had been put forward. He assured all present that this is not the end of the process, but only the start as the Flood Investigation Team will be making contact with all those who have registered their flooding event with the County Council.

Flood Investigation (S19) Guidance Note

What are they and why does my community have one?

Suffolk County Council as the Lead Local Flood Authority has a duty (under Section 19 of the Flood and Water management Act 2010) to undertake flood investigations following significant flood events.

Investigations following Storm Babet will occur in locations which meet one or more of the following criteria:

- Internal flooding of one property (domestic or business) on more than one occasion • Internal flooding to five or more properties in a specific location
- Major transport route closed for more than 10 hours.

What can I expect from the report?

S19 Investigations are an independent review of a flood event, designed to provide context as to what happened and recommendations on how flood risk could be managed.

The investigations will:

- highlight the probable causes of flooding;
- identify options to reduce future flood risk and increase property resilience; and
- make recommendations for actions by relevant responsible organisations, landowners or homeowners.

It should be noted that the recommendations provided within a report cannot be enforced and the Council has no powers to require any of the responsible bodies to take action. The results of the investigations may however reveal opportunities for the council and other responsible organisations (such as the Environment Agency), landowners and homeowners to work in partnership to implement works to increase resilience to flooding.

The time to complete an investigation is dependent on a number of factors and may vary between locations. Communities will be contacted directly when an investigation is due to commence and will receive regular updates on the progress of the report.

What is the process?

Investigations comprise of multiple stages that include; data collection, engagement with communities and Risk Management Authorities, option considerations and publication of the final report. Further detail into the different stages is as follows:

Evidence and data Collection – the context behind what is currently within a location i.e drainage assets, topography, planning applications, OS mapping, Geology, predicted and historical flood risk.

This also includes specific details relating to the flood event i.e rainfall data, flood depths and flow pathways.

Communication – engaging with communities and RMAs to capture information about where the water came from, what happened during the event, where and how locations were impacted. Community meetings and site visits will be included.

Options consideration/recommendations – assessing what might be possible to implement within the community to reduce flood risk. This could be holistic (range of options that form part of a large project) or individual to property.

Publication – prior to publication, the report will undergo internal quality checks and notification to RMA's and communities of the pending document. Once approved, the report will be published on the council's website.

It must be recognised the sensitivity of published information which may blight an area. However, the whole purpose of publishing is to share information to increase our understanding of local flood risk. Therefore, the proposal is to publish a report that identifies, date of incident, the area of flooding, historical data, photos and plan of location. The report will not publish personal information.

Flood Investigation Template

The template to be used by the LLFA when completing an investigation can be viewed on the councils website. Investigations are completed independently and it should therefore be expected that the content with the report may vary across different locations. An overview of what to expect from key elements of the report are as follows:

Flood Incidences – details the location to be considered as part of the investigation. This section will also detail historical flood records and predicted flood risk.

Flooding Source(s), Pathway(s) and Receptor(s) – this section will capture information about what caused the flooding, where the water came from and travelled to, and the impact. This section will utilise existing data and evidence from the event.

Risk Management Authorities, Non Risk Management Authority and flood risk function(s) – this section will acknowledge both RMA's and Non-RMA's relevant to the location and provide an overview of their flood risk functions. The table is not exhaustive and will be updated in accordance with the investigation.

Action(s) completed to date – to capture resilience works that may have been implemented prior to a report being published.

The scale of the task to complete the number of investigations related to Storm Babet is significant and it will take an extended period of time to complete. We acknowledge that some communities wish to pursue flood resilience works, perhaps sooner than an investigation will be completed, and will therefore ensure this information is captured and detailed within the report.

LLFA Recommended Action(s) – recommends flood mitigation measures that could be implemented to reduce the risk of flooding. These will vary between locations but may include measures such as increased maintenance/inspections, Property Flood Resilience, drainage improvements or natural flood management. Recommendations will be derived from data and evidence and should be considered realistic in their implementation. Time scales for completion will be informed by those whom the action applies and will be established during the investigation.

Flood Recovery Grant – Property Flood Resilience (PFR)

February 2024

Flooded property owners can apply for up to £5,000 via the Government's Flood Recovery Framework to help make their homes and businesses more resilient to future flooding.

What is it?

The government uses the Flood Recovery Framework to make funding available to communities following specific storm events that result in severe flooding. One of the elements of this framework is the Property Flood Resilience (PFR) Grant which the government requires Suffolk County Council to administer on their behalf.

The council has launched PFR Grant application process for properties affected by Storm Babet in October 2023. The following has been prepared as a brief summary to outline the government guidelines of the scheme.

Who can apply for this funding?

Grants are only available to people who suffered internal flood damage to their homes or businesses during Storm Babet (**between 19-25 October 2023**). They are in addition to grants and Council Tax/Business Rate discounts that may have been received from District Councils. Eligible property owners can apply for up to **£5,000 (including VAT)** to help make their property more resilient to future flooding. Properties that have already reported flooding via the Highways Reporting Tool and have been determined as eligible for this grant will be contacted directly by letter or email and invited to complete the application process.

All property owners that wish to apply for the grant will require a survey to be carried out by an independent, qualified building surveyor (must be independent from any company that installs PFR measures) who has completed the training **CIWEM PFR Foundation** (see 'Finding a Surveyor' below).

The PRF survey needs to include recommend measures that will increase the property's resilience to future flooding. Government rules state that only up to £500 of the total grant can be used to contribute towards survey costs. You will need to share this survey with the Council as part of a grant application – only measures recommended within the survey can be included in a grant claim.

Where a survey is undertaken but the owner doesn't proceed with any recommend measures no grant to cover survey costs can be claimed. The grant can only be used for resilience measures that are in addition to any reinstatement that is covered by insurance claims – the funded PFR measures must either keep water from entering a property or reduce the damage water can do once it enters a property.

Property owners will be responsible for finding a suitable contractor to carry out works. Grants of up to £5,000 incl. VAT (including survey costs) will be paid retrospectively to the property owner, once the Council receives proof of the completed installation and invoicing for the approved measures.

Finding a surveyor

The Council is not able to endorse any company offering surveys, but can confirm the following companies have appropriately qualified surveyors that meet the requirements of this scheme (this list will be added to as companies provide evidence to the County Council):

Eligibility

Properties must have been damaged internally by flood waters between the dates of **19 and 25 October 2023**, and subsequently required drying out or repairs to the fabric of the building. Properties need to have reported this damage to Suffolk County Council via the [Highways Reporting Tool](#) and received a letter or email from Suffolk County Council to invite them to make an application.

Eligible properties are:

- Residential properties, including static caravans if they are the property owner's primary residence
- Business properties where internal areas which are critical to the day-to-day operations of the business were affected
- Properties owned by local authorities who act as the landlord
- Holiday lets that are operated as a business, where non-domestic rates are paid
- Bed and Breakfast properties where the owner lives on site as their primary residence and pays domestic or non-domestic rates or both
- Houses of Multiple Occupancy (HMOs) or blocks of flats, which will be considered as one property.

Non-eligible properties include:

- Garages, outhouses or storage areas
- Second homes
- Empty homes
- Basements or cellars not used as part of the habitable or business area of the property
- Holiday cottages which are not part of a commercial enterprise and are not the principal residence of the owner
- Properties that received property flood resilience grants in 2013/14, 2015/16, November 2019 and February 2020.

If you have questions about the scheme or your eligibility, please email: floodgrants@suffolk.gov.uk **Next**

Steps

1. Speak to your insurer to see if they can repair your property under the 'Build Back Better' scheme, which includes PFR measures. If they can, there may be no need for you to apply for a grant. If your insurer will not include PFR under Build Back Better, you will need to appoint and pay for an independent, qualified surveyor to produce a report recommending suitable PFR measures. Please refer to the useful information tab to find out how to find a surveyor.
2. Once you have your survey report, you will need to get quotes for the PFR measure(s) you wish to install from suitable contractors. Please refer to the useful Information tab.
3. Once you have your surveyor's report and quotes, you can go ahead and complete our application form.

Useful Information:

- [National Flood Forum website](#) - information about property level protection, a step by step guide to installation, qualified contractors and the kite marked materials.
- The [Property Protection Advisor](#) – is a helpful tool that uses national data about properties and flood risk that you can customise for your house to identify potential PFR options and likely costs. We suggest you use this tool to better understand what this grant may be able to fund before engaging a surveyor.
- [BeFloodReady](#) - information and videos to help you understand how to make your home more resistant to flood water and resilient to the impact it can have.
- [Free PFR training for homeowners](#) – CIWEM is offering a free 10 hour training module for homeowners who suffered flooding during Storm Babet. You will learn how to prepare for future events and better protect your property.