

Frequently Asked Questions on Property Flood Resilience

CIWEM's [BeFloodReady Community of Practice for Property Flood Resilience \(PFR\)](#) is a platform for sharing knowledge and good practice, and driving improvement in the sector. Developed for professionals, practitioners and the public interested in using PFR the Community of Practice consolidates and signposts information, delivers online events and provides a hub for peer-to-peer learning.

Funded by 14 organisations that include Flood Re, the Environment Agency, the devolved governments of Wales and Northern Ireland, insurers, consultants and contractors the Community of Practice consolidates information on PFR to improve competency, provide greater confidence and consistency.

This Frequently Asked Questions (FAQ) briefing note can be used by anyone curious or interested in becoming more flood resilient and using PFR, before, during or after a flood. This FAQ has been developed with the kind support of those on the Community of Practice steering group. Please feel free to use or share the information in any way.

General understanding of PFR

1. What is Property Flood Resilience (PFR)?

Property Flood Resilience (PFR) requires taking steps to reduce the impact that flooding has on properties and people. It's the practical steps to enable individuals or communities to prepare for flooding, better protecting the building during a flood, and making sure it's easier to clean up and recover afterwards. It includes knowing the flood risk, planning ahead (preparedness), using materials and products that help stop water getting in (flood resistance), and making buildings easier to dry out and live in again (flood recoverability) if water does get inside. See [BeFloodReady](#).

2. Why is PFR important for homeowners and businesses?

PFR helps people feel more in control when facing flood risk. It can provide peace of mind, reduce the stress and cost of flood damage, limit disruption and help families or businesses get back to normal faster.

PFR helps to:



Increase preparedness (awareness and planning)



Minimise risks to properties and the disruption that flooding can cause



Minimise the costs and impact of flood damage



Reduce recovery and reoccupation time

3. What types of flooding can PFR measures protect against?

PFR can reduce the impacts from several kinds of flooding:



Surface water from heavy rain (pluvial flooding)



Flooding from rivers and streams (fluvial flooding)



Flooding from the sea (coastal)



Rising groundwater



Sewer flooding



Combination of the above

You can read about the different flood types and how PFR can help at [BeFloodReady – types of flooding](#).

4. Can a property be made completely flood-proof and prevent flooding?

Unfortunately, no. Even with the best flood protection, no property is ever 100% safe from flooding. But PFR can greatly reduce the damage and help life return to normal more quickly. There will always be some residual flood risk that needs to be managed.

Recoverability measures help those in properties bounce back faster after a flood and make it easier to get life back to normal. PFR includes stopping water from getting in, planning ahead, and making clean-up easier. When used together, these steps can really reduce the damage and disruption a flood causes.

5. Will PFR make a property harder to sell?

It shouldn't, it could make a property more attractive. Buyers are more aware of flooding risks, and showing that a property has been made more resilient can be seen positively. Property sellers should be open about what PFR measures are in place and provide the right information.

6. Isn't it the government's job to deal with flooding?

The primary responsibility for protecting a property from potential flood risk lies with the property owner. Together with local authorities, and others the government does build flood defences and manages flood risks, but it can't protect every building. That's why property owners also need to take some responsibility for their own resilience. As [Flood Mary](#) explains, it's everyone's responsibility to manage their own risk – especially when climate change means more flooding is likely.

7. What maintenance will be required for PFR products?

PFR products need regular [maintenance](#) to work properly – just like a boiler or a car. This depends on the type of product and what the manufacturer says. Suppliers and installers of PFR measures provide clear instructions for their measures which should be discussed at handover of PFR, as outlined in the Code of Practice for PFR.

Insurance and financial support

1. Will installing PFR measures reduce insurance premiums?

Installing Property Flood Resilience (PFR) doesn't always mean lower insurance right away. However, some insurers may view these improvements positively – especially if you talk to them directly. Flood Re's Build Back Better scheme, supported by insurers and [explained here](#), lets homeowners make their homes more resilient after a flood, which may help influence future premiums.

There is also work being done on [Flood Performance Certificates](#), which could one day give homeowners a clearer way to show the value of their flood protection.

2. Are there grants or funding schemes available for PFR?

Yes, sometimes – but it depends on the location and can be very context specific.

- England - the government sometimes provides Flood Recovery Grants after severe and widespread flooding. Check with the council or the [National Flood Forum](#)
- Scotland – Scottish Government provides Flood Reciver Grants after sever flooding and some local councils offer a Flood Product Subsidy Scheme. Check with the council, or contact the [Scottish Flood Forum](#)

Some insurers offer support through the [Build Back Better scheme](#). Risk Management Authorities (like councils or the Environment Agency) may also use government funding to support local PFR schemes – check with them directly.

Find a helpful overview on funding at [BeFloodReady funding](#).

3. Why shouldn't an insurer repair properties after flooding the way it was before?

Replacing everything the same way after each flood can make future flooding worse and more expensive. It's also very stressful and something people might not want to repeat. Instead, [flood recoverable repairs](#) like hard flooring or raised plug sockets – reduce damage if flooding happens again. That's why Flood Re's Build Back Better scheme supports this smarter approach.

4. Are PFR measures heavy?

Discussions around the measures and end-users' mobility and/or preferences are a key part of the PFR survey, or the broader decision making process. Some PFR products can be constructed from smaller components, like slot flood barriers. Some products can be heavy, but not all – it depends on the product. There are lightweight and passive options that stay in place and don't need lifting. It depends on the property, flood risk, end-user needs like mobility and budget.

5. Can Build Back Better be used as well as a government Flood Recovery Grant?

Yes, these sources of funding are secured using different processes. Getting a grant or council funding doesn't stop a homeowner using the Build Back Better scheme..

6. Will people know a property is at risk of flooding if PFR measures are used?

Depends on the products, some PFR products like self-closing airbricks, or non-return valves do not appear to be PFR. Also, flood risk maps providing this information are also public too. So anyone can [check a property's flood risk for free](#).

But having PFR in place is a strong signal that steps have been taken to make a property resilient. It can be helpful to prepare a short PFR information pack to show what's been undertaken.

Assessing flood risk

1. Where can flood risk maps or data on flood risk be obtained for certain areas?

Flood risk maps are available for free and can be searched by postcode. There is a helpful overview on the [BeFloodReady website](#).

2. Aside from looking at flood risk maps what are the signs that a property is vulnerable to flooding?

There are several signs a property could be at flood risk, these include:



It has flooded before



It's in a low-lying area or near rivers, streams or the coast



Waterlogged gardens or surrounding green spaces



Street names hint at old water features (like "Mill Lane" or "Meadow Road")



There are watermarks or damp on walls



Local drains or gullies are blocked



Flood alerts



Neighbours or news reports mention previous flooding

3. Who should undertake flood risk surveys for properties?

PFR surveys should be undertaken by experienced and appropriately qualified professionals and members of CIWEM, RICS and ICE. PFR surveyors should also follow the [Code of Practice for PFR](#) (CIRIA publication C790).

CIWEM has developed (launched in summer 2025) a [Specialist Register for PFR Professionals](#) (that independently and robustly assesses the knowledge and skills of professionals).

4. Who might have information on historic flooding in an area?

A flood risk consultant can help obtain information, but common information sources include:

- The local council or Lead Local Flood Authority (LLFA)
- Parish councils/Community Councils
- The Environment Agency, Scottish Environmental Protection Agency or Natural Resources Wales
- In England and Wales Section 19 Flood Investigation Reports (public documents investigating serious floods)
- Previous owners, neighbours, or local residents
- Historic maps
- News reports or local archives

5. What is the first step in understanding what PFR measures will be suitable?

The first step is to appoint an independent, qualified and trained PFR surveyor. They should follow the Code of Practice for PFR (CIRIA C790), which ensures that the survey is high quality and takes the property's construction, risk and people into account. Where possible they should also be registered with CIWEM's Specialist Register for PFR Professionals (launched in summer 2025).

6. What does a PFR survey entail?

There are two key stages of knowing the flood risk and how this impacts the property and people that live in, and/or use the building.

- Hazard assessment – understanding flood risk in the area.
- Property survey – checking how water might enter the building, discussing the needs of the people who live or work there, and suggesting the right options.

It takes between half an hour and 45 mins and ends with a written report suggesting steps to improve flood resilience.

Preparation, planning and design - choosing the right measures/approach

1. How can those living and using properties at risk of flooding prepare?

People who live, or work in places at risk of flooding can take simple steps to reduce the damage, disruption and stress floods can cause. These steps include being informed, making a plan, installing the right products, and staying connected. These steps can give peace of mind, reduce damage, and help life get back to normal faster.



Check the flood risk (see [BeFloodReady](#))



Flood alerts, or flood warnings



Sign up to Met Office severe weather warnings



Make a flood plan that includes what to do before, during and after a flood. It should provide a checklist, what PFR equipment to use, what to move.



Develop a flood kit. See [here](#) for further information



Get a PFR survey



Install and maintain PFR measures



Check insurance and [Build Back Better](#)

2. What are the most effective PFR measures to install?

This is very case by case specific. The best PFR measures depend on the property, its characteristics, the type of flooding and the people living or using the property. This should be assessed by an appropriately qualified surveyor during the PFR survey. Common PFR measures include:



Flood doors and barriers



Self-closing air bricks



Non-return valves



Sump/puddle pumps



Water-resistant wall coatings



Flood recoverable materials for floors and walls



Raised electrics

3. How much do PFR measures typically cost?

Costs can vary. The exact cost depends on the type of building, end-user requirements and the level of flooding risk and resilience required.

Flood doors: £2500 - £4250

Flood barriers: £200 - £4000

Self-closing airbrick: £80 - £150

Vent cover (aluminium): £250 - £400

Breathable waterproofing (dependent on area) per m²: £16 - £45

Mortar repairs per m²: £200 - £300

Sealant for each entry point (around services): £15 - £25

Non-return valves (dependent on size): £60 - £150

Toilet bung: £60 - £90

Puddle pump: £150 - £250

Sump pump in new chamber: £1,800 – £2,300

Information kindly provided by [Watertight International](#) in June 2025.

4. How does someone know PFR products will work?

The most reliable PFR products are certified to BS 851188 Flood resistance products and have a BSI Kitemark. This means they've been tested and meet recognised performance standards.

5. Where can PFR products be bought?

Certified PFR products are usually sold by manufacturers or specialist suppliers. Trusted advice and installation should be sought by those that follow the Code of Practice for PFR and have appropriate qualifications and experience. Look for these professionals on [CIWEM's Specialist Register for PFR Professionals](#).

6. What should someone avoid when getting PFR?

Jumping straight to PFR installation without a proper PFR survey can lead to poor results and/or wasted money. A professional survey ensures that:

- The flood risk is fully understood
- The right measures are chosen for the property and people that live or work there
- Health and safety, budget and future maintenance are all considered

Using the Code of Practice for PFR should be a pre-requisite. An immediate flag is a professional that is not aware, or follow the Code of Practice.

7. Are there DIY options available to help reduce costs?

Yes, there are some simple products that can be bought for DIY use. But many DIY products are not certified and/or may be hard to install correctly and they do not come with any guarantees or warranties that can provide additional peace of mind. The National Flood Forum suggests consulting professionals to make sure products will actually work when needed. Long-term maintenance is also important to ensure they work as required.

8. Can a wall/bund be built to divert the flood water?

Building a flood wall or bund is possible but complex. Important things to check include:

- The risk of diverting floodwater to neighbouring properties or land
- The strength of existing walls (a structural survey may be required to determine how much water they can keep out)
- Where water could get around, through or under the barrier
- The need for pumps to manage any seepage, remove water
- Permissions from the Environment Agency, Scottish Environmental Protection Agency or Local Authority

Walls might need an engineer's design and planning permission. Find out more from the Flood Mary [here](#).

9. If the property is in a Conservation Area, what PFR measures can be used?

It depends on what the conservation area is trying to protect. Permission might be needed, so it's important to speak to the local authority's Conservation Officer, or planning department and LLFA.

PFR has been used successfully in many Conservation Areas and on listed buildings. Products can often be adapted to suit the surroundings. Historic England offers detailed [advice here](#). Historic Environment Scotland has guidance available on their [website here](#).

Installation and design

1. Who should install PFR measures?

PFR measures should be installed by contractors and builders who are knowledgeable, skilled and qualified. Installers should understand flood risks, PFR and follow the Code of Practice for PFR (CIRIA C790) to make sure the measures are right for the building and the people who use it.

CIWEM has a [Specialist Register of PFR Professionals](#) (launched summer 2025), which will include trained and assessed installers and contractors.

It is also recommended to choose tradespeople who are members of respected bodies like the [Federation of Master Builders](#) or the [Property Care Association](#), both of which support standards in building work.

2. Are there certified contractors or suppliers for PFR?

Yes, registered appropriately qualified and assessed professionals are being included on CIWEM's Specialist Register for PFR Professionals (launched in summer 2025), which ensures that surveyors and installers meet the right standards for professionalism and quality.

In addition, the Environment Agency has a national PFR Framework that local councils can use to find suppliers that have demonstrated a

commitment to good practice and signing up to the CIWEM Specialist Register.

During a flood

1. Is there anything those in properties can do if a flood is imminent?

Yes, there are important actions that can reduce danger and damage if a flood is expected soon:



Sign up for flood alerts



Follow a flood plan – this includes knowing what to move, where to go, and how to stay safe



Deploy PFR products



If necessary use DIY options such as plastic sheeting, silicon sealant, gaffer/flashing tape. See this [blog](#) and [video](#) from Flood Mary.



Move people, pets, and valuables upstairs or to a safe place



Evacuate if unsafe, or been asked to do so by the emergency services



Raised electrics

Flood preparation works best when it's planned ahead, not during a crisis. So encourage people to have test runs on implementing their flood plans.

2. What is the priority list in terms of actions people at risk of flooding should be taking?

When flooding is expected, the priority is to stay safe, then protect people, property, and belongings. Key actions are:



Stay informed – follow and /or listen to warnings and check local updates



Protect life first – evacuate vulnerable people and pets if needed



Deploy PFR or take other appropriate actions



Turn off gas, water, and electricity (if safe to do so)



Move items to higher ground



Follow the flood plan made in advance

3. What if someone is too late to install PFR measures?

If floodwater has already arrived, it's often too dangerous to try to deploy PFR. That's why having a flood plan and understanding how much warning time is available are so important. The Code of Practice for PFR stresses the need for good planning and regular drills to make sure people know what to do when time is short.

After a flood

1. What should be done if a property floods despite having PFR?

Even with PFR, some flooding may still happen. If it does, these steps can help reduce damage and support post flood recovery:



Stay safe first – make sure people are out of danger



Take photos and keep records of the damage



Contact the insurer and explain what happened



Start drying and cleaning – disinfect where needed (this may need to be after a visit from the insurer or loss adjuster)



Consider whether products can be cleaned, reused or need to be destroyed (challenge professionals who want to dispose of everything)



Review what worked and what didn't – speak to a professional to see how the PFR measures performed and could be improved.

Use flood recovery as a chance to 'build back better' with different/stronger materials and better layouts that cope with future floods. The Code of Practice highlights the importance of using recoverable materials and learning from past events to improve resilience.

2. Can PFR measures be reused after a flood event?

Yes, many PFR products should/can be reused if they are still in good condition. After a flood, they should be:

- Checked for damage
- Cleaned and disinfected
- Maintained or repaired if needed

It's helpful to include this in the flood plan and maintenance requirements including information on where the products are stored and how to get them ready again for the next flood warning.

3. How often should PFR systems be maintained or tested?

PFR measures and systems must be checked regularly to make sure all the correct fittings and tools are where they should be and they still work. This includes checking:

- Seals, valves and flood barriers
- Pumps, doors, and any moving parts
- Making sure tools and fittings are easy to access

PFR should be tested and maintained based on guidance from the manufacturer and the PFR handover pack. Standard 6 within the Code of Practice for PFR stresses the need for regular inspection and updates.

Thanks to our Partners and Supporters

Partners



Supporters



CIWEM 30/09/25