

Frequently Asked Questions

2017 Once-Off Voluntary Homeowners Relocation Scheme

What is the purpose of this Once-off Voluntary Scheme?

This is a voluntary targeted once-off humanitarian scheme for homeowners whose primary residence (main/family home) was flooded, significantly damaged and uninhabitable during the major floods from 4 December 2015 to 13 January 2016; where their home is at significant risk of similar damage from flooding again and cannot get flood insurance and be protected by other possible flood protection or mitigation measures. It is a scheme that is targeted at a person's main/family home that is unsustainable as a home due to its flood risk.

What is a primary residence?

A homeowner's primary residence is their main/family home at the time of this flood event.

How will homeowners for this once off scheme be identified?

There are two stages to identifying homes and homeowners.

Stage 1.

The OPW together with each Local Authority are identifying through their extensive and detailed local knowledge, those homes that flooded during this flood event, their risk of future flooding and plans and/or possible measures to protect those homes from similar risk of future flooding. This Stage is a desk based assessment and does **not** involve any individual assessment of homes.

Homeowners identified at this stage will be contacted by, or on behalf of, the OPW. Where the home identified is the homeowner's main/family home they will be invited to an individual meeting with the OPW and/or other relevant authorities. This meeting will provide the homeowner with a range of information and the OPW with further information including whether the home has flood insurance and the damage to the main/family home during that flood event. Where relevant the detailed terms of the scheme will be explained to the homeowner and at or shortly after the meeting the homeowner may be invited, on a voluntary basis, for the OPW to conduct an individual assessment of their home under Stage 2.

Stage 2.

Where the homeowner volunteers, the OPW will conduct a detailed assessment of each individual home. This individual home assessment will include:

- issues considered as part of the desk based assessment at Stage 1,
- the depth and duration of the floodwater in the home during this event,
- using all available information, including maps and surveys, to determine the likelihood of recurrence of flooding in your home that could cause serious and similar damage,
- the location of the home and its structural integrity, and
- any planned or possible flood protection and mitigation measures for this home.

The outcome of Stage 2 will be for the OPW to decide, based on the information and the individual assessment, whether to offer the homeowner humanitarian assistance to relocate to another main/family home. Any offer will only be made to those homes that are deemed **not to be sustainable due to their flood risk and there are no other known or possible alternative flood protection or mitigation measures**. Any offer will be made in accordance with the terms attaching to this scheme.

When will the OPW contact homeowners identified under Stage 1?

The OPW is working with Local Authorities across the affected areas and will, over the coming weeks, start to make contact with homeowners identified following their assessment at Stage 1.

If I am contacted by the OPW has my house to be assessed under Stage 2 by the OPW and do I have to move?

No. This is a voluntary scheme. It is a decision of the relevant homeowner:

- if contacted, whether to attend any meeting with the OPW after Stage 1,
- if invited, whether to agree to proceed to Stage 2, and
- if offered assistance to relocate following assessment at Stage 2, whether and where to relocate to with the humanitarian assistance being offered and associated terms and conditions.

Who will be offered home relocation?

Only homes that, following a detailed Stage 2 assessment, are deemed **not to be sustainable due to their flood risk and there are no other known or possible alternative flood protection or mitigation measures**, in accordance with the terms attaching to this scheme.

How can I apply for the scheme?

The OPW and the Local Authorities with their extensive and detailed knowledge are identifying homes under Stage 1 of the scheme and will over the coming weeks start to contact those homeowners identified through their assessment at that Stage.

You can express your interest to be considered under Stage 1 of the Scheme if you think you meet the criteria by completing the Expression of Interest Form. You must return a completed form **before 28th July 2017** by email to homerelocation@opw.ie or by post to Voluntary Homeowners Relocation Scheme, Engineering Services, Office of Public Works, Jonathan Swift Street, Trim, Co. Meath C15 NX36.

What Criteria Should I consider before I make an Expression of Interest?

Appendix 1 of this Information Note has the detailed criteria you should consider. In summary you should consider the following two sets of questions:

1. Did flood water enter your main family home between 4 December 2015 and 13 January 2016? If you live in a turlough area did flood water enter your main family home during these dates or after 13 January 2016 because of the flooding during these dates?
2. Did that flooding damage the actual home (not the surrounding garden and lands)?
3. Was your home uninhabitable during that flood event? i.e. you could not live in the home during the flood event because of the damage caused
4. Did the home have a similar flood event and experience in the past ten years and/or if known, is your home at a significant risk of a similar flood event in the future?

If the answer to questions 1, 2, 3 and 4 is **Yes** then please consider questions 5, 6 and 7:

5. Do the OPW or your Local Authority have plans to build flood protection or mitigation measures for your area in the future, e.g. through the OPW Catchment Flood Risk Assessment and Management (CFRAM) Programme or minor works?
6. Is the OPW or others undertaking work or studies to consider possible flood protection or mitigation measures for your area, e.g. work by the OPW with the Geological Survey of Ireland to identify measures to manage flood risk from turloughs?
7. Do you have flood insurance on this home?

If the answer to questions 1,2,3 and 4 is **Yes** - **and** – the answer to questions 5, 6 and 7 is **No**, then you can either:

- wait until 1 July 2017 to see if you are contacted by or on behalf of the OPW, or
- complete and return **by 28th July 2017** the Expressions of Interest form by email to homerelocation@opw.ie or by post to Voluntary Homeowners Relocation Scheme, Engineering Services, Office of Public Works, Jonathan Swift Street, Trim, Co. Meath C15 NX36.

When will homeowners be offered assistance to relocate?

The offer will be made to all homes following the assessment at Stage 2 that are deemed **not to be sustainable due to their flood risk and there are no other known or possible alternative flood protection or mitigation measures**. Any decision to phase the relocation of homeowners may be taken when the actual number of eligible homeowners that volunteer for the scheme is known.

I live in a turlough area and my home flooded after 13th January 2016. Should I express an interest?

Yes. Due to the complex nature of turloughs and the associated groundwater flooding a small number of homes, located in turlough areas, may not have flooded until after 13th January 2016. However, the single cause of these homes flooding was the flooding event between 4th December 2015 and 13th January 2016. If your home is one these it can be considered under this scheme.

I am a homeowner and I rent a house that flooded during this flood event. Should I express an interest?

No. The scheme is for humanitarian assistance and only available to a homeowner's primary residence or homes that were the homeowner's main family home at the time of the flood event.

My garden flooded but we managed to keep the water out of the house. Should I express an interest?

No. The Government acknowledges the work and tremendous efforts and resilience by homeowners, Local Authorities and other emergency response services that managed to prevent many homes from being flooded and mitigated significant damage from flooding. This included those people, families and communities who worked together throughout difficult circumstances and conditions to protect and mitigate the damage to their homes from flooding. The Government recognises that relocation is a measure of last resort for people. In light of the experience of floods during this flood event, the Government has asked the OPW to prepare proposals over the coming months for how the Government can provide assistance for those homeowners who can mitigate flood damage to their homes through Individual Property Protection measures.

Accordingly, those homeowners who managed, or in the future could manage, to keep flood water from entering or significantly damaging their homes are not being targeted under this scheme.

We had to evacuate and/or could not live in our home during these floods. Should I express an interest?

Flooding can cause many types of disruption and damage to homes. Some scenarios of the damage and disruption can include:

- Scenario 1.** Flood water entering the home causing significant damage to the building and its contents.
- Scenario 2.** The home is evacuated as part of emergency response measures and flood waters do not enter the home.
- Scenario 3.** Homeowners who experience significant disruption and inconvenience to their daily lives during a flood event, from for example disruption to power and water supplies and damage to the septic tanks.

This scheme is targeted at **Scenario 1 homes only**. Homes in Scenario 2 and 3 while greatly inconvenienced and disrupted during this flood event were not significantly damaged that would render them unsustainable.

The Government has a range of flood assistance measures to homeowners disrupted or that have experienced partial damage to their homes during this flood event, including the Home Renovation Incentive (HRI) Scheme administered by the Office of the Revenue Commissioners. For more information on this scheme please consult Revenue's website at <http://www.revenue.ie/en/tax/it/reliefs/hri/>

The Department of Social Protection's Humanitarian Assistance Scheme, within the terms of that scheme, may provide humanitarian assistance to households under all three Scenarios.

We had to evacuate the house because we could not access it from the roads that were flooded. Should I express an interest?

No. Under the second cycle of the EU Floods Directive the OPW will, later this year, begin an national assessment of rural and dispersed flood risk, including considering feasible flood protection and mitigation measures for these isolated homes.

In addition, ongoing infrastructural investment through the OPW's Minor Flood Mitigation Works & Coastal Protection Scheme, Local Authorities road improvement funding and Transport Infrastructure Ireland aims to help alleviate the effect of flooding on these homes.

The Government acknowledges the disruption caused to homes that experienced access difficulties during this flood event and as above, is working towards feasible measures to address this flood risk for the future. This scheme is targeting those homes that flooded during this flood event.

How will the OPW assess my future risk of flooding?

To be eligible for the scheme homes have to be at risk of similar and serious flooding and damage in the future. The OPW will use all available relevant information including if available any historical flooding in the past ten years (prior to January 2016) and any predictive mapping and survey information.

For example:

- over the last number of years, the OPW has mapped the predictive flood risk for over 300 areas under the CFRAM programme. If you live in one of these areas the OPW will use this information together with any history of past flood events for your home to assess if the home is at significant risk of similar flooding and damage in the future.
- the Geological Survey of Ireland is currently undertaking a study into the flooding risk from turloughs. This study may help identify the risk of flooding for properties in turlough areas and help inform any possible protection and mitigation measures.

What happens after I express an interest?

If you express an interest, you will receive a written acknowledgement. All homes that are known to have flooded by the OPW and Local Authorities by their local knowledge or those brought to their attention through an Expression of Interest will be examined by the OPW and Local Authorities under Stage 1 against the criteria set out in **Appendix 1**.

I expressed an interest, will I be told if I do not meet the eligibility criteria?

Everyone who expresses an interest in the scheme will be informed of the outcome of his or her Stage 1 assessment. If you expressed an interest and your home does not meet the criteria to be considered for Stage 2, you will receive a letter which will include the reasons for this decision.

How much funding will I receive under this scheme and what are the other Terms and Conditions?

Any offer made to a homeowner following Stage 2 assessment will come with terms and conditions. Some of these are set out in **Appendix 2**.

As a voluntary scheme if a homeowner accepts these and accepts to relocate under the scheme they will have to sign a legal agreement between the homeowner(s) and the Commissioners of Public Works (OPW).

While full details will be explained at a meeting with individual homeowners, you will:

- have to identify a new home and make all arrangements to relocate to that home. This can include a site you want to build a new home on,
- be offered
 - the cost to the Local Authority in your area of providing a home with a similar number of bedrooms (up to a maximum of a 4-bedroom home). The offer will vary between homeowners and may take account of any individual insurance settlement and
 - financial assistance towards other associated costs with relocating, and
- demolish your existing home (and may have to apply for planning permission to demolish the home).

Homeowners are strongly advised to secure their own legal advice prior to committing to voluntary relocation.

I have been offered assistance under the scheme, can I use the assistance under this scheme to pay off my mortgage?

No. Funding under this scheme is humanitarian assistance to relocate those homes that are deemed **not to be sustainable due to their flood risk and there are no other known or possible alternative flood protection or mitigation measures.**

Funding cannot be used to fund an outstanding mortgage or borrowing on your main/family home that is being relocated and demolished as part of this scheme.

I have been offered assistance under the scheme and have opted to build a new home. Will OPW recommend a construction firm to build the house?

No. It is your responsibility to make all arrangements to relocate to a new home including sourcing and contracting with a construction firm to build your new home.

I have been offered assistance under the scheme. Why do I have to demolish my old house?

If you are eligible for the scheme, then your home has been deemed by OPW engineers to be unsustainable against future flood risk. The home is therefore not feasible for habitation in the future and the site must be returned to an agricultural condition, or other appropriate condition.

Will the scheme be extended?

No. This is a once-off targeted scheme. The Government will over the coming months approve the Flood Risk Management Plans that will provide details of measures to protect and mitigate flood risk and damage in at risk areas, through a range of measures, including structural and non-structural. These Plans are the outcome of the CFRAM programme and implementation of these measures, in time, will inform any future voluntary home relocation scheme, which is acknowledged to be a measure of last resort.

Will business and farmyard buildings flooded in Winter 2015/2016 be relocated as part of the 2017 Voluntary Homeowners Relocation Scheme?

No. The Government decision is to introduce a Voluntary Homeowners Relocation Scheme and is a targeted scheme at a homeowner's primary residential property only.

The Department of Agriculture, Food and the Marine has indicated that Stage 1 of the Voluntary Homeowners Relocation Scheme will help it to identify those farmyard buildings which it will evaluate on an individual basis. The Department of Agriculture, Food and the Marine will contact relevant farmers. Its evaluation may determine if any alternative remedial works can be undertaken to protect those at risk farm buildings from similar flood risk and allow that Department consider the feasibility of any future once-off targeted scheme for Voluntary Farmyard Building Scheme.

Where can I get Further Information?

For any further information contact:

email: homerelocation@opw.ie

Tel: 046 942 6470

Website Url: <http://www.opw.ie/en/voluntaryhomeownersrelocationscheme/>

DISCLAIMER

The contents of this document are intended as a guide only to convey information on the Voluntary 2017 Homeowners Relocation Scheme and are intended for information purposes only. This document does not purport to be and shall not be considered a legal document. It does not contain or purport to contain any legal advice or assistance. Whilst all reasonable care has been taken to ensure the accuracy of the information contained in this document, The Commissioners of Public Works in Ireland and the State do not accept any responsibility for and shall not be liable, in either contract or in tort, for any direct, incidental, consequential, indirect loss or any other loss, costs, expenses or damage of any kind caused as a result of accuracy, suitability, usefulness, and completeness or otherwise of the information and data contained in this document.

Appendix 1

Criteria for Assessing Homes and Homeowners under the 2017 Once-Off Voluntary Homeowners Relocation Scheme

The 2017 Once Off Voluntary Homeowners Relocation Scheme is only applicable to a homeowner's primary residence that flooded i.e. flood water entered and significantly damaged the building during the flood event between 4th December 2015 and 13th January 2016 such that rendered it uninhabitable.

A small number of homes, located in turlough areas, may have flooded after 13th January 2016, due to the complex nature of turloughs. However, the single cause of their flooding was the flooding event between 4th December 2015 and 13th January 2016. The homes in these areas that flooded, as above, after 13th January 2016 and for this reason will be eligible to be considered under this once-off scheme.

For those flooded homes the following criteria will apply:

1. The homeowner's property in question is their primary residence. For the purposes of the Scheme, residential property includes a building that is occupied or suitable for occupation as a dwelling - but not any buildings used for commercial purposes. Where a property is unoccupied at present due to a recent flood event, it must have been occupied up to the date of that event.
2. Confirmation by homeowners or through the Local Authority/Department of Social Protection that the property was flooded during the storms of Winter 2015/2016.
3. The seriousness and permanency of the damage caused by the flooding in Winter 2015/2016.
4. The affected property must have a significant probability of the recurrence of the flood depth, duration or frequency on a scale that could cause further serious and similar damage to the home. This will be based on the property's flooding history in the previous ten years (prior to January 2016) and, where available, all relevant data, analysis, information including flood mapping and surveys.
5. The property deemed by the OPW to be at significant risk at 4, is not due to or may not benefit from a planned or possible future major, minor or individual flood defence scheme, including those identified in the Flood Risk Management Plans developed through the CFRAM Programme measure.
6. The property deemed by the OPW to be at significant risk at 4, based on available plans and studies may not be protected adequately from being flooded in the future at an economically feasible cost through other flood mitigation works including minor works, individual property protection or other possible measures that can be considered at this time.
7. The homeowner is unable to obtain flood insurance for the property and can provide at least three refusals to insure the property against flooding

Appendix 2

Terms and Conditions of the 2017 Once-Off Voluntary Homeowners Relocation Scheme

Following the Stage 2 assessment if the home is deemed to meet the criteria for the scheme the OPW will offer the homeowner assistance to relocate, which will include the following terms and conditions:

- The offer made is non-negotiable and will be based on the cost to the Local Authority of providing a home with a similar number of bedrooms (up to a maximum of the cost of a Local Authority property of 4 bedrooms).
- The offer will take account if the homeowner is relocating by purchasing a new home or if building on a new site and if the purchase of a site if necessary.
- The offer will include some costs associated with relocation, including legal costs.
- The amount of the offer may be adjusted to reflect any settlement received from insurance providers in respect of structural damage. Beneficiaries would be required to instruct their insurance company to provide information to OPW in that regard.
- The applicant will have 12 weeks from receipt of the offer to confirm acceptance, failure to confirm acceptance within this time period will be deemed as a refusal of the offer and no further offer will be made.
- The existing house must be demolished and the site returned to an agricultural or appropriate condition. This may require planning permission from the Local Authority, and written consent from any charge holder including the applicant's bank or building society.
- It is the responsibility of the applicant to obtain the planning permission to demolish the property and for any construction of a new dwelling on a new site.
- The applicant will have 12 weeks from the date of acceptance to apply for planning permission to carry out the demolition.
- The homeowners must provide documentary evidence verifying that the funds provided have been used solely for the demolition, construction or purchase of a new dwelling house and for no other purpose.
- The applicant will have to provide proof of title to the property.
- The applicant must produce a valid tax clearance certificate.
- The applicant must provide the OPW with authorisation to allow insurance companies to provide the OPW with any information which they possess in relation to insurance cover and insurance claims on the property.