

Debate Pack
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Flood recovery framework

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1 Background

A Westminster Hall debate on the Flood Recovery Framework (FRF), proposed by Philip Dunne through the Backbench Business Committee, is scheduled to take place on 17 April 2024 from 2.30 – 4pm.

1.1 The Flood Recovery Framework

The [Flood Recovery Framework](#) is a central government scheme to support households and businesses in cases of severe flooding in England. It was established in 2017, and is the primary route for providing “swift, responsible financial support packages” to households and businesses impacted by severe flooding in England.¹

It is activated at Ministerial discretion in response to specific flood events, and as set out in the government’s [Flood Recovery Framework guidance for local authorities in England](#), “it will be for ministers to determine when this support is made available and the eligibility criteria.”²

The [government guidance](#) states that funding might typically be deployed in the case of a “severe weather event with significant wide area impacts”, for example across multiple local authorities. It has been activated four times to date: it was first activated in November 2019, following heavy rainfall in Northern England, and in February 2020 following Storms Ciara and Dennis.³ More recently, it was activated in October 2023 following Storm Babet, and in January 2024 following Storm Henk.⁴ Support made available under the FRF is disbursed by local authorities, and reimbursed by the Department for Levelling Up, Housing and Communities (DLUHC).⁵

The FRF is currently under review, and the government expects this to be completed “by autumn this year”.⁶

¹ HMG, [Press release: Government announces support for flood-hit areas](#), 25 October 2023.

² HMG, [Flood Recovery Framework; Guidance for local authorities in England](#), updated 28 October 2021.

³ HMG, [Press release: Government announces support for flood-hit areas](#), 25 October 2023.

⁴ HMG, [Press release: Government payments for communities impacted by flooding](#), 6 January 2024, last updated 16 January 2024.

⁵ HMG, [Flood Recovery Framework; Guidance for local authorities in England](#), updated 28 October 2021.

⁶ [HC Deb 4 March 2024, vol. 746](#).

EFRA Committee, [Flooding: Government Response to the Committee’s Fourth Report of Session 2019-21](#), 22 April 2021, Recommendation 14.

Funding made available under the FRF

The FRF includes support made available to individuals and businesses, in the form of short term ‘recovery’ payments and reductions in council tax and business rates. The broad categories of support are summarised below.

Community Recovery Grant

Flooded households can apply for up to £500 cash as a grant to help with immediate costs. The local authority will usually pay this directly to eligible households.

Council tax reductions

Households that are “significantly affected” may be eligible for council tax reductions of 100% for at least three months. This is in addition to the Community Recovery Grant payment. Granting council tax relief is at the discretion of local authorities.

Business Recovery Grant

Small and medium sized businesses may be eligible for a grant of up to £2,500 to help with immediate recovery. The local authority will usually pay this directly to businesses.

Business rate reductions

Businesses that are “significantly affected” may be eligible for business rates relief of 100% for at least three months. This is in addition to the Business Recovery Grant. Granting business rates relief is at the discretion of local authorities.⁷

Eligibility for funding

The FRF is not always activated by the government following a flood, and where it is activated, not all affected areas will necessarily qualify. The [government guidance](#) does not specify any threshold of the number of properties that must be affected for the FRF to be activated. However in the past Ministers have specified the number of minimum affected properties when activating the fund (for example, following Storm Henk in January 2024, [the government said](#) that local authorities reporting 50 or more flooded properties would be eligible).⁸

Where areas have “minimal numbers of flooded or affected households,” the guidance states that “the local authorities concerned will usually be

⁷ HMG, [Flood Recovery Framework; Guidance for local authorities in England](#), updated 28 October 2021.

⁸ HMG, [Flood Recovery Framework; Guidance for local authorities in England](#), updated 28 October 2021.

PQ 10861 [on [Floods: Compensation](#)], 22 January 2024.

expected to manage community recovery independently”.⁹ Local authorities experiencing flooding that does not qualify for support under the FRF may choose to make additional sources of support available to their communities.

There are a number of other funding sources, such as the Farming Recovery Fund (disbursed by the Rural Payments Agency to farms, often made available at the same time as funding from the Flood Recovery Framework), the Business Recovery Grant (disbursed by Department for Business and Trade) and the Property Flood Resilience grant scheme (designed to increase resilience of flooded properties to repeat flooding, operated by the department for Environment, Food and Rural Affairs).

For further information on funding sources (other than FRF) for flood affected areas, see the Library briefing on [flood risk management and funding](#) (February 2024).¹⁰

Funding mechanism

Local authorities report the number of flooded properties to Government Liaison Officers from DLUHC.

When the FRF is activated, local authorities are responsible for distributing funding or rebates to communities and business in the first instances, which is later reclaimed from DLUHC. The process for reclaiming this funding takes place over different timescales; some upfront funding will be distributed to local authorities on the basis of initial estimated numbers of eligible households and businesses reported by the authority, and this may later be adjusted up or down based on actual numbers. Full funding is paid by government (DLUHC) to local authorities retrospectively, based on the certified cost of providing relief.^{11, 12}

1.2

Recent activation of the framework

The FRF has been activated following severe flooding in both 2023 and 2024..

The FRF was [activated following Storm Babet](#) on 25 October 2023.¹³ It was activated by the Secretary of State for DLUHC for local authorities reporting

⁹ HMG, [Flood Recovery Framework; Guidance for local authorities in England](#), updated 28 October 2021.

¹⁰ Commons Library research briefing CBP 7514, [Flood risk management and funding](#).

¹¹ PQ 1327 on [\[Floods: Disaster Relief\]](#), 10 November 2023.

¹² HMG, [Flood Recovery Framework; Guidance for local authorities in England](#), updated 28 October 2021, section 2.1.

¹³ HMG, [Press release: Government announces support for flood-hit areas](#), 25 October 2023.

over 50 internally flooded properties (any combination of households and businesses), with these properties flooded as a direct result of Storm Babet between the dates of 19 October 2023 and 25 October 2023. Estimates of the total cost of this activation are not publicly available, and final spend depends on the number of successful applicants and the scale of their damages.¹⁴

Most recently, [the FRF was activated by the SoS for DLUHC and the SoS for Defra following Storm Henk](#) in January 2024. It was activated for local authorities reporting 50 or more properties flooded.¹⁵ As of 4 March 2024, government stated that 2,241 properties had been identified as eligible for grant support, with payments of £788,743 made and reported by authorities.¹⁶

¹⁴ PQ 1327 on [[Floods: Disaster Relief](#)], 10 November 2023.

¹⁵ HMG, [Press release: Government payments for communities impacted by flooding](#), 6 January 2024, last updated 16 January 2024.

¹⁶ [HC Deb 4 March 2024, vol. 746](#).

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PQs

Agriculture and Food Supply: Floods

Asked by: The Marquess of Lothian

To ask His Majesty's Government what assessment they have made of the impact of flooded and saturated farmland on farming and food production, following recent data from the UK Centre for Ecology & Hydrology, which show that soil moisture levels at most of the sites it monitors were at high or above capacity in December 2023 and January 2024.

Answering member: Lord Douglas-Miller | Department: Department for Environment, Food and Rural Affairs

The Government recognises the impact flooded and saturated farmland has on farming and food production and sympathises with those affected.

On 6 January, we announced we would set up the Farming Recovery Fund to support farmers affected by exceptional flooding. The focus of the Fund is in those local authority areas where the Flood Recovery Framework has been activated. Farmers who have been impacted by flooding in these areas will be written to by the Rural Payments Agency inviting them to apply for a grant of up to £25,000 to support them in restoring agricultural land to the conditions it was in before the flooding.

The Government has recently announced £75 million funding for Internal Drainage Boards to protect agricultural land and rural communities from flooding, helping areas recover from recent flooding events and modernising infrastructure to lower costs for farmers and increase their resilience to climate change.

HL Deb 02 April 2024 | PQ HL3159

Flood Recovery Framework

Asked by: Mohammad Yasin (Bedford) (Lab)

What his planned timescale is for reviewing the Flood Recovery Framework.

Answering member: The Parliamentary Under-Secretary of State for Levelling Up, Housing and Communities (Simon Hoare) | Department: Levelling Up, Housing and Communities

I am grateful to the hon. Gentleman for his question. I am pleased to report that the review of the flood recovery framework has already begun and I

expect the work to be completed by autumn this year. We will, of course, update Parliament in the usual way when that review is completed.

HC Deb 04 March 2024 | Vol 746 c630

Business: Floods

Asked by: Robertson, Mr Laurence | Party: Conservative

To ask the Secretary of State for Environment, Food and Rural Affairs, if he will make an estimate of the number and proportion of businesses that are (a) without flood insurance and (b) eligible for business recovery grants.

Answering member: Robbie Moore | Department: Department for Environment, Food and Rural Affairs

The Government does not collect data on the proportion of businesses that are without flood insurance.

Small and Medium Sized Enterprises (SMEs) in England are in principle eligible to receive the Department for Business and Trades Business Recovery Grant as long as they:

1. Are located in a geographic area which has reached the threshold to receive support under the Flood Recovery Framework and where the local authority has taken the decision to participate in the Framework; and
2. Satisfy the criteria for receiving a Business Recovery Grant as set out within the Flood Recovery Framework and associated guidance.

It is for a local authority to make an assessment on who qualifies for a Business Recovery Grant in the light of all the criteria and circumstances on the ground.

If they are in an eligible area and have suffered internal flooding, they should contact their local authority to understand if they can also Defra's Property Flood Resilience recovery grant, which provides for up to £5,000 to install measure to make eligible properties more resilient to future flooding.

HC Deb 29 February 2024 | PQ 14786

Farming Recovery Fund

Asked by: Hardy, Emma

To ask the Secretary of State for Environment, Food and Rural Affairs, whether the Farming Recovery Fund opened in response to Storm Henk will be available to farmers in (a) Yorkshire, (b) Norfolk and (c) Derbyshire.

Answering member: Robbie Moore | Department: Department for Environment, Food and Rural Affairs

The Government has triggered the Flood Recovery Framework in Berkshire, Gloucestershire, Herefordshire, Leicestershire, Lincolnshire, Nottinghamshire, Oxfordshire, Somerset, Surrey, Warwickshire, West Northamptonshire, Wiltshire, and Worcestershire, to provide funding for affected households and businesses as a result of severe flooding caused by Storm Henk. Farmers in these areas are likely to be eligible for a number of these funds, including the Business Recovery Grant (for up to £2,500 per SME business), the Property Flood Resilience grant (up to £5,000 per flooded property) and Business Rate relief.

We are currently assessing the impact of the flooding caused by Storm Henk on farmland to enable us to confirm eligible areas for the Farming Recovery Fund. Eligible areas will be within the same areas announced for the wider Flood Recovery Framework, which does not currently include areas in Yorkshire, Norfolk and Derbyshire.

We are monitoring the situation closely and further guidance on support for farmers affected by the flooding will be published on gov.uk in early March.

HC Deb 29 February 2024 | PQ 14681

Business: Floods

Asked by: Perkins, Mr Toby

To ask the Secretary of State for Business and Trade, with reference to the guidance sent by the Director of the Grant Delivery Directorate to councils on 10 November 2023, with the subject Flood Recovery Framework Schemes Operational Guidance - Business Recovery Grant, Storm Babet 19-25 October 2023, if she will make an assessment of the potential merits of (a) removing the reference to businesses that have made no efforts to seek appropriate insurance and (b) reopening that scheme.

Answering member: Kevin Hollinrake | Department: Department for Business and Trade

The Flooding Recovery Framework is based on a set of long-established principles including, in the case of the Business Recovery Grant, that:

"Funding should not be used to reward poor business practice (e.g. if a business has made no efforts to seek appropriate insurance....)."

Whilst there are no immediate plans to change the scheme eligibility criteria or to re-open the activation for those impacted by Storm Babet, it is worth noting that the Business Recovery Grant does not operate in isolation but as part of a package of support including business rates relief for SMEs.

HC Deb 28 February 2024 | PQ 14838

Storms: Agriculture

Asked by: Hardy, Emma

To ask the Secretary of State for Environment, Food and Rural Affairs, whether the Farming Recovery Fund will be extended to all those affected by storms this winter.

Answering member: Robbie Moore | Department: Department for Environment, Food and Rural Affairs

The Government has triggered the Flood Recovery Framework in Gloucestershire, Leicestershire, Lincolnshire, Nottinghamshire, Warwickshire, West Northamptonshire, Wiltshire and Worcestershire, to provide funding for affected households and businesses as a result of severe flooding caused by Storm Henk. Farmers in these areas are likely to be eligible for a number of these funds, including the Business Recovery Grant (for up to £2,500 per SME business), the Property Flood Resilience grant (up to £5,000 per flooded property) and Business Rate relief.

We are currently assessing the full impact of the flooding caused by Storm Henk on farmland to enable us to confirm eligible areas for the Farming Recovery Fund. Eligible areas will be within the same areas announced for the wider Flood Recovery Framework. We are monitoring the situation closely and further guidance on support for farmers affected by the flooding will be published on gov.uk.

HC Deb 07 February 2024 | PQ 11416

Agriculture: Floods

Asked by: Sheerman, Mr Barry | Party: Labour · Cooperative Party

To ask the Secretary of State for Environment, Food and Rural Affairs, how much funding his Department has provided to support farmers whose lands have been flooded in each of the last five years.

Answering member: Robbie Moore | Department: Department for Environment, Food and Rural Affairs

The Farming Recovery Fund was activated in 2019 for farmers who suffered uninsurable damage to their land and were affected by exceptional flooding incidents as a result of significant rainfall. £1.4m was allocated towards reinstatement costs. £519,000 of this was claimed in 2020, £884,200 in 2021, and £750 in 2022. The fund was also announced on Saturday 6th January 2024 following Storm Henk, as part of the wider Flood Recovery Framework, but there is no claims data to report yet.

HC Deb 07 February 2024 | PQ 10981

Floods: Disaster Relief

Asked by: Hudson, Dr Neil

To ask the Secretary of State for Environment, Food and Rural Affairs, what support his Department is providing for those affected by flooding.

Answering member: Robbie Moore | Department: Department for Environment, Food and Rural Affairs

On Saturday 6th January the Government announced a significant package of support that will be available to areas in England that have experienced exceptional localised flooding as a result of Storm Henk (2nd – 12th Jan).

DLUHC has activated the Flood Recovery Framework and its package of support measures include;

- Community Recovery Grant: Eligible Local Authorities will receive funding equivalent to £500 per flooded household to support local recovery efforts.
- Business Recovery Grant: DBT may provide eligible Local Authorities up to £2,500 per eligible small and medium-sized enterprise (SME), which has suffered severe impacts from flooding that cannot be recovered from insurance.
- Council Tax Discount: The Government will reimburse eligible Local Authorities for the cost of a 100% council tax discount for a minimum of three months.

Following approval from Defra's Secretary of State, Defra also activated the PFR Grant scheme and the Farming Recovery Fund.

The PFR Scheme is a package of funding for property owners directly flooded by a specific weather event that grants them up to £5,000 per property to install PFR measures. The Farming Recovery Fund pays out to farmers with uninsurable damage for grants of up to £25,000 for repair and reinstatement costs.

All schemes, with the exception of the Farming Recovery Fund, will be administered through local authorities, who will confirm application process to eligible households and businesses in the coming weeks.

The Farming Recovery Fund is administered by the Rural Payments Agency and not Local Authorities. Defra will confirm detailed eligibility for the Farming Recovery Fund over the coming weeks.

HC Deb 31 January 2024 | PQ 10347

Buildings: Floods

Asked by: Maskell, Rachael

To ask the Secretary of State for Levelling Up, Housing and Communities, what steps he is taking to support flooded (a) businesses and (b) residential dwellings in areas that do not meet Bellwin scheme thresholds.

Answering member: Simon Hoare | Department: Department for Levelling Up, Housing and Communities

Further to my answer to Question UIN [9235](#) on 16 January 2024, The Flood Recovery Framework provides support for flooded businesses and households and operates separately from the Bellwin Scheme which, when activated, can provide support to local authorities for their eligible response costs.

HC Deb 26 January 2024 | PQ 10637

Floods: Compensation

Asked by: Yasin, Mohammad

To ask the Secretary of State for Levelling Up, Housing and Communities, if he will review the fairness of the eligibility criteria for the activation of the Storm Henk Flood Recovery Framework for people who live in lead local

flood authorities areas where fewer than 50 properties were flooded during that storm.

Answering member: Simon Hoare | Department: Department for Levelling Up, Housing and Communities

I extend my sympathy to all those affected by the impacts of Storm Henk, flooding is a devastating experience for anyone impacted.

Following flooding which took place in 2020, and considering feedback from areas impacted at that time, the framework's eligibility criteria were reviewed and a move to holding the count at Lead Local Flood Authority (LLFA) level, rather than at district level was agreed for all future activations. For Storm Henk the 50 flooded properties at LLFA level figure was agreed by Ministers across the three Departments responsible for the Framework's schemes who considered it to be appropriate and to uphold the principles that the FRF is based upon:

- that individual householders and business owners should take out their own insurance as the first line of defence;
- that local authorities should have in place mechanisms to provide support to their residents after flooding;
- that it is reasonable to expect that support for up to 50 flooded properties is within LA capacity and capability;
- but, that it also recognises the financial pressure with local authorities and offers support being provided to those worst impacted.

DLUHC have committed to reviewing the scheme in the spring.

HC Deb 25 January 2024 | PQ 10861

Storms: Disaster Relief

Asked by: Maskell, Rachael

To ask the Secretary of State for Levelling Up, Housing and Communities, with reference to his letter of 8 January 2024 to hon. members with constituencies in England on Storm Henk Funding Support, for what reason financial support for (a) homes and (b) businesses affected by Storm Henk has been allocated by county; and if he will consider the potential merits of allocating financial support to flooded areas.

To ask the Secretary of State for Levelling Up, Housing and Communities, with reference to his letter of 8 January 2024 to hon. members with

constituencies in England on Storm Henk Funding Support, if he will consider the potential merits of providing additional financial support for flooded (a) homes and (b) businesses in other areas affected by Storm Henk.

To ask the Secretary of State for Levelling Up, Housing and Communities, for what reason funding is available in some areas for only part of a flooded catchment.

To ask the Secretary of State for Levelling Up, Housing and Communities, with reference to his letter of 8 January 2024 to hon. members with constituencies in England on Storm Henk Funding Support, if he will reimburse payments for flood impact to local authorities that fall outside the county areas he has identified.

Answering member: Simon Hoare | Department: Department for Levelling Up, Housing and Communities

I extend my sympathy to all those affected by Storm Henk. I also recognise the efforts of councils and emergency responders and thank them for their ongoing work.

The Secretary of State activated the Flood Recovery Framework on 6 January. For the Storm Henk Flood Recovery Framework activation, eligible areas are those upper and lower tier authority areas:

- Reporting over 50 internally flooded properties (any combination of households and businesses) at their Lead Local Flood Authority (LLFA) level; and
- With properties flooded as a direct result of Storm Henk; and
- With properties flooded between the dates of 2 January 2024 and 12 January 2024.

Local authorities and Lead Local Flood Authorities are responsible for distributing funding to affected people. They are able to do as soon as they notify Government their area becomes eligible so the scheme can be extended. Government funding for eligible properties will be paid to local authorities retrospectively, based on the certified cost of providing relief.

The activation of the Storm Henk Flood Recovery Framework will be reviewed following implementation by local authorities.

HC Deb 16 January 2024 | PQ 9235; PQ 9236; PQ 9237; PQ 9238

[Agriculture: Flood Control](#)

Asked by: Redwood, John

To ask the Secretary of State for Environment, Food and Rural Affairs, what steps he plans to take to support farmers in areas affected by flooding.

Answering member: Robbie Moore | Department: Department for Environment, Food and Rural Affairs

The Government announced a significant package of support, via the Flood Recovery Framework, to areas in England that have experienced exceptional localised flooding as a result of Storm Henck. Through the Framework farmers in eligible areas can access grants up to £5,000 per property to install Property Flood Resilience measures where they have internal flooding to homes or business premises. Farmers who have suffered uninsurable damage to their land because of the exceptional flooding will be able to apply for grants of up to £25,000 through the Farming Recovery Fund towards reinstatement costs, such as recultivation. Outside of this, insurance policies are available for farmers to protect them from the loss of a crop due to flooding. The Framework also provides funding for eligible households and businesses and includes a £2,500 Business Recovery Grant for SMEs, including farm businesses, which have suffered severe impacts from flooding that cannot be recovered from insurance, and Council Tax discounts.

HC Deb 16 January 2024 | PQ 8638

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Further reading

- Commons Library briefing, [Flood risk management and funding](#), (February 2024).
- Commons Library article, [Financial support following a flood](#), (February 2024).
- Local Government Association, [Funding arrangements: Paying for flood and coastal erosion risk](#), (accessed 26 March 2024).
- National Flood Forum, [Flooding: who's responsible for what](#), (accessed 26 March 2024).
- Environment Agency, [National Flood and Coastal Erosion Risk Management Strategy for England](#), 14 July 2020, updated 7 June 2022.
- National Farmers Union (NFU), [Flood recovery funding – essential information](#), 9 April 2024.
- Department for Levelling Up, Housing and Communities (DLUHC) and Department for Environment, Food and Rural Affairs (DEFRA), [Press release] [Government payments for communities affected by flooding](#), updated 16 January 2024
- LocalGov, [Government launches Storm Henk flood fund](#), 8 January 2024.
- Farmers' Weekly, [Flood-hit farmers and households to receive financial support](#), 8 January 2024.

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