

Flood damage repairs and Building Regulations guidance for insurers and contractors



Building Regulations

Certain types of building work ('notifiable work') require a Building Regulations application to be made, and this guide summarises how the legislation affects remedial works following flood damage. If remedial works affect several areas of work requiring approval, a simple Building Notice application can be made to include all of them. As an alternative to obtaining approval, limited aspects of work can be self-certified under a 'Competent Persons Scheme' such as electrical work, replacement windows, insulation works and installation of boilers. In those cases a member of the scheme can certify that the work meets the requirements without making application for approval. A full list of Competent Persons Schemes is available at <http://www.competentperson.co.uk/>

Failure to get approval for relevant work can result in technical failures, and will usually jeopardise any future sale of the property. To protect the interests of yourself and the property owner it is important that all notifiable work is approved under the Building Regulations. Contact your Local Authority Building Control team directly or through <http://www.labcportal.co.uk/>

Foundations

Any suspected damage to a building's foundations should be investigated by a suitably qualified person. There is particular risk on sloping sites. If underpinning or foundation repairs are necessary, a Building Regulations application will be required for the work.

External Walling

- Removing plaster, plasterboard, cladding and render from uninsulated external walls: This is notifiable work and the Building Regulations require that when carrying out this kind of work to more than 50% of the wall, it should be entirely renovated with insulation added. In recognition of the future resilience of the building, LABC accept that in lieu of this thermal upgrade, other energy efficiency options can be considered, such as improvements to roof insulation, efficient lighting, improved hot water cylinder jackets or replacement boilers.
- Removing plaster, plasterboard, insulation, cladding or render from insulated external walls: This is notifiable work where more than 50% of the wall is affected. With insulated walls the insulation should be renewed to an equivalent or better standard. Resilience cannot be considered as mitigation as the wall forms part of an overall package of energy efficiency. Reduction in the insulation of any elements will affect the performance of the whole building including its heating systems, and condensation resistance.
- Wall repairs: Where external walls or sections of walls are to be replaced this is a structural alteration and is notifiable work. This includes the removal of ply membranes to timber framed walls.

Note: When insulating walls, particular care must be taken to ensure continuity of insulation to prevent future condensation problems – discuss with your Local Authority Building Control team. Also, make contact if you believe the works are not technically or economically feasible (refer to Approved Document L1B, para 5.7-5.10).

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Ground Floors

Where timber or concrete ground floors are replaced, this work is notifiable under the Building Regulations to ensure the work is structurally sound.

Additionally the regulations require that where floors (or certain elements of floors) are replaced they meet the requirements for 'renovation of a thermal element' as described in the section above. Again, the 50% threshold applies to individual floors, and 25% to the whole building. The following types of work trigger this requirement: Replacement of timber floor boards; Replacement concrete ground floors; Replacement of screeds.

In these cases, if the existing floor does not achieve a U-value of 0.7w/m²k, additional insulation is required. However, as most of the heat lost through ground floors is at the edges, the majority of properties meet this value without any additional insulation, the exception being long, narrow, detached properties. For the purposes of this guide, no additional insulation will be requested by our surveyors for mid- or end-terraced, or semi-detached properties. Detached properties require no floor insulation if the ratio of perimeter/area is 0.5 or less. As with walls, uninsulated floors may be replaced without insulation if other energy efficiency improvements are carried out.

Internal Walls

Removal and replacement of plaster or plasterboard from internal walling does not require an application under the Building Regulations. The exception would be where the element is a party wall. If internal walls are removed or replaced this will only be a structural alteration if the wall supports a floor, ceiling, beam or roof, in which case the work is notifiable.

External Doors and Windows

Replacement of a window or an external door with more than 60% glazing is notifiable. The unit must be replaced with one achieving a U-value of 1.8w/m²k. This work may be carried out under a Competent Persons Scheme. Replacing a glazing unit whilst keeping the frame in place is not notifiable.

Basements and Cellars

The rules regarding external walls and ground floors apply to heated basements (i.e. insulation is required to those elements). If the basement is unheated and the floor above is repaired, insulation should be provided to the floor between the heated part of the dwelling and the basement.

Joinery Items

Replacement of doors, skirtings, architraves etc. is not notifiable. The exception would be replacement of fire doors protecting staircases in dwellings, (usually those above 2 storeys), in flats, basement escape routes, or separating dwellings from a garage. In these cases discuss with your Local Authority Building Control team. Like-for-like replacement of a staircase is not controlled.

Fixtures and Fittings

Replacement of Kitchen/bathroom fittings on a 'like for like' basis would not normally require approval. Altering underground drainage is notifiable work.

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Electrical Work

Part P of the Regulations requires an application where a new circuit or consumer unit is provided, or where a circuit is altered in a 'special location' (bathrooms, shower rooms etc. – see Approved Document P). This work may be carried out under a Competent Persons Scheme.

Historic Buildings

The Regulations allow exemptions for listed and historic buildings and for those in conservation areas (see Approved Document L para. 3.7-3.14). Likewise, where there is a technical risk in insulating a structure due to a renovation of a thermal element, dispensations apply. Talk to your Local Authority Building Control Department about these issues.