



Department  
for Environment  
Food & Rural Affairs

## **Supporting the uptake of resilient repair during the recovery process (FD2706)**

### **Appendix 2: Barriers and Facilitators to resilient repair**

**July 2019**

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## Appendix 2: List of Barriers, Facilitators by Theme

	Suggestion	Barrier or facilitator	Source	Theme
1	Policy on no betterment can mean no consideration of alternatives	Barrier	Interviews Literature	Provide funding mechanisms
2	Policy on betterment means anything that is not cost neutral will require funding from property owner or other source	Barrier	Interviews Literature	Provide funding mechanisms
3	Insurers terms and conditions don't emphasise the need to think about resilient reinstatement	Barrier	Interview	Normalise resilience
4	Many cost neutral measures are allowed to be specified by loss adjusters and contractors	Facilitator	Interview	Streamline resilience
5	Inexperience of policyholder in managing the process	Barrier	Literature interviews	Increase knowledge and awareness
6	Restrictions on listed buildings	Barrier	Literature	Streamline resilience Standardise resilience
7	Perception of increased length of resilient reinstatement	Barrier	Literature interviews	Streamline resilience Improve communication
8	Lack of available information during the claim	Barrier	Literature	Improve communication Improve knowledge and awareness
9	Lack of recognition in premium incentive	Barrier	Literature	Provide funding mechanism Build trust in resilience

10	Lack of regulations and guidance	Barrier	Literature Interviews	Normalise resilience Improve knowledge and awareness
11	Systemisation of claims handling	Barrier	Literature interviews	Improve communication Normalise resilience
12	Cash settlements leading to lack of funds	Barrier	Literature interviews	Streamline reinstatement
13	Cash settlements leading to greater owner/occupier control	Facilitator	Literature	Provide funding mechanisms Streamline reinstatement
14	Shortage of equipment for resilient processes	Barrier	Literature interviews	Normalise resilience Streamline resilience
15	Lack of experience and belief in effectiveness by (some) professionals	Barrier	Literature Interviews	Build trust in resilience Increase knowledge and awareness
16	Stabilisation phase reducing strip-out and delaying decisions	Facilitator	Literature interviews	Normalise resilience
17	Lengthy process of applying for recovery grants	Barrier	Literature interviews	Streamline resilience Provide funding mechanisms
18	Provision of grants	Facilitator	Literature Interviews	Provide funding mechanisms
19	Availability of contingency fund in case of business	Facilitator	Literature	Provide funding mechanisms
20	Grants targeted at properties on the basis of risk	Facilitator	Literature	Provide funding mechanisms

21	Subsidised revolving loans	Facilitator	Literature	Provide funding mechanisms
22	Actual delays in reinstatement due to complication of process	Barrier	Literature Interviews	Streamline resilience
23	Employment of local contractors rather than specialists	Barrier	Literature interviews	Increase knowledge and awareness  Normalise resilience
24	Denial and wish fulfilment	Barrier	Literature Interviews	Allow for emotions
25	Desire to reduce customer complaints by simplified common processes	Barrier	Literature interviews	Streamline resilience  Normalise resilience
26	Desire not to claim in future (particularly businesses)	Facilitator	Literature	Build trust in resilience
27	Encouragement from guidelines, standards and case studies	Facilitator	Literature	Increase knowledge and awareness
28	Desire to predict outcome/ be in control of process	Barrier	Literature	Allow for emotions  Normalise resilience
29	Poor lines of communication	Barrier	Literature interviews	Improve communication
30	Fear of claiming , making do (particularly businesses)	Barrier	Literature	Build trust
31	Lack of consensus about the “best” way to reinstate	Barrier	Literature Interviews	Improve communication
32	Fragmented supply chain causes lack of communication	Barrier	Literature Interviews	Improve communication
33	Lack of product champions (manufacturers) that promote resilience	Barrier	Literature	Streamline resilience

34	First responders have little knowledge of resilience	Barrier	Interviews	Improve communication Increase knowledge and awareness
35	Inclusion of cost of resilience by some insurers	Facilitator	Interviews	Provide funding mechanisms
36	Underwriting of grants by some insurers	Facilitator	Interviews	Provide funding mechanisms Streamline resilience
37	Growing acceptance of resilient reinstatement due to government and industry actions	Facilitator	Interviews	Build trust in resilience
38	Insurers lack of building expertise and reliance on supply chain	Barrier	Interview	Build trust Improve communication
39	Briefing sessions from insurers after major events`	Facilitator	Interviews	Build trust Improve communication
40	Lack of clear guidance from insurers	Barrier	interviews	Improve communication Normalise resilience
41	Lack of strip-out	Facilitator	Interviews	Normalise resilience
42	Lack of strip-out	Barrier	Interviews	Improve communication
43	Oversight by a surveyor	Facilitator	interviews	Improve communication Build trust
44	Oversight by a single organisation/individual	Facilitator	interviews	Improve communication Build trust
45	Fragmented supply chain causes focus on costs/time of each step rather than overall cost/time	Barrier	interviews	Improve communication

				Normalise resilience
46	Increased cost of giving advice on different options	Barrier	interviews	Streamline resilience Streamline reinstatement Provide funding mechanisms
47	Flexibility on choices of finishes	Facilitator	Interviews	Streamline resilience
48	Opportunity to build in resilience a part of upgrade paid by customer	Facilitator	Interviews	Provide funding mechanisms
49	Choice of building materials that don't change final appearance in the control of the surveyor	Facilitator	Interviews	Normalise resilience Streamline resilience
50	Perceived decrease in customer satisfaction due to pushing things customers don't want	Barrier	Interviews	Allow for emotions Normalise resilience
51	Need to demonstrate progress is being made for customer satisfaction	Barrier	Interviews	Streamline reinstatement Streamline resilience
52	Contractors profit motive when outcomes not specified with a view to resilience or too vague	Barrier	Interviews	Improve communication
53	Cash settlement leading to lower quality repair/short termism by policy holder	Barrier	Interviews	Increase knowledge and awareness
54	Confusing messages from insurers to the profession and to households	Barrier	interview	Improve communication
55	Profit motive for insurers	Barrier	interviews	Provide funding mechanisms