

# CUMBRIA FLOOD NEWSLETTER

## FLOOD FUNDING

The following support is available for properties affected by flooding between 3 and 11 December 2015 & 24 and 28 December 2015:

### Community Grants:

The government has provided your district council with Community Grants as part of the Communities and Business Recovery Scheme. If you are a resident and you haven't received your £500 payment for your household property, contact your local district council.

### Council Tax and Business Rates:

If you had to move out of your home because of flooding you will receive a **100% council tax discount** on both your flooded home and the property you have moved to (if you are liable to pay council tax on your temporary home and you intend to return to your flooded property). If you are continuing to live in the property that has been flooded but are unable to use the whole property e.g. using only the upstairs rooms, you are also eligible for a discount.

There is **100% Business Rate relief** for a three month period to all businesses flooded. The relief applies for the full three months even if the premises reopen within that time. A fresh application can be made if the adverse effects continue and will be considered by your local district council. The total maximum period for which relief can be obtained is 12 months.

Please contact your local council for more information.

### Property Resilience Grants:

The government has provided your district council with funding for **Property Resilience Grants**. Up to **£5,000** is available to fund measures which improve a household or business property's resilience or resistance to flooding.

Please read the guidelines before completing your application form and contact your local district council for support and guidance. They will be able to provide you with information on the application process and will be able to direct you towards information to help you complete it.

Part of the eligibility criteria allows you to get a qualified surveyor to assess your home and make a professional recommendation as to how the money is best used/invested. £500 of the overall £5,000 can be claimed against that cost.

**please turn over for more information...**

## How to Contact Your District Council:

### Allerdale Borough Council

[www.allerdale.gov.uk](http://www.allerdale.gov.uk)  
[floodgrants@allerdale.gov.uk](mailto:floodgrants@allerdale.gov.uk)  
01900 702 600  
Allerdale House, Workington, CA14 3YJ

### Carlisle City Council

[www.carlisle.gov.uk](http://www.carlisle.gov.uk)  
[customerservices@carlisle.gov.uk](mailto:customerservices@carlisle.gov.uk)  
01228 817200  
Civic Centre, Rickergate, Carlisle CA3 8QG

### Copeland Borough Council

[www.copeland.gov.uk](http://www.copeland.gov.uk)  
[info@copeland.gov.uk](mailto:info@copeland.gov.uk)  
01946 598300  
The Copeland Centre, Catherine Street,  
Whitehaven, CA28 7SJ

### Eden District Council

[www.eden.gov.uk](http://www.eden.gov.uk)  
[customer.services@eden.gov.uk](mailto:customer.services@eden.gov.uk)  
01768 817817  
Town Hall, Penrith, CA11 7QF

### South Lakeland District Council

[www.southlakeland.gov.uk](http://www.southlakeland.gov.uk)  
[customer.services@southlakeland.gov.uk](mailto:customer.services@southlakeland.gov.uk)  
01539 733333  
South Lakeland District Council,  
South Lakeland House, Lowther Street,  
Kendal, LA9 4DQ

### Barrow Borough Council

[www.barrow.gov.uk](http://www.barrow.gov.uk)  
[customerservices@barrowbc.gov.uk](mailto:customerservices@barrowbc.gov.uk)  
01229 876543  
Town Hall, Duke Street,  
Barrow-In-Furness, LA14 2LD

## Property Resilience Grants continued

The flood resilience grants are intended only to fund additional measures which improve the property's future protection or resistance to flooding, over and above any repairs to flooded properties that would normally be covered by insurance.

The grants can be spent on things such as:

- Professional surveys to assess flood risk and what measures should be taken
- Permanent flood doors and window guards
- Replacing chipboard kitchen or bathroom units with plastic units to minimise water damage
- Replacing existing plaster and wall insulation with water resistant plaster and insulation materials
- Sump pumps
- Smaller measures such as watertight covers for airbricks and special seals and valves to prevent sewage backflow.

The end date for applications for both residential and business property applications is **Saturday 31 December 2016**.

A copy of the application form is included within this newsletter. Once completed, please return it to your district council.

## FLOOD RE

Flood Re will launch in **April 2016** and is designed to ensure affordable flood insurance is available for those homes at the highest risk of flooding.

With the introduction of the scheme, Flood Re will increase the availability and choice for home owners, making it easier to shop around to get the best deal.

To find out more, visit [www.floodre.co.uk/customer-info](http://www.floodre.co.uk/customer-info)

## SUPPORT FOR FARMERS

Farmers affected by flooding can apply for up to £20,000 of government money to help restore damaged agricultural land. The Farming Recovery Fund provides money to help farmers in Cumbria, Northumberland and North Lancashire. It covers damage from the flooding which took place between **4 and 9 December 2015**.

The minimum grant available is £500 and the maximum £20,000. Applications can be made until **Friday 18 March 2016**. For more information, call **024 7685 8500** or visit [www.nfuonline.com](http://www.nfuonline.com)

### Additional Support for Farming Communities:

- Addington Fund: visit [www.addingtonfund.org.uk](http://www.addingtonfund.org.uk)
- Farm Crisis Network - call **07762 596226**.
- Forage Aid - call **07967 219 991**.
- Royal Agricultural Benevolent Institution (RABI): call **0300 303 7373** or email [grants@rabi.org.uk](mailto:grants@rabi.org.uk)
- The Prince's Countryside Fund: call **03000 111 999**.

## Application for a Property Resilience Grant

Please ensure you are eligible for the resilience grant by reading the guidance notes on your district council's website prior to completing this form, or seeing and committing to any payments. All applications should be made by **Saturday 31 December 2016**.

### 1 Your details

Name of applicant:

Nature of interest (freeholder/leaseholder):

Are you responsible for the fabric of the building?: Yes  No

Current address:

Postcode:  Email:

Telephone number:  Mobile:

### 2 Property flooded:

Address of property applying (if different to above), including postcode:

Postcode:

*Please note, if you are a Business and do not own the building, then please provide supporting information with your application from the property owner that they give consent to the works being undertaken.*

*If you are applying for a grant to cover a number of properties, please attach a list of all properties to be included.*

Was your property flooded between 3 and 11 December 2015 or between 24 and 28 December 2015?:

Yes  No

Date property was initially flooded?

### 3 If you know the direct cause of the flooding, please tick below. If you do not, we recommend you have a survey.

Blocked/overwhelmed river  Tidal/coastal flooding  Blocked drainage

Surface runoff .....  Groundwater .....  Extreme rainfall ....

Other .....

*(please specify)*

**4 Please briefly describe your property's construction and the primary damage caused:**

Year property built (approx.)

Do you have cavity wall insulation? Yes  No

Do you have airbricks? Yes  No

What type of floor does your property have? Solid  Concrete  Suspended

Outline the damage that was caused and provide any photos that you have to support your application.

**5 Is your grant application for:**

Resilience/resistance measures that you will install before 31 March 2017? Yes  No

Resilience/resistance measures that you have already purchased and installed following the flooding (retrospective application)? Yes  No

**6 Please indicate which of the available resilience measures you intend to install or have installed (if a retrospective application), and cost (including VAT)**

Two itemised like for like quotes should be provided with your application to support the identified cost or

One itemised quote will be accepted where the schedule and prices have been verified by your Loss Adjuster or your Insurance company. A letter or e-mail correspondence from them should be provided confirming this information. This will typically be for resilience repair works and not resistance works.

Alternatively, retrospective applications should answer question 7.

While applicants are not required to seek professional advice prior to making an application under this scheme, they are strongly advised to have a survey of their property carried out to assess the flood risks and potential solutions.

Should you chose to seek professional advice prior to making an application, you can retrospectively claim up to £500 of the cost as part of your application.

If you already had or intend to have a survey carried out please submit the report with this application.

Otherwise when selecting which measures you intend to install, please read the application guidance note, we also strongly advise you to consider the information available on reference websites such as: <http://www.nationalfloodforum.org.uk/property-level-protection-community-tool/>. The guidance will help you select the appropriate resilience/resistance measures for the nature of flooding in your area. However, not all of the identified measures may be appropriate, and may make limited difference to protecting or minimising the damage to your premises.

It may be more effective to combine grants with your neighbours in order to carry out a larger scale scheme to protect all your properties. Where grants are to be combined, a survey will be required to support the application. Where you are combining grants this form should include works to all properties.

For flats, normally only one £5,000 will be available for each ground floor property.

Please note that the maximum grant that can be applied for is £5,000 (including VAT). Any costs incurred above £5,000 will need to be met from your own funds. Remember to include VAT costs in your calculations.

**6 continued**

Resistance Measures	Cost £	Resilience Measures	Cost £
Demountable door guards		Replace sand-cement screeds on solid concrete slabs (with dense screed)	
Demountable window guards		Replace chipboard flooring with treated timber floorboards	
Airbrick cover		Replace floor including joists with treated timber to make water resilient	
Sewer bung		Replace timber floor with solid concrete	
Toilet pan seal		Raise floor above most likely flood level	
Sump pump		Replace mineral insulation within walls with closed cell insulation	
Re-pointing external walls with water resistant mortar		Replace gypsum plaster with water resistant material, such as lime	
Waterproof external walls		Install chemical damp-proof course below joist level	
Automatic door guards		Mount boilers on wall	
Permanent flood door		Septic tank resistance or resilience measures (such as isolation valves, venting above flood level etc.)	
Automatic window guards		Replace ovens with raised, build-under type	
Self-closing airbricks		Move electrics well above likely flood level	
Non-return valve 110mm soil waste pipe		Move service meters well above likely flood level	
Non-return valve 40mm utility waste pipe		Replace chipboard kitchen/bathroom units with plastic units	
Non-return valve 12mm overflow pipe		Move washing machine to first floor	
Garage/driveway barrier		Replace doors, windows, frames with water-resistant alternatives	
Water resistant repair mortar			
Professional advice on flood resistance/resilience			
Silicone gel around openings for cables etc			
Any other measures (please list):			

**Total cost of Measures**

**Total amount of grant applying for if different (maximum £5,000 including VAT)**

**7 Itemised quotes**

Itemised quote(s) for the purchase and installation of the identified measures should be included with your application. If you have not selected the cheapest itemised quote, please briefly explain:

**8 For retrospective applications only**

If you are applying for works that have already been undertaken, please describe how you ensure value for money (for example, you used your insurance company contractor, or the Environment Agencies Property Level Protection Scheme contractor, or you sought quotes from a range of providers). Evidence of quotes and invoices should be included with your application.

[Empty text box for retrospective applications]

**9 Alternative funding**

Have you received any alternative funding (such as previous grant funding or insurance claim payment or Environment Agency Property Level Protection Scheme) for any of the works or equipment you are applying for grant funding for?

Yes  No

If yes, please confirm this funding does not duplication the Household and Business Flood Resilience Grant support

**10 If your application is approved by the Council, then please indicate the month you expect to make a claim for the approved grant. Grant payment will only be made once the installation is fully completed and valid invoices produced.**

[Empty text box for grant claim month]

**Declaration**

(Where you are applying for a grant to cover a number of properties, representatives of all the affected properties for the scheme should sign this declaration)

I am/we are responsible for the fabric of the building/s and no one else is making an application on the property under this grant scheme.

To the best of my knowledge, the information on this form and all other information given in support of this application is correct.

I confirm that I understand the purpose of this form and the reasons for the collection of my/our personal data (to the extent that this form contains information which is personal data for the purposes to the Data Protection Act 1998) and that I agree to my/our personal data being used as stated. This data may be shared with the Environment Agency, other government bodies. The details of the measures undertaken in your property will also be shared with the Association of British Insurers for evidence on the effectiveness of the scheme.

If any information changes I will inform my district council immediately.

Warning - if you knowingly or recklessly make a false statement to obtain grant for yourself or anyone else you risk prosecution, and the recovery of all grant payments. By signing this form you are agreeing that you have read and agree with the above declaration.

Applicant's signature/s: .....

Application name/s (print): .....

Date: .....

Further advice on the completion of this form is available by contacting your district council.

**Other Funding Opportunities:**

- Age UK South Lakeland: support for any older person in South Lakeland who has need for a small amount of emergency funding. Call **01539 728118**.
- BT Benevolent Fund: for anyone who has been an employee of British Telecom or (in some cases) its predecessor companies. Can also help dependants, e.g. the widow/er of a former BT employee. They make financial grants to those with limited means. Call **0208 726 2145** or email **benevolent@bt.com**
- EON Energy Fund: flood victims may be eligible for a brand new replacement washing machine, fridge freezer, cooker and boiler. Do not need to be an EON customer to apply. Call **03303 80 10 90**, option 1 or visit **www.energyfund.com**
- Rowland Hill Fund: supporting Royal Mail and Post Office staff, pensioners and their dependants. Call **0800 6888 777**, option 1 then option 4.
- Sir John Fisher Foundation: support for victims of the floods in the South Lakeland and Furness areas, who are not eligible for support from the Cumbria Community Foundation Flood Recovery Fund. Call **01229 580349** or email **mail@sirjohnfisherfoundation.org.uk**
- Sport England: support for sports clubs. Visit **www.sportengland.org/funding/our-different-funds/flood-relief-fund/**
- United Utilities: if you were affected by flooding and had to move out of your home or business then United Utilities will suspend your water and waste water bills. Call: **0800 912 7239** (domestic customers) or **0345 072 6072** (business customers).

# Cumbria Community Foundation

The Cumbria Flood Recovery Fund provides grants to help individuals and families who have suffered financial hardship as a result of the winter flooding.

Financial support is available to individuals or families whose properties and contents have been damaged by flooding (whether insured or not) or who are suffering other hardship as a result of the flooding. Employees who have lost work or income because of storm or floods can also apply.

Grants normally range between £500 and £2,000. However, in exceptional circumstances, grants of up to £6,000 will be considered.

Voluntary and community organisations also play a vital role in supporting communities during times of need and grants will be made available to them also. Financial support is available to community groups who are providing immediate relief to people, who are providing longer term community rebuilding projects or who have experienced significant flood damage.

If you would like to know more about this fund or to apply, please visit **www.cumbriafoundation.org** or contact the Grants Team on **01900 825760** or email **grants@cumbriafoundation.org**





# Flood recovery update

The Environment Agency is working around the clock to support communities, businesses and farmers affected by flooding to help them recover as quickly as possible.

Since 10th December we have inspected over 3,000 flood defences and 11,000 other structures that reduce flood risk to people and property in Cumbria. A programme of repairs is underway and is expected to be completed by autumn 2016.

The Met Office has confirmed that December 2015 was the wettest December on record and the wettest calendar month since records began in 1910. This led to the highest levels of flooding in living memory, so we are remodelling flood maps and updating flood forecasting models to improve how we warn and inform people in future.

We are also investigating the causes of flooding to inform how we manage flood risk in the future.

To gather this information, our Environment Agency flood support officers have already visited over 90 communities. You can help by telling us how flooding impacted you using an online form: [swim.geowessex.com/cumbria](http://swim.geowessex.com/cumbria)

We have appointed three Catchment Directors to work with the new 'Cumbria Floods Partnership', chaired by Rory Stewart MP, to consider how flood risk can be managed along local rivers from their source to the sea.

They will explore what can be done upstream to slow the flow of water in conjunction with downstream defences. They will bring together all the organisations interested in each river catchment (such as water companies, local authorities, the Lake District National Park, Natural England, etc.) as well as local landowners and communities to ensure a more joined up approach is taken to manage the flow of water through a whole river catchment.

Go online to check your flood risk at [www.gov.uk/check-if-youre-at-risk-of-flooding](http://www.gov.uk/check-if-youre-at-risk-of-flooding)

Advice on how to minimise the impact of flooding can be found at [www.gov.uk/prepare-for-a-flood](http://www.gov.uk/prepare-for-a-flood)



Follow @EnvAgency on Twitter and #FloodAware for the latest flood risk advice



Call Floodline on 0345 988 11 88