Cumbria Flood Factsheet

Keswick Flood information Bulletin Issue 5

From 13th January 2016

Help & Support available in Keswick and surrounding areas

Affected by the recent flooding?

Information, advice and support is available from the **National Flood Forum** in partnership with the **Environment Agency** and **Cumbria County Council and Allerdale Borough Council**

Dates for your Diary:

Multi Agency Drop-in Friday 22nd January at Greta Gardens, Keswick 3.30pm – 7.30pm

Alternatively, Wednesday 27th The National Flood Forum Information Trailer will be visiting Braithwaite with representatives from Cumbria County Council & The Environment Agency 10am-1pm

Please come and tell us how the recent flooding has affected you. Giving us this information will help us understand the mechanisms of flooding and flow routes in the area. Together this information will help us consider future opportunities to manage flood risk and reduce flooding in Keswick.

For more information visit www.cumbria.gov.uk

Cumbria Flood Factsheet

Daily Flood Drop-in at Greta Gardens Bistro

Monday to Saturday 11am- 3pm complementary tea, coffee and a hot soup as well as help, support and information.

Sally Scales, Cumbria County Council will be contactable via the volunteers at The Greta Gardens drop-in, via Street Friends Headquarters alternatively call **01900706188** to make an appointment to assist with property registration, and flood recovery related enquiries.

Keswick 'Street Friends'

Teams of 'Street Friend' volunteers are regularly visiting the flooded areas of Keswick offering a friendly ear helping to identify and direct individual needs or problems to the right group or organisation to get the most appropriate assistance. Street Friends Headquarters is at Crosthwaite Parish Rooms. If you would like to volunteer to become a 'Street Friend' or if you would like to request a visit from a 'Street Friend' please contact the 'Street Friend HQ on:

Tel: 01768771187 or **Email: admin@crosthwaitechurchkeswick.co.uk**

Need help to relax and escape from the tensions of a flooded home or business?

'Free on Fridays' complementary therapy sessions

Friday 15th January at Greta Garden's activity room:

10am -12 Noon Free 'Body Movement For Flood Relief' session by Karen Douglas De Frenzi:

In this gentle exercise class learn how to:

- Relieve tension throughout your whole body
- Maintain your resilience
- Gain a clear perspective on things
  In this gentle exercise class

1pm - 3pm Free half Hour 'Reiki for Relaxation' sessions by Nicky Forbes and colleagues : Practitioners will be offering half hour Reiki sessions to support the relaxation wellbeing of those affected by the floods. Reiki is a gentle, natural therapy that helps the body and calms the mind. It helps reduce stress, relieve anxiety and generally support you when energy levels are low. You can receive Reiki sitting in a chair or lying on a couch where ever is more comfortable for you. It is a safe and gentle therapy suitable for everyone including babies, pregnant women, frail or elderly.

(Bookings are not being taken all we ask is that you come along between 1pm-3pm you may have a short wait with a cuppa until a practitioner finishes a client.)

Cumbria Flood Factsheet

Calm The Mind

Flood victims are welcome to join the U3A meditation group on Mondays 9.30am-10.30am in the activities room at Greta Gardens. Free sessions, don't need to be a member, just turn up. Convener Heleen Franken-Gill

'Community Curry Celebration Evening'

An evening to bring 'a little ray of sunshine' to those that have been flooded and help celebrate the huge volunteer effort that has and is still supporting Keswick's recovery.

There will be a Community Curry Celebration Evening at St. Herbert's School on Saturday 30th January at 6pm. Asian Caterers are being arranged by The Abrahamic Foundation to support the Keswick and celebrate the recovery effort so far.

To confirm your place(s) please contact Alan Daniels on 01768744531 or email danieall3@aol.com

HWRC Permit Scheme Update

CCC temporarily suspended HWRC permit scheme for flood affected householders, during the floods to enable disposal of flood damaged waste.

The permit scheme will be reinstated from Monday 11th January. This will mean that any householder wishing to visit a HWRC with a van, pickup or trailer will need a permit.

Funding & Financial Assistance

Full range of funding schemes for those affected by flooding now in place

7 separate funding schemes are now in place to support households and businesses affected by flooding:

1. **Government funded fixed payment of £500 to each household where a property has been flooded.**

For those properties that already pay their council tax by Direct Debit the good news is that you don't need to do anything. This payment will be paid directly into your bank account and the payment will show up as a payment from Allerdale Borough Council who are administrating the scheme.

For more information visit www.cumbria.gov.uk

If you do not pay your council tax by direct debit then please contact your Allerdale Borough Council who will be happy to help you apply for the payment.

Allerdale Borough Council customer.service@allerdale.gov.uk or call 01900 702 600

2. **Household Flood Resilience Grant Scheme**

The Prime Minister announced on 9th December 2015 a scheme to provide grants of up to £5,000 to homeowners that had been flooded over the incident period 3- 11th December 2015 to help fund additional flood resilience or resistance measures for homes. This funding is now available for works associated with flood protection of properties affected by the flooding.

Households that have been flooded and think they may be eligible should contact Allerdale Borough Council for an application and further information at **www.allerdale.gov.uk or call customer services on 01900 702600**

Grants are intended only to fund measures which improve the property's resilience or resistance to flooding, over and above repairs that would normally be covered by insurance. Grant application forms should be submitted and approved in advance of committing expenditure. If applications are retrospective there is a risk to the homeowner that costs may not be eligible.

3. **Council Tax Relief scheme**

The Council Tax relief scheme will apply to Council Tax payers within both Unoccupied and Partly Occupied properties. The relief will be available from the 12th December 2015.

Unoccupied Properties

For properties that fit within this definition a 100% Council Tax Discount will apply to all properties that have been rendered uninhabitable due to the flooding.

This relief will apply for the period the property remains unoccupied and uninhabitable

* for a maximum period of 12 months.
* Will cease on reoccupation of the whole premises.

Partly Occupied Properties

For properties that fit within this definition a 100% Council Tax Discount will apply to all properties that have been rendered partly uninhabitabledue to the flooding and the residents have remained in the property but occupation of the whole property is limited by flood damage.

* This relief will apply for the period the property remains partly occupied
* for a maximum period of 12 months.
* Will cease on reoccupation of the whole premises

* Will be subject to verification by Council Officers

2nd Homes and Empty Properties

Properties which were empty or 2nd Homes at the time of the flooding will be allowed to claim the relief for a maximum period of 6 months

4. Business Rate Relief Scheme

The Business Rate Relief scheme will award 100% rate relief for a three month period to all businesses affected by flooding starting on the 12th December 2015. . The definition for this can be found in the detailed scheme information that the District Councils will have available on their website.

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 the Council. The total maximum period for which relief can be obtained is twelve months.

5. Funding for Businesses affected by flooding

Funding is now available to support businesses severely affected by the recent flooding – whether flooded directly or affected less directly through, for example, extended road closures. Grants are available to non-farming small and medium sized businesses (up to 250 full time equivalent employees). Support for farming businesses is being arranged separately through Defra.

Grants can be used for a wide range of activities to support survival and recovery such as marketing, interest payments on new and existing loans, specialist advice, training, equipment and other activities supporting implementation of a recovery action plan.

Growth Hub advisers are available free of charge to assist with development of action plans and help put together the application. All applications must be reviewed and signed off by a Growth Hub adviser.

They can also provide other practical advice and support and link businesses into other advice, support and funding available to them.

Application packs, including guidance notes on the scheme, are available to download at www.cumbriagrowthhub.co.uk.

The application process is simple and 75% of the grant will be paid up front within days of approval. To apply contact Cumbria Business Growth Hub, 0844 257 8450 or info@cumbriagrowthhub.co.uk.

6. Cumbria Flood Fund Funding for individuals and families from the Cumbria Community Foundation

The Cumbria Flood Recovery Fund 2015, which is being run by the Cumbria Community

Foundation will provide financial assistance to help individuals and families who have been affected.

There is help available for individuals and families whose homes have significant structural damage from flooding and for employees who have lost work or income because of storm or flood. Please go online to apply at **www.cumbriafoundation.org**. or call 01900825760

7. Help for voluntary and community groups

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.

Support is available to voluntary and community groups who are providing immediate relief to people and longer term community rebuilding projects. Support will also be provided to flood affected community facilities. Please apply on line at www.cumbriafoundation.org or call 01900 825760

In addition to which, specifically for the Keswick area

Keswick Lions & Rotary Club joint fund

For individual needs and requests from flooded residents in postcode area CA12 the Keswick Lions and Rotary club have joined forces to offer a financial assistance fund. For a request to be considered simply leave in a sealed envelope at The Skiddaw Hotel Reception ensuring you include your flood affected property address and current contact details

E.ON Energy Fund has temporarily altered its scheme to maximise the assistance available to flood victims by offering multiple white goods to those whose homes have been damaged by the flooding. In order to fast track these applications they must clearly state at the top of the free text box section **'FLOOD APPLICATION'**. Please note all emergency flood applications will be validated against the post code flood areas for verification of their location.

Applicants MUST qualify against one or more of the first stage eligibility criteria below:

- In receipt of pension credit
- In receipt of means tested Council Tax reduction
- In receipt of Child Tax Credits with a total gross household income less than or equal to £16,190
- In receipt of Income Related Employment and Support Allowance
- In receipt of Working Tax Credits with a total gross household income of £16,190 or less
- In receipt of Income Support or Income based Jobs Seekers Allowance
- In receipt of Universal Credit, however are not self-employed or in work
- A total household of income of £16,190 or less
- Are seriously ill or have a terminal illness, which can be validated with a letter from a Doctor or Medical Practitioner.

Cumbria Flood Factsheet

The quickest and easiest way to apply to the E.ON Energy Fund is via its online form which can be accessed here **http://www.eonenergyfund.com/**

Please note the emergency flood assistance is available for a limited time only.

Who Do I call for help?

General Flood Recovery enquiries or to volunteer offers of help contact CCC area support office

Tel: 01900706188

Citizens Advice Bureau

An adviser is available in the Keswick office every Monday 10am -3pm or telephone the Workington Office on week days 9am-5pm **Tel: 01900604735**

Housing & Accommodation

If you need help finding accommodation contact:

Allerdale Borough Council Housing Team **Tel:01900702570**

Your Derwent & Solway **Tel: 03453450272**

Home group **Tel: 03451414663**

Impact housing association **Tel: 03448736290**

Keswick Tourism (for private sector rentals) **Tel: 01768775738 or linda@keswick.org**

West Cumbria Carers

Financial assistance and practical advice for carers in the Keswick area **Tel: 01900821976**

Cumbria County Council Welfare Team

Emergency financial assistance towards essential costs call CCC Advice & support team

Tel: 01228221100

Housing Benefits

For help and advice call Allerdale Borough Council **Tel: 01900702560**

Useful Contact Information

AGE UK: 08443 843843 **nci.info@ageukwestcumbria.org.uk**

Allerdale Borough Council: **01900 702702**

Business Growth Hub: **08442578450 or info@cumbriagrowthhub.co.uk**

Citizens Advice Bureau: **Workington 01900 604735 or Keswick 01768773472**

Churches Together in Keswick Street Friends Headquarters: **017687 71187 or streetfriendskeswick@hotmail.com**

For more information visit www.cumbria.gov.uk

Cumbria Flood Factsheet

Consumer Direct (to report bogus tradesmen): **08454 040506**

Cumbria Chamber of Commerce (West Cumbria): **01946 592329**

Cumbria Community Foundation: **01900 825760 or http://www.cumbriafoundation.org/**

Cumbria County Council Adult Social Care: **01768 812233**

Cumbria County Council Children & Families Info Service: **08457 125 737**

Cumbria County Council General Enquiries: **01228 606060**

Cumbria County Council Welfare Team: **01228 221100**

Cumbria County Council Highways to report problems

(including parking permit enquiries): **0845 6096609**

Cumbria County Council Voluntary Car Scheme: **07788 396194**

Cumbria Law Centre: **01228 515129**

Environment Agency: **03708 506506**

Floodline: **0845 9881188**

Gas Safe Register (Gas Safety Advice and registered local engineers): **0800 4085500**

Home Group **03451414663**

Impact Housing **03448736290**

Keswick & District Voluntary Car Scheme **01768780105**

Keswick Flood Action Group (K.F.A.G.)Chair Lynne Jones **01768774075 or info@hazelmerekeswick.co.uk**

Keswick Tourism Association **01768775738 or linda@keswick.org**

Keswick Town Council **01768773607 or office@keswicktowncouncil.gov.uk**

NFU customers**:** **0808 278 8916**

National Flood Forum: **01229 403055**

NHS Direct: **111 (Also for prescription help & Advice)**

North West Electricity **0800195414**

Police: **101 (999 for Emergencies only)**

For more information visit www.cumbria.gov.uk

Cumbria Flood Factsheet

Red Cross: **03448 711111**

RSPCA: **0300 1234999**

CCC Rural Wheels: **0845 6023786**

Samaritans: **116123**

Transco (Gas Leaks): **0800 111999**

Traveline (trains etc): **0871 2002233**

Victim Support (crime): **0300 3030157**

Workington (Local for Keswick) Police: **01900 638830**

WRVS: **01228 524508**

Your Derwent & Solway Housing **03453450272**

For offers of help including volunteering, donations and accommodation please contact the County Council Area Support Team on **01900 706188** or email **allerdale.areasupport@cumbria.gov.uk**.