

Cumbria Flood Factsheet

Keswick Flood information Bulletin Issue 8

From 4th February 2016

Floods Newsletter 'Funding Special'

If you still haven't applied for funding to help you recover following the floods then there is still time.

Make sure you get the money you are entitled to.....

Whether you are a resident or a business there are a number of different grants that can help you get back on your feet including the following:

1. £500 for any household in a residential property that has been flooded for us for general recovery
2. Up to £5000 for any residential or business property that has been flooded and wants to carry out resilient repairs to make their property more repairable in the event of flooding or install resistant measures, such as installation of flood barriers.
3. Business Recovery Grants to help businesses get back on their feet
4. Funding for individuals and families from the Cumbria Community Foundation
5. Help for voluntary, sporting and community groups
6. Help with Council Tax and Business Rates
7. Support for Farmers

1. £500 for any residential property that has been flooded

The government is providing local authorities with Community Grants as part of the Communities and Business Recovery Scheme. This will be equivalent to up to £500 per household affected by flooding between the 3-11th December 2015. It will help with recovery costs such as provision of temporary accommodation.

In Cumbria this will mean a fixed payment of £500 for a household that 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 have been paid directly into your bank account and the payment will show up as a payment from your local district council who are administering the scheme. The first payments were made before Christmas.

For more information visit www.cumbria.gov.uk

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If you do not pay your council tax by direct debit, or you haven't received the automatic payment and think you are eligible, then please contact your local district council who will be happy to help you apply for the payment.

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

2. Up to £5000 for any residential or business property that has been flooded and wants to be more flood resilient and install some home flood defences

The government has also made available up to £5000 to homeowners and businesses that were flooded over the incident period 3 – 11 December 2015, the grant is to assist households and business carryout measure in their properties to help them recover quicker from a flood should it occur again, making the property more resilient.

If you would like further information on the grant scheme, then please contact your local district Council. They will be able to provide you with information on the application process and will be able to direct you towards information from professional sources to assist you with your application.

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 £5000 can be claimed against that cost. Alternatively there is free advice available on the DEFRA website.

Please contact your local council for more information:

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

3. Grants to help businesses get back on their feet

Grants are still available to support businesses severely affected by the recent flooding. Grants are available to non-farming small and medium sized businesses (up to 250 full time equivalent employees).

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.

So far over 200 businesses have been helped and over £1.2 million given out in grant payments.

For more information visit www.cumbria.gov.uk

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4. 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. So far 1,463 grants have been awarded totalling payments of over £1.2 million.

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.

5. Help for voluntary, sporting 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

If you are a sports group which has been affected by the flooding, there are grants available from Sport England at: <http://www.sportengland.org/funding/our-different-funds/flood-relief-fund/>

6. Help with council tax and business rates

Council Tax - If you had to move out of your home because of flooding you will receive a 100% 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. If you are continuing to reside in the property that has been flooded but are unable to use the whole property, for example, using only the upstairs rooms, you are also eligible for a discount

Business Rates – there is 100% 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 the Council. The total maximum period for which relief can be obtained is 12 months.

Please contact your local council for more information on the above:

Allerdale Borough Council revenues@allerdale.gov.uk or call 01900 702 530 for Council tax and 01900 702 990 for business rates

7. Support for Farmers

Farmers affected by the recent flooding in the North of England 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 December 4 and December 9, 2015.

For more information visit www.cumbria.gov.uk

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The minimum grant available is £500 and the maximum £20,000. Applications can be made until Friday 18 March 2016. For more information go online at <http://www.nfuonline.com/about-us/our-offices/north-west/cumbria/latest-news/farming-recovery-fund-opens-for-applications/>

Or call the North West regional office on : 024 7685 8500

Water and waste water bills

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.

If you need help or want advice please call

Domestic 0800 912 7239

Business 0345 072 6072

OTHER FUNDING SOURCES

Individuals

- **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

- BT Benevolent Fund for anyone who has been an employee of British Telecom or (in some cases) its predecessor companies. Can also help dependents, e.g. the widow/er of a former BT employee. They make financial grants to those with limited means. Contact 0208 726 2145 or email benevolent@bt.com
- Rowland Hill Fund - charity supporting Royal Mail and Post Office staff, pensioners and their dependants. Give financial grants towards the cost of temporary accommodation, out of pocket expenses, insurances excesses, essential household items and much more. Contact 0800 6888 777, option 1 then option 4.
- 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. Contact 03303 80 10 90, option 1 www.energyfund.com

Farming Communities

For more information visit www.cumbria.gov.uk

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- The Prince's Countryside Fund will work alongside The Prince's Business Emergency Resilience Group (BERG). Farming Help Hotline 03000 111 999.
- Royal Agricultural Benevolent Institution (RABI) has encouraged victims to contact them for funding: 0300 303 7373 or email grants@rabi.org.uk <http://www.farmingfutures.org.uk/blog/rabi-will-fast-track-help-flood-victims>
- Addington Fund - Providing homes for farming families <http://www.addingtonfund.org.uk/>
- Farm Crisis Network - help and advice Brian Armstrong 0776 2596226
- Defra - Farms can claim £20,000 each for flood repairs. Farmers who want to apply for the Farming Recovery Fund should call the Rural Services helpline on 03000 200 301.
- Forage Aid – 07967 219 991

Additional Help & Support available in Keswick and surrounding areas

- **Still Cleaning up**

Do you need any help clearing your house or garden or cleaning products to clean up your home or garden come to Greta Gardens Bistro drop-in and let us know or contact street Friends HQ (see Below). Alternatively call into Keswick Library.

- **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 at The Greta Gardens bistro drop-in on Tuesdays, Wednesdays and Fridays 12 noon until 3pm to assist with property registration, funding, and other flood recovery related enquiries. PLEASE let us know if there is anything we can do to support you in your recovery efforts

Apologies if you came along last week and Sally wasn't there she was off poorly

- **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@crosthwaitechurckeswick.co.uk

- **New 'Link up and Laugh' group with Age UK**

Wednesdays 1-3pm Greta Gardens Activity Room no booking required just turn up

For more information visit www.cumbria.gov.uk

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Do you 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:

1. **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

2. **Reiki sessions will be available on Friday 5th February. New dates for the rest of February will be arranged watch this space for details**

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.)

3. **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. Of the session Heleen Franken-Gill

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:

For more information visit www.cumbria.gov.uk

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- 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.

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**

For more information visit www.cumbria.gov.uk

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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 admin@crosthwaitechurchkeswick.co.uk

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**

First Steps: **03001239122**

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**

For more information visit www.cumbria.gov.uk

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

Keswick Tourism Association [01768775738](tel:01768775738) or linda@keswick.org

Keswick Town Council [01768773607](tel:01768773607) or office@keswicktowncouncil.gov.uk

NFU customers: [0808 278 8916](tel:08082788916)

National Flood Forum: [01229 403055](tel:01229403055)

NHS Direct: [111](tel:111) (Also for prescription help & Advice)

North West Electricity [0800195414](tel:0800195414)

Police: [101](tel:101) ([999](tel:999) for Emergencies only)

Red Cross: [03448 711111](tel:03448711111)

RSPCA: [0300 1234999](tel:03001234999)

CCC Rural Wheels: [0845 6023786](tel:08456023786)

Samaritans: [116123](tel:116123)

Transco (Gas Leaks): [0800 111999](tel:0800111999)

Traveline (trains etc): [0871 2002233](tel:08712002233)

Victim Support (crime): [0300 3030157](tel:03003030157)

Workington (Local for Keswick) Police: [01900 638830](tel:01900638830)

WRVS: [01228 524508](tel:01228524508)

Your Derwent & Solway Housing [03453450272](tel:03453450272)

For offers of help including volunteering, donations and accommodation please contact the County Council Area Support Team on [01900 706188](tel:01900706188) or email allderale.areasupport@cumbria.gov.uk.

For more information visit www.cumbria.gov.uk