

Cumbria Flood Factsheet

West & North Allerdale

Flood Information Bulletin

Issue 8 – 19 April 2016

Advice and Support

If you need any assistance following the flooding in December please contact:

Allerdale Borough Council – 01900 702600/01900 702702 or
www.allerdale.gov.uk/floodadvice

Cumbria County Council - 01900 706189, email michelle.jackson@cumbria.gov.uk or
www.cumbria.gov.uk/Floods2015/

Workington Flood Action Group

Workington Flood Action Group has a public group on Facebook, which posts information on a regular basis. Please see <https://www.facebook.com/groups/1078516822168979/>. If you would like to contact the Chair of the Group, Amanda Wallace, please email amandajt12@live.com.

Sue Hayman MP drop-in session

A drop-in session with Sue Hayman MP has been organised by the Chair of Workington Flood Action Group, to be held on Saturday 23rd April from 4-5pm at St Paul's Church Room, Seaton. This is an opportunity for those affected by flooding in the Workington area to raise their concerns and voice what they would like to see for the area.

Help with applying for £5,000 flood resilience grants

The Business Emergency Resilience Group (BERG), a national charity backed by Prince Charles, has staff on hand at a new advice centre in Cockermouth to offer advice and assistance to residents and businesses about the £5,000 property resilience grants. Cockermouth was chosen as an easily accessible location - the centre is open to residents and businesses from anywhere in the county.

The new centre, located in the town's Wakefield Road car park, is open from Monday to Friday from 9am to 6pm. A telephone hotline has also been set up to offer advice and guidance with the grant applications on 01900 512139. More information is also available on Facebook www.facebook.com/floodresilienceadvice, via Twitter @fradvice, or by email: info@floodresilienceadvice.com

BERG are able to give expert advice on how to apply for the grant and what measures will help protect their property in the event of another flood. They are also able to organise a survey and arrange for any installation work to be carried out. Any local building firm can join the BERG initiative to then bid for contracts.

For more information visit www.cumbria.gov.uk

Cumbria Flood Factsheet

Whilst BERG can provide expert advice to property owners and help them with the process from beginning to end, there is no obligation to use their services. Applicants are still able to arrange their own surveys and building work direct.

Flood Re – Insurance

Flood Re is a joint Government and insurance industry initiative to enable people to find affordable insurance for qualifying properties that are at risk of flooding or have been flooded. Part of their work also involves helping people find out more about flood risks to their homes and how they can be reduced. Flood Re works in the background, helping the insurance industry offer more affordable insurance to everyone with eligible properties that may be at risk of flooding.

The introduction of Flood Re means people will have peace of mind that, even after a flood claim, they should still be able to find insurance with affordable premiums and excesses.

The scheme is planned to run until 2039 but will be reviewed at least every five years. The scheme will be funded by a levy on every single domestic property insurance policy across the UK. Not all insurers offering household insurance will offer Flood Re (initially about 17 have signed up) but policy holders will be advised by their insurer if the flood risk element of their policy comes under Flood Re.

If your home meets the following criteria then insurers participating in the Flood Re scheme should be able to offer you an affordable home insurance policy:

- The insurance contract will be held in the name of, or on trust for, one or more individuals or by the personal representative of an individual
- The property has a domestic Council Tax band A to H (or equivalent)
- The property is used for residential purposes
- The property has an individual premium
- The holder of the policy, or that person's immediate family, lives in the dwelling for some or all of the time (whether or not with others) or the dwelling is unoccupied
- The property was built before 1st January 2009 (and if a building is demolished, built before 1st January 2009, and rebuilt, the new property is still eligible)
- The property is in England, Wales, Scotland or Northern Ireland (excludes the Isle of Man and the Channel Islands).

Key points:

- You buy your home insurance as usual - talk to your insurer and ask them if your home is eligible for the Flood Re Scheme.
- Be prepared to shop around and get quotes from several companies.
- You make an eligible claim and your insurer pays out (you will continue to buy insurance and make claims through your insurer in the same way as you do now).
- Flood Re reimburses valid claims to insurers.
- Insurers set prices, not Flood Re.

Over time, it is estimated that Flood Re will benefit over 350,000 households by providing access to more affordable policies.

For more information see <http://www.floodre.co.uk/>.

For more information visit www.cumbria.gov.uk

Cumbria Flood Factsheet

Maryport Rotary Club – Fun Fund

Every one of the estimated 180 flooded households in Maryport, Flimby, Dearham, Allonby and Aspatria are eligible to apply for in excess of £50 to use as they please from Maryport Rotary Club. The club is urging flood victims to get in touch, and forms for people to apply for the fun fund are available at the following locations –

- The Bakehouse's Senhouse Street and Grasslot shops
- Maryport Library
- Norman's Chemist, Maryport
- Cottage Pie Bakery, Main Road, Dearham,
- Aspatria Farmers, Station Road, Aspatria
- M&S Stores, Flimby

The completed forms can be left at the Waverley Hotel, Curzon Street, Maryport.

Flood Sacks

Allerdale Borough Council has supplies of FREE flood sacks (similar to sand bags) for residents and businesses to collect to help people protect their property from flooding.

Flood sacks can be collected from Allerdale area offices (see <http://www.allerdale.gov.uk/contact-or-find-us/council-offices.aspx> for locations and opening times) and are also available from other locations including:

- The Dairy, Aspatria (24 hours)
- Hazelmere Guest House, Crosthwaite Road, Keswick
- Braithwaite Village Hall
- Wigton Hospital, Cross Lane, Wigton (24 hours)

Flood sacks are items which swell when placed in water and can act as a barrier, much like a sand bag, to divert water. When dry they are light and reasonably flat so they can be stored for when they are required.

If you are worried about flooding you can also get sandbags and flood sacks from builders merchants.

Please remember that sandbags and flood sacks are only an aid to slowing down water ingress. They cannot be relied upon to protect your property from flooding.

Refuse Collection

The Council collected hundreds of tonnes of flood damaged goods and material in the weeks immediately after the storms which hit the area in December.

The rules on the disposal of building material, such as plaster and plasterboard were relaxed by Cumbria County Council and the Environment Agency in the immediate aftermath of the floods, which meant the Council could take this type material as part of its normal collections. This was to help businesses and residents recover and start repair work as quickly as possible. However, the relaxation on the rules ended on 31 January 2016 and so Allerdale Borough Council is no longer able to provide this service.

For more information visit www.cumbria.gov.uk

Cumbria Flood Factsheet

Individual householders can take any bagged building material to the local municipal waste sites in Maryport, Workington or Wigton. For further advice on disposing of this material, call Allerdale Borough Council on 01900 702 800.

Any material produced by building contractors is deemed to be commercial waste and should be disposed of by them in the correct way, as required under their duty of care as commercial waste producers.

Allerdale Borough Council also offers a bulky waste collection for householders. Residents can have up to six items collected for £19.17. This includes items such as sofas, fridges and mattresses.

Allerdale Borough Council officers are committed to help all those that have suffered as a result of the flooding. For advice on waste collection please contact them on 01900 702 800.

'Flood Funding' Available

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 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. Funding for individuals and families from the Cumbria Community Foundation
4. Help for voluntary, sporting and community groups
5. Help with Council Tax and Business Rates
6. 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 3-11 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.

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.

For more information visit www.cumbria.gov.uk

Cumbria Flood Factsheet

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 businesses carryout measures 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. 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.

4. 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/>

5. 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

For more information visit www.cumbria.gov.uk

Cumbria Flood Factsheet

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

6. Support for Farmers

Forage Aid is the charity that supports farmers whose livestock has been affected by an extreme weather event by providing forage and/or bedding to those in need. Forage Aid source forage and bedding from donations and pledges from within the farming community, then distribute it to those whose own supply of feed has been destroyed or made inaccessible due to the weather. See:

<http://www.forageaid.org.uk/>

Other Support Available

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

E.ON Energy Fund - 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/>. If you have any queries or need help with the application form, please call 03303 80 10 90.

Useful Contact Information

AGE UK: [08443 843843](tel:08443843843) nci.info@ageukwestcumbria.org.uk

Allerdale Borough Council: [01900 702702](tel:01900702702)

Business Growth Hub: [08442 578450](tel:08442578450) or info@cumbriagrowthhub.co.uk

Citizens Advice Bureau: [Workington 01900 604735](tel:01900604735)

Consumer Direct (to report bogus tradesmen): [08454 040506](tel:08454040506)

Cumbria Chamber of Commerce (West Cumbria): [01946 592329](tel:01946592329)

Cumbria Community Foundation: [01900 825760](tel:01900825760) or <http://www.cumbriafoundation.org/>

Cumbria County Council Adult Social Care: [01768 812233](tel:01768812233)

Cumbria County Council Children & Families Info Service: [08457 125 737](tel:08457125737)

Cumbria County Council General Enquiries: [01228 606060](tel:01228606060)

Cumbria County Council Welfare Team: [01228 221100](tel:01228221100)

Cumbria County Council Highways to report problems (inc. parking permit enquiries): [0845 6096609](tel:08456096609)

Cumbria County Council Voluntary Car Scheme: [07788 396194](tel:07788396194)

For more information visit www.cumbria.gov.uk

Cumbria Flood Factsheet

Cumbria Law Centre: **01228 515129**

Environment Agency: **03708 506506**

First Steps: **0300 1239122**

Floodline: **0845 9881188**

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

Home Group: **0345 1414663**

Impact Housing: **03448 736290**

NFU customers: **0808 278 8916**

NFU North West regional office : **024 7685 8500**

National Flood Forum (can also give advice about insurance claims): **01229 403101/403055**

NHS Direct: **111 (also for prescription help and advice)**

North West Electricity: **0800 195414**

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

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 Police: **01900 638830**

WRVS: **01228 524508**

Your Derwent & Solway Housing: **03453 450272**

For more information visit www.cumbria.gov.uk