



# Cumbria Flood Factsheet

Keswick Flood Information Bulletin Issue 15

From 21<sup>th</sup> April 2016

Date for your diary:

Stage 3 Flood Meeting 17<sup>th</sup> May at Greta Gardens Bistro

6pm -7pm Drop-in

Cumbria County Council & Environment Agency: Flood Mapping

Allerdale Borough Council: Assistance with Resilience Grant applications

Bluefin: Help & Support to understand Flood Re

7pm -9pm Presentation

Cumbria County Council & Environment Agency:

Present findings so far and an opportunity to ask questions

## **'Flood Re' is launched**

### **About Flood Re**

Recent large scale flood events highlight the impact of severe flooding, including the effect on those who struggle to find affordable home insurance.

Since 2000, flood insurance has been widely available to households at high risk of flooding due to a series of voluntary agreements between the Government and members of the Association of British Insurers (ABI).

These agreements did not cover the affordability of the home insurance provided, however, and so the insurance companies and the Government have been working together to develop a different way of dealing with flood insurance. They decided on a 'flood re-insurance' scheme - known as Flood Re - to help support households at highest flood risk. An important part of the Flood Re scheme will be to offer help to people to increase their understanding of their level of flood risk and explaining how, where possible, they can take action to reduce that risk.

Flood Re will be in place for 25 years and is designed to:

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- Enable flood cover to be affordable for those households at highest risk of flooding
- Increase availability and choice of insurers for customers
- Allow time for the Government, local authorities, insurers and communities to become better prepared for flooding
- Create a 'level playing field' for new entrants and existing insurers in the UK home insurance market.



## Timescales

The Prudential Regulatory Authority and Financial Conduct Authority have formally confirmed authorisation of Flood Re in effect from 1st April 2016. The national scheme to help provide better access to affordable flood insurance cover went live on 4th April 2016.

## How it Works

Flood Re takes the flood risk element of home insurance from an insurer in return for a premium based on the property's council tax band. In addition, we would charge the insurer an excess on the flood part of the policy of £250. Because Flood Re's activities are subsidised by a levy on insurers of £180m, the premium we charge insurers is below the rates insurers would normally charge on properties at the highest risk of flooding.

Please contact:

[servicedesk@floodre-operations.co.uk](mailto:servicedesk@floodre-operations.co.uk)

+44 (0)330 024 3131

For more information visit [www.cumbria.gov.uk](http://www.cumbria.gov.uk)



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## Need assistance with your Grant Application ?

A national charity backed by Prince Charles, is helping Allerdale residents and businesses access £5,000 flood grants. The Business Emergency Resilience Group (BERG), part of charity Business In The Community, has brought one of its mobile Flood Advice Centres to Cockermouth to help local residents and businesses apply for the Property Level Resilience Grants, which are being administered by Allerdale Borough Council on behalf of the Government.

Owners of properties affected by flooding in Storms Desmond and Eva between 3<sup>rd</sup> – 24th December 2015 are eligible for the £5,000 grant to help make their property more resilient or resistant to future flooding. BERG's flood and grant specialists are on hand to help residents and businesses with their grant applications, wherever they live in the county.

- Wakefield St Car Park, Cockermouth
- Operating Monday – Friday 9am – 6pm
- Call 01900 512139
- Facebook [www.facebook.com/floodresilienceadvice](http://www.facebook.com/floodresilienceadvice)
- Twitter @fradvice
- Email: [info@floodresilienceadvice.com](mailto:info@floodresilienceadvice.com)

## Other Help & Support available in Keswick and surrounding areas

### The new 'Offers Of Household Items' board at Keswick Town Hall

Want to donate unwanted household items to those who have been flooded? Or you have been flooded and need items for home?

If you, or someone you know have items you would like to donate call into Keswick Town Hall where we have installed an 'offers of help board' to display items people would like to offer. Cards will be provided to give details of items (include appropriate details such as size, condition etc. as well as location, contact details, if the item can be held and if so for how long).

Alternatively, if you have been flooded and need items to furnish your home call into Keswick Town Hall and contact any of the offers that you are interested in.

Or

### Contact Eden Flood Volunteers

Who have supplies of new and second hand furniture and other household items and can deliver

**Tele: 01768593190**

[info@edenfloodvolunteers.org](mailto:info@edenfloodvolunteers.org)

### Flood Drop-in at Greta Gardens Bistro

- Sally Scales, Cumbria County Council will be at The Greta Gardens Bistro on **Fridays 12 noon until 3pm** to assist with property registration, funding, need help to replace lost items eg furniture, kitchen equipment and assist with access to offers of help as well as other flood

For more information visit [www.cumbria.gov.uk](http://www.cumbria.gov.uk)



recovery related enquiries. PLEASE let us know if there is anything we can do to support you in your recovery efforts.

- **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.**

- **Eon extend deadline for assistance: Eon energy Fund**

What is the Energy Fund?

The [E.ON Energy Fund](#) has been set up to help customers of any energy company who are struggling to pay their bills.

The fund can help pay current or final energy bills arrears, from a previous supplier. It can also help customers buy replacement white goods such as cookers, fridges, freezers and washing machines – and also help to replace and repair gas boilers.

You can [apply for the fund via an online application form](#) or by calling **03303 80 10 90**.

### How do I know if I can apply?

To apply to the EON Energy fund you, or your partner, must meet one of the following criteria, and provide evidence of meeting this criteria:

- 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.

### **Keswick 'Street Friends'**

Street Friends 'HQ' will now be open 2 days a week, Monday and Friday 10- 12

- 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

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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](mailto:admin@crosthwaitechurckeswick.co.uk)**

Thank you

Huge Thanks are extended to Nicky Forbes, her Reiki practitioners and **Karen Douglas de Fenzi for their valued contribution and support for those flooded with relaxation treatments & therapies. All have given their time and services free of charge which has been appreciated by all who have benefitted.**

- **New arrangements for the removal of flood-damaged waste**

New arrangements are now in place for the removal of flood-damaged waste from homes and businesses.

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.

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.

For more information visit [www.cumbria.gov.uk](http://www.cumbria.gov.uk)



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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 us on 01900 702 800.

For advice on anything else flood-related, such as access to grants and funding for repairs and flood prevention measures, please call the Council's Customer Services team on 01900 702600 or take a look at [www.allerdale.gov.uk/floodadvice](http://www.allerdale.gov.uk/floodadvice)

## Crime prevention advice

### *Fraudulent activity / door steppers:*

- Use people/firms you know, obtain several quotes, and don't let unknown traders persuade you into having works done
- If in doubt tell the caller to leave and do not let someone into your home you do not know – genuine traders will not try to pressurise you
- Look out for neighbours and friends – especially those who are vulnerable and elderly  
Call Citizens Advice Consumer Service on 03454 040506 for advice or to report a suspicious trader, or call 101 to report an incident to the police

### *Protecting property:*

- When it is safe to return to your property, please consider removing items of financial and sentimental value to safe venue, e.g. a relative's address
- If you are looking to ventilate your property, remember to close and secure doors and windows on departure/when going to bed
- Remain vigilant; community spirit is critical at this time, please look out for your neighbours
- Challenge people you do not recognise, genuine people will not be offended by this. If you do not have the confidence to challenge, report it
- Additional high visibility foot patrols are in operation in the worst affected areas
- If it looks suspicious or out of the ordinary, report it to Cumbria Police on 101

### *Keeping in touch:*

Cumbria police and partners urge residents to register on Cumbria Community Messaging. A free information service through which you can receive updates on what is happening in your area. You can register online at: <https://www.cumbriacommunitymessaging.co.uk/>

Updates can also be found on the Constabulary website ( [www.cumbria.police.uk](http://www.cumbria.police.uk) ), and the Constabulary's Facebook and Twitter accounts ( @cumbriapolice )

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## A591 Shuttle-bus service

### The Keswick to Grasmere A591 shuttle-bus

The bus service will connect with existing bus services at Grasmere. It will operate on an hourly basis from 7am until 7pm six days a week, with a two hourly service on a Sunday between 10am and 5pm, and offer a journey time of 45 minutes; cutting the existing journey time between the two locations by almost two hours. Buses will leave Keswick at 5 minutes past the hour and leave Grasmere at 10 minutes to the hour (apart from the first bus of the day which will depart at 7am).

Users of the service will also benefit from significantly reduced ticket prices with Dayrider passes covering the two locations priced at £5 (previous equivalent of £10.80) and weekly Megarider tickets priced at £20 (previously £27.30).

Pick up and drop off points will be at all the usual 555 service stops, with the exception of those between Wythburn Church and the Dam road end (the closed section of the A591 alongside Thirlmere).

The bus will bypass the damaged sections of the A591 beside Thirlmere by using the minor road along the western shore of the reservoir; it will then cross the A591 at the bottom of Dunmail Raise and proceed up the temporary road before reconnecting with the A591 at the summit of Dunmail Raise. The road was designed by the council's contractors Capita and is being built by local firm Thomas Armstrong Ltd.

While the temporary road will not be open to private vehicle traffic, the potential for this to happen has not been ruled out. Given the temporary nature of the road, engineers have advised that there should be a period of time allowed to monitor the impact of the shuttle-bus on the road's integrity before any decision can be made about allowing higher volumes of traffic to use the road.

## **'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 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. 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

For more information visit [www.cumbria.gov.uk](http://www.cumbria.gov.uk)



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## 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<sup>th</sup> 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 administrating 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.

Allerdale Borough Council [floodgrants@allerdale.gov.uk](mailto: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](mailto:floodgrants@allerdale.gov.uk) or call 01900 702 600

### 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.

For more information visit [www.cumbria.gov.uk](http://www.cumbria.gov.uk)





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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](http://www.cumbriafoundation.org).

You can make more than one application. Applications should not be submitted within a month of each other

## 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](http://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 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](mailto:revenues@allerdale.gov.uk) or call 01900 702 530 for Council tax and 01900 702 990 for business rates

## 6. 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](http://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

- 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](mailto: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.

### Farming Communities

- 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](mailto: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

## Who Do I call for help?

For more information visit [www.cumbria.gov.uk](http://www.cumbria.gov.uk)



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General Flood Recovery enquiries or to volunteer offers of help contact CCC Area Support Office (Allerdale area)

**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](mailto: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](mailto:nci.info@ageukwestcumbria.org.uk)**

Allerdale Borough Council: **01900 702702**

Business Growth Hub: **08442578450 or [info@cumbriagrowthhub.co.uk](mailto: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](mailto: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/>**

For more information visit **[www.cumbria.gov.uk](http://www.cumbria.gov.uk)**



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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**

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

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

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

Red Cross: **03448 711111**

RSPCA: **0300 1234999**

CCC Rural Wheels: **0845 6023786**

For more information visit [www.cumbria.gov.uk](http://www.cumbria.gov.uk)



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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 [alldale.areasupport@cumbria.gov.uk](mailto:alldale.areasupport@cumbria.gov.uk).

For more information visit [www.cumbria.gov.uk](http://www.cumbria.gov.uk)