

# Cumbria Flood Factsheet

## Cockermouth Flood Information Bulletin

Issue 11 – 27th May 2016

### Advice and support

Cumbria County Council - 01900 706009 or [www.cumbria.gov.uk/Floods2015/](http://www.cumbria.gov.uk/Floods2015/)  
Allerdale Borough Council - 01900 702702 or [www.allerdale.gov.uk/floodadvice](http://www.allerdale.gov.uk/floodadvice)

Business Emergency Resilience Group (BERG) - Wakefield Road 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)

### Dates for your diary:

#### Monday 6<sup>th</sup> June 2016 – Christ Church, Cockermouth

Cumbria County Council as Lead Local Flood Authority and the Environment Agency will be holding a public meeting to deliver their draft report and proposals for future flood resilience in Cockermouth.

5pm-7pm Information available around resilience grants, Floor RE and general enquiries

7pm-8pm Presentation of the draft **Flood Investigation Report** with feedback and questions

8pm-9pm One to one with officers and data gathering

#### BERG mobile bus schedule over the next few weeks.

- Wednesday 1<sup>st</sup> June – KESWICK Market Square – 10am-3pm
- Thursday 2<sup>nd</sup> June – FLIMBY, St Helen's Avenue 10am-1pm and BAREPOT, Meadow Edge, Workington 2pm-5pm
- Tuesday 7<sup>th</sup> June – BRAITHWAITE cricket club, 10am-2pm
- Wednesday 8<sup>th</sup> June – KESWICK Market Square – 10am-3pm
- Thursday 9<sup>th</sup> June – MARYPORT, opposite Grasslot Primary School, 10am-3pm
- Tuesday 14<sup>th</sup> June - BRAITHWAITE cricket club, 2pm-5pm
- Wednesday 15<sup>th</sup> June - KESWICK Market Square, 10am-3pm
- Thursday 16<sup>th</sup> June – WORKINGTON, Hall Brow Street, 10am-3pm

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

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## 'Flood Re' is launched

### About Flood Re

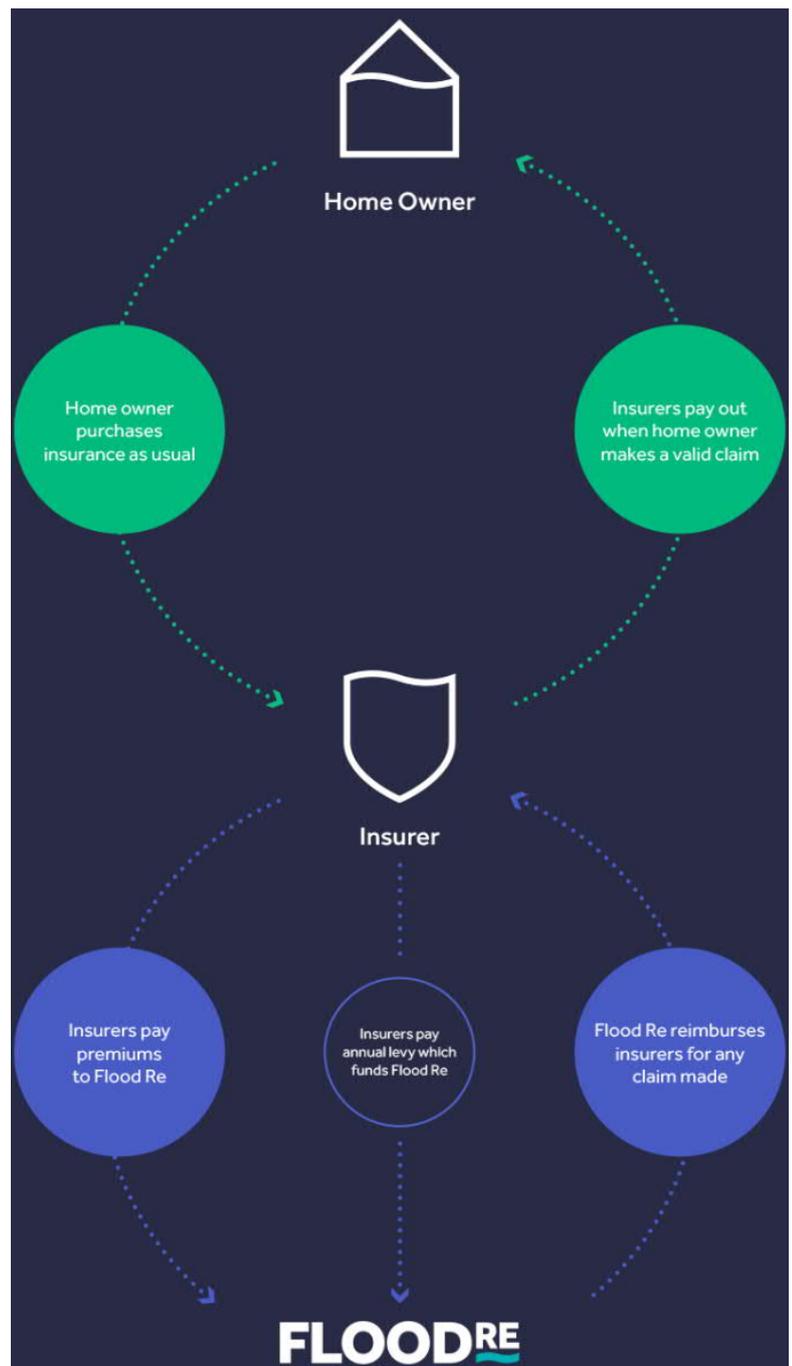
Recent large scale flood events highlight the impact of severe flooding, including the effect on those who struggle to find affordable home insurance.

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:

- 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.



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

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## 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.

For further information please contact:

[servicedesk@floodre-operations.co.uk](mailto:servicedesk@floodre-operations.co.uk) +44 (0)330 024 3131

## Cumbria Community Foundation (CCF) Resistance & Resilience Top-Up grant

### Who can apply for a Resistance and Resilience Top-Up Grant?

- Individuals/families whose homes/residential properties were damaged by flooding. Priority will be given to main residences.
- Applicants must have applied to the appropriate District Council for the £5,000 Property Level Resilience grant.
- Applications for a top-up grant, would then only be considered if the costs of their resistance or resilience measures exceed £5,000.

### We will not fund:

- Business premises, including holiday lets
- Outbuildings and garages

### How much can you apply for?

- Top-up grants of up to £2,000 are available.
- In exceptional circumstances e.g. significant financial hardship, grant awards of over £2,000 will be considered.

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

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## How to apply:

- Individuals should apply for a Resistance and Resilience Top-Up grant using the Cumbria Flood Recovery Appeal individual application form, available online at: [www.cumbriafoundation.org](http://www.cumbriafoundation.org)
- If you would like to apply for a neighbourhood/community scheme or on behalf of charitable organisation please contact the Grants Team on 01900 825760 or email [grants@cumbriafoundation.org](mailto:grants@cumbriafoundation.org)

## Supporting information required:

- ID and proof of address.
- Copy of District Council Property Level Resilience grant application and grant offer letter.
- Quotes for works to be undertaken.

## Grant approval and payment process:

- If your application is successful you will be notified as to the amount of the top-up grant approved but payment will not be made until the works are complete and evidence is produced:
  - Acknowledgement your District Council has paid the £5,000 resilience grant.
  - Copies of invoices for work undertaken
- We can arrange payment direct to your supplier if required.
- Completion of an application for flood resilience will authorise the District Council and the Foundation to exchange information concerning the applications for that property, including the approval or rejection of such applications and the payment of grant.

The Cumbria Flood Recovery Fund is funded by donations from individuals, businesses, charitable trusts, Government and funds from Cumbria Community Foundation.

**If you would like to know more about the Resistance and Resilience Top-Up grants please contact the Grants Team on 01900 825760 or email [grants@cumbriafoundation.org](mailto:grants@cumbriafoundation.org)**

## Cockermouth Flood Action Group Mapping

Cockermouth Flood Action Group would like to gather information from residents on the flooding. An interactive map has been created, on this map you will be able to zoom in on your location, install text and upload pictures. The link to the map is:

<http://dev.spatialconsultants.com/cfag/>

If you would like any assistance uploading information please complete the form on the following link:

<http://www.cockermouthfloodactiongroup.org.uk/contact-us/>



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

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## **Cockermouth Street Friends**

Teams of 'Street Friend' volunteers are regularly visiting flooded areas of Cockermouth offering a friendly ear helping to identify individual needs to get the most appropriate assistance. If you would like to request a visit from a 'Street Friend' please contact Hayley Bishop on 07917 534427 or [hayley.bishop@cumbria.gov.uk](mailto:hayley.bishop@cumbria.gov.uk)

## **Bridge Café on Wakefield Road Car Park**

Bridge Café will be open Monday to Friday between 10:00-14:00 and Saturdays 10:00-13:00 and will be providing FREE hot drinks, sandwiches and hot rolls for flooded residents. Grant forms and general information is also available.

## **Funding information**

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 3-11<sup>th</sup> December 2015. It will help with recovery costs such as provision of temporary accommodation.

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.

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 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**

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

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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 Allerdale Borough Council [floodgrants@allerdale.gov.uk](mailto: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](http://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](mailto:info@cumbriagrowthhub.co.uk).

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

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

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

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## 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](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/>

## 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 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

## 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.

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

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

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**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.

**EON Energy Fund** – flooded residents 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](http://www.energyfund.com)

## 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

## Help and Support

**Cumbria County Council Welfare Team** – for emergency financial assistance towards essential costs call CCC Advice & support team **Tel: 01228 221100**

**Housing Benefits** - for help and advice call Allerdale Borough Council **Tel: 01900 702560**

**Eden Flood Volunteers** are not only able to support with volunteers to help clean properties and move people, they can also supply food, toiletries, cleaning products and baby products. They also have a steady stream of new and second hand furniture which they will distribute as required. Should you require their help or support Tel: **01768 593190** or email [info@edenfloodvolunteers.org.uk](mailto:info@edenfloodvolunteers.org.uk)

**The Royal British Legion** can look to assist anyone who has served in the military for more than 7 days with a whole host of services. Particularly where not insured and with moving back into the properties. For further information contact Kerry Newham (Advice and Information officer) Tel: **07500 553 007** or contact the Freephone helpline **0808 802 8080**

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

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## **CADAS Flood Recovery Support**

CADAS recognises that due to the stress and trauma caused by being flooded some people may start to use alcohol, medication or other substances as a way of coping and managing anxiety.

We provide 1-1 and group support, giving people the opportunity to talk about their experiences and learn new healthy coping strategies instead of using substances to do this.

For information, help and advice please call **0300 111 4002**

### 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: **08442 578450** or [info@cumbriagrowthhub.co.uk](mailto:info@cumbriagrowthhub.co.uk)

Citizens Advice Bureau: **Workington 01900 604735**

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: **0845 6096609**

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

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**

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

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Impact Housing **03448 736290**

NFU customers: **0808 278 8916**

National Flood Forum: **01229 403101/403055**

NHS Direct: **111 (Also for prescription help & 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 (Local for Cockermouth) Police: **01900 638830**

WRVS: **01228 524508**

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

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