

# Cumbria Flood Factsheet

## West & North Allerdale

### Flood Information Bulletin

#### Issue 9 – 15 June 2016

#### Advice and Support

If you need any assistance following the flooding in December 2015 please contact:

Allerdale Borough Council – 01900 702600/01900 702702 or  
[www.allerdale.gov.uk/floodadvice](http://www.allerdale.gov.uk/floodadvice)

Cumbria County Council - 01900 706189, email [michelle.jackson@cumbria.gov.uk](mailto:michelle.jackson@cumbria.gov.uk) or  
[www.cumbria.gov.uk/Floods2015/](http://www.cumbria.gov.uk/Floods2015/)

#### Public Meeting for Workington

Cumbria County Council (as Lead Local Flood Authority) and the Environment Agency will be holding a public meeting to deliver their draft flood investigation report and proposals for future flood resilience in Workington on Tuesday 28 June 2016 at Christ Central Church on Central Square. The format of the meeting will be as follows:

- 5pm - 7pm Information available around resilience grants, Flood Re and general enquiries
- 7pm - 8pm Presentation of draft flood investigation report with feedback and questions
- 8pm - 9pm Opportunity for one to one discussions with officers/data gathering

Public meetings following the same format will also be held in Maryport and Flimby in July.

#### 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](mailto:amandajt12@live.com).

#### 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 an advice centre in Cockermouth to offer advice and assistance to residents and businesses about the £5,000 property resilience grants. The centre is located in the town's Wakefield Road car park, and is open from Monday to Friday from 9am to 6pm.

The BERG bus will be in Workington tomorrow (Thursday 16 June) on Hall Brow Street from 10am-3pm to offer advice and assistance to residents.

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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. 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.

A telephone hotline has also been set up to offer advice and guidance with the grant applications on 01900 512139 and more information is available on Facebook

[www.facebook.com/floodresilienceadvice](http://www.facebook.com/floodresilienceadvice), via Twitter @fradvice, or by email at [info@floodresilienceadvice.com](mailto:info@floodresilienceadvice.com)

## **Cumbria Community Foundation**

### **Cumbria Flood Recovery Fund - Resistance and Resilience top-up grants**

Grants of up to £2,000 to help with flood resistance and resilience measures will be considered. Grants may be made for charitable purposes to relieve hardship in Cumbria caused directly or indirectly by the storm and flooding in December 2015.

The Foundation is constrained by charity law in that if government funding is available for an activity then that should be accessed first. Therefore, Government funding for property level resilience measures can be topped-up, but not replaced. Resistance measures are those designed to keep the water out and resilience measures are internal modifications intended to reduce the cost of any damage from flood water.

#### 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.

#### 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.

#### 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)

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## 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
- Payment direct to your supplier can be arranged 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).

## 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 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

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- 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/>.

## 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 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

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

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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.

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

## **4. Help for voluntary, sporting and community groups**

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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

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

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

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Allerdale Borough Council: **01900 702702**

Business Growth Hub: **08442 578450** or **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 to report problems (inc. parking permit enquiries): **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**

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**

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

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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](http://www.cumbria.gov.uk)**