

Cumbria Flood Factsheet

Funding Special

Floods Newsletter – End of January 2016

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.

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

Carlisle City Council at customerservices@carlisle.gov.uk or call 01228 817200

Copeland Borough Council info@copeland.gov.uk or call 01946 598300

Eden District Council customer.services@eden.gov.uk or call 01768 817817

South Lakeland District Council customer.services@southlakeland.gov.uk or call 01539 733333

Barrow Borough Council customerservices@barrowbc.gov.uk or call 01229 876543

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

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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

Carlisle City Council at customerservices@carlisle.gov.uk or call 01228 817200

Copeland Borough Council info@copeland.gov.uk or call 01946 598300

Eden District Council customer.services@eden.gov.uk or call 01768 817817

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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.

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.

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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 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

Carlisle City Council at customerservices@carlisle.gov.uk or call 01228 817200

Copeland Borough Council info@copeland.gov.uk or call 01946 598300

Eden District Council customer.services@eden.gov.uk or call 01768 817817

South Lakeland District Council customer.services@southlakeland.gov.uk or call 01539 733333

Barrow Borough Council customerservices@barrowbc.gov.uk or call 01229 876543

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

For more information visit www.cumbria.gov.uk

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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

Sir John Fisher Foundation have set aside £25,000 to support victims of the floods in the South Lakeland and Furness areas, who are not eligible for support from the Cumbria Community Foundation Flood Recovery Fund. Enquiries from charitable causes should be made to David Jackson 01229 580349 or mail@sirjohnfisherfoundation.org.uk

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.

Age UK South Lakeland have set aside £5,000 to help any older person in South Lakeland who has need for a small amount of emergency funding (e.g. paying for a gentleman to go into a B&B for a night until his family could get up to help him). Contact 01539 728118

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

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

For more information visit www.cumbria.gov.uk