

Cumbria Flood Factsheet

West Cumbria Flood Information Bulletin

Issue 5 – 29 February 2016

Advice and Support

There will be a drop-in session at Allerdale House (Allerdale Borough Council offices) in **Workington** on **Thursday 3 March from 1700-1930**, where those affected by the recent flooding will be able to meet representatives from Allerdale Borough Council and Cumbria County Council who can help by giving advice on the variety of grants available, including the property resilience grant and council tax and business rates exemptions.

Drop-in sessions are being held at Flimby Methodist Hall on West Lane, **Flimby** on **Wednesdays from 1000-1200** until further notice.

Representatives from Citizens Advice Bureau and Home Group will also be present whenever possible.

If you need any assistance, particularly if you are uninsured, please come along to one of the sessions or 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/

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 the following locations:

- The Café, Wakefield Road, Cockermouth
- The Dairy, Aspatria (24 hours)
- The Town Council Depot, Skinburness Road, Sillioth
- Hazelmere Guest House, Crosthwaite Road, Keswick.
- Wigton Hospital, Cross Lane, Wigton (24 hours)
- Allonby Methodist Church, Allonby

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.

For more information visit www.cumbria.gov.uk

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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

Anyone requiring disposal of flood damaged items from Allerdale Borough Council can contact them on 01900 702800 or email customer.service@allerdale.gov.uk to make arrangements.

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 relaxation of the rules on the disposal of building material, such as plaster and plaster board by Cumbria County Council and the Environment Agency, meant the Council could take this type material as part of its normal collections. This was to help businesses and residents recover from the floods as quickly as possible. However, the relaxation on the rules ended on 31 January 2016 and so the Council is no longer able to provide this service.

Individual householders can take any bagged building material to the local municipal tip in Maryport, Workington or Wigton. For further advice on disposing of this material, call Allerdale Borough Council on 01900 702800.

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 a fee (see <http://www.allerdale.gov.uk/environment-and-waste/recycling-rubbish-and-waste/bulky-item-collection.aspx>). This includes items such as sofas, fridges and mattresses.

HWRC Permit Scheme Update

Cumbria County Council temporarily suspended the HWRC permit scheme for flood affected householders during the floods to enable disposal of flood damaged waste. The permit scheme was reinstated from Monday 11 January. This means that any householders wishing to visit a HWRC with a van, pickup or trailer will need a permit. Permits can be applied for online through the Cumbria.gov website or by calling 0845 055 1119.

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 a safe venue, e.g. a relative's address

For more information visit www.cumbria.gov.uk

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- 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
- If it looks suspicious or out of the ordinary, report it to Cumbria Police on 101

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), and the Constabulary's Facebook and Twitter accounts (@cumbriapolice).

'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. 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.

For more information visit www.cumbria.gov.uk

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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.

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 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.

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

For more information visit www.cumbria.gov.uk

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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.

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

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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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/>

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 has temporarily altered its scheme to maximise the assistance available to flood victims by offering multiple white goods to those whose homes have been damaged by the flooding. In order to fast track these applications they must clearly state at the top of the free text box section 'FLOOD APPLICATION'. Please note all emergency flood applications will be validated against the postcode flood areas for verification of their location.

Applicants must qualify against one or more of the first stage eligibility criteria below:

- 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.

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.

Please note the emergency flood assistance is available for a limited time only.

Useful Contact Information

AGE UK: **08443 843843** nci.info@ageukwestcumbria.org.uk

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**

For more information visit www.cumbria.gov.uk

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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**

National Flood Forum (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