

Flood Support Schemes

Funding available from central government

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1. Introduction

Why have we produced this guide?

On 5th and 6th December 2013, the worst tidal surges in 60 years struck the east coast of England, leaving a trail of destruction and flooded properties. In addition to the December tidal surges, the country has experienced the wettest winter in over 250 years. This has resulted in many areas of the country remaining on high alert for extended periods as the emergency services, supported by local authorities, statutory agencies and local residents have battled to protect communities.

In view of the exceptional circumstances and the scale of the damage caused by the extreme winter weather the Government has activated a range of schemes to assist those communities to recover and to meet the costs associated with protecting lives and properties in the future.

Who is the guide aimed at?

This guide outlines what support is available to eligible local authorities, households and businesses affected by the extreme weather conditions since the beginning of December 2013 and how they can apply.

2. Support for homeowners and businesses

2.1 Council Tax relief

What is it?

A scheme to support councils to provide council tax rebates to residents whose homes have been flooded, for as long as they are unable to return to their homes. The scheme, originally announced on 20th February 2014, was extended on 11th April 2014 to recognise the fact that the process of homes drying out is going to take a little longer in some cases, and to ensure that no family will have to pay council tax until they are safely back in the comfort of their own home.

What does it cover?

Local authorities can use powers under section 13A of the Local Government Finance Act 1992 to grant council tax discounts on properties which have been flooded.

Who can apply?

Householders whose home has been flooded as a result of the winter's severe weather.

How can they apply? Council tax payers should apply to their local authority. Further details can be found at https://www.gov.uk/government/publications/flood-support-package-for-homeowners-and-businesses.

2.2 Business Rate relief

What is it?

A scheme providing for 100 per cent business rate relief for 3 months

What does it cover?

It is for individual local billing authorities to adopt a local scheme and decide in each individual case when to grant relief under section 47 of the Local Government Finance Act 1988 (as amended by the Localism Act).

Who can apply?

Owners of flood affected businesses meeting published criteria: - the hereditament has been flooded in whole or in part as a result of adverse weather conditions; and on that day, as a result of the flooding at the hereditament, the business activity undertaken at the hereditament was adversely affected; and that the rateable value of the hereditament on that day was less than £10 million.

How can they apply? Businesses should apply to their local authority.

Further details are at https://www.gov.uk/government/publications/flood-support-package-for-homeowners-and-businesses.

2.3 Business Support Scheme

What is it?

A £10 million scheme to provide hardship funding for SME businesses affected by the floods developed by the Department for Business, Innovation and Skills (BIS).

What does it cover?

It is for local authorities to determine the type of things to provide grant for but could include: non-recoverable insurance excesses for repair or replacement of buildings, equipment and stock; removal of debris, additional business accommodation or extra staff costs; structural surveys, security measures, additional marketing, exceptional costs to improve access to/for suppliers and customers etc.

Who can apply?

Businesses affected by flooding since 1st December 2013 and that have sustained hardship and significant loss of trade as a result of the floods.

How can they apply? Businesses should apply to their local authority, who will have been allocated additional funding for this purpose on the basis of an assessment of the number of businesses affected by the floods.

Further details can be found at https://www.gov.uk/government/publications/flood-support-package-for-homeowners-and-businesses.

2.4 'Repair and Renew' grant

What is it?

A scheme providing up to £5,000 per flood affected home or business to contribute to the costs of additional flood resilience or resistance measures (such as a new driveway barrier or replacing doors and windows with water resistant alternatives, or moving electricity sockets to a safer level). The scheme went live on 1st April 2014.

What does it cover?

Grants are intended to fund measures <u>over and above</u> repairs that would normally be covered by insurance.

Who can apply?

Owners of homes or businesses that were flooded at any time between 1st December 2013 and 31st March 2014.

How can they apply? By contacting their local authority. Further details can be found at https://www.gov.uk/government/publications/flood-support-package-for-homeowners-and-businesses.

2.5 Time to Pay

What is it?

A scheme allowing affected businesses additional time to pay taxes.

What does it cover?

All taxes owed to HMRC, including VAT, PAYE and corporation tax.

Who can apply?

Any business affected by the flooding.

How can they apply? By phoning 0300 200 3835 and discussing with an adviser. **For further details** contact the hotline set up by HMRC for those who have been affected by flooding and may have difficulties in meeting their tax liabilities. The helpline is: 0800 904 7900.

2.6 Support for tourism industry

In addition to the Business Support package developed by BIS, the Department for Culture, Media and Sport have announced a £2 million support package to help firms in flood-affected parts of England which rely on tourism.

The package takes the form of business advice and marketing activity and involves putting experts on the ground in flood hit areas to give practical advice and support to tourism businesses.

The advice will be offered to tourism and tourism related businesses at local workshops and drop in clinics. Businesses will be able to access up to 3 hours of support with an expert in key areas of advice following the events.

These are being organised locally by Destination Organisations and businesses should contact their local Destination Organisation in the first instance. The marketing activity is also being coordinated with local destinations and if businesses are interested in participating should contact their local destinations organisation.

Further details VisitEngland has launched an <u>online toolkit</u> offering advice to help businesses affected return to trading as soon as possible.

2.7 Banking Sector Support

There is also a commitment by several major banks to provide financial support to business and individual customers affected by the floods – this includes loan and mortgage payment holidays and extended credit to private customers and small businesses. Participating Banks and Building Societies include **RBS**, **Lloyds**, **Barclays**, **HSBC**, **Santander** and the **Nationwide** offering a range of support programmes.

3. Support for farmers and fishermen

3.1 Farming Recovery Fund

What is it?

A £10 million Fund announced by the Prime Minister on the 12th February with further details announced by DEFRA Minister, George Eustice at the NFU Annual General Meeting on 25th February, with enhancements announced by the Environment Secretary, Owen Paterson, on 15th April. Farmers who have already applied for a grant will now have the opportunity to request a second grant, meaning that farmers may be eligible for grants of up to £35,000 in total

DEFRA is the lead department. The fund is designed to support farm businesses to restore flooded agricultural land and bring it back into production as quickly as possible.

What does it cover?

Grants can be used to contribute to the cost (up to 100 per cent) of the restoration of agricultural land. For example materials, contractors costs to remove debris, restore drainage and farm access and to restore grassland. It will not cover activity that would normally be covered by insurance or cover farmers own labour and machinery costs.

Who can apply?

All farm businesses that require support who have been identified by DEFRA as being within flood impacted areas.

How can they apply? Application forms are available on www.gov.uk and applications should be sent to fr@defra.gsi.gov.uk by 27th June 2014, but can be made before that date. DEFRA are will be extending the application window for those farmers in areas most affected by flooding into June.

Further details and guidance is available at https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/284236/farming-recovery-fund-guidance.pdf

3.2 Support for fishermen

Fishermen can apply for grants to replace storm damaged gear such as lobster creels and crab pots (60% of total costs for up to 100 pieces of kit will be paid for). Applications need to be returned to the Marine Management Organisation by 30th June 2014. Guidance on the scheme and an application form can be downloaded from the Marine Management Organisation – MMO website.

3.3 Flood relief fund for sport

What is it?

A £5 million National Lottery Fund, run by Sport England to help restore pitches and repair sports facilities damaged by the recent floods and storms. There are two elements: one announced on 27th February for small grants of up to £2,000 for emergency repairs, and one for larger grants for longer-term, larger projects addressing more extensive damage which will take longer to repair.

What does it cover?

Repairs to damaged facilities such as football, rugby and cricket pitches, water sports centres, pavilions, changing rooms and floodlights.

Who can apply?

Sports clubs, local authorities and other community organisations.

How can they apply? By completing the Interest Registration form and submitting it to Sport England through the following email address floodrelief@sportengland.org.

Small grants for emergency repairs are available now. The scheme for larger repairs opened on 24th March and will be open until the autumn. **Further details** can be found at www.sportengland.org/floodfund.

4. Support for local authorities

4.1 Severe Weather Recovery Scheme

What is it?

A £76.5 million scheme funded jointly funded by Department for Communities and Local Government and the Department for Transport (DfT) to contribute to costs incurred by help local authorities to support their communities and repair highways infrastructure.

Initially a £7 million scheme, announced on 17th January 2014, but in recognition of pressures on Local Authorities and a prolonged Response period, the Scheme was enhanced to £40 million (announced on 26th February 2014) - £33.5 million for the highways element and £6.5 million for the communities element. The qualifying period for the communities' element of the grant has been extended, allowing for the fact that community support needs may take longer to be clarified.

On 9 March, DfT announced that it was increasing its contribution to the Severe Weather Recovery Scheme by a further £36.5 million to help repair damage caused to C and Unclassified roads.

What does it cover?

Recovery costs incurred by Councils on activities to support their communities and on local highway infrastructure repairs arising from the impact of the east coast tidal surge on 5th and 6th December and severe weather in early 2014. For the highways element the qualifying period ended on 7th February. For the communities' element, the qualifying period has been extended until the 30th May.

Who can apply?

Local Authorities in England except Somerset Councils for whom separate arrangements are being made.

How can they apply? By single electronic application claim form, which is available alongside guidance at

https://www.gov.uk/government/publications/severe-weather-recovery-scheme-tranche-2. The scheme closed on 19th February for claims in respect of highway infrastructure. The closing date for applications in respect of support to communities is 6th June. Local authorities who have submitted a claim in respect of the period 5th December 2013 to 7th February 2014 can submit a further claim covering the period 8th February to 30th May for the communities' element.

4.2 Bellwin Scheme

What is it?

Emergency financial assistance available to local authorities in England incurring expenditure above a qualifying threshold in response to an emergency or disaster involving destruction of, or danger to, life or property.

Enhancements have been made to the scheme to reflect the exceptional nature of recent storms and the role councils play as first responders. The changes will ensure that grant is paid at 100 per cent above threshold instead of 85 per cent; extend the eligible spending period until 30th May 2014; reduce thresholds for all County Councils and Unitary Authorities; allow upfront payments to councils to ease cash flow and allow upper tier authorities with responsibility for Fire Services to claim on a comparable basis to standalone Fire Authorities for fire related costs.

What does it cover?

Costs incurred by Councils on immediate actions they take in connection with a disaster or emergency.

Who can apply?

Any Local Authority as defined in Section 155 of the Local Government and Housing Act 1989.

How can they apply?

Firstly by reporting the incident within one month by writing to Ade Ogunro, LGF-SRC, the Department for Communities and Local Government, Zone 5/H2 Eland House, Bressenden Place, London SW1E 5DU (0303 444 1895; email Bellwin@communities.gsi.gov.uk).

The Local Authority must then complete all works in respect of which it intends to claim grant – normally within 2 months (but extended for the current scheme – to 6 months overall) and submit a claim unless otherwise specified by the Department, - one month after the end of the spending period. Claim form is at www.gov.uk/government/uploads/system/uploads/attachment_data/file/210955/The_Bellwin_Scheme_-_claim_form.doc.

Further details can be found at http://www.gov.uk/government/publications/bellwinscheme-2013-to-2014-guidance