

# **CUMBRIA FLOOD RECOVERY FUND APPEAL**

## **1.0 AIM**

The Foundation has established the Cumbria Flood Recovery Fund. This is for charitable purposes in connection with the relief of hardship within the county of Cumbria caused directly or indirectly by storm damage and flooding. Priorities for grant making are:

- 1) Individuals and families suffering financial hardship, and
- 2) Community relief and 'rebuilding' projects

We are working closely with other agencies involved.

## **2.0 APPEAL TARGET**

The Appeal was launched with an initial target of £500,000. After re-assessing the damage and community needs the target has been increased to £700,000.

## **3.0 IMPACT & NEED**

Carlisle, Keswick, Appleby and other smaller communities within Cumbria experienced the worst flooding in living memory. Houses, business premises and community facilities have all been damaged. To date at least three thousand households have been affected by the flooding. Over 80,000 homes were without power for two days. Some households were without power for over seven days. The total cost to the County has been estimated at £500 million.

The effect of flooding has caused significant financial hardship and emotional distress. Businesses and community groups have been unable to trade. The most significant impact has been United Biscuits factory which employs 1200 people in the city. Its premises were badly hit by flooding and the future of the factory is currently uncertain.

### **Insurance**

Insurance Industry figures suggest that one in four households may be without insurance. This would suggest seven hundred and fifty households in need of direct assistance. In addition we are learning that many people were under insured or had key elements of their possessions and household items excluded from policies.

### **Housing and Homelessness**

Many people will be unable to return to their homes for at least six months. This means that thousands of people are either living with friends or relatives or seeking temporary accommodation. The private rented sector has seen a major rise in rents and a complete take up of available properties. Local Housing Associations are making available empty properties.

### **Informal Support Networks**

Disabled and elderly people who normally rely on friends and neighbours for support have been relocated or re-housed. This means that people who previously could live

without the support of voluntary or statutory agencies may now need additional help. Age Concern in Carlisle is working to respond to the needs of elderly people in need of additional support.

### **Advice Services**

The demand for advice services has risen dramatically as a result of the floods and storms. People need assistance with debt and benefits advice, others are needing assistance with their landlords and insurers. The situation has been exacerbated by the loss of the Council's Housing Benefit Department which was located on the ground floor of the Civic Centre which was totally inundated.

The Citizens Advice Bureau and Community Law Centre have begun to work together and increase the number of volunteers and paid staff available to provide information and advice.

### **Children & Young People**

A large number of young people have been affected by the floods in a variety of different ways.

Newman School has been devastated and will not re-open before Easter 2005. Other schools have been closed for long periods. Children have been relocated to different Schools. Children and young people have been separated from their friends due to relocation.

A number of childcare and play facilities have closed or are operating on reduced hours. The City Councils Youth Team had their premises flooded with the loss of equipment.

### **Ongoing Impact**

The Foundation will closely monitor the impact of the floods and storms. We have convened meetings with the major voluntary groups involved in the recovery effort. We are also working with the major providers of social housing to assess the impact on their tenants.

## **4.0 THE HALLMARKS OF THE FUND**

### **In operating, the Fund bears these hallmarks:**

- It provides a specifically Cumbrian focus for donations
- It provides a central 'clearing house' for requests for charitable support
- It operates a simple grant application procedure and responds speedily
- It attracts support from National and Regional funders
- It is locally managed and accountable

## 5.0 FUND RAISING FOR THE FUND

The Fund was established with an initial £50,000 from the Foundation's own funds. The Appeal is being promoted and supported by the Cumbrian Newspapers Group through the Evening News & Star.

Funds are being sought from:

- Grant Making Trusts
- Individuals and businesses
- Existing and new European and National funding programmes.
- Community fundraising events

To date we have commitments totaling in excess of £475,000 including the support of HRH Prince of Wales. Appendix 2 contains a list of major donations to date.

On revising the Appeal target we have set out sub targets for the following potential donors:

	£
Pledges to date	475,000
Grant making Trusts	150,000
Business donations	25,000
Fundraising events	50,000
Total	<b>700,000</b>

The Fund can receive restricted donations, i.e. funds given for specific purposes and which recognise specific donors.

The Foundation will also make special mention for major donations as required.

## 6.0 GRANT AID

### Application Process

Application forms for community groups and individuals are available by telephone or e-mail ([enquiries@cumbriafoundation.org](mailto:enquiries@cumbriafoundation.org)) from the Foundation office or via the web site ([www.cumbriafoundation.org](http://www.cumbriafoundation.org)). Applications will be considered on a weekly basis. Copies of the application forms for groups and individuals are contained in Appendix 1. Urgent appeals for assistance can be considered by the Chair of the Grants Committee and a Grants Officer.

### Fund Criteria

The current criteria for individual and group applicants are contained in Appendix 1.

## **Decision Making**

The Foundation has created a specific grant allocation committee, drawing on representation from the affected communities and involving local Trustees.

The members of the Grants Committee are:

- The Vice-Chairman, Honorary Treasurer and Vice Chair of the Foundation's main Grants Committee, plus another Carlisle based Trustee.
- A nominated officer from the Cumbria Association of Councils for Voluntary Service.
- A representative of Churches Together in Cumbria.
- Not more than four other members having special knowledge of value to the Committee, co-opted by the Grants Committee. (Currently held by a representative of Carlisle City Council, Carlisle Housing Association (on behalf of all Registered Social Landlords), and the Director of the Francis C Scott Charitable Trust.

In the event of it appearing to the Grants Committee that the purposes of the Fund have been fulfilled as far as may be, and the Trustees so resolving, any balance then standing in the Fund shall thereupon be held by the Foundation for its general charitable purposes.

Requests for financial assistance will be assessed by the Foundation's professional grants officers.

Funding to individuals in need will be in line with the guidance given in Charity Commission booklet CC4 (August 2003).

Individual applicants must fall within the guidance provided under charity law. This does not mean that they must be destitute. An applicant who cannot afford the normal things in life, which most people would take for granted, would probably qualify. A sudden reduction in living standards could well lead to this situation. But grants will not be made which would have the effect of reducing state benefits to which an applicant might be entitled.

The Foundation believes that, understandably, many people who are suffering hardship as a result of storm damage and flooding may be reluctant to apply to the Foundation. An application can be made by one person (e.g. clergy) on behalf of another.

## **7.0 CUMBRIA COMMUNITY FOUNDATION – BACKGROUND**

Cumbria Community Foundation is a grant making charity (Reg no 1075120). Established in 1999, it makes grants to voluntary and community groups throughout the county. It currently distributes in excess of £1m pa. In 2001 the Foundation launched

the Cumbria Community Recovery Fund to assist the people and communities affected by Foot and Mouth Disease. In total the fund raised £2.1m, supporting over 300 groups and more than 1000 families.

The Cumbria Community Recovery Fund was one of a number of local 'crisis appeals' developed in response to FMD across the UK. We believe that lessons learnt from the success of the Appeal are transferable to the current situation.

Lessons learnt include:

- Impact on community organisations (loss of income, opportunities to expand services and respond to need)
- Personal financial hardship and the role of individual hardship grants
- The importance of a dedicated Fund to secure and distribute financial support to community groups and individuals

## **8.0 THE FUTURE**

It is still not certain how much damage has been caused, nor the extent of its adverse effects. A flexible response is therefore required. The Trustees of the Foundation are determined to do all in their power to meet needs in the fields in which the Fund will be applied. They are ready to increase the Appeal target, and to modify the organisation of the Appeal and the systems of grant making to satisfy emerging needs.

## APPENDIX 1

### Application Forms

## Support for Individuals and Families Application Form

PLEASE RETURN THIS FORM TO

Cumbria Community Foundation, 6b Lakeland Business Park, Cockermouth CA13 0QT  
telephone 01900 825760 fax 01900 826527 email: [enquiries@cumbriafoundation.org](mailto:enquiries@cumbriafoundation.org)

Please read the advisory notes before completing the form. If you are unsure about the meaning of any section please contact a Grants Officer on 01900 825760. Complete the form as fully and clearly as possible in black pen or type.

1. Name of applicant *Mr/Ms/Mrs/Miss/other* \_\_\_\_\_
2. Address for correspondence \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ Postcode \_\_\_\_\_
3. Usual address *if different* \_\_\_\_\_
4. Telephone numbers *daytime first* \_\_\_\_\_
5. Email  
\_\_\_\_\_
6. Number of people in your household \_\_\_\_\_
7. Of those, number aged over 70 \_\_\_\_\_ or under 5 \_\_\_\_\_  
or receiving Disability Living Allowance, Incapacity Benefit or Attendance Allowance  
\_\_\_\_\_
8. Type of house \* detached / semi-detached / terraced / bungalow / flat  
\* *delete as appropriate*
9. Are you \* an owner / a tenant? Landlord's name \_\_\_\_\_  
\* *delete as appropriate*
10. Describe the impact of the flood or storm (eg house flooded, loss of electricity)  
\_\_\_\_\_

11. How much have you in outstanding loans? *if any* \_\_\_\_\_

12. How much is your overdraft? *if any* \_\_\_\_\_

13. Have you talked to your bank? \* yes / no \* *delete as appropriate*

What has the bank agreed? \_\_\_\_\_

14. What savings do you have? £ \_\_\_\_\_

15. What is the total income in your household? *Specify amount*

\_\_\_\_\_ *weekly / monthly / yearly*

16. Which of these benefits does anyone in your household receive? *delete as applicable*

Income support / Income based jobseeker's allowance / Pension credit /  
Housing benefit / Council tax benefit *We may ask to see proof of this*

17. Are you fully insured? yes / no *delete as applicable*

18. Have you applied for any other funding (eg Social Fund)? yes / no *If so please give details*

Funder		£
	applied/secured	
	applied/secured	

19. What will the fund help with?

	Brief details	Estimated cost £
Cleaning up		
Emergency repairs		
Clothing		
Food and drink		
Heating and heating equipment		
Cookers and kettles		
Child care equipment		
Beds and bedding		
Basic furniture		
Other <i>please state</i>		
Total		

20. If you want a cheque making out to a different name from question 1 state name here

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21. How did you find out about Cumbria Community Foundation?

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Data protection: Cumbria Community Foundation will process information on this form. We will hold the information on computer. We may provide copies of the details to partner organisations including government bodies (eg Department for Work and Pensions or local council). Please tick here if you do not want us to share information with other organisations.

**Please include a copy of a document with your name and address such as a driving licence, electricity bill or bank statement**

The Foundation reserve the right to reclaim any money which has been paid as the result of fraudulent or misleading claims

Signed \_\_\_\_\_

PLEASE RETURN THIS FORM TO

Cumbria Community Foundation, 6b Lakeland Business Park, Cockermouth CA13 0QT  
telephone 01900 825760 fax 01900 826527 email: [enquiries@cumbriafoundation.org](mailto:enquiries@cumbriafoundation.org)

## Group application

Please read the advisory notes before completing the form. If you are unsure about the meaning of any section please contact a Grants Officer on 01900 825760. Complete the form as fully and clearly as possible in black pen or type.

### Your organisation

1. Name of your organisation \_\_\_\_\_

2. Contact person *Mr/Ms/Mrs/Miss/other* \_\_\_\_\_

3. Position in organisation \_\_\_\_\_

4. Address for correspondence \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

5. Telephone numbers *daytime first* \_\_\_\_\_

6. Fax \_\_\_\_\_ 7. Website \_\_\_\_\_

7. Email \_\_\_\_\_

8. Is the organisation \* a registered charity / registering as a charity / unincorporated association / limited company / self-help group / statutory body / development trust / other (please name)?

*\* delete as appropriate*

9. Registered charity number *if applicable* \_\_\_\_\_

10. Date established *month and year if less than two years old* \_\_\_\_\_

11. What are the aims and objectives of your organisation?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

12. How many people are on your management committee? \_\_\_\_\_

13. How many active volunteers do you have? *eg fundraisers, helpers* \_\_\_\_\_

14. Have you received European Social Fund support? Yes/No *delete as appropriate*

## Your project

Please provide the name of anyone who has helped you develop the project, or someone who is not a member of your group, but can tell us about your work

15. Name \_\_\_\_\_ 16. Telephone \_\_\_\_\_

17. How many volunteers do you expect to be involved in this activity? \_\_\_\_\_

18. How many people do you expect to benefit from the project? \_\_\_\_\_

19. Where will the project take place? *town/village* \_\_\_\_\_

20. When do you expect the project to start? \_\_\_\_\_

21. How did you find out about Cumbria Community Foundation? *delete as appropriate*  
Council / Council for Voluntary Service (CVS) / Event / Foundation contact / Internet /  
Leaflet or poster / Newspapers / Other organisations / Previous application / Radio or TV  
/ Recommendation / Voluntary Action Cumbria (VAC) / Other (please state)

\_\_\_\_\_

Please enclose copies of the following documents (see guidance notes)

If we hold the latest version you do not need to resubmit it

	enclosed	already held
• Your constitution or rules	<input type="checkbox"/>	<input type="checkbox"/>
• Your annual report or latest independently examined accounts (or a copy of your last quarter's bank statements if no accounts yet produced)	<input type="checkbox"/>	<input type="checkbox"/>
• Your child protection policy <i>if you work with young people under 18</i>	<input type="checkbox"/>	<input type="checkbox"/>
Tick here if you need help with a child protection policy		<input type="checkbox"/>

Data protection: Cumbria Community Foundation will process information on this form. We will hold the information on computer. We may provide copies of the details to partner organisations. Details of successful applications are sent to the media. Please tick here if you do not want us to share information with other organisations.

Signed on behalf of the organisation \_\_\_\_\_

Name *please print - must be a senior officer or committee member*

\_\_\_\_\_

**Project details**

22. What is the project you are applying for? \_\_\_\_\_

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23. Why do you need this and who will benefit? \_\_\_\_\_

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24. How are you going to deliver this project? \_\_\_\_\_

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25. What is the total cost of the project? £ \_\_\_\_\_

26. How much are you applying for? £ \_\_\_\_\_

27. Is this a completely new project? Yes/No *delete as appropriate*

28. Is the application for a once only cost? Yes/No *delete as appropriate*

29. If you are applying for less than the full costs, how will you fund the shortfall?

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30. Please tell us what you hope to achieve as a result of this project (*outcome*)

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31. What will happen to this project when our grant has been spent?

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### Supplementary information

32. Please add any information you think will help us assess your application  
*Use an additional sheet if necessary*

33. Please give a detailed breakdown of the project costs

Expenditure	£
Staff costs	
Volunteer expenses	
Training	
Premises	
Equipment	
Other <i>please state</i>	
Total as question 26	

Income		£
Grant applied for as question 27		
Fees		
Other funder <i>name</i>	applied/secured	
Other income <i>please state</i>		
Total as question 26		

## **Application Criteria**

### **Cumbria Flood Recovery Fund emergency grants for individuals and families**

Grants may be made for charitable purposes to relieve hardship in Cumbria caused directly or indirectly by the storm and flooding in January 2005

**Funded** by donations from individuals, local businesses and government bodies

#### **Who can apply?**

- individuals or families whose homes have significant structural damage or flooding
- employees who have lost work or income because of storm or flood
- social landlords and others applying on behalf of tenants

**We can** particularly provide support with the following

- cleaning up
- emergency repairs
- clothing
- food and drink
- heating and heating equipment
- cookers and kettles
- child care equipment  
eg sterilizing equipment
- beds and bedding
- basic furniture

This is not an exhaustive list

**Priority will be given** to households with

- people over 70
- children under five
- people with physical or learning disabilities or mental health needs (eg receiving Disability Living Allowance, Incapacity Benefit or Attendance Allowance)
- low incomes

**If you are interested in applying, please read the following details carefully**

We **will not normally** fund

- people who are fully insured
- vehicles
- businesses

### **How much can you apply for?**

Maximum grant normally £500-£1,000

We may also ask you for the name of someone who is known to you and can vouch for your circumstances

Grants are also available for  
voluntary and community groups  
– please see separate sheet

### **If you would like to know more about this fund**

**please contact David Andrews**

**tel 01900 820828/820822/825760**

**fax 01900 826527 email [david@cumbriafoundation.org](mailto:david@cumbriafoundation.org)**

**website [www.cumbriafoundation.org](http://www.cumbriafoundation.org)**

## **Cumbria Flood Recovery Fund**

### **emergency grants for voluntary and community groups**

Grants may be made for charitable purposes to relieve hardship in Cumbria caused directly or indirectly by the storm and flooding in January 2005

**Funded** by donations from individuals, local businesses and statutory bodies.

### **Who can apply?**

Voluntary and community groups who

- are providing immediate relief to people who have been affected by the storms and floods
- will be providing longer term rebuilding projects
- have experienced significant structural and or flood damage

### **We can provide support with:**

#### **Relief services**

- shelter
- food
- clothing
- cleanup

#### **Additional support services**

- information/advice
- counselling
- care services  
e.g. day care or respite

#### **Longer term projects**

- rebuilding

**Priority will be given** to voluntary and community groups providing support to one or more of the following groups of people:

- Older adults
- Families with young children
- People with physical or learning disabilities
- People with mental health needs
- People on low incomes

and to projects showing:

- Evidence of collaboration with other service providers
- Maximise the use of volunteers

**If you think your group is eligible for a grant please read the following details carefully along with our *Applying for money* sheet**

We **will not** normally fund:

- voluntary and community groups who are fully insured
- businesses
- any non charitable activity e.g. political
- fundraising events
- substitution for statutory funding

### **How much can you apply for?**

Maximum grants will normally be £5,000 (£10,000 in exceptional circumstances)

We also administer a number of other funds and will automatically consider appropriate applications

Grants are also available for individuals and families – please see separate sheet

**If you would like to know more about this fund please contact Clare Edwards  
tel 01900 820822/825760**

**fax 01900 826527**

[clare@cumbriafoundation.org](mailto:clare@cumbriafoundation.org)

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

## APPENDIX 2

### Major Donations

<b>Donor</b>	<b>Amount</b>	<b>£ Restrictions</b>
Cumbria Community Foundation	50,000	
Carrs Milling Industries plc	10,000	
HSBC Bank	5,000	
Prince of Wales	amount not to be revealed	
Cumbria County Council	50,000	
Rural Regeneration Cumbria	25,000	Group applicants
West Bromwich Building Society	5,000	
United Utilities	10,000	
BNFL	5,000	
Kingmoor Park Charitable Trust	50,000	Individual hardship cases
Nestle	10,000	
Cumbria Surestart.	4,665	
Cumbrian Newspapers	5,000	
Carlisle City Council	50,000	City of Carlisle
Sir John Fisher Foundation	10,000	
Kangol	1,000	
North West Development Agency	25,000	
Cumberland Chinese Association	500	
Senator Homes Ltd	3,000	
Scott Trusts	50,000	Group applicants
Booths Supermarkets	5,000	
Donations from individuals	77,983	