

North Yorkshire Recovery Fund (Swaledale & Wensleydale) Frequently Asked Questions (FAQ)

2nd September 2019 version 2

This document will be updated on a regular basis.

1. What is the North Yorkshire Recovery Fund

What is the North Yorkshire Recovery Fund Appeal?

The fund and appeal was originally set up by Two Ridings Community Foundation on 31st December 2015 in response to the devastating floods in North Yorkshire but the appeal reopened on 2nd August 2019) in response to the flooding in Swaledale & Wensleydale in the vicinity of Leyburn, Reeth & Bellerby during week commencing 29th July 2019.

Due to the localised nature of the flooding we are calling the fund the Swaledale & Wensleydale Recovery Fund.

How much is in the Swaledale & Wensleydale Recovery Fund (the fund)?

The fund currently stands at £148,000 in donations (this includes the £82,000 from the previous donations back in 2015/16) but we are receiving donations on a daily basis so we will update this total fortnightly.

How much has been awarded so far?

As of 30th August we had awarded 111 grants of £300 and are due to make more in September.

What is the fund for?

The fund will help the following by making grants to:

- Households where water came into houses or attached garages/outhouses (but not where it only went into gardens or garages). We are also awarding £300 to homes where access to homes were severely damaged;
- Small businesses where personal hardship* has arisen as a result of premises being flooded

*Note as a charity we are constrained by charity law with regard to funding private, for profit businesses. We can only fund individual business people experiencing personal hardship and where the turnover is under £100,000. Funds for businesses were made available from the Local Enterprise Partnership.

Two Ridings Community Foundation, Pavilion 2000, Amy Johnson Way, York YO30 4XT
Telephone 01904 929 500, website www.tworidingscf.org.uk, email grants@tworidingscf.org.uk

Charity registration number 1166471

2. Applying for help through the fund

How do I apply?

To streamline the application process, we are encouraging applicants to visit our website at www.tworidingscf.org.uk and download an application form, complete it and send it back to us. This can either be via email grants@tworidingscf.org.uk or via post to Two Ridings Community Foundation, Pavilion 2000, Amy Johnson Way, York YO30 4XT.

You can contact the Foundation office (01904 929 500 or email grants@tworidingscf.org.uk) and we will happily put an application form in the post to you or email it to you.

Applications will be considered on a rolling basis subject to available funds so anyone who has been flooded and hasn't yet put in an application is urged to do it asap.

How much can I apply for?

Anyone whose home has been flooded should apply - and will be eligible for - an initial award of £300. We call this a **phase one** award

Applicants who meet additional criteria and priorities for the fund, such as those on low income, without insurance or with very high excess and limited savings, will be assessed and may be awarded further assistance to help with the replacement of essential household items, costs associated with living in temporary accommodation and help with the costs of making homes liveable again. These might include white goods, floor coverings, essential furniture like tables, chairs and beds and building repair work. We are calling this **phase two** awards.

If you think you might meet these criteria please get in touch to start the phase 2 application process.

When will phase two awards be available?

You need to apply to us and then we will arrange an assessment visit. We are aiming to process applications as quickly as possible but we do ask you to be patient. Our case worker has started seeing people for phase two awards this week (w/c 2nd September).

Is there a maximum amount that one household or business can receive?

The fund is limited so we will have to prioritise those in most need which is why every phase two assessment will be done via a face to face meeting.

Will you be replacing like for like items that I lost in the floods?

Our priority is to ensure that we provide residents affected by floods with essential household items or repairs to enable people to move back into their homes. We are not an insurance company, therefore cannot replace like for like, or replacement of valuables or non-essential items like games consoles.

I've lost all my furniture, carpets and white goods in the flood – can I apply to the fund to have them all replaced?

Yes, if these items are identified as being essential.

What kinds of things can I get replaced?

We will provide new, basic essential items to allow you to get back on your feet in your home. We will replace floor coverings, essential furniture like tables, chairs and beds & bedding and white goods like cookers, washing machines and fridges.

I have lost my car and garage contents, can I apply to you for funds?

No, we do not fund cars or items stored in garages unless essential items were stored there and were affected by flooding – e.g. white goods. We may consider public transport costs or other hardship issues if there are additional costs due to the loss of a car for example where the car is used for purposes of self-employment or is essential due to disability.

I am a tenant, can I apply?

Yes, as a tenant you are entitled to the £300 phase one payment and depending on needs, you can also apply for a phase two award.

How quickly can I receive my replacement essential items?

You need to apply to us and then we will arrange an assessment visit. We are aiming to process applications as quickly as possible but we do ask you to be patient. We will prioritise people we know who are moving back into their homes so we would urge anyone considering making an application to apply as soon as possible and then please give us as much notice as possible when they get a date for moving home.

What do you mean by essential items?

We mean items that are essential to daily living, for example white goods like fridges, cookers, washing machines and furniture like beds, bedding, table and chairs. The fund also covers items such as the loss of school uniforms, school shoes or other essential items for children.

It does not cover like for like replacement of items or other losses such as antiques, ornaments or other valuables or non-essential items like games consoles.

Will the fund cover my electricity bills because I have been running dehumidifiers?

Yes it will and it will cover the costs of renting a dehumidifier. We will require copies of electricity bills to evidence increased consumption. We will consider such costs for a maximum period of 3 months at a time.

Will I get new goods?

We will give you a financial award, it is up to you to decide how to spend the money.

My landlord has just told me I can move back in, what do I do?

Let us know asap so we can assist with any essential items.

3. Who qualifies and how they qualify

Who can apply?

We need proof that your home or business was flooded and will check addresses received against the list held by the relevant local council. If you are not on this list but can prove your home or business was flooded we can consider your application but it may need a visit to confirm.

What do I need to provide on the application form?

The phase one form asks for information on your address, if it is your primary residence, details of where you are living now. It also asks who else lives at the property and what damage was caused by the flooding. We ask for proof of address and bank details. The form is not very long.

The phase two form goes into more details of your financial circumstances and asks you to detail what was lost.

How do you decide who meets your criteria?

We use the relevant local authority list of areas flooded to ascertain which properties were affected – and how badly. Flooded householders are eligible for council tax relief & if you have not had your flood damage confirmed by Richmondshire District Council please contact them asap to qualify for this relief.

Can someone else apply on my behalf?

We know from speaking to some applicants that, understandably, many people who are suffering hardship as a result of flooding may be reluctant to apply. We would urge anyone who has been flooded to apply for funds as the money was donated to help people and be used for that purpose.

If you don't want to apply in person an application can be made by one person (e.g. clergy) on behalf of another.

I'm a tenant, can I apply to the fund?

Yes for replacement of essential items. We will not fund repairs as that is the responsibility of your landlord.

My second home was flooded can I apply?

No

My business is holiday cottages/lettings, can I apply?

Yes if you meet the criteria for the business fund.

I need to do repairs to my home can I apply to the fund to do this?

If you meet our criteria regarding hardship (low income, little or no savings, no insurance or high insurance excess), and you are not a tenant you can apply to the fund for repairs to your home.

I've got insurance can I apply?

We will consider applications from someone with insurance but would need to know your personal circumstances, savings, income, any excess on your policy. When we have this information we would make a decision on any award. We do know everyone's circumstances are unique so try to recognise that, but our priority will always be to people experiencing financial hardship as a result of the floods. For example, where there is low income and a very high insurance excess, a person may be considered for support.

I don't want to claim on insurance and risk increased premiums, can I apply to you instead?

No.

Can I apply if I have been refused flood insurance cover?

Yes

Can I apply for things I have already spent money on?

Yes in the phase two award

I've already had an award from you can I apply again?

If you have applied and your circumstances change (for example you are ready to move back into your home) you can contact the office and we will consider a further application.

Do I need to provide proof of spending?

We will request invoices etc on a sample.

Will any of the money go to the local councils?

No, as a charity we cannot fund statutory organisations for work that is their statutory responsibility. We are going to fund parish councils for work to recover and repair becks as this is work that will benefit local homes and currently is underfunded by government.

Can you help my business which was flooded?

We can help business people who are suffering personal financial hardship as a result of their business being flooded. Please apply to the fund if you are in this position but please note there are criteria regarding turnover and personal hardship.

Can charities apply?

Yes, front line services who provide essential and practical support to people who have been flooded can apply.

In addition we can make grants to charitable organisations that have themselves suffered flooding to ensure that they can get back up and running to support local people as soon as possible.

4. What funds are available?

Where did the money come from?

The original North Yorkshire Recovery appeal money came in early 2016 in response to the flooding and was from a variety of sources, including individuals, businesses, other charities and donations from other appeals. By the end of 2017 we had £82,000 unspent and closed the fund for applications. We reopened the Recovery Fund on 2nd August 2019 using the money not spent as the starting fund for the Swaledale & Wensleydale Recovery Fund. This meant we could make initial awards straightaway (first awards made 2nd August)

Can I donate to specific areas or for specific needs?

Depending on the size of the donation we can “ring fence” donations so that they can only be used in specific areas. We currently have some funds donated for the Swaledale & Arkengarthdale areas. Due to the complexity this can bring to the management of the funds we can only do this for donations of a certain size

We also have a small business fund (£11,000) which we will use for businesses affected in the area. This was leftover from the last floods but we will also allocate some of the donated funds for personal hardship experienced by businesses as we recognise there are a number affected in the area.

Are you needing donations of money?

Yes! We re-opened the appeal following the flash flooding in July 2019 and have already received donations in excess of £66,000 and know more is to follow but we do expect the fund to be extremely stretched and we need more donations to help all the people affected.

The 2015 appeal had been closed in 2017 and we were holding the residual funds just in case of circumstances like these so we can immediately start helping people affected.

How are you trying to encourage people to apply to the fund?

Two Ridings Community Foundation, Pavilion 2000, Amy Johnson Way, York YO30 4XT
Telephone 01904 929 500, website www.tworidingscf.org.uk, email grants@tworidingscf.org.uk

Charity registration number 1166471

We have worked with a number of people providing information so we have put details of the fund on our website and circulated it to North Yorkshire County Council and Richmondshire District Council. We have had articles in the local media. We are also working with local residents, local charities and community leaders to promote the fund. This FAQ is also a way to promote the fund and make it clear how to apply and what for.

We are planning to hold regular drop in sessions in local venues where case workers, and other support agencies will be there to answer questions and share what is happening.

How do I keep up to date with the activity of the fund?

We will provide a regular update to this FAQ document and post it on our website, Facebook etc. We will also send regular updates to key local agencies and media and we would hope they would share the information.

Why aren't you doing more to help people?

We are doing as much as we possibly can to award funds to people affected by flooding. We have distributed over 100 awards of £300 to people and businesses and the case worker is now seeing people to start making phase two awards.

The fund is a relatively small fund and can't fund everything and our priority has to be addressing issues faced by households, which was the aim of our fundraising appeal.

We are aware that the government has allocated £2m for farmers' uninsured losses and £3m was allocated for infrastructure repairs to roads and bridges. In addition the councils can apply to the Government for retrospective funding for their costs. (The Bellwin scheme).

The Local Enterprise Partnership also held £50,000 for businesses affected. This was allocated on a first come first served basis and is all spent.

Unfortunately it is not clear yet what the process is for farmers to apply to the government funding and all the business funding from the LEP has been awarded. This means that many people are looking to the Swaledale and Wensleydale Fund for support. We do appreciate the frustration of some people but we have to prioritise people in need, ensure awards are made within our guidelines and that there is consistency in our approach.

5. How decisions are made

Who makes the decisions on grants?

Requests for financial assistance will be assessed by the Two Ridings Community Foundation's Recovery Fund coordinator. Where applications meet standard and agreed criteria the decision to award will be confirmed by the Chief Executive of Two Ridings Community Foundation.

We do have a local panel of residents and community leaders to assist us with our decision making. They have helped us agreed the criteria for households etc.

They will meet fortnightly to assist with guidance on funding determinations but ultimate responsibility lies with Two Ridings Community Foundation board of trustees.

How quickly will I get a decision?

We can process Phase one awards in a matter of days if we have all the information. The stage two applications for homes and businesses will take longer but we would expect to make awards within 2 weeks of an assessment visit. Assessment visits may take a few weeks to arrange depending on your availability and the assessors other visits.

Is there an appeal process?

When we make any award it is a charitable grant and there is no entitlement to such a grant. As such, there is no right to an appeal process in relation to any application rejected or the size of the award made. We will explain the reasons for any decision not to fund.

6. The future of the fund

What happens to any money left over?

If the Two Ridings Community Foundation's trustees feel that the fund has fulfilled its purpose, then Two Ridings Community Foundation will hold any balance to be used for any future disaster support in Swaledale & Wensleydale. At the current point we expect to spend up before the needs are fully met.