

North Yorkshire Recovery Fund – Frequently Asked Questions (FAQ)

2nd August 2019

This document will be updated on a regular basis.

1. About the North Yorkshire Recovery Fund Appeal

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 is reopened today (2nd August 2019) in response to the flooding in the Upper Dales in the vicinity of Leyburn, Reeth & Bellerby during week commencing 29th July 2019.

How much is in the North Yorkshire Recovery Fund (the fund)?

The fund currently stands at £84,000.

Where did the money come from?

The original 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 like the Daily Mail. In addition we got 100% match funding from the Government as part of their support to charities running flood appeals. This doubled the amount raised.

Are you still needing donations of money?

We are re-opening the appeal following the flash flooding in Leyburn this week. The 2015 appeal had been closed in 2017 and we were holding the residual funds just in case of circumstances like this week so we can immediately start helping people affected.

How much has been awarded so far?

As the fund has just opened for applications we have not yet made any awards but have sent out application forms to a number of people so we expect to make the first awards on Monday next week.

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

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 the British Red Cross and

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the Ready for Anything volunteer network to promote the fund. This FAQ is also a way to promote the fund and make it clear how to apply and what for.

2. How the Fund is being used

What is the fund for?

The flood appeal was set up to help people in North Yorkshire affected by the flash flood in July 2019.

The fund will help the following by making grants to:

- Households where water came into houses (but not where it only went into gardens or garages)
- Small businesses where personal hardship has arisen as a result of premises being flooded

These criteria may change once we fully understand the extent of the flooding.

What will it fund?

Our priority in the immediate aftermath of the floods is to provide urgent financial support by the means of grants to people affected by the floods to help with urgent needs like the costs of living in temporary accommodation, or items to people so they could stay in their homes – e.g. costs of running dehumidifiers.

The fund makes the following first phase standard grant awards:

- An immediate payment of £300 to anyone in the Leyburn area whose home was flooded.
- We also made a further award of £500 to households in need where there were particular cases of hardship: households with family members who were elderly, very young or with disabilities, people on very limited incomes and those without contents insurance and, where relevant, buildings insurance or very high excess on policies.

We expect to also provide help in the phase when people are moving back into their homes. This phase 2 support does not have a standard award of funds as the needs of each household will be assessed individually and awards made on that assessment. Items that would be considered include carpets, essential furniture like tables and chairs, beds, bedding, white goods as well as replacement of kitchen units and other flood damage repairs to homes.

How do you decide who meets your criteria?

We use the relevant local authority list of areas and streets flooded to ascertain which properties were affected – and how badly.

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.

3. Who qualifies and how they qualify

Who can apply?

Anyone in North Yorkshire who has had their home flooded should apply. We do prioritise cases of hardship or where the household has people living in it who are elderly, very young or with a disability.

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

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.

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. Any repairs will have to be carried out by an approved supplier. For details contact Two Ridings Community Foundation.

I've got house 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.

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For example, where there is low income and a very high insurance excess, a person may be considered for support.

What if I had insurance but I still have extra costs?

We will consider applications if you have 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.

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

No.

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.

Can people living in mobile homes apply to the fund?

Yes, we will apply the principal that regardless of tenure or type of home, all applicants will be treated fairly and equitably with regards to contents and building repairs/replacement and travellers can apply to the fund for replacement of essential items.

Will any of the money go to the local councils?

No, as a charity we cannot fund statutory organisations.

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.

4. Applying for help through the fund

How do I apply?

To streamline the application process, we are encouraging all individual applicants to visit our website at www.tworidingscf.org.uk and download and print an application form 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.

Where this is not possible or difficult, applicants 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.

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

Is there a deadline for applications?

Not at the moment, but at some point we may have to close the fund for new applications but we will update this document and post it on our website.

How much can I apply for?

Anyone who has been flooded should apply - and will be eligible for - an automatic initial award of £300.

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.

Is there a maximum amount that one household can receive?

No, we are not working like this. There is no maximum but we will only replace essential items.

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. We will also help with repairs and redecoration where applicable.

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

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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.

How quickly can I receive my replacement essential items?

You need to apply to us and then we may arrange an assessment visit. We are aiming to process applications as quickly as possible. 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 small 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?

Yes, any essential item such as white goods, essential furniture items, beds and bedding will be new.

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

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

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 Programme manager, or one of our team of assessors. Where applications meet standard and agreed criteria the decision will be made by the Chief Executive of Two Ridings Community Foundation.

Is there an appeal process?

When we make any award it is a charitable grant and there is no entitlement to such a grant. There is no right to an appeal process in relation to any application rejected or the size of the award made.

What is Two Ridings Community Foundation role?

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Two Ridings Community Foundation is managing the North Yorkshire Recovery Fund. We are overseeing all aspects of the fund including managing and accounting for donations and distribution of awards.

6. The future of the fund

What happens to any money left over?

If the Two Ridings Trusts 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 North Yorkshire.