

Disaster & Recovery Fund Frequently Asked Questions (FAQ)

11th March 2020 v1

This document will be updated on a regular basis.

1. What is the Disaster and Recovery Fund

What is the North Yorkshire Recovery Fund Appeal?

The North Yorkshire Recovery Fund and York Disaster Appeal was originally set up by Two Ridings Community Foundation on 31st December 2015 in response to the devastating floods in York and North Yorkshire. In the past 12 months we have seen a significant increase in localised flooding events; Swaledale and Wensleydale in July 2019 then Masham, Boroughbridge, Snaith, East Cowick, Hirst Courtney, Temple Hirst and West Bank in February 2020. In response to this increasing demand across our region of North Yorkshire and East Yorkshire, we are launching the Disaster and Recovery Fund as a fund which can support individuals and families across North and East Yorkshire, Hull and York This fund will be used to provide a response to our communities in the event of a disaster whether this is flood related or as a result of some other event which constitutes a disaster.

PLEASE NOTE: Because the flooding in Snaith, East Cowick, Hirst Courtney, Temple Hirst & West Bank straddles the county boundaries of North & East Yorkshire, we are asking donors to contact us if you have any questions about where your donation should be targeted. Our aim is to support all residents and businesses affected but we understand some donors may wish to specify a specific area.

How much is in the fund?

We have raised over £248,000 for the Swaledale and Wensleydale areas and the appeal for Snaith, East Cowick, Hirst Courtney, Temple Hirst & West Bank has just launched and currently holds under £50,000 but we are encouraging donations.

How much has been awarded so far?

As of the 11th March 2020 we have awarded 21 grants of £300 across Masham, Boroughbridge, Snaith, East Cowick, Hirst Courtney, Temple Hirst and West Bank.

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).

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• 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 gross income turnover is under £100,000.

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 recovery@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 recovery@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 in 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

Subject to funds being available, 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?

As we are subject to funds being available we will send an email to all phase one grant recipients once we have funds.

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

No, we do not fund items stored in garages unless essential items were stored there and were affected by flooding – e.g. white goods.

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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.

I am a private landlord, can I apply?

No

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.

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 your local Council (where you pay your council tax) 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.

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.

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I've got insurance can I apply?

All households flooded can receive the phase one £300 award.

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.

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 Disaster and Recovery Fund.

We have extended the fund for East Yorkshire as a result of the February 2020 flooding and are receiving donations now.

Please contact us if you have any questions about where your donation should be targeted. Our aim is to support all residents and businesses affected but we understand some donors may wish to specify a specific area.

Does all the money go to the residents in the area effected by flooding?

Yes, as a community foundation we are used to and do manage "pots" of funding with specific and restricted criteria. For example following the flooding in Swaledale and Wensleydale in July 2019 we put donations for this into the North Yorkshire Recovery Fund with the expectation and commitment to spend all money donated in the two dales but where a donor specifically asked for it to be "ring-fenced" to say Swaledale then depending on the size we did that. So where we have received major donations (above £1000) we would ring fence them to an area if the donor wished that to be the case.

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At the time of Storm Ciara and Dennis (February 2020) there were properties affected in North and East Yorkshire, so when we receive donations for either area we manage and keep the funds separately and the money cannot be moved between "pots".

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 specific 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

Are you needing donations of money?

Yes! We expect the fund to be extremely stretched and we need more donations to help all the people affected, especially with support beyond the initial £300.

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 local councils and community groups. We have put important information out on social media and sent out press releases. 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.

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 20 awards of £300 to people and businesses.

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.

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.

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How quickly will I get a decision?

We can process Phase one awards in a matter of days if we have all the information..

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. At the current point we expect to spend up before the needs are fully met.