



CUMBRIA FLOOD RECOVERY FUND APPEAL 2015 – 23rd December 2015

1.0 AIM

The Foundation has established the Cumbria Flood Recovery Appeal 2015. 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 in December 2015. Priorities for grant making are:

- Individuals and families suffering financial hardship and
- Community relief and 'community rebuilding' projects

We are working closely with other agencies involved. The appeal can receive donations for onward payment to neighbouring communities also affected by storm damage and flooding.

2.0 APPEAL TARGET

Cumbria has experienced a flooding incident greater in impact than the 2009 event when the Community Foundation successfully raised and distributed £3m. An initial appeal target of £1m was set. Since the launch of the appeal the Cumbria Flood Recovery Group has officially stated this is the worst ever flooding incident in the county.

The appeal was launched with an initial donation of £50K from the Community Foundation's own resources at 8pm on 5th December. When the appeal was launched on that Saturday evening, the flooding was only just beginning to impact the county. The Government has pledged up to an additional £2m to the appeals in Cumbria and Lancashire to match fund the money raised. We are very encouraged and delighted by this announcement and will make details of the match fund available once we have them. We have received a sum of £1m, and the appeal has now raised over £3.4m. With the further Government match funding of an additional £1m under discussion, we expect this figure to increase. With that information and with a growing sense of the true scale of the need, the Community Foundation trustees have taken the decision to increase the appeal target further to £6m. We know that the 2015 floods have impacted more severely than any previous flooding incident. This target will be kept under review and may be raised further as the impact of the flooding is better understood.

3.0 IMPACT AND NEED

Cumbria has experienced record rainfall in multiple locations and almost 100 mile per hour winds. The impact has been massive and county-wide with major flooding incidents in Appleby, Carlisle, Cockermouth, Kendal and Keswick as well as many isolated rural communities. Glenridding, Patterdale and the southern end of the Ullswater valley have been badly affected, as has Borrowdale valley. There are over 6,000 properties affected (2005 involved 2,500 properties, 2009 involved 1,800 properties). The current estimate of the cost of the flooding to the public and private realm is £330m and rising. The county's infrastructure has been devastated. The A591 is blocked at Thirlmere removing the main practical north/south route through the Lake District, this route will be closed for many months. Many bridges have been swept away and others damaged. The electricity supply to Carlisle was badly affected and a

number of key installations, including the only District General Hospital, was running on back-up power generators with all major operations cancelled. There was yet further flooding on 22nd December.

We are aware that there are many smaller pockets of damage in other parts of the county. Houses, business premises and community facilities have all been damaged.

The effect of flooding will cause significant financial hardship and emotional distress. Businesses and community groups will be unable to trade. The Foundation will closely monitor the impact of the floods over the coming days. We are a member of the Strategic Cumbria Recovery Group which is coordinating the recovery effort. We are currently convening meetings with the major voluntary groups involved in the recovery effort.

4.0 THE HALLMARKS OF THE FUND

The management and operation of the Fund will be informed by Charity Commission Publication CC40 Disaster Appeal: Guidance on starting, running and supporting charitable disaster appeals August 2012.

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 has been established with an initial £50,000 from the Foundation's own funds. The appeal is being promoted and supported by regional and national newspaper groups. Funds will be sought from:

- Grant making trusts
- Individuals and businesses
- Existing and new European and national funding programmes
- Community fundraising events

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

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

Donations from tax payers can be made via Gift Aid, increasing the value of each £1 donated by 25p.

6.0 Indicative Outline Budget (to be kept under regular review)

	£m
Awards to Households and Individuals	3.2
Awards to charities and organisations	2.5
Administration	0.3

7.0 GRANT AID

Application Process

To streamline the application process, we are encouraging all applications to be made online via our website, although if applicants cannot arrange internet access, application forms for community groups and individuals are available by telephone or e-mail (grants@cumbriafoundation.org) from the Foundation's office or via the website (www.cumbriafoundation.org). Applications will be considered on a rolling basis. Copies of the application forms for groups and individuals are contained in Appendix1. Urgent appeals for assistance can be considered by nominated Trustees who are members of the Grants Committee and a Grants Officer.

Fund Criteria

The criteria are informed and guided by Charity Commission Guidance; Public Benefit: the public benefit requirement September 2013 and guidance given in Charity Commission booklet The Prevention or Relief of Poverty for the Public Benefit (December 2008).

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

Decision Making

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

A special sub-committee of the Foundation's main Grants Committee consisting of trustees will meet regularly to make grant awards.

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 (eg clergy) on behalf of another.

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.

8.0 CUMBRIA COMMUNITY FOUNDATION – BACKGROUND

Cumbria Community Foundation is a grant making charity (Registered no 1075120). Established in 1999, it makes grants to voluntary and community groups throughout the county. It currently distributes in excess of £2m a year.

In 2001 the Foundation launched the Cumbria Community Recovery Fund to assist the people and communities affected by Foot and Mouth Disease, raising over £2.1m, the fund supported over 300 groups and more than 1000 families. In 2005 the Foundation used its expertise to launch the Cumbria Flood Recovery Fund 2005 in response to the devastating storms and floods of that year. Sadly flooding in 2009 required a further appeal which raised in excess of £3m.

The Foundation learned many lessons from these two appeals including:

- The importance of a dedicated fund to secure and distribute financial support to community groups and individuals
- The important role voluntary and community organisations play in supporting communities during times of need
- How valuable small grants are in providing both financial and emotional support to individuals experiencing hardship
- How wide ranging and long lasting the emotional impact of such a disaster can be to individuals
- The impact on voluntary and community organisations during times of need (loss of income, opportunities to expand services and respond to need)

9.0 CUMBRIA FLOOD RECOVERY FUND 2009

Following the devastating floods and storms of 2009 Cumbria Community Foundation launched and managed the Cumbria Flood Recovery Fund 2009. This Appeal raised a total of £3 million and provided support to over 938 households supporting over 2,000 individuals and 67 voluntary and community groups.

The Foundation's experience from this fund suggests that support will be needed in two phases.

Phase one: immediate support:

Individual grants for households in priority groups (over 70s and under 5s and people with disabilities) and those without contents insurance (and occasionally buildings insurance).

Group grants to front line services such as Red Cross, Citizens Advice Bureaux, Law Centres, furniture and white goods recycling and activities for children and young people.

Phase two: supplementary support:

Individual grants for households whose income has been affected over a long term period and households who have continued to experience increased household expense due to relocation resulting from the flood.

Group grants to organisations who have suffered damage to their property, those providing emotional support and counselling and community celebrations once residents have returned to their properties.

10.0 THE FUTURE

It is still too soon to know 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

Cumbria Flood Recovery Funds

Help for individuals and families

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 December 2015.

Funded donations from individuals, businesses, charitable trusts and funds from Cumbria Community Foundation

Who can apply?

- individuals or families who are suffering hardship and whose homes have significant damage to property or possessions
- employees who have lost work or income because of storm or flood

We can provide support for the following (*this is not an exhaustive list*):

- cleaning up
- emergency repairs
- clothing
- food and drink
- heating and heating equipment
- child care equipment
- basic furniture

Priority will be given to households with:

- people over 70
- children under five
- people with physical or learning disabilities or mental health needs (e.g. receiving Disability Living Allowance, Incapacity Benefit, Attendance Allowance or Personal Independent Payment)
- low incomes

We will **not** normally fund:

- vehicles
- businesses (but we can support business owners and employees who are facing hardship)

How much can you apply for?

- Usually up to £500 for hardship initially
- We may also ask you for the name of a referee who is known to you and can vouch for your circumstances.
- Grants are also available for voluntary and community groups.

If you would like to know more about this fund, please contact the Grants Team on 01900 825760 or email grants@cumbriafoundation.org

Cumbria Flood Recovery Funds

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 December 2015.

Funded donations from individuals, businesses, charitable trusts and funds from Cumbria Community Foundation

Who can apply?

Voluntary and community groups who:

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

We can provide support for the following (*this is not an exhaustive list*):

- Relief services
- shelter
- food
- clothing
- clean up
- additional support services
- information/advice
- counselling
- care services e.g. day care or respite

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
- maximising the use of volunteers

We will **not** normally fund:

- flooded 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?

- Most grants will be in the range £5,000-£15,000, however for strategic, coordinated grants we expect to make a small number of awards in the region of £100-125K. These applications will be developed in close association with the Foundation and must involve partnership working.

We will need clear evidence from all projects that they are specifically addressing flood-related need and not funding services and activities for non-flooded households. We understand that existing projects are appropriate to have their 'capacity increased' but this has to be with a clear flood related link.

If you would like to know more about this fund, please contact the Grants Team on 01900 825760 or email grants@cumbriafoundation.org

APPENDIX 2
Support for Individuals and Families Application Form

PLEASE RETURN THIS FORM VIA EMAIL: grants@cumbriafoundation.org alternatively you can post it to Cumbria Community Foundation, Dovenby Hall, Cockermouth CA13 0PN

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 or email enquiries@cumbriafoundation.org

Name of applicant	Mr/Ms/Mrs/Miss/other
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Address for correspondence	
	Postcode

Usual address <i>if different</i>	
	Postcode

Best daytime contact number		Alternative daytime contact number	
Mobile phone			
Email			

Number of people in household	
Of those, how many aged over 70	
Of those, how many aged under 5	

Is there anyone receiving *tick as appropriate*

Disability Living Allowance Incapacity Benefit Attendance Allowance Personal Independent Payment

Type of housing *tick as appropriate*

Detached Semi-detached Terraced Bungalow Ground floor flat Upper floor flat

Owner **Tenant**

Landlord's name <i>if applicable</i>	
Address	
Contact number	

Describe the impact of the flood or storm *e.g. house flooded, loss of electricity, loss of income, other*

Financial situation

This confidential information is needed as we are unlikely to be able to fully fund everyone. Please do not be put off applying because of your income.

How much do you have in outstanding loans and mortgages? <i>if any</i>		
How much do you have available in your overdraft? <i>if any</i>		
If you have spoken to your bank, what have they agreed?		
What savings do you have? <i>if any</i>		
What is the total gross income in your household (before deductions)?	<i>Before Floods/Storm</i>	<i>After Floods/Storm</i>
	weekly / monthly / yearly	weekly / monthly / yearly

Which of these benefits does anyone in your household receive? tick as appropriate

We may ask for proof.

Income Support Income based Jobseeker's Allowance Universal Credit Pension Credit Employment Support Allowance Housing Benefit Council Tax Benefit

Are you fully insured? tick as appropriate Yes No If yes, what is your excess? _____

Have you applied for any other funding? Yes No

If yes please name funders, whether applied or secured and amount:

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What will the Cumbria Flood Recovery Fund help with?

Please give brief details and estimated cost for each heading

Description	Details	£
Cleaning up		
Emergency repairs		
Clothing		
Food and drink		
Heating equipment		
Cookers and kettles		
Child care equipment		
Beds and bedding		
Basic furniture		
Travel costs		
Other <i>please state</i>		
Total		

Please provide your bank account details:

Account Name:	Account No:	Sort Code:
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By submitting this form you agree to allow Cumbria Community Foundation to retain your personal data on its database. We will use this information to help us assess your application and administer any grant we award. We may share your personal information with Cumbria County Council and other local voluntary providers of services in order to coordinate the provision of services to victims of flooding.

You also agree that the information you have provided is correct. The Foundation reserves the right to reclaim any money which has been paid as the result of fraudulent or misleading claims.

Signature	Date
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**PLEASE PROVIDE A COPY OF A DOCUMENT WITH YOUR NAME AND ADDRESS
SUCH AS A VALID DRIVING LICENCE, RECENT ELECTRICITY BILL OR BANK
STATEMENT**

Group Application Form

PLEASE RETURN THIS FORM **BY EMAIL** if possible even if you have to post supporting documents to Cumbria Community Foundation, Dovenby Hall, Dovenby, Cockermouth CA13 0PN telephone 01900 825760 fax 01900 826527 email: enquiries@cumbriafoundation.org
However you must post us a copy of the Section 9 declaration.

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.

Section 1 - Your organisation

Name of your organisation _____

Address _____

Phone _____ Email _____

Website _____

Start date of group *month and year* _____

Contact person *Mr/Ms/Mrs/Miss/other* _____

Address for correspondence _____

_____ Postcode _____

Role _____

Phone daytime _____ evening _____ mobile _____

Email _____

Is the organisation * a registered charity / company limited by guarantee / unincorporated club or association / community interest company / other (*please name*) / part of a larger regional or national organisation? * *delete as appropriate*

Registered charity and/or company number *if applicable* _____

How many of the following do you have? full time staff/workers _____
part time staff/workers _____ management committee _____ members _____
volunteers and helpers _____ volunteers and helpers (under 25 years) _____

What are the aims and main activities of your organisation?

Section 2 - Your project

What is the project you are applying for? *Title (up to eight words)*

What is your average income *over the last three years, or to date if shorter* £ _____

Have you received grant funding before from us or any other funder? Yes / No *delete one*

Are you seeking other funding for this project? Yes / No *delete one*

Is this: a new project / to continue existing work *delete one*

When do you want to start spending a grant? ____ / ____ / 20 _____

When do you expect to finish spending? ____ / ____ / 20 _____

Which area do most of the beneficiaries come from *(include postcode if possible)*

Section 3 - Project details

What would you like to do with your grant? *Please describe your project or activity*

Explain how you know that the people in your community want this project/activity and what evidence have you collected to demonstrate this *Only complete if asking for over £1,000*

Please explain how the people or community accessing your services are disadvantaged and tell us about the issues they face *Only complete if asking for over £1,000 or for Comic Relief*

Please outline the benefits and outcomes that you expect to achieve as a result of the funding

Please explain how you will collate, measure and report the benefits you describe in the question above *Only complete if asking for over £1,000*

How do you see this project/activity progressing after this funding comes to an end or do you see this as a one off project/activity *Only complete if asking for over £1,000*

Section 4 - Who will benefit

Approximately how many beneficiaries will there be? _____

Who will benefit from your project? *Please mark main group with a '1' and tick as many boxes as apply*

Adults		Migrant workers	
Alcohol or drug addiction		Not in education, employment or training	
Black and minority ethnic groups		Older people	
Carers		People in rural areas	
Children and young people		People in urban areas	
Disadvantaged or low income		People with general health issues	
Ex-offenders and prisoners		People with learning difficulties	
Families		People with mental health difficulties	
Homeless people		People with physical disabilities	
Lesbian, gay, bisexual and transgender people		People with weight or obesity issues	

Local residents		Refugees and asylum seekers	
Lone parents		Unemployed people	
Men		Women	
Other <i>please describe</i>			

Please tick the ethnic origin of users who will benefit from your grant
Please mark main group with a '1' and tick as many boxes as apply

Asian or Asian British - Bangladeshi		Asian and white	
Asian or Asian British - Indian		Black African and white	
Asian or Asian British - Pakistani		Black Caribbean and white	
Asian or Asian British - Other		Other dual ethnicity	
Black or Black British - African		White British	
Black or Black British - Caribbean		White Irish	
Black or Black British - Other		White Eastern European	
Chinese		Other white	
		Gypsies and travellers	
Other <i>please describe</i>			

What issues will your project address?

Please mark main group with a '1' and tick as many boxes as apply

Arts and culture		Poverty and disadvantage	
Community support and development		Racial and cultural integration	
Counselling, advice or mentoring		Religion	
Crime		Rural issues	
Disability and access issues		Social enterprises	
Education and training		Social inclusion	
Employment and labour		Social services and activities	
Environment, recycling or renewable energy		Sport and recreation	
Health and wellbeing		Supporting family life	
Housing		Transport issues	
IT and technology		Volunteering	
Other <i>please describe</i>			

What age groups will benefit? *Please mark main group with a '1' and tick as many boxes as apply*

Early years <i>0-4 years</i>		Young adults <i>19-25 years</i>	
Children <i>5-12 years</i>		Adults <i>26-65 years</i>	
Young people <i>13-18 years</i>		Seniors <i>65+</i>	

Section 5 - Project budget

What is the total cost of the project? £ _____

How much has been raised so far (if any)? £ _____

How much money are you applying for in total? £ _____

Budget breakdown summary (including VAT) *Please provide a breakdown of costs*

Cost heading	Relating to entire project £	Requested amount £	Details (eg 3 staff @ £7/hr for 14 weekly 2hr sessions)
Staff costs			
Volunteer costs			
Operational/activity costs			
Office, overhead, premises costs			
Capital costs <i>over £500 with life of at least a year</i>			
Publicity costs			
Other <i>please specify</i>			

If you are applying for money for more than one year please explain how the amounts are split between the years. *Please check that the fund concerned does multiyear grants*

Please tell us what income you expect from fees, who else you have applied to or secured funds from for this project and about any other income source

Income		£
Grant applied for as question 37		
Fees		
Other funder <i>name</i>	applied/secured	
Other income <i>please state</i>		
Total as question 35		

Section 6 - Bank details

Do you have a bank account in the organisation's name? Yes / No *delete one*

If not, give the name of the organisation which will handle the money for you

Details of account to be used for a grant:

Bank or building society name _____

Bank or building society address _____

_____ Postcode _____

Sort code ___ - ___ - ___ Account number _____

Name of account (eg your group's name) _____

Section 7 – Independent referee

Please give details of a person in a professional or public position whose status we can check. They must be completely independent of your organisation but know its work well and know about the project for which you are requesting funds. Please do not give the details of a relative, friend, partner, another member of the group or anyone who would benefit from a grant being awarded to your project.

Title *Mr/Ms/Mrs/Miss/other* _____

Full name _____

Job title _____

Organisation or employer _____

Address _____

_____ Postcode _____

Telephone numbers: daytime _____ mobile _____

Email _____

How long has your referee known the group? _____ *years*

Section 8 - Additional documents

Please enclose with your application the following (preferably by email)

If we have the latest version you do not need to supply it, but quote our four-figure application number when you submitted it

1. Your **constitution** or rules

We do not need this for the following:

Registered charities

where you have included your registration number in Part A

Faith groups which are exempted from charity registration

These uniformed groups:

*Air, Sea and Army Cadets, Boys' and Girls' Brigade, Girlguiding,
Scout Association, Woodcraft Folk*

2. Your annual **accounts** (and annual report if you have one)

unless you have been running for less than a year

3. A **bank statement** from the last three months for the account you want a grant paying into

4. Your **child protection policy** *if you work with under 18s*

5. Your **vulnerable adults policy** *if relevant*

6. Please also email us any relevant **digital photos**

Section 9 – Declaration

If offered grant aid you must agree to the following conditions:

- If additional information is required, you must claim the grant within two months of the offer. Unclaimed grants will then be withdrawn. Any other arrangement must be agreed in writing with your grants officer
- the grant will be used for the purpose it was approved for
- records will be kept of expenditure for at least seven years and will be supplied to us if requested
- the project does not discriminate on the grounds of race, sex, religion and as far as is practicable, disability
- any proposed material change to the project will be notified to us
- the Foundation and any grant programme funder is acknowledged on any publicity material
- displaying any acknowledgements we provide
- providing copies of relevant photos and press publicity which we may use
- the grant is a donation and we are not liable for the consequences of its use
- the project complies with all relevant legislation and adopts good practice in ensuring that child protection and safety measures and insurance suitable for the project are in place
- you will notify us if an allegation relating to child protection or health and safety is to be investigated or has been proved
- data protection: we 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 may be sent to the media.
- State Aid: Please certify whether you have received over €200,000 (about £160,000) of public money in the last three years. Smaller amounts are regarded as too small to significantly affect trade or competition. They fall outside the category of state aid which

is banned by the European Community Treaty and can be awarded without notification to or clearance by the European Commission. Member states are required to track state aid (called de minimis aid) and ensure that the amount from all sources in any three year period is no more than €200,000. Please provide details below of all other de minimis aid. A false declaration could give rise to the aid being recovered with interest.

- any other conditions set by the Grants Committee have been met

I (<i>print name – must be a committee member or senior officer</i>)	
Accept the above conditions on behalf of the above named group in my position as (<i>chair etc</i>)	
I wish to apply for grant aid under the De Minimis Regulation (EC) Article 87(1) and confirm that	<p><i>(delete one)</i> either we have been given the following grants from statutory bodies within the last three years <i>(insert details of providers, amounts and dates here or on separate sheet)</i></p> <p>or no grants from statutory bodies have been received in the last three years</p>
Signed	
Date	

Section 10 – Final checklist

Now please spell check this form

Included:	This form	Section 9	Constitution	Accounts	Bank statement	Child protection policy	Vulnerable adults policy
Tick							
Reason not needed		n/a					
Sent with previous application – quote application number		n/a					
Method	Email if possible	Must be posted	Email if possible				

When completed please send all documents to
Cumbria Community Foundation
Dovenby Hall
Cockermouth
Cumbria CA13 0PN

For further information
 email enquiries@cumbriafoundation.org or phone 01900 825760