

Evaluation of the Cumbria Flood Recovery Fund 2015

Summary



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Storm Desmond struck the British Isles on the 4th and 5th December 2015. Cumbria was one of the worst affected areas in the country. UK records were broken for rainfall. A few weeks later, subsequent storms (Eva and Frank) brought renewed flooding to parts of Cumbria, causing one Cumbrian village to be flooded for a third time that month. Across the county, there was damage to roads, including the main road through the Lake District, the A591, which was washed away in places and remained closed for many months. Hundreds of bridges were damaged or destroyed, including bridges which linked two parts of single communities. And over 6,000 properties (both households and businesses) were flooded. Often these were households that had previously suffered in the 2009 and 2005 floods. The damage also closed factories and workplaces. For some householders, this meant moving into temporary accommodation whilst the clean-up and rebuilding took place. Others managed to stay in their properties, despite often experiencing significant damage to household goods and to the buildings themselves. Some people faced losing jobs in the many flooded-affected businesses. Others had significantly increased journey times to work as they found new routes avoiding damaged roads and closed bridges. Some public facilities were also forced to close or significantly amend their services. Four schools were significantly damaged, and over 1,000 NHS operations and appointments were cancelled.

In response to the floods, Cumbria Community Foundation (CCF) launched an appeal and set up the Cumbria Flood Recovery Fund 2015. In April 2017, CCF commissioned us to evaluate its delivery of the fund. We carried out the evaluation between April and August 2017. It was based on an extensive literature review; a survey and follow-up focus group with individual grant recipients; a survey and follow-up interviews with organisations that received grants; and interviews and focus groups with CCF staff, CCF Flood Grant Panel members and organisations involved in the wider Cumbria flood recovery process.

CCF's response to the 2015 floods was rapid. An appeal for the Cumbria Flood Recovery Fund 2015 was launched with a donation of £50,000 from CCF's own funds at 8pm on the very day that Storm Desmond hit Cumbria. CCF raised £1m in the first five days of fundraising. All told, donations were received from over 37,000 individuals (including pensioners and school children), as well as religious groups, corporate donors and charitable trusts. The UK government offered match funding to "registered charities running fundraising appeals for flood relief to support areas affected by Storm Desmond" across the country. For CCF, this resulted in a boost to the fund of £4.7m, bringing the total raised to just over £10.3m. This is significantly more than the sums raised by CCF in response to previous flood events, as well as the sums raised by other UK Community Foundations in response to the floods of December 2015.

CCF acted equally quickly to set up systems for promoting the Cumbria Flood Recovery Fund and for processing applications. Impressively, it was able to award its first grant within four days of the appeal launch. In the early stages, a Flood Grants Panel met almost every night to decide on applications, and on one occasion over 50 applications were decided during the course of a single evening.

In the immediate aftermath of the floods, CCF offered grants to people who had experienced 'hardship' as a result of the floods. These 'hardship grants' were intended to help people cover costs associated with flood damage, loss of income and increased travel expenses. The grants were initially quite small but, as the size of the fund increased, CCF was able to give larger grants. It also

invited earlier applicants to reapply, once it knew additional funds were available. CCF subsequently invited people to apply for 'resilience grants' to help them make their dwellings more resilient to future floods. In addition, it offered grants to third sector organisations that (a) had experienced damage and loss in the floods or (b) were providing support to people who had experienced flooding or loss from the floods. (Businesses were not eligible to apply for grants.)

By May 2017, CCF had awarded 4,834 grants in response to 5,133 applications from individuals and households (94%). This will not be the final amount awarded since the Fund is still operating. This equates to a total sum of just under £6.5m awarded to 2,931 households in Cumbria, at an average of £2,212.67 per household. (Many households were successful with multiple applications.) It had also awarded 139 grants in response to applications from 158 organisations. The total value of these organisational grants (to May 2017) was £2,073,251, at an average of just under £15,000 per organisation.

CCF's staff, trustees and volunteers were tireless, often working long hours and under extreme pressure. By their efforts, along with support from many other individuals and organisations, CCF was able to raise a tremendous amount of money and start giving out grants within days of the floods. It got the grants to the people and organisations who really needed them, it did so very quickly and it made a huge difference to the lives of people who had been affected by the floods. It also did this very efficiently, spending proportionally less on administration than any other flood recovery fund for which we were able to obtain data.

Individual grant recipients were very grateful for the monies they received and very positive about CCF and the fund. For example, at least 80% of grant recipients agreed or agreed strongly that:

- They found out about the fund in good time
- The information available prior to grant application was good
- The criteria for qualifying for a grant were clear
- The criteria for qualifying for a grant were the right ones
- The grant application form was easy to complete
- Communication during the grant process was good
- They were treated fairly
- They felt their needs were understood
- Responses from CCF were efficient/timely
- Support provided by CCF's Flood Team was good

Over 90% of recipients said that their grant award made a big difference (69%) or a moderate difference (22%) to them and their household. People identified a wide range of ways in which the grants helped them and their households, with the most common answers being:

- that the grant 'made us feel that help was available' (91% agreed, 67% strongly)
- that the grant 'helped me/us to recover from the floods' (82% agreed, 60% strongly)
- that the grant 'helped to relieve stress and anxiety' (77% agreed, 55% strongly)
- that the grant 'helped me/us to get back to normal' (71% agreed, 35% strongly)

In addition, over half of all recipients agreed to some extent that the grant 'helped to cover uninsured costs' and 'helped me/us to stay out of debt or incur further debt'.

Overall, over 90% of people rated CCF's role in providing support to them after the floods as 'excellent' or 'good'.

Organisations that received grants were also very positive about CCF and the fund. For example, at least 80% of grant recipients agreed or agreed strongly that:

- We found out about the fund in good time
- The information available prior to grant application was good
- Communication during the grant application process was good
- We were treated fairly
- We felt our needs were understood
- Responses from CCF were efficient/timely
- Support provided by CCF's Flood Programme Manager/Grants Officer was good

Overall, nearly 90% of organisations rated CCF's role in providing support to them after the floods as 'excellent' (73%) or 'good' (16%).

CCF worked in close partnership with countywide flood recovery structures (which includes emergency services, local authorities and third sector organisations), and its contribution is widely appreciated and acknowledged.

CCF adopted a flexible approach to the delivery of the fund. For example, as the size of the fund increased, it was able to increase the size of the grants it awarded and broaden the scope of what could be applied for. It made repeated efforts, working with others and using a variety of approaches, to encourage grant applications from people who were most vulnerable to the effects of the floods. It improved its systems and processes, once the initial emergency had subsided and it had time to reflect on how to do things better.

About half of all flooded households in Cumbria received a grant. This means that a similar number did not receive a grant. It also means there are almost certainly people who were eligible for a grant, but didn't apply. (The overwhelming majority of those who did apply were successful.) Interviewees from organisations working with flood victims told us that, there are a number of possible reasons for this – for example: people felt other people needed the money more than them; they believed the grants were means tested and assumed they wouldn't be eligible; they were put off by the application form (which included questions on income, savings and bank account details); they were concerned that getting a grant for flood damage would reduce the sale value of their home; they don't like taking handouts; they were fully insured; they lacked the confidence and/or competence to complete an application; they never heard about the grants; by the time they did hear about the grants, they thought they were too late to apply. We are not in a position to say how many people fall into these categories. Further research is therefore needed to explore this issue, as it could help to inform the promotion and design of any similar fund in the event of future floods.

As indicated above, the grant application form for individuals and households caused some problems. A number of individual applicants said that some of the questions were either unnecessarily intrusive or difficult to answer in the immediate circumstances of the flooding (for example, because people had lost access to personal records and computers). Some organisations

also told us that the group form was too long and contained irrelevant questions. We welcome the fact that CCF is already addressing this and taking steps to improve its forms.

The individual application form also caused some confusion with regard to means testing. CCF told us that grants were not means-tested – or at least not in a formulaic way. But almost everyone else we spoke to about this told us they believed the grants were means tested – not least because the application form contained questions about people's means. We feel CCF should review and clarify its position on this issue. And, if it does means-test grants in the future, it should adopt a more systematic and transparent approach, informed by best practice developed by other organisations that distribute funds or benefits.

In conclusion, CCF raised £10.3M, and distributed that money to people who needed it.

- The impact of this was to help people put their lives back together significantly more quickly than they would have been able to do without the support.
- And there are people in Cumbria who are now safer from flooding and its effects than would have been the case without CCF's flood fund.
- Recipients of funding were very positive about CCF – over 98%.
- As well as gratitude for the money, they were enormously appreciative of the role that the team at CCF played, and the support they received. In turn, this was only possible due to the huge efforts of the staff team and the volunteers who worked long hours to deliver the fund.
- Overall this was a very successful project. CCF responded very quickly and flexibly, raised large sums of money, distributed that supportively to many people and organisations who needed it and helped groups to provide additional support to flood victims.
- This has made a significant difference to the lives of people who suffered in the floods.
- CCF also worked closely with many of the other organisations involved in helping Cumbria and its inhabitants recover from some of the worst floods in living memory.

We think CCF could learn lessons and make improvements in other areas:

- Building on the success of the fund
- More transparency and clearer communication on what constitutes hardship in a post-emergency situation and how that affects applications, for both individuals and groups
- Clearer objectives and management information systems which provide the data to measure performance against these objectives
- Systems to ensure that personal information processing is compliant with changing data protection laws
- Greater delegation, and a stronger scrutiny role for trustees
- Working more closely with other partners to contribute to planning for disasters
- Reducing barriers to applications, for example by working more closely with potential partners, and making it as easy as possible to apply
- More generally, working more closely with countywide structures and organisations to learn from their knowledge
- Reviewing the scope of any appeal to ensure that as many people as possible who are at risk can be supported.

Evaluation of the Cumbria Flood Recovery Fund 2015

The recommendations presented in our report should be seen as ways in which CCF could improve something that is already very good. Indeed, the overall conclusion of this evaluation is that the Cumbria Flood Recovery Fund 2015 was an overwhelming success. CCF's staff, trustees and volunteers did an outstanding job in very difficult circumstances, and the people of Cumbria who were affected by the floods benefited greatly from the work that CCF did.