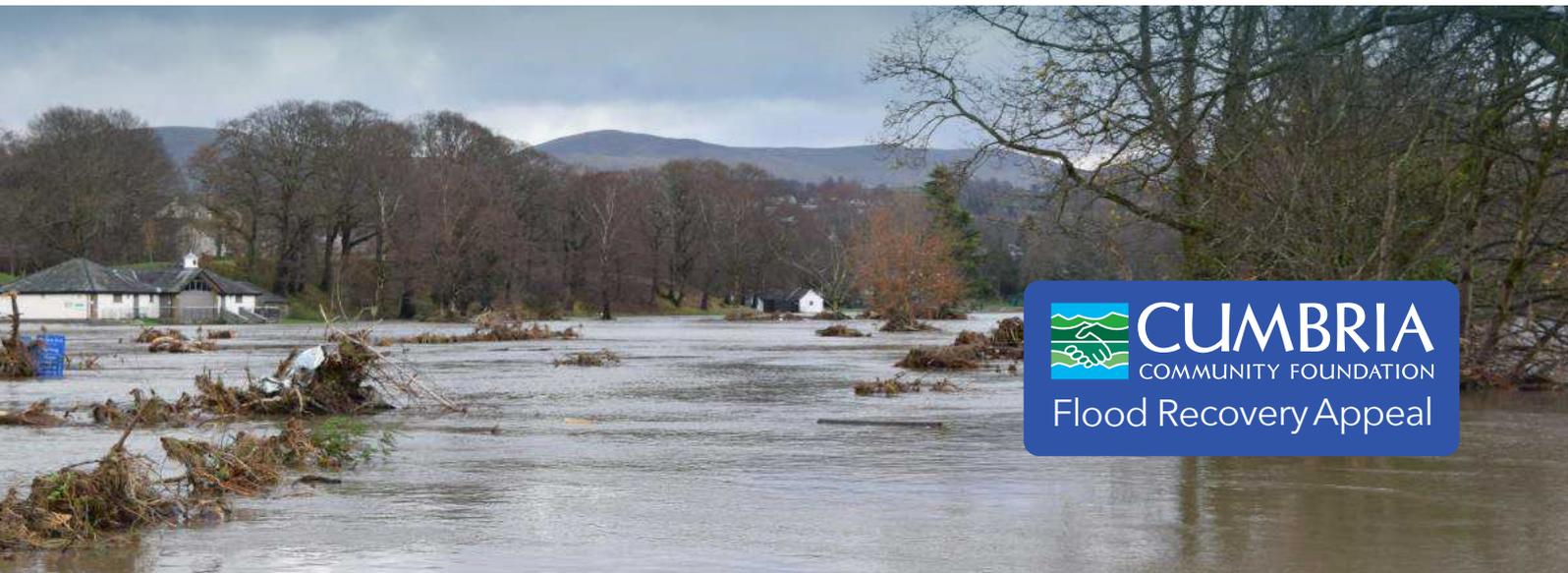


# THE CUMBRIA FLOOD RECOVERY FUND 2015

## Making a Difference



# ABOUT CUMBRIA COMMUNITY FOUNDATION

**Cumbria Community Foundation (CCF) is an independent charity that connects people who care with causes that matter.**

The Foundation exists to tackle poverty and disadvantage and strengthen Cumbria's communities by inspiring philanthropy - connecting people who give with inspirational, life-changing projects.

We have responded four times to emerging need in times of crisis by launching successful disaster appeals.

We provide philanthropic services to individuals, families and organisations and manage 60 grantmaking funds, supporting more than 500 community projects per year on behalf of our fundholders. Since 1999, we have invested more than £37m into almost 4,000 groups and 8,000 individuals.

We provide a simple approach to effective charitable giving. As one of the UK's leading, accredited community foundations, we have the expertise and local knowledge to help individuals, families, companies, charitable trusts and public-sector bodies invest in their communities.

Connecting people  
who care with  
causes that matter

# Introduction

Cumbria's worst ever flooding incident occurred after Storm Desmond brought record-breaking rainfall to the county in December 2015.

The impact was widespread and the devastation overwhelming. More than 5,500 households and 1,000 business properties were flooded; people were left homeless and thousands faced the heart-breaking task of rebuilding their homes and livelihoods. Hundreds of communities, large and small, were affected. For some it was the third or fourth time they had flooded in ten years.

The community response was remarkable. Neighbours, friends, volunteers, churches, local clubs, community groups and recovery organisations pulled together to help those most in need.

Thanks to the generosity of our many donors, supporters and fundraisers the Cumbria Flood Recovery Appeal raised an incredible £10.3m to help affected individuals, families and communities across Cumbria. More than £9.6m has been awarded to over 3,000 flood-affected households and 167 groups.

Our response was made possible due to the extraordinary support provided by trustees, volunteers, staff (present and past), local organisations and companies. We are particularly indebted to our volunteer Flood Grants Panel who have worked tirelessly over the last two years to approve grant awards.



This report outlines:

- Our response to the December 2015 floods, as part of the countywide recovery effort;
- The difference the Cumbria Flood Recovery Fund 2015 has made to flood-affected individuals, families, groups and communities across the county;
- The findings of the Fund's independent evaluation;
- Our future commitment to supporting communities in need.



# Storm Desmond

## Cumbria's Worst Ever Flooding

Persistent, torrential and record-breaking rainfall, brought by Storm Desmond, led to devastating flooding across Cumbria on 4th and 5th December 2015. A major incident was declared.

The resultant widespread, large scale floods were the worst the county had ever experienced.

More than 5,500 homes, 1,000 business properties and 600 farms were flooded. Thousands of people were left homeless. It struck many remote and isolated rural communities.

The worst affected places were:

- Allerdale (1,425 households): Cockermouth, Flimby, Keswick and Workington.
- Carlisle (1,667 households): Carlisle, Low Crosby and Crosby on Eden.
- Eden (425 households): Appleby, Eamont Bridge and Glenridding.
- South Lakeland (2,008 households): Ambleside, Grasmere, Kendal and Windermere

Affected communities were given no respite as two subsequent storms, Eva and Frank, brought more flooding to parts of Cumbria later in December. Glenridding, for example, flooded three times that month.

Two strategically important bridges were destroyed and many others critically damaged or put out of action for extended periods. Many roads were left impassable. The A591, the main road through the central Lake District, was severed in two north of Grasmere, splitting the north and south of the county for months. Many people were cut off by the damage to the county's infrastructure and faced long drives to get around the closed routes.

Several schools and hundreds of businesses (including significant Carlisle employer McVities) were also damaged or closed for significant restoration. Many people faced losing their jobs or income.

After the floods receded, people were left with the arduous and heart-breaking task of rebuilding their homes and livelihoods. For many it wasn't for the first time: affected areas had previously flooded in 2005 and 2009.

### Storm Desmond: 4 to 5 December 2015 (Cumbria)



Storm Desmond brought exceptional rainfall to the north west of the country. 341.4 mm of rain fell at Honister Pass, the highest ever recorded over a 24 hour period.



**847 billion**  
litres of rainfall  
over Cumbria



Enough to cover all  
of Cumbria with  
**12 cm** of water



Rainfall would fill  
Wembley stadium  
almost **212 times** over



# Cumbria Flood Recovery Appeal 2015

## A remarkable response

The Cumbria Flood Recovery Appeal was launched by CCF at 8pm on 5th December 2015, with a £50,000 donation. Cumbria County Council’s Chief Executive had confirmed the severity of incident and the need for a fundraising appeal to support affected communities.

The Appeal was 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 were identified as being:

- Individuals and families suffering financial hardship and
- Community relief and ‘community rebuilding’ projects.

There was an overwhelming response from donors across the UK, boosted by national media coverage, celebrity support and a strong social media campaign:

- £100,000 raised through social media in the first 48 hours.
- £1m raised in the first five days.
- @Cumbriacf earned 1.1 million impressions on Twitter.
- Text giving campaign ‘FLUD15’ raised £20,000 from nearly 2,000 donors
- 200 online fundraising pages established
- National media campaigns with the Daily Mail raised almost £1m
- 35,000 donations from members of the public, fundraising events, local groups, businesses, philanthropists, charitable trusts and funders.
- The UK Government provided £4.7m in match funding.

### Rory Bremner



Impressionist Rory Bremner performed three special charity shows in Cumbria and raised £12,000 for those affected by flooding.

*He said: “It was heartbreaking to see the devastation caused by the floods in Cumbria. I saw the pictures on TV and I remember just wanting to do something about it. This is a part of the world familiar to me, I used to go walking on Scafell Pike, Helvellyn and Great Gable.”*

He also took the chance to meet volunteers helping the relief effort.



**Thanks to the generosity of our donors and funders, the appeal raised nearly £10.3m.**

It was the Foundation’s fourth and so far, largest, disaster appeal in terms of need to be addressed and funds raised.

## Sue & Colin, Keswick

Sue and her husband Colin from Keswick didn't have insurance. Their rented home had previously been flooded. They lost everything on the ground floor and had to rebuild their home for their two sons from scratch.

Sue, a part-time taxi operator, said: *"When we moved in we were told by the insurance company either they wouldn't cover us, or there was a premium that was something ridiculous like £200 a month to cover us for flooding. We simply couldn't afford it."*

The family received a grant in December, which was spent in the post-Christmas sales on white goods and other kitchen items.

*"The only things we'd managed to get upstairs were a few trinkets, photographs and a couch. We'd only bought it two weeks earlier. We lost all the Christmas presents"* said Sue, *"I'm quite a thrifty shopper so I've been able to get us almost a new kitchen from the grant we've been given. I've spent it on white goods like a fridge freezer, washing machine, kettle, microwave, toaster, cutlery and crockery."*

*"It has been absolutely amazing. I got an application form at the Moot Hall after the flooding and I got the money less than two weeks later. It was a great start."*

The family also received a second grant in March 2016 towards furniture and flooring.



From left, Colin, Olly, Cameron and Sue Davis

## A Grand Day Out

A Grand Day Out is a weekend of fundraising involving trail runs, uphill fell races, walks, family orienteering, talks, films, quizzes and lots more fun.

Based from the Sticklebarn in Langdale, it was set up following the floods in 2015 by volunteers who wanted to raise money for the appeal. The inaugural event took place in January 2016, raising £11,000. It is now an annual event. It held a Grand Day Out in October 2016 and 2017, raising a further £3,250.



# Supporting the Countywide Flood Recovery Process

## Working in Partnership

All of our work was done as part of the countywide recovery process. A multi-agency Strategic Recovery Co-ordination Group (SRCG), chaired by Cumbria County Council, coordinated the flood recovery efforts across the county.

Almost 50 different organisations and agencies were represented on the eight SRCG recovery sub groups.

We worked closely with the countywide Community Recovery Group and four District Local Community Recovery Groups to support the worst flood affected communities.

A very strong feature of the recovery process was the involvement of local voluntary organisations and third sector groups. Many groups who provided vital support to flood affected individuals and families were funded through the Cumbria Flood Recovery Fund.

“CCF and the Cumbria Flood Recovery Fund made a difference to the people of Cumbria when they most needed help and made a significant contribution to the county wide recovery efforts.”

*Chair – Cumbria Community Recovery Group.*

We worked closely with the Housing Sub-Group, local authorities and local Flood Advice Centres to administer our household flood resilience top-up grant. We also worked closely with Newground, an organisation commissioned by the Environment Agency, to support a number of community resilience schemes.

“I would like to personally thank you for all your help, support and dedication with assisting all our residents following Desmond and Eva. It has been a pleasure working with you and your team.”

*Member - Housing Sub Group*

As a member of the Communication sub-group, we ensured that flood-affected communities were made aware of the support available through the Cumbria Flood Recovery Fund, to both households and groups. In addition, we wrote to every flooded household to encourage them to apply for financial support and continued to raise awareness of the Fund through multiple media campaigns.



*Sponsored Facebook campaign in association with Cumbria County Council*

## Cumbria Flood Recovery Coordination Structure



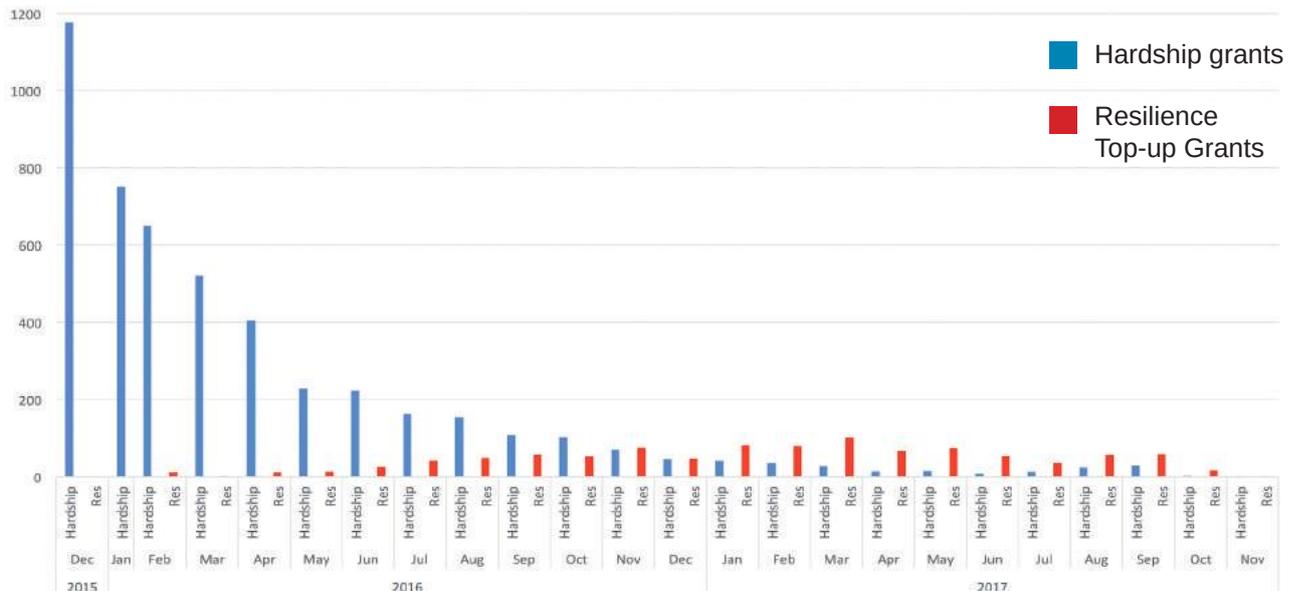
District Community Recover Groups included representatives from County & District Councils, Parish Councils, Third Sector Organisations e.g. CAB/AGE UK/Red Cross, Local Community Recovery Groups and Flood Action Groups, other groups e.g. Rotary, Lions, Churches Together.

# Responding to Need

In the immediate aftermath of the floods, demand for financial support to help with initial flood recovery was high.

- First online grant application was received just two days after the floods.
- Nearly 1,200 household grant applications were received in December 2015 alone.

## No. Household Grant Applications Over Time



## Building Organisational Capacity

We increased our capacity to manage the overwhelming response to the Flood Fund, both in terms of donations and grant applications. We recruited volunteers, temporary and agency staff to answer enquiries, help grant applicants, to enter data and to support our financial team.

Household hardship grant applications were initially assessed by our Grants Officers, experienced volunteers (including former staff members) and staff on secondment from the Big Lottery. The Flood Fund Programme Manager and new Grant Assessors were appointed in January 2016.

The Flood Grants Panel, formed with eight volunteer members from the Main Grants Committee, was given delegated authority to fast-track household hardship grant awards. Four members of the panel met 'virtually' each weekday evening to approve grants:

- Five evenings a week from December 2015 to June 2016.

- Twice a week from June 2016 to January 2017.
- Weekly from February to October 2017.

The Main Grants Committee met monthly from January 2016 to award group grants, ratify household grants awards and to consider household grant over £6,000.

The commitment from our volunteers and level of 'in kind' support was truly outstanding.



## Grant Making

### Household hardship grants:

- **Phase 1 (Dec 2015 – Jan 2016):** Respond to immediate need and high volume of applications; grant awards £500-£1,000; low income households and vulnerable groups prioritised; quick turnaround.
- **Phase 2 (Feb 2016 onwards):** Recovery – supporting people to return home; grant awards up to £6,000; priority given to uninsured, low income households and vulnerable groups.
- **Phase 3 (April 2016 onwards):** Resilience - top-up grants to make homes resilient to future flooding.

### Group grants:

- **Phase 1 (Dec 2015 onwards):** CCF convened a meeting of third sector organisations to identify needs and coordinate response. Strategic grant awards to groups supporting recovery.
- **Phase 2 (Jan 2016 onwards):** Recovery – repair of community facilities.
- **Phase 3 (May 2016):** Community resilience and rebuilding projects.

“All four Recovery Coordinators established close working relationships with CCF Grant Officers and a number of joint visits were undertaken. We found CCF a great partner to work with, both as a funder for our Flood Recovery work and in providing individual grants to people in crisis.”

*British Red Cross Flood Recovery Team.*

### Our approach to grant making:

We asked basic questions about levels of income, savings, tenure type and insurance cover as well as basic demographic information to help establish priorities for grant making.

Our key principle was that everyone who had been flooded had experienced some degree of hardship, whether emotional, physical or financial. This was validated over time, as many whose financial circumstances at first appeared 'comfortable' have described many uninsured and unexpected losses. We also considered additional vulnerability factors, such as age, disability, health, isolation, debt and additional responsibilities.

From February 2016, Grants Assessors phoned every grant applicant to ensure that their individual needs were understood and that the most vulnerable were supported. Where an applicant's circumstances were complex, for example, insurance issues, anxiety, stress, debt, health worries or relationship problems, they would be referred to other organisations e.g. Citizens Advice, for further support.

We worked closely with the British Red Cross, County and District Council teams and other community organisations, to support more vulnerable groups and to help people to apply to the Fund. Recovery Coordinators from the British Red Cross and the Carlisle Flood Recovery Officer visited people in their own homes revealing many people living with damaged or very little furniture in their flooded homes.



*Some of the Flood Grants Panel volunteer members who have given thousands of hours to the Flood Fund*

## Grants to Individuals and Families

£7,232,112 awarded to 3,157 households

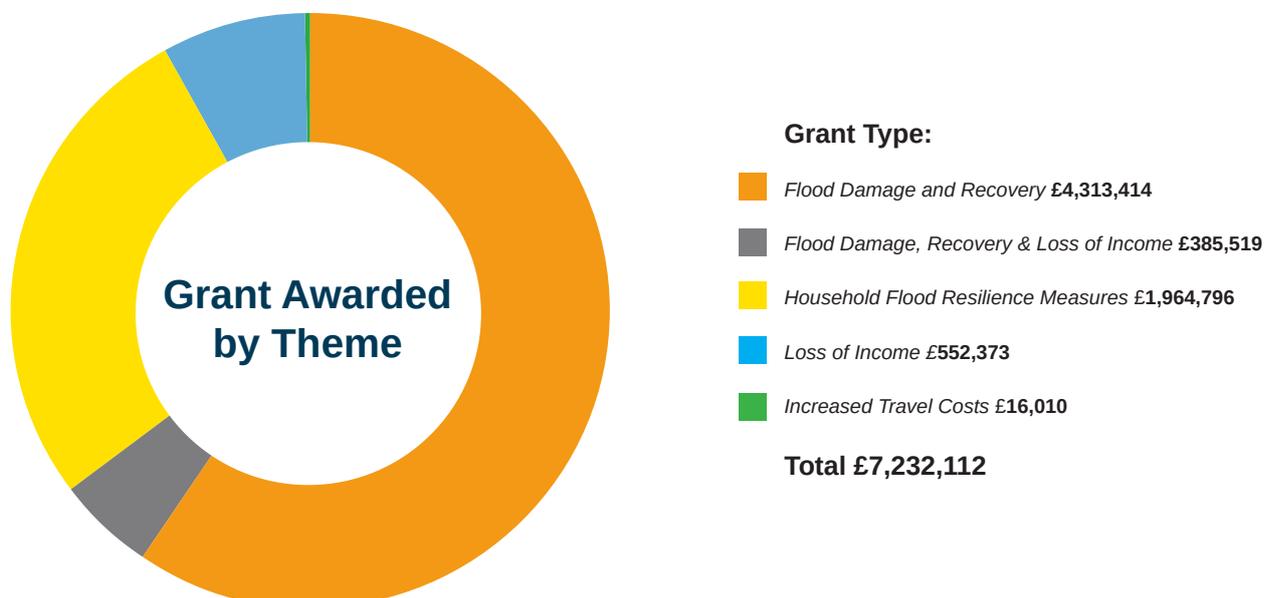
Our first priority was to give money directly to people affected by the flooding. This was a core expectation of those who donated to the Cumbria Flood Recovery Fund:

- First grant awarded four days after the floods.
- 52% of all flooded households have been supported.
- The average grant to a household with flood damage was **£2,313**.
- Larger grant awards made to uninsured households suffering significant hardship.
- 56% of applicants had some form of insurance.
- A total of **5,211 grants** have been awarded (some households submitted multiple applications).

### Summary of household grant awards by area

Department for Communities and Local Government (figures)			Flood Fund Spend: Flood Damaged		Flood Fund Spend: Flood Affected*		TOTAL	
District	No. Flooded Households	%	£	No. Applications	£	No. Applications	£	%
Allerdale	1,425	26	1,715,673	1,222	65,312	69	1,780,985	25
Carlisle	1,667	30	2,587,415	1,852	449,958	331	3,037,372	42
Eden	425	8	696,344	421	2,210	4	698,554	9
South Lakeland	2,008	36	1,664,296	1,268	50,904	44	1,715,200	24
<b>TOTAL</b>	<b>5,525</b>	<b>100</b>	<b>6,663,728</b>	<b>4,763</b>	<b>568,383</b>	<b>448</b>	<b>7,232,112</b>	<b>100</b>

\*Flood affected - loss of income, travel costs



**Hardship Grants:**

**We gave hardship grants totalling £4,698,933 to 2,881 people whose homes had flooded.** Initially grant awards were limited to a maximum of £500 for emergency relief. However, as the scale of need became apparent and more funds became available, larger hardship grants were awarded (including to those initially awarded £500) to help people repair and replace uninsured flood damage and contents.

“Our insurance was voided. Receiving a grant not only helped us financially, but also made us feel like we had someone in our corner.”

We also helped those affected by the flood through loss of earnings or extended daily commutes.

**Hardship grants totaling £568,383 have been awarded to 448 households for loss of income (£552,373) or increased travel costs (£16,010).**

Employees, sole traders, owners of micro businesses and landlords affected by the floods were able to apply to the fund for loss of income to their households.

**Resistance and Resilience Top-Up Grants:**

The Government funded Property Level Resilience (PLR) grants worth up to £5,000 were available through district councils to owners of flooded properties. In a response to an identified need these grants were to help make properties more resilient to future flooding. In April 2016, in response to an identified need we introduced a top-up grant of up to £2,000 for households whose resilience costs exceeded £5,000. In exceptional circumstances larger grants were awarded. These grant were delivered in partnership with Allerdale Borough Council, Carlisle City Council, Eden District Council and South Lakeland District Council. **£1,965,714 top-up grants were awarded to 899 households.**

“The grant is there to help people and it did exactly that for me. My trip to work was quadrupled with all the bridge closures and I was really struggling to make ends meet with fuel costs along with all my other bills.”

**Sandylands Methodist Church**

Sandylands Methodist Church through the establishment of The Encouragement Cabin provided vital support to hundreds of flooded families in Kendal. A grant award of £22,950 enabled the Church to employ relief workers to help the community recovery process.

*“Sandylands Church not only supported the 900 homes in the immediate area of the church, but also many other people who came to church in the early aftermath of Storm Desmond. CCF provided a much-needed lifeline to many residents, without such a fund residents would not be where they are today. The fund has been incredibly helpful to those who were either under insured or not. This has provided much needed assistance at the greatest time of need. Sandylands Church and other members of the flood recovery group promoted the fund to help residents in South Lakeland.”*

Jonny Gios, Community Worker,  
Sandylands Methodist Church.

**Keith, Riverside Court**

When the River Greta burst its banks in Keswick during Storm Desmond, Keith had to act quickly. The 33-year-old, who uses a wheelchair, only had time to pack an overnight bag.



Keith, who lives in Riverside Court, was unable to return to his home for three days.

When he did, he was shocked by the scale of the damage. He was uninsured. He had lost everything apart from what was in the overnight bag.

If Keith had not been evacuated from his flat, he would have drowned as the water level in his home rose above where he would be sat in his wheelchair.

Keith received £2,250 to purchase new blinds and electrical items that were lost in the floods. Keith has since been able to move back into his flat. He said: *“I lost all of my furniture and almost all of my belongings. I got out with just a bag containing a change of clothes and my phone. I’m really grateful to have been given the money because I hadn’t really got anything left.”*

## Grants to Community Organisations

**£2,444,101 awarded to 167 groups**

Our second priority was to support community groups, charities and third sector organisations who:

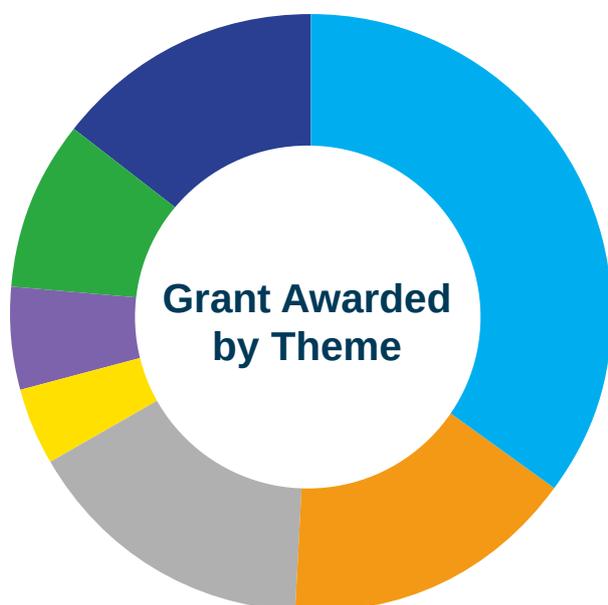
- Provided support and/or advice and guidance to flood-affected people
- Had experienced significant flood damage to their properties
- Supported longer term community rebuilding projects



*Kings Food Bank received funding to set up a relief centre in Kendal to help flood victims.*

### Summary of group grants by area:

Area	Amount Awarded (£)	No. Organisations Supported	% Total Award
Allerdale	658,922	50	29.9
Carlisle	485,763	31	18.6
Copeland	11,052	1	0.6
Eden	388,692	29	17.4
South Lakeland	528,655	45	26.9
Countywide	371,017	11	6.6
<b>TOTAL</b>	<b>2,444,101</b>	<b>167</b>	<b>100.0</b>



#### Grant Type:

- Group: Flood Damage and Recovery **£856,849**
- Group: Property Level Resilience **£391,130**
- Support: Advice & Guidance **£383,432**
- Support: White Goods & Furniture **£105,000**
- Support: Community Wellbeing & Emotional **£132,058**
- Community: Emergency Planning **£225,096**
- Community: Resilience & Resistance Schemes **£350,536**

**Total £2,444,101**

## The Bridge Café

Following Storm Desmond, Kings Church Cockermouth established The Bridge Café on the north side of Cockermouth – an area cut off from the town centre by two bridge closures.

A grant award of £10,000 enabled Kings Church to offer local residents simple meals and importantly a space to share their experiences.



12 months after the floods, The Bridge Café was still opening twice a week to support the local community.

*"Kings Church Cockermouth is grateful for the financial support for the Bridge Café. Without direct financial help, we could not have run the Bridge Cafe as well, for as long, or free to the end user. We have had over 6000 unique visits, supported over 150 flood affected individuals, and provided employment for a flood affected person. The affected community has been able to use the Bridge Café to give mutual emotional and physical support, and give them a community 'centre' to help them return to a normal life."*

Paul Mogford, Operations Director at Kings Church Cockermouth.

## Lake District Search & Mountain Rescue Association

A strategic grant was awarded to the Lake District Search and Mountain Rescue Association (LDSAMRA), the umbrella body for mountain rescue teams in Cumbria. The twelve member teams include Cockermouth, Coniston, Duddon and Furness, Kendal, Keswick, Kirkby Stephen, Langdale, Ambleside, Patterdale, Penrith and Wasdale. A grant of just under £67,000 enhanced and increased the ability of Mountain Rescue teams to respond to future flooding incidents in the county. The grant provided additional Swift Water Rescue Technician training, equipment and digital communication technology. Bay Search and Rescue also received a grant to help them prepare for future flooding incidents.

*"The grant meant that Mountain Rescue teams in the Lake District have been able to replace a significant part of their ageing Swiftwater Rescue Technician kit and add much needed capability. Teams now have enough personal and team equipment should members of the community require rescuing from a flooding incident. The new equipment has improved safety for Swiftwater Rescue Technicians, increased commonality of equipment with other LDSAMRA teams and significantly enhanced the level of local resilience and response for our region. Our sincere thanks go to the Cumbria Community Foundation for their financial assistance."*

John Bamforth, LDSAMRA Projects



**Support Services:**

**£383,432** was awarded to 18 third sector organisations to provide advice and guidance to people affected by the floods. Organisations such as Citizens Advice and the Law Centre have provided specialist advice relating to debt, benefit, financial and legal issues. Carlisle Flood Advice Centre supported people across the county with issues ranging from voided insurance to resilience measures.

Other groups such as the Sandylands Methodist Church 'Encouragement Cabin' and Kings Foodbank Flood Advice Centre in Kendal, Churches Together, Age UK and the British Red Cross have helped some of the most vulnerable people to recover from the trauma.

The kind of support that people have needed has been vast in scope – from simple things like access to cleaning products, hot food and someone to give a listening ear to very complex issues around insurance and homelessness, debt and relationship breakdown.

A strategic grant of £105,000 was awarded to CERT UK (formerly Eden Flood Volunteers) to distribute donated white goods and furniture across the county.

**Flood Damage, Recovery and Future Flood Resilience:**

**£1,247,979** helped 106 groups repair flood damaged facilities not covered by insurance, covered loss of income, helped to continue to deliver key services from temporary accommodation and/or undertake flood resilience measures. A significant number of groups had flooded previously and so were either uninsured or had very high excesses. The average grant award was £11,773

**Community Wellbeing and Emotional Resilience:**

**£132,058** supported 12 groups across the county. Projects included: Kings Church providing a community café/friendship centre in Cockermouth, the Parish Hall committee hosting a community event in Crosby on Eden and AGE UK West Cumbria providing a worker to support older people affected by flooding.

Eden Arts Trust and Kendal Window on Arts worked with flood affected children and young people in West Cumbria, Eden and in Kendal.

Feedback suggests that stress and anxiety over the prospect of future flooding, particularly for older and more vulnerable people, is an ongoing issue.

**Planning for Future Emergencies:**

**£225,096** has been awarded to 16 Community Response Groups and two Search & Rescue organisations to help communities prepare for future flood events.

In some flooded areas local volunteer led Community Emergency Response Groups mobilised volunteers and played an important role both during the December flood event and afterwards throughout the recovery phase. Groups from across Cumbria have since come together with the support of the Community Resilience Network, to share best practice, review their emergency plans and prepare for future flood events. We have supported these groups by funding volunteer coordinators in the larger towns, e.g. Appleby, Cockermouth, Keswick and Kendal, and also by providing volunteer equipment.

**Community Resilience and Resistance Schemes:**

**£350,536** has been given to 12 small 'at risk' communities, enabling them to implement local flood resilience schemes. The schemes have been developed with the support of Environment Agency, Cumbria County Council, District Councils and/or Newground (an organisation commissioned by the Environment Agency to support community resilience projects).

**Botcherby Community Centre**

Botcherby Community Centre suffered extensive damage during the floods and was forced to close. A total of £45,000 was awarded from the Cumbria Flood Recovery Appeal to continue supporting the local community from a temporary location at Petheril Bank Community Centre, as well as supporting business continuity, resilience and recovery measures.

Many residents in the area were flooded themselves and staff from the community centre were determined they would not be further disadvantaged by losing the community centre. They have continued to provide activities for the local community, and groups that use the centre have been relocated to other venues.

Helen Fisher, Centre Manager, said: *"The funding has been invaluable. It enabled staff to continue working to support user groups, customers and the recovery of the Centre. The Grants Officers are to be commended in the way in which they guided us through the application process. Without this fund, I question whether Botcherby Community Centre would have survived the Floods."*

## Above Derwent Flood Action Group

Braithwaite, near Keswick, was devastated by the December floods. The village was divided in two for nearly three weeks after a bridge was damaged and over 40 of the 270 properties flooded.



In April 2016, Above Derwent Flood Action Group was awarded a grant of £7,330 to fit out a box trailer with emergency equipment, in order to ensure that the community is prepared for any future flood events. The group have already recruited volunteer flood wardens, developed their community emergency plan and have used the trailer to promote their work to the wider community.

Brian Rutland, Chair of the group, said: *“During the flooding in December 2015 it quickly became apparent that to function efficiently as a flood group we would need to equip our volunteers with waterproof clothing, radios, torches, etc. We compiled a list of equipment and applied to the Cumbria Community Foundation for funding. We were delighted and most grateful to receive the funding and along with another donation we were able to purchase all the equipment and a box trailer, which is kept in a secure store.”*

*“Due to the number of holiday homes in our village, fundraising is very difficult and therefore without the support of the Flood Fund, groups like ourselves would not be able to function at the level we do and also keep a motivated membership. Besides the actual funding, Cumbria Community Foundation’s staff have been there for us with advice and encouragement during some very difficult times, all of which we greatly appreciate.”*

## Bridge Street/Close Residents Association

Bridge Street/Close Residents Association in Cockermouth received a grant of £17,036 to support their community resilience scheme. The grant has enabled the group to purchase two temporary flood barriers and associated equipment that they can deploy in the event of another flood event.

Gerry Woodcock, Chair of the Residents Association, said: *“The residents of Bridge Street and Bridge Street Close, Cockermouth, formed a formal Residents Association. We sought*

*additional funding from Cumbria Community Foundation to supplement any monies left over from our individual Government Property Level Resilience for our Community Resilience Project.”*

*“The Foundation have been extremely supportive and helped us through every stage of the funding application. Not only have they been very proactive, but also spent time to understand all the practicalities of the project and helped us liaise with the county, regional, and local authorities and the Environment Agency.”*



Computer generated image of flood barriers  
Courtesy of Flood Protection Solutions

# How the Flood Fund Made a Difference

An independent evaluation of the Cumbria Flood Recovery Fund was undertaken by Wingspan Consulting and Associates in 2017<sup>[1]</sup>.

Feedback was gathered from over 900 people in two online surveys. Replies came back from 792 households (34% response rate) and 101 groups (66% response rate).

## Results of the Household Survey<sup>[2]</sup>

More than 90% of respondents agreed that: they found out about the fund in good time; communication during the grant process was good; they were treated fairly; their needs were understood; and responses from CCF were efficient or timely.

The vast majority of comments were positive:

- People were grateful for the help
- Our team was friendly and efficient
- The process was clear, quick and easy

**“I was extremely grateful for the information and assistance provided by the grant. My contact with everybody involved was supportive and useful and helped me through a very hard time.”**

91% of respondents said that their grant made a difference 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%)
- ‘Helped me or us to recover from the floods’ (82%)
- ‘Helped to relieve stress and anxiety’ (77%)
- ‘Helped me or us to get back to normal’ (71%)

**“Without the grant, I would have been homeless housed in temporary accommodation unsuitable for my disability for months. CCF made me feel human.”**



**“CCF were outstanding in their delivery. That fact that I was spoken to/treated with respect by everyone I communicated with from CCF probably sticks with me the most.”**

In addition, over half of all recipients agreed that the grant ‘helped to cover uninsured costs’ and ‘helped me or us to stay out of debt or incur further debt’. The support made people feel like they were not alone and the grants also helped make them feel secure and better protected against future flooding events.

Overall, over 90% of people rated our role in providing support to them after the floods as ‘excellent’ or ‘good’.

**“It made all the difference, it helped me protect my home and kept me out of debt.”**



*The Cumbria Flood Recovery Fund was highly commended in the category of Grantmaking and Fundraising at the national Charity Awards 2017.*

1 Evaluation of the Cumbria Flood Recovery Fund 2015: Summary and Conclusions, November 2017

2 Evaluation of the Cumbria Flood Recovery Fund 2015: Report on Survey of Households, November 2017

Both reports available at [www.cumbriafoundation.org](http://www.cumbriafoundation.org)



### Results of the Group Survey <sup>[3]</sup>

Over 80% of respondents agreed that: communication during the grant process was good; they were treated fairly; their needs were understood; our responses were efficient or timely; and our support staff were good.

Overall, nearly 90% of organisations rated our role in providing support to them after the floods as 'excellent' (73%) or 'good' (16%). Interviewees were particularly impressed with the role played by our Grants Officers and Flood Fund Manager in communicating with them – providing support and advice throughout the process, being flexible and responsive, and encouraging groups to apply.

“It has been transformational and has undoubtedly enabled us to open quickly after the flood.”

For flood-affected groups or flood action/emergency response groups:

- Over 90% agreed that the grant: 'helped us to recover from the floods', 'made us feel that help/support was available', 'helped us repair our facilities', 'helped our community recover', 'helped us to cover uninsured additional costs' and 'helped us to continue delivering our normal services'.
- Over 80% of all respondents agreed that the grant: 'helped us to replace flood damaged equipment', 'helped to relieve stress and anxiety', 'helped us/our community prepare for future flooding events' and 'helped protect our property against future flooding'.

“Without the support of the CCF grants our community would still be struggling to recover from the effects of Storm Desmond. With the grants, we have recovered and are working on future resilience.”

“The grants were crucial in enabling us to make as timely and effective a response as we have and we are truly grateful.”

For groups and organisations funded to support flood-affected people:

- Over 90% agreed that the grant: 'helped us to address the needs of communities affected by the floods', 'helped community recovery', 'helped us to provide more/better support' and 'helped us to provide emotional support to people/communities affected by the floods'.
- Over 80% of all respondents agreed that the grant: 'helped us respond to the flood crisis more quickly', 'allowed us to extend existing services for people affected by the floods', 'allowed us to employ additional staff/increase staff hours', and 'allowed us to help people complete application forms for grants'.

“We are very grateful for the opportunity of grant award assistance and for the help given by the staff during the process...faultless.”

Respondents were invited to make comments about the difference their grant made to their organisation or local community. Many made comments about the practical things that the grant had funded. Others said their grant had made a difference to locals and communities, been a 'life-saver', brought back pride, peace of mind, and confidence in the future.

“Helped us to develop our centre as a community hub, and reach people who would not necessarily have previously engaged on our community activities.”



## Evaluation Findings and Lessons Learnt

The independent evaluation report states *“The recommendations presented 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.”*

The evaluation found that:

- CCF responded very quickly and flexibly to a major incident, raised nearly £10.3m, distributed funds supportively to many people and groups who needed it, and helped organisations to provide additional support to flood victims.
- The impact of this was to help individuals, families and communities recover more quickly from some of the worst floods in living memory floods and to become more resilient to future flooding.
- Almost everyone – 98% - who received funding was very positive about CCF. As well as gratitude for the monies received, grant recipients were enormously appreciative of the role that the CCF team had played, and of the support that they had received.
- Good value for money was achieved.
- CCF worked in close partnership with countywide flood recovery structures, third sector and local community groups to support to flood affected communities.

Building on the success of the Cumbria Flood Recovery Fund and the approach taken to delivery, the evaluation suggests the following lessons and considerations for the future:

- Clearer communication of what constitutes hardship following a disaster.
- Review of performance objectives and management information systems, to inform future disaster fund management.
- Greater use of delegated grant making processes and associated governance arrangements, for smaller grant awards.
- Continue to work with partners to reduce any barriers for future applicants.
- Continue to work closely with countywide structures and organisations to share lessons learnt, learn from their knowledge and plan for future disaster responses.
- Review the scope of future funding appeals to ensure that as many people as possible who are at risk can be supported.

## Future

As a Community Foundation we work where the needs of our communities are and connect our donors to those who are most in need. The Cumbria Flood Recovery Appeal 2015 was extraordinary in that over 35,000 donors, funders and fundraising groups, with the support of Government match funding, raised nearly £10.3m, to support individuals, families and communities affected by the devastating Storm Desmond 2015 floods.

The evaluation has demonstrated that our focus on providing a personal response to people and communities who have experienced flooding has made a significant difference to their recovery.

### Flookburgh CE Primary School



Flookburgh CE Primary School held a sponsored walk and raised £728. Trustee, Tony Burbridge, attended a Celebration Assembly and updated the children on how families were affected and how the money would help.

The fund has not only helped residents with practical, financial and emotional support, it has also helped people and communities to become better prepared for future flooding.

We have considered the evaluation recommendations and have to date responded by:

- Reviewing our disaster appeal documentation and grant making criteria.
- Developing a simpler disaster 'start-up' procedure to ensure a fast and effective response to future disasters.
- Implementing a delegated grant making process for smaller grant awards.
- Reviewing how we can develop our work with partners to plan for future disaster responses.
- Continuing to work with Cumbria Council for Voluntary Service, Cumbria Action for Sustainability and Action with Communities in Cumbria, to support the 'Rebuilding Together' community resilience programme.

In addition, over the last year we have worked with Two Ridings Community Foundation, UK Community Foundations and British Red Cross to consider a shared response to future disaster appeals.

We also established the 'Cumbria Disaster Fund' in 2016 to help individuals and families affected by smaller scale disasters. This fund has already supported households in Millom, where over 300 residential properties flooded in September 2017, and households across Cumbria that were affected by smaller scale floods in November 2017.

Trustees agreed that any remaining Cumbria Flood Recovery Fund monies are transferred for General Charitable Purposes and "ring-fenced" for future flooding incidents.

We remain committed to supporting communities in times of crisis and greatest need.

### Thank You

It is only through the generosity of our many donors, volunteers and supporters that we have been able to help thousands of people affected by the floods across Cumbria.



# CUMBRIA

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