



QUESTIONS AND ANSWERS IN RELATION TO THE SCHEME OF EMERGENCY FINANCIAL ASSISTANCE TO DISTRICT COUNCILS

1 What is this Scheme?

The Scheme of Emergency Financial Assistance to District Councils has been activated in response to the flooding of homes arising from heavy rainfall. The Scheme will enable the Department of the Environment to reimburse councils for expenditure incurred as a result of them taking immediate action to prevent severe inconvenience to inhabitants in their areas. The Scheme covers any flooding incidents during this period.

2 How do I find out if I am eligible?

You **may** be eligible for payment under the Scheme if you are a householder and have suffered severe inconvenience as a result of flooding during this period, caused by heavy rainfall, notified your local council within the stipulated time period and have met the eligibility criteria (see question 15). Severe inconvenience may be considered where there is evidence of:

- significant flooding of homes, including under-floor damage in the living areas;
- damage to septic tanks caused by flooding, resulting in facilities being temporarily out of order;
- damage to oil tanks, boilers, resulting in non-operation
- flooding of garages/sheds/utility areas where essential primary household utilities are installed (defined as cooker, refrigerator, freezer and washing machine only) and which have been damaged or are unusable;
- for apartments, evidence of flooding of basements containing storage rooms where essential primary household utilities, as defined in (iv), are installed, and which have been damaged or are unusable; or
- flooding of caravans where these are the main place of residence (holiday caravans are excluded from the Scheme).

To find out if you are eligible, you should contact your council. Contact

telephone numbers can be found on
http://www.direct.gov.uk/en/DI1/Directories/DevolvedAdministrations/DG_4003601

(click on the name of your council.)

3 Can I get practical help with the clean up from my local council?

The Scheme will require councils to obtain evidence that householders have suffered severe inconvenience as a result of the flooding. It will be a matter for individual councils to determine whether they have the resources to offer practical help with the clean up of homes.

4 How quickly will the payment be made?

Once councils have evidence that householders have suffered severe inconvenience as a result of the flooding and meet the criteria, they will endeavour to make the payments within a matter of days.

5 Is this a form of compensation?

The £1,000 payment is not a form of compensation. It is intended as practical assistance for those householders who have suffered severe inconvenience as a result of the flooding and to ensure that their homes are made habitable as quickly as possible.

6 My caravan/holiday home was damaged by the flooding. Will I be eligible to be considered under the Scheme?

The Scheme will not cover holiday caravans or holiday homes. The payments are intended as practical assistance to householders who have suffered severe inconvenience as a result of flooding to their homes (i.e. their main place of residence) so as to ensure that they are made habitable as quickly as possible. The Scheme will apply to caravans which are householders' main place of residence.

7 How do I contact my local council?

Telephone numbers for councils can be found on
http://www.direct.gov.uk/en/DI1/Directories/DevolvedAdministrations/DG_4003601

(click on the name of your council).

- 8 My farm/business has been damaged as a result of the flooding. Will I be eligible to be considered by the Scheme?

The Scheme extends only to those householders who have suffered severe inconvenience as a result of flooding to their main place of residence. Where this is also a business, such as a B&B this would be eligible for consideration. The Scheme does not cover farmlands or businesses that have been flooded.

- 9 I am a tenant. Will I be eligible?

Payments under the Scheme will be made by councils where there is evidence that householders suffered severe inconvenience as a result of flooding to their homes. Those tenants who suffered such inconvenience will therefore be eligible for consideration.

- 10 My garden has been damaged by floodwaters. Will I be eligible for consideration by the Scheme?

Following inspection of your property, your council may assist with practical arrangements for the clean up of your garden in certain circumstances.

- 11 My car has been damaged by floodwater. Am I eligible?

No. Car owners may be eligible to claim compensation in respect of damage to their cars from their motor insurance.

- 12 My garage/utility area has been damaged by floodwater. Am I eligible?

Payments under the Scheme will be made if councils determine that householders suffered severe inconvenience because of flooding of garages/utility areas but only where household utilities are installed and have been damaged, and are unusable.

13 Is there a time limit to claim?

Householders are required to notify their council **within 31 calendar days** of the date of the flooding incident. Councils are required to apply to the Department for reimbursement of costs (including the cost of making payments to householders) within 3 months of the incident. Householders should therefore contact their councils as soon as possible to ensure that councils can consider cases and gather all necessary evidence of flooding.

14 My apartment block was damaged by the floodwaters. Am I eligible?

Payments under the Scheme will be made to householders in apartment blocks only where they suffered severe inconvenience. This may be as a result of flooding of storage rooms, within basements of apartments where there is evidence of flooding of basements containing storage rooms where essential primary household utilities, as defined in (iv), are installed, and which have been damaged or are unusable

15 What are the eligibility and ineligibility criteria?

Annex A and B of the Scheme provide examples. A number are examples of ineligibility for payment are provided in brief below:

- where the rainwater ingress is due to a structural defect not caused by the incident itself;
- where the property is vacant; and
- an application from a private landlord in respect of a property which is not their main residence.