

# CHORLEY COUNCIL FLOOD RELIEF SCHEME

The scheme offers financial support to eligible households and small and medium-sized businesses and comprises of the following elements:

- Communities and Business Recovery Scheme, including:
  - Community Recovery scheme
  - Business Support scheme
  - Property Level Protection scheme
- Council Tax Discount Scheme
- Business Rate Relief Scheme

For the purposes of this financial support the flooding must have occurred as a result of Storm Eva between the 25 December 2015 and 1 January 2016 and must have occurred from the ground or surface upwards.

**Definition of properties flooded:** those homes where it is considered that the property has been flooded internally. i.e. water has entered the property:

- Basements and below ground level floors are included
- Garages are included if in the fabric of the building. Garages adjacent or separate from the main building are not included
- Includes occupied caravans and park homes but not tents

**Definition of properties affected:** those where water has entered gardens or surrounding areas which restricts access, or where flooding has disrupted essential services to the property such as sewerage. For businesses this includes those where the flood waters are directly preventing them trading as usual.

## COMMUNITIES AND BUSINESS RECOVERY SCHEME

This scheme is designed to provide help to individuals, small and medium sized businesses and communities to return to normality.

### Community Recovery Scheme

The purpose of the scheme is to help with recovery costs for domestic properties flooded as a result of Storm Eva.

A payment of £500 will be made to each household that fits within this definition of flooded.

Empty or second homes are excluded from this scheme.

Where flooded properties are rented, payment will be made to the tenant.

Where a property was flooded more than once the payment will only be made once.

Where direct debit details are held for council tax purposes, payment will be made using

these details.

Wherever possible these payments will be made automatically following appropriate checks. This scheme will end on 31 March 2016.

### **Business Support Scheme**

The purpose of this scheme is to help small and medium-sized businesses flooded or severely affected either directly or indirectly by the flooding to recover from the effects of Storm Eva.

Grants of up to £2,500 are available to aid the recovery of businesses depending on turnover and number of employees.

Support will be delivered by Boost Business Lancashire and more information including eligibility and how to apply can be found at [boostbusinesslancashire.co.uk](http://boostbusinesslancashire.co.uk)

### **Property Level Protection**

The purpose of this funding is to help homeowners and businesses fund measures that will make their properties more resilient to future flooding.

Grants of up to £5,000 may be available for eligible properties for resilient repairs over and above repairs that would normally be covered by insurance.

More information including eligibility and how to apply can be found at [chorley.gov.uk/floodsupport](http://chorley.gov.uk/floodsupport)

### **COUNCIL TAX DISCOUNT SCHEME**

This scheme applies where domestic properties have been flooded as a result of Storm Eva.

#### **Minimum Relief for properties affected**

A 100% Council Tax discount will be applied to all properties that were flooded or were not liveable for any period of time for a minimum period of 3 months. This could include:

- Where gardens/adjoining land/outbuildings have been severely affected
- Services such as sewerage, drainage, and electricity are severely affected
- Upper storey flats (above ground level) where accessibility or impacted services mean the property is unliveable.

Where a property has qualified for a £500 Community Recovery Scheme payment the relief will be granted automatically. If, as a result of the relief being granted the Council Tax account goes into credit, a refund will be issued to the Council Tax payer. Where it is not possible to award the relief automatically further information/evidence may be required from the Council Tax payer before awarding the relief.

Where residents have been required to move into temporary accommodation a parallel 100% discount will also apply where they become liable for Council Tax at the temporary accommodation. To access this discount residents will need to provide details of the temporary accommodation and confirmation that they are liable for Council Tax at that address.

Where a resident's property has been flooded or rendered unliveable due to multiple separate flooding events they will be allowed a discount in respect of each event. However the discounts will run concurrently, meaning that someone affected by both storms would see their discount apply for 3 months after they became affected by the second event.

### **Properties that are unoccupied or partly occupied for more than 3 months**

A 100% Council Tax Discount will apply to all properties that have been flooded or rendered unliveable due to the flooding and which remain unoccupied or partly occupied for more than 3 months as a result of the flooding.

- The relief will apply for the period the property remains unoccupied or partly occupied and unliveable
- The relief will cease on reoccupation of the whole premises.
- Relief will be granted where applicable for periods of three months.
- Council tax payers will be required to apply for the relief to Chorley Council.
- The total period of relief granted will not exceed a maximum period of 12 months.

This also applies to any parallel discount that has been applied where residents have been required to move into temporary accommodation.

### **Flooded properties that were unoccupied at the time of Storm Eva**

Properties which were 2<sup>nd</sup> Homes at the time of the flooding will be entitled to the relief for a period of 6 months.

Other affected properties which were empty and unoccupied will be entitled to the relief for a period of 6 months.

### **BUSINESS RATE RELIEF SCHEME**

This scheme applies where non-domestic properties have been flooded as a result of Storm Eva.

Relief will be awarded as discretionary rate relief under s47 of the Local Government Finance Act 1988 and funded via s31 grant in accordance with the Local Government Act 2003.

#### **Relief for Properties affected**

Rate relief of 100% will be awarded for a minimum of three months, or until the business restarts trading from the property if longer, up to state aid de minimis levels. The relief applies for the full three months even if normal business activity resumes at the premises within that time.

The relief will be given where:

- i) The property has been flooded in whole or in part as a result of the adverse weather conditions, and/or
- ii) As a result of that flooding, business activity has been adversely affected, and
- iii) The rateable value on the day of the flood event was less than £10 million.

In all cases the impact of the flooding will be considered in the full context of all business activities undertaken at the hereditament, and very small or insignificant impacts will be ignored. Other factors which will be discounted when assessing impact include, for example, seasonal trading patterns, the general economic climate and a general reduction in visitor numbers to the area.

This policy does not cover water damage caused by failure of a water mains, internal water systems or failure of a sewerage system, (unless the failure was itself caused by the adverse weather conditions).

Ratepayers will be required to apply for the relief and to provide details of the adverse effect of the flooding upon their business. Properties may also be inspected. Ratepayers may also be required to confirm that the award of relief will not cause state aid limits to be exceeded.

The relief will apply for three months. A new application can be made if the business is not trading from the premises after three months, which will be considered by the council. The total period of relief granted will not exceed a maximum period of 12 months. If, as a result of the relief being granted the business rates account goes into credit, a refund will be issued to the business rates payer.

Where a hereditament has been flooded more than once and business activities are adversely impacted, only one period of 3 months relief will be granted and this will be effective from the first date on which the above criteria were met.

### **Properties that were empty at the time of Storm Eva**

The scheme does not cover relief for any hereditament which was empty at the time it was flooded as there was no business activity on the premises at the time. Where a hereditament becomes empty after the flood then it will receive the normal 3 or 6 months (as applicable) empty property rate free period or will continue to receive the balance of the flooding relief.