

2015 Household Flood Payment Scheme (Lancashire) Process

- The Flooding Incident that this scheme applies to is where domestic properties have been flooded during Storms Desmond and Eva in December 2015 in Lancashire.
- The definition to be used for this scheme is from the National Flood Emergency Framework for England. Therefore the definition of flooded properties is :

Properties Flooded are 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
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- The definition of a **household** is where a family/ group of people live together in one property; in a bedsit or in a flat
 - For households that fit within this definition a payment of £500 for each household will be authorised. Authorisations will be checked against a list of flooded properties that is being collated by the Environment Agency and District Councils.
 - For Houses in Multiple Occupation (HMO) only one payment will be made to the household (see definition above). It is for the household to agree the share of this payment. It is expected that such payments will need the scheme application form to be completed to determine who will initially receive the payment.
 - For flats e.g upper floors that have not been flooded (see definition above) or not affected by flooding the household payment will not apply.
 - Where flooded properties were empty (using the Council Tax definition) immediately prior to or during the flood incident these will be excluded from the scheme.
 - Where flooded properties are rented. The payment is intended to be made to the tenant (household not individual) rather than the landlord. Where automatic payments are made it is for the landlord to ensure that the tenant receives the payment. Where an automatic payment has not been made an application form from the tenant is to be completed.
 - Second Homes are excluded from the scheme.
 - Where a property was flooded more than once the payment will only be made once.
 - For domestic properties, excluding Houses in Multiple Occupation (HMO), where the property has been identified as flooded (see definition above) automatic payments will be made if there is information held on the Council Tax system and the District Council has direct debit/ bank detail information. These will be through usual payment mechanisms.

- Where a domestic property has been flooded but no bank details are held households will be requested to complete the scheme application form to provide the relevant District Council with that information. Once that information has been received in written format or via email signed by the household member applying the District Council's will make the £500 payment. In exceptional circumstances information can be provided by phone with appropriate follow up checks.
- From a fraud perspective controls will be put in place by District Councils, where possible, to ensure only one payment is made per household. A risk assessment has been undertaken in respect of the governance arrangements and control risks being accepted to deliver this scheme within expected timescales.
- District Councils will determine locally how payments will be made ie. Bank transfer or Cheque payments
- Any appeals received will be referred to the relevant Council's s151 Officer for a decision in consultation with DCLG.
- The scheme will end in December 2016