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Your contact for this matter is:
Customer Services Team

5th December 2019

Dear Resident,

Flooding - November 2019

Your property has been identified as one that may have been affected by the recent flooding incidents.

I write to inform you that if your property suffered internal flooding, you may be entitled to compensation under the Governments Flood Recovery Framework Scheme. West Lindsey District Council is managing this funding on behalf of the Ministry of Housing, Communities and Local Government.

A Community Recovery Grant of up to £500 may be available to households who were affected by the severe flooding event between 8th and 18th November 2019. Eligible households must be primary residences where, as a result of the relevant weather event:

- Flood water entered into the habitable areas of the residence; or
- Flood water did not enter into the habitable areas, but the local authority regards that the residence was otherwise considered unliveable for any period of time.

Second homes and empty homes are not eligible, also flooded gardens, garages and other outbuildings do not normally qualify.

Residents may also qualify for the Council Tax Discount Scheme. Householders may claim up to 100% discount for a minimum of 3 months, or whilst anyone is unable to return home if longer, for primary residences where as a result of the relevant weather event:

- Flood water entered into the habitable areas; or,
- Flood water did not enter into the habitable areas, but the local authority regards that the residence was otherwise considered unliveable for any period of time.

Businesses may be eligible for a Business Recovery Grant of up to £2,500. In order to qualify small and medium size enterprises must be able to show they have been directly or indirectly affected by this severe weather event. Also, businesses may qualify for discounts on their rates via the Business Rates Relief Scheme.

Terms and Conditions apply to all the above schemes; please contact us for further details.

In addition, on the 19th November the Government announced that it is making funding available to allow district and unitary councils to run local Property Flood Resilience Recovery Grant Schemes. Flood-hit homes and businesses will be able to receive up to £5,000 to help them make changes which will reduce damage levels should flooding reoccur. Strict terms and conditions apply, residents should contact us for further details.

Finally, the Association of British Insurers is concerned about misinformation regarding the use of loss assessors and Claims Management Companies (CMCs). Residents are advised to seek guidance using the following link;

<https://www.abi.org.uk/globalassets/sitecore/files/documents/consumer-guides/home-insurance-and-claims-management-companies.pdf>

In summary, please call our Customer Service Team on 01427 676676 to discuss the Community Recovery Grant, Business Recovery Grant, Council Tax Discount, Business Rates Relief and the Property Flood Resilience Grant Scheme.

Yours sincerely,



Adrian Selby
Acting Director of Operations