

Hebden Bridge Partnership
Report of public meeting held on Sat Jan 16th 2016:
Flood recovery

Chair: Bob Deacon.

Notes: Andrew Bibby

About 160 people were present in the Waterfront Hall.

1, Chair's introduction

2. David Browning (interim exec director, HB Town Hall). David explained the work which the HB Community Association, the charity responsible for running the Town Hall, had undertaken to create a local 'hub'. There had been a 'volunteer army' and thousands of people had been through the building. He thanked Town Hall staff for their efforts and said that he was really proud the Town Hall (Community Association) had been part of the relief effort. He was followed by Graham Mynott (appointed exec director), who will be in post in April.

3. Mark Thompson, Head of Economy and Environment, Calderdale. (slides available – see HBP website)

Mark drew attention to the scale of the challenge across Calderdale, from Walsden to Brighouse. 2781 residential properties and 1635 business premises had been affected. Hardship grants of £500 were available for flooded residential properties: so far 904 people had applied and 818 payments had been made. Resilience grants of up to £5000 were available for work. There were no applications to date. For businesses, the hardship grant was £2500; 411 applications had been received. Businesses were also eligible for the £5000 resilience grants. In addition, the council was waiving Council Tax and Business Tax for three months.

Questions and points raised from the floor: situation of businesses which had to relocate, regarding business rates relief? Can resilience grants be pooled eg between neighbouring houses? Is tenant or landlord eligible? Situation for charities and community groups? Can grants be retrospective? What about houseboats?

Responses: business rates relief only on premises flooded/vacated, not new premises. Council is trying to focus on tenants, but landlords can seek resilience grants.

Terraces can apply together. Resilience grant includes £500 for surveyor costs. Can apply for resilience grants after work has been done, but this is at applicant's risk.

Chartered surveyors needed for survey for resilience grant applications. Charities and social enterprises etc are eligible for up to £5000 from main appeal fund (via Community Foundation)

4. Steve Duncan, chief executive, Community Foundation for Calderdale.

Flood fund has reached £750,000 and is expected to top £1m. Government is currently match-funding this. Community Foundation flood fund is for families/individuals and for charities and community groups. The Foundation is constitutionally unable to make grants to business, but has helped establish a crowdfunding appeal (see presentation from Kirsty McGregor) and has passed £100,000 from a Daily Mail readers' appeal which brought in £200,000 to this appeal for businesses.

A legacy fund (“Watermark”) will be established, the aim is to raise £500,000 for immediate help in the event of future flooding.

900 grant applications have been received, and help has been given eg to a houseboat. The Foundation is offering a £200 grant in addition to Calderdale’s £500 emergency grant. There is an application form. Steve also implied that the Foundation will assess applications made to Calderdale for the £500 grant. (Clarification currently being sought on this point)

Questions and points raised: Is the Community Foundation flood fund separate from Calderdale’s? [yes] How do charities make an application? [they should use CFFC’s usual application form for grants of under £5000; these will be fast-tracked] How is CFFC publicising the fund? [through social media, volunteers etc]

Hebden Royd Town Council pointed out that it could also offer grant support for affected local charities and community groups.

5. Giles Dring, HB Business Forum

Giles explained how business associations in Todmorden, Hebden Bridge and Mytholmroyd were working together, to access funding support.

6. Kirsty McGregor: crowdfunding coordinator

Kirsty McGregor had instituted a group crowdfunding scheme (#CalderdaleRising) for local small businesses who were prepared to participate and publicise the scheme. The criteria for participation were loss of at least 20% of sales and location in Calderdale. The crowdfunding was a national initiative. 74 businesses were participating (200 had asked for information, less than 100 had applied and 74 had been accepted as meeting the criteria). The fund had received £100,000 starter funds from Daily Mail readers.

Criticism was expressed from the floor that some small businesses had not known about the scheme or applied in time. Kirsty advised that they could apply by Jan 18, and receive a half share of proceeds of funds contributed after Jan 22.

7. Simon Waring, Ryburne Brokers: insurance against flood risks

Simon introduced himself and his firm, which had operated in HB for fifty years. Ryburne Brokers had themselves been flooded out of their Market St shop; it had not been able to obtain flood insurance itself.

Simon described the government and insurance industry’s new Flood Re (flood reinsurance) scheme, which has been discussed for several years and is currently due to be introduced in April. This is seen as a solution for household insurance for properties which would otherwise be unable to obtain flood insurance. An additional premium (£220-£1200) depending on C Tax band will be added to all householder insurance, which will then be administered by a central pool and used to cover the additional risks of flood-prone properties. Insurance cover will be available in the usual way, on a competitive basis.

However Simon pointed out that small businesses were not covered by Flood Re. The industry claimed that adequate insurance was already available for businesses, something Simon argued was definitely not the case. He strongly argued for political pressure to be levied to persuade the government to extend Flood Re to small business. Some residential properties, including those built since 2009, were also not covered by Flood Re. This was problematic for some houses in eg Mytholmroyd.

Issues regarding landlords and tenanted properties were not yet clear.
Simon also floated the idea of community self insurance as an idea worth exploring.

Questions and point raised: What was C Whittaker MP's views? [not known]. Could Calderdale's Flood Commission look into this? [good idea] I can't get residential flood cover at the moment. [you will have to wait for Flood Re to come in] Should we petition online for Flood Re for small business? [good idea] How come new properties which won't get flood insurance are getting planning permission? [planning law decides planning applications] Will loss adjustors be sympathetic to undertaking new measures to make properties more resilient? [hopefully loss adjustors will be sympathetic] If businesses take resilience measures, will flood insurance be available? [unfortunately not necessarily] We should be lobbying for Flood Re as widely as possible.

8. Anthony Rae, Calder Future/Friends of the Earth

Anthony introduced the meeting called for Thursday (Birchcliffe centre) on flood prevention: why the flood happened and what can be done to reduce future risks.

General points raised:

What can tenants do if landlords are unhelpful regarding resilience work? [Calderdale will try to broker an agreement]

The Federation of Small Business has a useful guide available.

There is a farming recovery fund (£500-£20,000) for farmland affected by flooding (from Rural Payments Agency)

Unhappiness expressed at Community Foundation not helping business.

Floods will happen again. Solutions are difficult

Question raised over Community Foundation criteria.

Grants received are taxable income for businesses. Businesses may need advice. But businesses will also incur costs, which can be set against taxable income.

There are lots of grants for particular sectors of industry; Calderdale's business support team will try to help.

If people have been without power, is compensation available? [yes, it is believed Northern Powergrid will offer this automatically; this needs monitoring]

Is there help for people who have lost their jobs? [Grants to businesses from CFFC, not individuals]

There must be ways that local knowledge about what flooded is fed into the process (eg Market St)

The presentations are very helpful but there needs to be one source of information, and Facebook shouldn't be necessary. People need to know where to go.

[CMBC is looking to produce a laminated card with this information, and first point of contact details]

The town suffered both mobile phone failure and ATMs out of use. Portable masts and portable ATMs can be obtained and should be readily available.

[Yes, Mark Thompson committed to investigate this]

Sales in shops, even when they are open, have plummeted. Car parking needs to continue to be free for much longer.

The Town Council will commit to lobbying for Flood Re extension to businesses, and will seek a meeting with the MP.

We need 21st century solutions

[Note: Despite the best efforts of the minute-taker, this record of the meeting may contain inaccuracies. Please report any errors to info@hbpartnership.org.uk]