Contents

1. Introduction
2. Background
3. Themes
   - Recipients of the fund
   - Need
     Short term support Longer term support
     Resilience funding and activities
   - Fundraising
     Amount raised
     Givers
     Proportion of different funders
   - Unexpected demand
   - Media
   - Celebrities
   - Logos and branding
   - Online Presence and Online Forms
   - Thank You’s
   - Localness
   - Government responses

4. What worked well? What worked less well?


6. Case Studies
   Foundation Scotland
   Cumbria Community Foundation
   Community Foundation for Calderdale

Conclusion
Further Reading
1. Introduction

This report looks at common themes of the flood appeals that followed the winter floods of 2015-16 in England, Scotland and Wales. Appeals run by community foundations in the affected areas also had national appeal and raised £17.2 million, which was awarded in grants to over 16,100 affected households. Community groups also received funding and small businesses have received support as part of ongoing flood resilience\textsuperscript{1} endeavours.

To inform future guidance, this report shares examples of what worked well in some areas and what did not work so well in others.

The report summarises the work of each foundation and takes an in-depth look at the responses of two foundations.

In conclusion, the report reflects on the role of the community foundations in supporting future resilience of the affected communities and on positive results of the work between funders, community foundations and communities.

A note on methodology
To inform the report two sets of light touch research were carried out in summer 2016, with one questionnaire focussing on immediate flood response and a second on plans for the future.

This report is also informed by conversations with the Red Cross about response to emergencies, and literature evaluating responses to flooding – for example how electricity cuts affect how people work together.

\textsuperscript{1} Flood resilience is used here mainly in the sense of resilient communities rather than in the technical sense described on the government website: http://planningguidance.communities.gov.uk/blog/guidance/flood-risk-and-coastal-change/flood-resilience-and-flood-resistance/
2. Background

Humans are more than sixty percent water. We are attracted to water and most humans live near rivers which provide water for agriculture, drinking and leisure.

Rivers’ natural tendency to flood is good for the soil but causes huge damage to contemporary towns, cities and agricultural sites. Our reliance on electricity compounds the issue when floodwaters prevent people using heating, lighting and communications technology.

Government bodies and local innovators have implemented a range of flood prevention measures including concrete channelling, restoring the natural meander of a river, dredging, flood barriers, traditional bunds and pools and reforestation. But many rivers flood nonetheless, and sometimes they flood unexpectedly during a holiday season.

Floods are dangerous. In 2013 the UK and Ireland’s met offices decided to give names to large scale storms. The motivation was to contribute to public safety by raising awareness of the dangers of storms. Public engagement started with suggestions for names, which are given alphabetically.

Storm Desmond came four letters into the new naming system, in early
December 2015. The subsequent flooding affected three areas adjacent to each other: Lancashire, Cumbria and the Scottish borders. Aberdeenshire, Strathclyde, Tayside & Fife, Highlands & Eilean Siar, Northumbria, North Wales, Northern Ireland, the West Midlands and Yorkshire were also affected.

Storm Eva followed three weeks later bringing high winds to the Outer Hebrides and flooding to Yorkshire and Cumbria, with Kendal, Appleby, Keswick and Glenridding particularly affected.

Then Storm Frank hit on 29 - 30 December affecting the Isle of Scilly, Inner Hebrides, Outer Hebrides, Highlands, Fair Isle, Aberdeenshire including Aberdeen, Northern Ireland and North Yorkshire.

Responses came from national government, local councils, the public and funders. Nine community foundations managed the process of distributing money.

- Foundation Scotland
- Community Foundation for Cumbria Community
- Community Foundation for Tyne and Wear & Northumberland
- Leeds Community Foundation
- Two Ridings Community Foundation
- Community Foundation for Calderdale
- Community Foundations for Lancashire and Merseyside
- Forever Manchester
- The Community Foundation in Wales

The Department for Communities and Local Government (DCLG) provided match funding for English storm appeals. This match fund opened in December 2015 for those raising money to help with local flood response. Scottish and Welsh government also contributed significant funding. Over £17million was raised, bolstered by DCLG’s extension of the match funding deadline, and the publicity the floods drew. Although the timing of the ‘Boxing Day Floods’ was a huge challenge, the ‘How could this happen to people at Christmas’ factor was a positive for publicity and fundraising.

Community foundations distributed these funds, giving short and long term grants to individuals and community groups, and investing in resilience measures for whole communities, including businesses.

These measures, characterised by greater local cooperation between organisations including community foundations, mean that communities are increasingly well prepared to respond to disasters.

3. Themes

This section draws together feedback from community foundations and groups by theme.
Recipients of the fund

Individuals / Households / Community Groups / Businesses.

All foundations provided grants for individuals and community groups, and in many cases they could apply more than once. A sum such as £250 or £500 in the early days helped individuals enormously, with later larger grants helping re-establish households. Some areas, such as Two Ridings and Calderdale, have provided funds for businesses, and manage these.

Need

Some community foundations provided grants within days as well as funding for longer term issues. Others were not able to respond immediately, but responses show that they will be better prepared in the future. Others only focused on immediate response. For all community foundations, long term support of communities is hugely important.

Related back to the floods this means funding for issues that emerge after the initial emergency response (e.g. mould, debt due to loss of earnings); or measures boosting resilience (e.g. strengthening communications between local organisations).

Short term support measures included grants for the financial burdens of moving out or staying in a home without the usual facilities. Grants for immediate issues were around £200 - £500 with the option to apply for up to £5-10k in the medium term. Short term, people needed help with:

- temporary accommodation
- pumping and drying
- emergency repairs
- cleaning
- using launderettes,
- loss of clothing (e.g. school uniforms)
- camping stoves for those who were unable to move out
- heaters
- extra food bills
- lost medical equipment
- buggies
- wheelchairs.

The positive impact on individuals of this early support, accomplished quickly by the community foundations, was pronounced. It met individuals’ immediate material needs and showed that they were not alone or expected to cope in isolation. Giving by individuals, businesses and more traditional funders such as trusts had an immediate impact on individuals in need.

Immediate responses also included community foundation financial support to community services such as Age UK, Red Cross, Citizens Advice Bureau, Law Centres, furniture and white goods recycling and activities for children and young people.
Longer term support

Longer term support includes funding for:

- white goods
- new flooring
- addressing mould and other delayed flood damage
- costs of returning home
- increased utility bills due to running dehumidifiers
- replacing tools/equipment if self-employed
- additional living expenses not covered by insurance
- insurance excess
- delayed flood damage egg: mould setting in post submitting insurance claim (?)
- equipment for sports clubs
- repairs to fabric of community buildings
- additional staff costs for groups providing support or assistance to flood affected households
- counselling and mental health initiatives.

Retrospective funding for community groups was provided to cover costs undertaken/losses taken while premises were unusable or being used for flood response.

Community Connectivity

The longer term need now is for funds that help communities re-establish and connect with each other. Families have had to leave their homes and temporarily live separately. Bridges have literally been destroyed. There is a need for connections physically and emotionally. Many community foundations are focussing longer term support around activities that build a sense of community, while building resilience.

Mental health in more detail

The words of 'Mr A' – a client of Two Ridings Community Foundation reveal the effect of a flood event on mental health, and the role of community foundations in supporting people affected:

Mr. A

"At 52 you don’t expect to have to start rebuilding your life from scratch."

A was staying with his sister in Scotland when the floods hit York on Boxing Day. His landlady texted him to say that his basement flat was flooded, but no one had a key to get in and rescue anything. When the 52-year-old grandfather, who lived on his own, returned there was nothing that could be saved.

"I lost literally everything – from furniture to sentimental items like 3,000 family photographs which were on my laptop. My passport, birth certificate and other documents were missing – stuff you take for granted and you don’t appreciate how expensive it is replacing them."

UK Community Foundations

for thriving communities
The floods left A homeless for a few weeks until York Council found him temporary accommodation.

“I slept on a sofa at friends, or at my daughter’s, then the council found me a bed in a place that was a bit of an eye-opener, to be honest. In March they found me a flat close to where I lived before, but it was completely empty. Without help from the flood appeal I would never have been able to find the money to buy white goods and essential furniture.

“Two Ridings Community Foundation have been great because they offer more than the financial help. A lot of people don’t realise the effect the floods have on you mentally – there seems to be no light at the end of the tunnel. I worked in property maintenance but had a stroke in 2015. My boss has been fantastic and is keeping the job open, but my experience after the floods has knocked me back, and left me with depression. “I’m still rebuilding my life and trying to get back to where I was before the floods. I have three grandchildren and they are the reason for picking up my life. They are the positives among the negative.”

Resilience funding and activities

Resilience measures will help minimise the extent of damage in the future and also increase the sense of wellbeing and confidence in the present. Resilience varies from small changes to buildings, to increasing co-ordination across towns. For example:

- Moving electrical sockets higher.
- Signposting to or funding related help e.g. debt advice.
- Action planning to help community organisations respond proactively to future emergencies.
- Community Foundations for Lancashire and Merseyside have developed a Strengthening Communities Fund for groups for flood defence work and community resilience
- Cumbria’s largest grant of £105,000 helped set up a new organisation which provides supplies, equipment, furniture and volunteers across the county.
- Cumbria residents in a small village formed the Millhouse Flood Action Group and received funding to work with the Environment Agency and develop an improvement plan for the area (includes raising, lengthening and re-enforcing the bund around the beck; works to the bank and flood calming measures).
- ‘Round Three’ priorities in Leeds include projects that support community activities and projects initiated as a result of the flooding and/or that leave a lasting legacy in the community for
wider community benefit. For example community-led flood defence work similar to work Leeds did to support Environment Agency activities around the river Aire.

- Foundation Scotland and Cumbria Community Foundation both reflected on the value of telephone calls made to assess grant claims. These comforting conversations were much appreciated by those who were called. In addition, conversations revealed wider issues in the lives of flood victims that Community Foundations are addressing. Direct contact with local people / beneficiaries is relatively unusual for Community Foundations, but recognised as very worthwhile - these links form part of networks that can help embed resilience in an area.

- Community Foundation for Calderdale has introduced two initiatives to provide long term support - Watermark and Flood Save. Shops contribute a percentage of profit from ‘Watermark’ branded products and services to generate a readiness fund for the next flood (see case study for details). ‘Flood Save’ is a savings scheme primarily for businesses that the foundation match funds £500K as an incentive.

Several foundations are actively supporting local businesses to recover and thrive.

For example:

- Community Foundation for Calderdale enlisted the support of a crowdfunding expert and the local business forum to support businesses, especially small businesses. They have supported 120 businesses with over £250k.

- Two Ridings worked with local business to launch the flood-related York & North Yorkshire Business Hardship Fund which opened in June 2016 to support people who have a small business and allow their recovery. Analysis showed that some small businesses are struggling to recover from the floods. Some, such as private landlords with just one rental house, were unable to claim for support from either household or business support funds. They also do not qualify for insurance schemes such as Re-insure and many have had their premiums/excesses hugely increased or been refused insurance altogether. The Business Hardship Fund was set up to address these gaps.
**Fundraising**

**Amount raised:**
17.2 million pounds was raised. This includes match funding from the government. Some fundraising is still ongoing.

*Cumbria felt that the amount collected by each area is likely to be due to a combination of four factors:*

- Previous experience (or otherwise) of responding to disasters
- Speed of response
- Quality and amount of news and social media coverage
- Number and range of donors

**Givers:**

**Governments** - The Scottish and Welsh governments provided significant funding. All funds raised in England were matched by the government.

**Local Authorities** – Most, but not all, areas received funding from local authorities, who received grants from central government.

**Businesses** – especially those with a local connection, even if they themselves are a multi-national. For example:

- BAE systems, the engineering, electronics and weapons corporation gave 50K to Cumbria. BAE systems build Navy submarines in Cumbria.
- An affected biscuit factory in Carlisle where many flood victims also work, gave £50K.
- A local solicitor in Calderdale has funded a ‘Watermark’ shop, a community hub providing flood grant information and advice and hosting support organisations.
- Newspapers ran helpful appeals. For example the Daily Mail, the Sun and the Yorkshire Evening Post.
- Howden’s Joinery generously contributed £100,000
- Walmart Foundation in the USA donated $260,000 to the cause from their fund for Europe

Giving from businesses was not proportionately as high as in 2009.

Small businesses are themselves recipients of support (see above).

**Charitable Trusts** – who made significant donations without being asked, with Comic Relief and The Kier Foundation being the largest charitable foundations to donate.

**Religious institutions** – such as mosques and churches.
**Rotary Clubs** – that included flood appeals to the public run by rotary clubs and from the clubs funds.

**Individuals** - sourced by: very local mini appeals; crowdsourcing; national newspaper appeals.

**Proportion of different funders:**

The pie chart below showing the funds received by Cumbria Community Foundation illustrates the high proportion of donations from individuals.

Other than the trend of individual giving there was no clear discernible national pattern in proportioning of funds. For example in Two Ridings, York and North Yorkshire varied, with business being much more significant givers in North Yorkshire than York, as illustrated in the pair of pie charts below. (Both charts show proportion of funding before statutory sector match funding)
Unexpected demand and no crystal balls

The demand that a flood can cause cannot be accurately estimated.

There were a huge number of cases during a time of staff annual leave (or in some cases staff were flood victims themselves).

Offers of help such as volunteers / white goods were difficult to manage on occasion, partly due to the unavailability of staff.

The lack of lead-in time meant that partnerships, that perhaps should have been in place, were not, for example some foundations said that the third sector response could have been more coordinated (and will be next time).

Those that hired, or had in place, dedicated flood coordination and communications staff fared well.

In the early days, community foundations did not know how much they would raise, which led to confusion as to assessing how much should be given to victims as an initial grant. Many foundations were able to respond quickly, drawing on experience of 2009 and 2014 floods and responding with daily panels and non-onerous applications processes.

In some areas demand was lower than planned. A needs review led Tyne and Wear and Northumberland to offer existing funds in support of flood affected communities rather than run an appeal. Wales was able to return some of the flood fund money to UKCF for distribution through the other participating community foundations as need was not as great as expected.

Media

Media was central to the success of appeals. Print media (national and local newspaper appeals with stories), BBC and ITV flood-related shows, and social media were most salient.

All media needed dedicated staff time but this was universally considered worthwhile. Community foundations found that their dedicated communications staff were very helpful to this relationship.

The media did give more attention to areas flooded earlier rather than later. Community foundations are endeavouring to build on relationships, keeping awareness of the effect of the floods high by communicating flood recovery stories via traditional and social media.

Celebrities

Famous faces and locally well-known people were an asset if the relationship was in place already or established quickly and easily. For example Rory Bremner helped raise money and profile for Lancashire and Cumbria http://www.lancsfoundation.org.uk/news/top-tv-impressionist-rory-bremmer-raises-funds-for-flood-fund
Steve Coogan also held a fundraising evening.

Establishing new relationships, however, takes time that could be spent on other things. Relationships established this time round, but not yet promoted may be useful in future disaster responses.

**Logos and branding**

Branding has become a key part of flood fundraising for community foundations. For example ‘Cumbria Community Foundation’s Flood Appeal,’ with branding was used for the first time and considered a success in raising funds and the profile of Cumbria Community Foundation.

**Online Presence and Online Forms**

Online giving was vital to this appeal. Dedicated webpages for donations were useful. What made a big difference to the efficiency of this appeal was the online application form, based on a template developed by Cumbria Community Foundation, that the community foundations used adapted for each region.

Although the online forms were useful, flooding and power cuts meant that many applicants could not easily access computers and they needed paper forms. Processing paper applications was time consuming as the information needed to be entered onto a database. Paper forms in Calderdale were largely processed by teams of Lloyds Bank Data Centre volunteers. The Big Lottery’s Manchester office has offered to second staff to cover any future emergency in the area.

Use of cloud CRM (Digits / Salesforce) based systems made a difference as information could be accessed from anywhere (i.e. places that had not been flooded).

**Thank You’s**

Have already taken place in some area, with events aimed at thanking all those that helped.

**Localness**

Community Foundation for Calderdale raised funds locally, had these matched by the Department for Communities and Local Government (DCLG), and passed this new sum back to the communities the funds were raised from.
"I feel this is an area for learning re future floods knowing that DCLG accepts that monies raised by businesses and charities can be passed through a Foundation – matched – and passed back doubled.”
– Community Foundation for Calderdale.

In the longer term areas are taking a ‘keep it local’ approach, for example rather than buying furniture from a central supplier they are using local businesses.

Overall, local connections have been strengthened. For example:

- Two Ridings has strong links with the local Council and the Environment Agency and envisage being able to work more strategically in future.
- Foundation Scotland has developed relationships with individual members of the community, especially in Aberdeen where they had a member of staff ‘on the ground.’
- Leeds is working with the local Red Cross.

**Government responses**

- **A National Flood Resilience Review** is taking place to better protect the country from future flooding and increasingly extreme weather events. The review will be published in summer 2016 and will be led by the Chancellor of the Duchy of Lancaster Oliver Letwin. It will include input from Defra, DECC, DCLG, HMT, the Chief Executive of the Environment Agency and the Government’s Chief Scientist.

- **A new Cumbrian Floods Partnership group** has also been formed to “consider what improvements to flood defences in the region may be needed, look at upstream options for slowing key rivers to reduce the intensity of water flows at peak times and build stronger links between local residents, community groups and flood defence planning.” The Group will publish a **Cumbria Action Plan** in summer 2016.
## 4. What worked well?
### What worked less well – a summary

<table>
<thead>
<tr>
<th>What worked well for some?</th>
<th>What barriers had to be overcome?</th>
<th>What worked less well for some?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Donations</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| - Donations from rotary clubs and Methodist churches.  
- Newspaper fundraising appeals. 
- Ways to facilitate individual giving. 
- Online and text giving – supported by social media. 
- Approaching corporates, trusts and foundations. | Fundraising from business – lower overall than previous flood appeals I. |
| **Government match funding, government funding and local authority funding.** |                                  |                               |
| **Members of staff assigned to flood-related activity.** | A dedicated flood manager to: | Staff unavailability. |
| - Manage the flood team; 
- Build relationships and confidence in the foundations grant making; 
- Ensure understanding of need and how to meet it; 
- Facilitate and support co-ordinated applications; 
- Support coordinated recovery work across the country by working with bodies such as County Council, District Council, Environment Agency, Community Resilience Network and third sector organisations. | | |
<p>| <strong>Dedicated communications team to liaise with media.</strong> | Cloud based computer systems (such as cloud based Customer relationship management systems (Digest / Salesforce) - meant that people could log on even if they could not use office computers. | Having to input paper applications manually. |
| <strong>Having a flood logo / identity.</strong> | | Not knowing how much the appeal would raise – |</p>
<table>
<thead>
<tr>
<th>Unified process for logging donations.</th>
<th>Multiple systems for logging donations.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dedicated websites.</td>
<td>Lack of information to validate forms due to flood damage.</td>
</tr>
<tr>
<td>Mailshots.</td>
<td>Lack of definition of hardship affected decision making.</td>
</tr>
<tr>
<td>Events on the media – for example comedy night or flood concert featured on BBC or ITV.</td>
<td></td>
</tr>
<tr>
<td>Hyphen8 support.</td>
<td></td>
</tr>
<tr>
<td>Cumbria’s templates – criteria, application forms for groups and individuals.</td>
<td></td>
</tr>
<tr>
<td>Sharing application forms and guidance documents from other foundations.</td>
<td></td>
</tr>
<tr>
<td>Applying loss of earnings formula to assess loss of income grants.</td>
<td></td>
</tr>
<tr>
<td>Partnership Building &amp; Coordination</td>
<td>Statutory sector launching their own appeals without joining with others or communicating intention.</td>
</tr>
<tr>
<td>Participating in meetings, forums, flood roadshows. – for visibility and to share information on grants available. (Increased visibility has knock on positive effect on staff recruitment.)</td>
<td></td>
</tr>
<tr>
<td>Partnerships with local business – for example Carlisle biscuit factory.</td>
<td>Limited coordination of third sector organisations in some areas. This is somewhat balanced by new relationships and partnerships.</td>
</tr>
<tr>
<td>Local purchasing - furniture from local suppliers etc.</td>
<td></td>
</tr>
<tr>
<td>Funding local organisations such as CAB, Age UK etc. to then support individuals, including emotional support.</td>
<td>Coordination of in-kind support.</td>
</tr>
<tr>
<td>Links with local business forum.</td>
<td></td>
</tr>
<tr>
<td>The role of the floods in revealing other issues in the community such as debt.</td>
<td></td>
</tr>
<tr>
<td>Community foundations communicating more than usual and working together.</td>
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</tr>
</tbody>
</table>

Two Ridings Community Foundation raised 1.58 million and gave grants to 847 households in York and North Yorkshire. Funds came mainly from charities such as Comic Relief, individuals, including via newspaper appeals, religious groups social clubs and local and multinational business such as Benenden Health, Drax, Morrison's, Nestle, Shepherd Group, Walmart and Yorkshire Building Society. They are now working with the University of Lancaster on a longer term approach.

Leeds Community Foundation raised £470K and gave grants to 270 households - 220 in Bradford and 50 in Leeds. 11 groups have been funded in Leeds and five in Bradford. Fundraising involved mailshots to existing supporters and approaching major local employers. They report being a receiver of funds rather than a proactive fundraiser.

Forever Manchester raised £287K and gave grants to 1760 households. This funding went through a Disaster Relief Fund. Forever Manchester worked with the Greater Manchester Civil Contingencies Unit, from where monies are applied for and distributed to local authorities. Grant making administration was delegated to the unitary authorities with grant recommendations approved by Forever Manchester trustees.

Community Foundations for Lancashire and Merseyside raised £1.05 million and gave grants to 2029 households. Funds were raised mostly online from individuals, foundations such as comic relief and businesses such as United Utilities.

The Community Foundation in Wales found that insurance covered the flood related issues they encountered, and returned the majority of the appeal fund to the pool so it could benefit worse affected areas. An initial 10k from Comic Relief went to groups rather than individuals.

Community Foundation Tyne and Wear & Northumberland reviewed need and decided not to run an appeal, but did offer existing funds to support flood affected communities.

Foundation Scotland, Cumbria Community Foundation and Community Foundation for Calderdale are described in case studies below.
7. Case Studies

Foundation Scotland

Foundation Scotland’s Flood Recovery Fund raised £750k and provided grants to 343 individuals and 34 groups serving approximately 3400 people. The appeal was not to provide emergency / short term support, but financial support via a targeted grant-making programme branded as a Flood Recovery Fund. Grants to individuals were up to £1000 and grants to community organisations up to £10,000.
The application and award process

Individual experiences issues such as:
- Travel costs due to temporary accommodation and flooded property
- Increased utility bills due to running dehumidifiers
- Need to replace tools and equipment of self-employed
- Additional living expenses not covered by insurance
- Insurance excess
- Delayed flood damage

Reflections

Foundation Scotland’s flood appeal has helped individuals and groups and raised the community foundation’s profile. Beginning the appeal two weeks later than many Community Foundations meant the appeal was not as high profile as other areas, which had already captured the media’s attention.

Raising funds and distributing the same funds in parallel was a new way of
working. Like many areas the complexity of this was exacerbated by staff absence following an extended break over the festive period and dispersed staff.

There were issues around the level of grant people could apply for that increased after a few weeks of launching when more funds became available; means testing and eligibility (e.g. are rented properties considered a business in these circumstances). Aberdeenshire Council had requested a ring-fenced fund/appeal, which added complexity but has resulted in good relationships on the ground in Aberdeenshire.

As a result of this critical opportunity, Foundation Scotland is considering how it could respond in future similar scenarios. If it were to become the ‘go-to’ organisation for emergencies it would need to further develop its profile as a household name. Currently Foundation Scotland does not yet have well established relationships particularly with individuals who are not the typical target market for the Foundation. Being more of a household name might help with several issues the Foundation experienced in promoting and distributing flood funds:

- It may help foster a closer relationship with the Scottish Government, who announced a separate flood relief grant (that resulted in many people confusing Foundation Scotland with the Government) although Foundation Scotland was keen to join up.

- A closer working relationship with well-established credible local organisations with good knowledge of the local community would also have been helpful in building trust in Foundation Scotland (Foundation Scotland consider that distribution of individual funds through a local Citizens Advice Bureau may have been a good way to work.)

- Being a household name and building local links may also have made it easier for applicants to share financial information with Foundation Scotland as there was an element of distrust sharing personal details with a charity they had never heard of before and this potentially put people off from applying at all.

- It may have led to higher initial awareness of the fund – uptake by community groups was slow. This initial low awareness was also partly due to practical issues such as damaged computers or the immediate need to deal with personal property that was flooded. Word of mouth appears to have been the most effective way to publicise.

Certainly the Flood Recovery Fund work to date has built the foundations and infrastructure for responding to future environmental emergencies:

- Good engagement practice has been established in Aberdeenshire.

- Some local authorities are keen to name Foundation Scotland as their preferred partner for future emergency appeals.

- A national decision making Panel comprising residents from some
affected areas and staff from support agencies was quickly established with efficient and nimble processes and operating procedures and could be re-established in the future

- Good links have developed with Scottish Flood Forum, whose detailed and authoritative views on the situation on the ground helped ensure the right funding decisions were made.

- Assessment phone calls to those in need were a service in themselves - people wanted a sympathetic ear at a difficult time. This helped build a good reputation for Foundation Scotland.

- More members of the Scottish Parliament are aware of Foundation Scotland now too.

**Cumbria Community Foundation**

Cumbria had £10m to distribute and to-date have distributed £4.32 million to 2,515 households and £1,000,673 to 85 organisations.

Grants were for immediate help and the grant fund is still open. Initially individuals could apply for up to £500 but that amount was raised due to the success of the appeal and funds of up to £10K are available to individuals. Awardees can apply more than once and applicants can ask for grants for things they have already paid for – such as energy bills.
The application and award process

Individual experiences issues such as:
- Flooded home (the vast majority)
- Loss of earnings
- Travel and accommodation costs

Group applies online or on paper (mostly online)
Receives phone call from foundation
Brief written assessment by foundation
Daily grants panel of trustees and local volunteers makes decision
Individual receives decision within 48 hours
2481 households awarded grants (2210 of which were flooded)

Group experiences issues such as:
- Loss of income due to their building being emergency premises (e.g. cancelled fund-raising events)
- Direct flooding
- Wanting to implement resilience measures (e.g. moving sockets higher)

Group applies online or on paper (mostly online)
Receives phone call from foundation
Brief written assessment by foundation
Grants panel every four weeks
Group receives decision within 3 days of panel (so up to 4 weeks)
81 groups awarded grants
Reflections

Cumbria Community Foundation was well prepared, having made initiatives to improve decision-making governance and briefed senior management on flood response just before the floods. This enabled fast approval of strategic decisions. A flood programme manager was recruited immediately.

Visibility of the appeal and fund was helped by:

- A swift launch.
- Two dedicated communications officers who liaised with the media – particularly newspapers.
- An appeal logo and clear name ‘Cumbria Community Foundation’s Flood Appeal.’
- A Flood programme Manager visible in the community.
- Links to well-known charities such as Age UK and The Red Cross, who were given funds to distribute.

Also helpful were established positive relationships, for example with local MP’s, and high quality relationships with key donors such as charitable trusts, major corporates, public sector and the Methodist church.

Cumbria itself is well known and picturesque. When the floods hit, Cumbria Community Foundation was prepared and donations were generous.

"Being flooded 'first,' to a very dramatic degree and also serving a beautiful, iconic and much loved community must have contributed to the scale of donations."

"Our Learning is that the more often you are involved the greater the level of trust in the community and also generosity."

- Cumbria Community Foundation
Cloud based computing and social media helped with processes. Dedicated volunteers ensured that applications could be assessed quickly. Local partners and local contacts were thick on the ground, and there were no issues with getting bank details (or offering to use friends and family’s bank accounts if the grantee did not have a bank account). Like Foundation Scotland the phone call to assess need was a much appreciated part of the process for recipients. A signposting sheet was distributed, with useful organisations listed.

In their reflections on the process Cumbria have looked into where donations came from, finding newspaper appeals and other individual-giving provided the largest proportion.

Cumbria valued liaising with other community foundations – building more links than before, for example working together to develop an application form. They now feel more linked with other community foundations.

These links were bolstered by the foundation’s support to front line services such as Age UK. Red Cross, Citizens Advice Bureaux and the Law Centre. The largest grant, of £105,000, helped set up a new organisation providing supplies, equipment, furniture and volunteers across the county.

Most recently Cumbria CVS and Cumbria Action for Sustainability (CAfS) have offered free training, advice sessions and factsheets to develop disaster response skills amongst local volunteers, ranging from listening skills to flood-proofing buildings. This is part of the ongoing legacy of the flood appeal.

On another positive note, one of the most badly hit Cumbrian towns – Kendal – held its annual Christmas celebration on 25th June.

**Community Foundation for Calderdale**

The Calderdale Flood Fund raised over £3.3 million. The Community Foundation for Calderdale distributed grants to households, local charities and businesses. Storm Eva severely impacted Sowerby Bridge, Copley, Elland & Brighouse and the Upper Calder Valley. Approximately 3000 households were affected, 350 families displaced, hundreds of people laid off from work (and suffering from loss of earnings) and approximately 900 businesses were flood affected.

The Upper Calder Valley in Calderdale experienced severe flooding in 2001, 2008 and 2012. Storm Eva in 2016 dispelled any illusion that such flooding was a rarity. In response the Community Foundation for Calderdale has developed a range of ways to support resilience and keep the floods on people’s radar. A high proportion of small independent businesses in Calderdale highlight that local business is not separate from the
community. Local businesses are at the core of resilience initiatives that include:

**Calderdale Rising**
Calderdale Rising is a crowdfunding initiative which attracted 103 flood-affected business participants. It is supported by local business groups including Business for Calderdale, a not-for-profit organisation whose website illustrates the impact of the floods on local business. [http://businessforcalderdale.co.uk/calderdalerising](http://businessforcalderdale.co.uk/calderdalerising).

**Plugging the Gap**
Many flood-affected businesses in Calderdale are small retailers who have experienced two to four floods over the last 25 years. These are businesses that either have high insurance excesses or are not insured at all, and have little or no surplus funds. Leeds City Region Enterprise Partnership allocated £5m to support flood-affected businesses as long as they could provide 1:1 match funding. Community Foundation for Calderdale put forward applications for ten local businesses, attracting £93,500 to help them get back on their feet.

**Flood Save**
Flood Save is a saving scheme in partnership with Calderdale Credit Union primarily for small businesses not covered by the Government sponsored Flood Re insurance scheme. The foundation match funds the first £2000 and the money is available following a flood event. The Community Foundation for Calderdale has invested £500,000 from the flood fund to underpin the scheme. The Community Foundation for Calderdale is mindful that businesses are still focusing on the present rather than looking too far ahead. However seven businesses have already joined the scheme and are saving regularly.

**WATERMARK**
WATERMARK is a campaign to build a resilience fund for future flooding. Businesses, charities, local residents and visitors can all get involved. WATERMARK is a brand applied to a product, service or event, for example a plumbing service, an item on a restaurant menu or a gig. The business – or charity - donates a proportion of the profit from the branded item to a central pot. The aim is to build a fund that can be accessed when future floods hit. The fund is managed by the Community Foundation for Calderdale.

A pack of stickers, posters and more are available to promote the brand. New locally developed WATERMARK products such as gin, beer, tea towels and bags add to the brand. There is a free WATERMARK newspaper, and a pop up shop sponsored by a local solicitors. A WATERMARK van is planned, to visit flood affected areas in Calderdale. The Watermark recently received a £30,000 grant from a private trust to help develop the campaign.

To date, the scheme has involved 27 businesses, including
national/international businesses Marshalls plc, Ye Olde Oak and Flood Angel, with over 30 products and services now being sold with the watermark name. £300,000 has been raised.

The Watermark campaign and branding:

a) Provide a focus for giving and receiving advice about floods.

b) Provide a single clear mechanism for local giving. Money raised through sales is transferred electronically to the pot when it is convenient – and it is optional to transfer it to the pot. The brand also attracts philanthropic giving and fundraising events.

c) Keep the floods on local people’s radar, building community spirit and including everyone in saying: ‘we support our community in the fight against flooding’

d) Communicate the message that ‘Calderdale is open.’ The floods resulted in loss of business when visitors stayed away. This helps to bring them back and also gives visitors a chance to directly contribute to flood resilience while being tourists - shopping, dancing, eating and drinking, as the Secretary of State for Communities and Local Government did during an official visit in April 2016.
Reflections

The Watermark campaign gives everyone the chance to participate in local strategic giving. The local branded approach echoes the branded flood fundraising undertaken by community foundations on a more regional level, supported by UKCF on a national level.

In Calderdale the high proportion of community-minded small businesses, social enterprises and trading charities blurs the boundaries between ‘business,’ ‘charity’ and ‘the community’. Small ‘for profit’ businesses such as friendly cafes, launderettes and sports clubs often have as strong a role to play in supporting the community as charities or statutory services. Watermark and the other resilience initiatives show inspiring joint thinking and collaborative working across a community that acknowledges that all are part of one community.

Such inclusive approaches reach beyond disaster relief and link to the wider work of community foundations and to movements championing the local, including local giving and investment. For example Totally Locally – an (international) scheme to boost small towns socially and economically. Totally Locally designed Calderdale’s Valley of Lights event – a response to the 2012 floods to improve the local economy and funded by Community Foundation for Calderdale and Calderdale Council.

It won the ‘national government association award’ for public service excellence in 2013 for Best Community & Neighbourhood Initiative in the UK.

As the pictures show, the Valley of Lights reflects the warm, bright community spirit locally.
The skills and dedication of Community Foundation for Calderdale has recently been further acknowledged – they are on the shortlists for the Fundraising Team of the Year in the Charity Times Awards 2016 and Fundraising Campaign in the Third Sector Awards 2016 for their work raising £3million following the Boxing Day floods.

"In the 16 years at the Community Foundation of Calderdale I have overseen 4 Flood Appeals and each time we have stepped up to raise considerable sums and distributed the funds to help those affected.

After the Boxing day flood we felt it was important and right to harness our unique community relationships to directly support businesses and create ‘strategic resilience’ initiatives that both stimulate the local economy and generate regular donations from the public and the local business community to grow a Flood Fund in readiness for a future flood.

We are thrilled that having launched Watermark and Flood Save in June, £300k has been raised and a number of local businesses are now ‘saving for a rainy day.”

Steve Duncan, CEO of Community Foundation for Calderdale

8. Conclusion

Funders’ contribution

A huge amount of money was raised very quickly by from a diverse range of funders including the four main national funders Howden’s Joinery, Walmart Foundation, Comic Relief and The Kier Foundation, and hundreds of smaller local businesses as well as religious groups, rotary clubs, individual giving supported by the Daily Mail, The Yorkshire Evening Post and crowdfunding, all boosted significantly by funding from government.
This ecosystem of different funders worked well and the high proportion of individual giving shows that individuals are engaged in local philanthropy.

**Storms as engagement**

The role of community foundations in responding to floods is about drawing in significant philanthropical giving, *and* adding value to that money by supporting closer local working by stakeholders. Many of the examples in this report show how the storms have served as a catalyst for engagement and partnership work. Community foundations have engaged with one another and with the people on their patch more than before. The group of local stakeholders is wide, with individuals, community foundations, statutory sector, small businesses, large businesses, environmental groups, groups supporting older and vulnerable people and electricity and utility providers all part of the response initiative. Contact across local people and organisations draws out people’s other issues such as debt: local organisations have new reasons to network and work together.

Adversity has made local stakeholders more practiced at working together, and the impact may be long-lasting. There are signs that this increase in multi-sector communication is beginning to bring even wider benefit such as tackling individual debt and supporting business in the region.

This report began with noting how the Irish and British Met offices united to name storms, aiming to engage and empower the public to be more aware of the dangers of storms. These flood appeals echo that coming together and empowerment, with local stakeholders working together to create smooth funding processes and long-lasting positive impact in their communities.

**Further Reading**

This report by Lancaster University and partners an interesting read about how sectors can respond together to an emergency that includes large scale power. [http://www.raeng.org.uk/publications/reports/living-without-electricity](http://www.raeng.org.uk/publications/reports/living-without-electricity)


Information about community foundations flood appeals and updates can be found by clicking the links below:

[http://fundraising.co.uk/2016/01/04/10-appeals-raising-funds-ease-uk-flood-devastation/#.V4z2pfrLIV](http://fundraising.co.uk/2016/01/04/10-appeals-raising-funds-ease-uk-flood-devastation/#.V4z2pfrLIV)

http://www.cumbriafoundation.org/archives/9094

http://cumbriacvs.org.uk/training-and-events/active-listening-4/


www.lancsfloodappeal.org.uk

https://campaign.justgiving.com/charity/forevermanchester/GMFloodRecoveryAppeal/

https://localgiving.org/appeal/Flooding/

http://www.cffc.co.uk/floodsave/

http://www.cffc.co.uk/business-support/

http://www.communityfoundation.org.uk/apply

http://www.leedscf.org.uk/leeds-flood-relief-appeal/


http://www.trcf.org.uk/york-flood-appeal-key-information/


**Credits**

Report by Amber Alferoff, Programmes Officer, UK Community Foundations
