**Cumbria 2015 Flooding**

**Business Rates Relief**

**Application Form**

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| **1. Name of ratepayer and address of flooded property.** |  |
| **2. Reference number.** |  |
| **3. Correspondence address if different from above.** |  |
| **4. Were your business premises flooded?** | **Yes/No**  **(if no please see details overleaf and complete section 9 below)** |
| **5. Were your business premises occupied and trading at the time of the flood?** | **Yes/No** |
| **6. Date your business was affected by flooding.** |  |
| **7. As a result of the flooding, was your business adversely affected?** | **Yes/No** |
| **8. Date business reopened or is expected to reopen** |  |
| **9. If your business premises were not flooded please describe how the flooding has adversely affected your business. You will need to supply evidence to support your application.** |  |
| **By signing this form you are agreeing that you have read and understood the requirements for making an application. Please return this form to The Local Taxation Team, Town Hall, Penrith, CA11 7QF.**  **Signed………………………………………………….. Print Name……………………………………. Date……………….** | |

**Cumbria 2015 Flooding Business Rates Relief Scheme**

The flooding incident that this scheme applies to is where business properties were flooded between the 3 and 28 December 2015. The scheme allows 100% rate relief for a three month period. The relief applies for the full three months even if the premises reopen within that time. Where a property has been flooded more than once, only one period of three months relief will be applied. This relief applies after any other rate reliefs have been applied.

An application must be completed in **all** cases.

The relief will be given where;

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

Relief will also be considered where the premises were **not** flooded by the events between 3 and 28 December 2015, but the ratepayer can demonstrate their business activity has been adversely affected.

In these cases, the following criteria will apply:

* If the ratepayer was affected purely through reduced visitor numbers to the county they will not be considered eligible
* Where there were structural reasons for the reduction in trade then the application will be considered eligible subject to a reduction in trade of at least 20% over a minimum of one month
* Where there is a structural reason for the reduction in trade and the effect is more severe a shorter period of time may be considered
* Structural reasons for reduction in trade include, for example, bridge and road closures and customers not trading owing to flooding.

Factors which should be discounted when assessing impact include, for example, seasonal trading patterns, general economic climate and the fact that the grant funding will not cover costs that are covered by insurance or reasonably could have been covered by insurance such as business interruption insurance for loss of attraction or prevention of access.

The relief will apply for three months. A fresh application can be made if the adverse effects continue and will be considered by the Council. The total maximum period for which relief can be obtained is twelve months*.*

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

Properties which were unoccupied at the time of the flooding are not eligible for this relief.