



Humanitarian Assistance Scheme open for flood claims

Applications forms and information about the Government's Humanitarian Assistance Scheme for those households affected by floods was published today on the Department of Social and Family Affairs and the Community Welfare Service websites.

Outlining details of the scheme, Mary Hanafin T.D., Minister for Social & Family Affairs today (*1st December 2009*) said **"this scheme is intended to provide financial assistance to eligible households who have suffered major flood damage to their homes. It is particularly intended to assist those households who are not in a position to meet costs for essential needs in the period immediately following the flooding."**

What is covered by the Scheme:

- Emergency income support payments to those in need.
- Damage to a person's home and its basic essential contents, such as:
 - carpets,
 - flooring,
 - furniture,
 - household appliances and bedding.
- Structural damage may also be considered.
- Costs of medical treatment and supplies may also be considered in determining assistance where medical cover is not already in place i.e. private health insurance or medical card.

What is not covered under the Scheme:

- Commercial and business losses.
- Losses covered by an insurance policy.
- Loss or damage to private rented accommodation or local authority accommodation.

Minister Hanafin said that in order to ensure that assistance is targeted at those most in need, applications will be initially assessed and prioritised on the basis of a means test. **"The basic principle of the means test will be to determine the household's capacity to meet the costs of restoring their home to a habitable condition. All household income will be considered when determining entitlement to a payment, however account will be taken of outgoings such as rent or mortgage payment, loans and travel to work costs."**



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In addition to the means test, **other factors will also be considered by Community Welfare Service in assessing individual applications**, including:

- Whether the applicant is or was homeless as a result of the extreme event.
- Family composition.
- Age profile of family members i.e. babies, young children or elderly persons.
- Availability of support from the wider family.
- Persons with special needs due to illness or disabilities.
- Ownership i.e. if the applicant is the tenant of the property, the owner would be responsible for repairs and replacement of essential household items. Humanitarian assistance may be considered in the case of a tenant's personal belongings.
- Adequacy and availability of insurance cover and to what extent the applicant's losses are covered by insurance.

The level of payment to individual households will depend on the severity of the damage experienced relative to the household's ability to meet these costs.

Minister Hanafin said that while this scheme is not intended to provide full compensation for all losses and damage, **"it will go towards alleviating the hardship which many hundreds of families have had to endure. I know that the Community Welfare Service staff throughout the country have been providing huge support to families every day since this flooding occurred. In counties Cork, Clare, Galway and Tipperary some 400 initial Urgent Needs Payments have been made, with a total value of over €125,000.**

Community Welfare Officers are locally based and know the needs and circumstances of local families. They can co-ordinate with the local authority, civil defence, public health staff and other agencies and are best placed to provide on-the-ground assistance.

As people return to their homes in the coming days and weeks, they need to assess the level of damage and see what help is available to them, through their insurance and through the Government's Humanitarian Scheme. Until such time as we have a full assessment of the level of damage, it will not be



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possible to put a final figure on the level of funding for Humanitarian Assistance, however, people can be assured that those who have the greatest need will get the help they need at this difficult time.”

The Minister concluded by thanking once again all those staff, agencies, volunteers and communities who have rallied around their neighbours to provide assistance in this unparalleled weather event. **“The indomitable spirit of the Irish people has once again come to the fore at this difficult time and having this scheme in place will help many families over the coming weeks and months.”**

Application forms and further information on the Humanitarian Assistance Scheme is available on www.welfare.ie and from the Community Welfare Service.

ENDS

Information in relation to the Humanitarian Assistance Scheme can be found at

<http://www.welfare.ie/EN/Schemes/SupplementaryWelfareAllowance/Pages/HumanitarianAidScheme.aspx>