



NEWS RELEASE

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## **Government announces €10million fund to assist flooding victims**

**Fund will help alleviate hardship and support people who have suffered damage to their homes - Hanafin**

The Minister for Social and Family Affairs, Mary Hanafin T.D., today (24<sup>th</sup> November 2009) announced that the Government has agreed to set up a €10million Humanitarian Assistance Scheme to provide means-tested financial support to people who have suffered damage to their homes.

According to Minister Hanafin, **“the Government recognises the devastation suffered by people in many areas of the country. Community Welfare Officers are currently making payments to families who need urgent financial assistance with basics such as food, clothing and bedding. Hundreds of families have also been provided with temporary accommodation. This funding will continue to be disbursed to individuals and families as required.**

**In addition to this, a Humanitarian Assistance Scheme is being set up to provide means-tested financial support to people who have suffered damages to their homes. An initial sum of €10million has been set aside by the Government for this purpose.”**

The main details of the Humanitarian Assistance Fund, as outlined today by Minister Hanafin, are as follows:

- It will be administered on the ground by the local Community Welfare Services.



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- It will provide hardship alleviation assistance, as opposed to full compensation, to householders affected by the flooding.
- Damage to a person's home and its basic contents, such as carpets, flooring, furniture, household appliances and bedding, will be the main criteria. Structural damage may also be considered.
- Eligibility will be subject to a means test.
- Assistance will not be given for losses which are covered by insurance.
- Commercial and business losses will not qualify for humanitarian assistance. (The Department of Agriculture has announced a separate targeted €2million fund for farmers).
- Applications will be prioritised so that the most urgent ones can be dealt with very quickly.

The Department of Social and Family Affairs and the Community Welfare Service will work in close co-operation with the Local Authorities and the Gardaí in the areas affected.

**“I am conscious that for some families it could be months before the damage to their homes is fully repaired. This humanitarian aid scheme will be there for them in the months ahead long after the present flood waters have receded”**, Minister Hanafin concluded.

Further information is available from the HSE Information Line at 1850 24 1850.

**ENDS**



## **Questions & Answers**

### **What Will The Humanitarian Assistance Scheme Cover?**

- The scheme will provide hardship alleviation assistance, as opposed to full compensation, to householders affected by the flooding.
- Commercial and business losses will not qualify for humanitarian assistance.
- Damage to a person's home and its basic contents, such as carpets, flooring, furniture, household appliances and bedding, will be the main criteria. 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.
- Humanitarian assistance is not intended to cover all losses.
- Eligibility will be subject to a means test.
- Claims will only be considered which are not covered by an insurance policy.
- Financial loss will need to be proved objectively.
- Provision of alternative accommodation is the responsibility of the Department of the Environment, Heritage and Local Government and the Local Authorities. However, humanitarian assistance may be provided for relocation costs.
- In assessing cases for humanitarian assistance, account will be taken of exceptional needs payments and urgent needs payments already paid out.

### **How Much Can Be Paid To Individual Applicants?**

- The Government has not set a limit on the amount that will be paid to an individual household under the Humanitarian Assistance Scheme.
- Levels of payment will depend on the relative severity of damage experienced.



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- Applications that have been deemed to fulfill the criteria for entitlement to humanitarian assistance will be referred for a formal assessment to be carried out.
- Guidelines will be provided to Community Welfare Service on the headings under which payments may be made and the standard amount payable under various headings.
- Where structural work is an issue, the Community Welfare Service may get advice from a loss adjustor.

### **How Will Applications Be Prioritised?**

- 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.
- A steering group (with representatives of the Department of Social and Family Affairs and the Community Welfare Service) is being established to oversee the Humanitarian Assistance Scheme.
- Following consideration by the steering group, the criteria for the means test will be determined shortly.
- 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.

**What Will The Means-Test Involve?**

- The steering group for the Humanitarian Assistance Scheme will meet as soon as possible and will consider issues such as the income limits that will be applied to applications.

**Where Will Information Be Available On This Scheme?**

- Information will be available through the Citizens Information Service, HSE public offices/health centres, Local Authority offices and Garda stations as soon as possible.

**When Will The Full Extent Of Flood Damage Be Known?**

- As flooding alerts are still in place in some areas, the full impact of the floods is not yet apparent.
- When the flood waters begin to abate over the coming days, it will then be possible to commence the process of determining the full extent of the damage and the likely financial implications.

Further information is available from the HSE Information Line at 1850 24 1850.

**ENDS**