

The exceptions applied in this instance are:

Some information has been withheld under regulations 10(4)(d) (material in the course of completion, unfinished documents, or incomplete data). This exception is subject to the 'public interest test'. Therefore, taking account of all the circumstances of this case, we have considered if the public interest in disclosing the information outweighs the public interest in applying the exception. We have found that, on balance, the public interest lies in favour of upholding the exception. We recognise that there is some public interest in releasing the information as part of an open, transparent and accountable government. However, this is outweighed by the greater public interest in allowing a private space for officials to consider draft content of documents to ensure factual and accurate information is released in the public domain.

Some information has been withheld under regulation 10(4)(e) (internal communication). This exception is subject to the 'public interest test'. Therefore, taking account of all the circumstances of this case, we have considered if the public interest in disclosing the information outweighs the public interest in applying the exception. We have found that, on balance, the public interest lies in favour of upholding the exception. We recognise that there is some public interest in releasing the information as part of an open, transparent and accountable government. However, this is outweighed by the greater public interest in allowing Scottish Government officials and ministers a private space to share free and frank views for the purpose of deliberation of any given policy.

An exception under regulation 10(5)(f) (Third party Interests) of the EIRs applies to some of the information you have requested. This exception allows authorities to withhold information where disclosure would, or would likely to, prejudice substantially the interests of the person who supplied the information. This exception is subject to the 'public interest test'. Therefore, taking account of all the circumstances of this case, we have considered if the public interest in disclosing the information outweighs the public interest in applying the exception. We have found that, on balance, the public interest lies in favour of upholding the exception. We recognise that there is some public interest in disclosing information as part of open and transparent government. However, this is outweighed by the public interest in ensuring the voluntary flow of information between organisations. Disclosure of the information will inhibit open and constructive discussions.

A small amount of information has been redacted from the documents disclosed under Regulation 11 – Personal Data as it contains personal information and disclosing it would contravene the data protection principles in Article 5(1) of the General Data Protection Regulations (GDPR) and in Section 34(1) of the Data Protection Act 2018. This exception is not subject to the 'public interest test'.



Question 1 - All discussions held by Humza Yousaf or other Scottish Government figures with insurance firms about Storm Babet help as he said here: <https://www.thecourier.co.uk/fp/news/angus-mearns/4790871/storm-babet-first-minister-brechin-floods/>. - Can this include any minutes from meetings held, correspondence between the groups, requests for meetings, etc and be from between October 15 2023 and the date of this FOI?

From: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>
Sent: 14 November 2023 09:14
To: [REDACTED: REGULATION 11(2)]@gov.scot>; Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>; [REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@.scot>; [REDACTED: REGULATION 11(2)]@abi.org.uk>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@@gov.scot>; [REDACTED: REGULATION 11(2)]@@gov.scot>
Subject: RE: SG/insurance industry discussions info for ministerial statement

[OUT OF SCOPE]

Regards,
Alastair

Alastair Ross FCIPR (He/Him)
Assistant Director, Head of Public Policy (Scotland, Wales & NI)
Association of British Insurers (ABI)

Direct Dial: [REDACTED: REGULATION 11(2)]
Mobile: [REDACTED: REGULATION 11(2)]
Email: [REDACTED: REGULATION 11(2)]@@abi.org.uk

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T: 020 7600 3333 | abi.org.uk



The Two Pillars – Financial and Operational Resilience
Keynote Speaker: Michael Sicsic, Managing Partner, Sicsic

21 November | 09:00 - 12:30



From: [REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Monday, November 13, 2023 7:39 PM
To: Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>; Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>; [REDACTED: REGULATION 11(2)]@gov.scot



Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@abi.org.uk>; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot
Subject: [SUSPICIOUS MESSAGE] RE: SG/insurance industry discussions info for ministerial statement

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Thanks very much indeed for the update, Carol.

[OUT OF SCOPE]

Yours aye,

[REDACTED: REGULATION 11(2)].

From: Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>
Sent: Monday, November 13, 2023 5:56 PM
To: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@abi.org.uk>
Subject: RE: SG/insurance industry discussions info for ministerial statement

Hi Alastair, [REDACTED: REGULATION 11(2)] and [REDACTED: REGULATION 11(2)]

Apologies for the composite update to you all but not enough hours in the day at the moment.

This article in yesterdays Courier, which covers the Angus/Dundee area may be of assistance and will give a flavour of some of the issues on the ground.

We are currently triaging over 145 live enquiries from clients who have approached us direct. These enquiries originate from a number of locations namely Angus, Aberdeenshire, Dundee City, Perthshire and Fife.

In addition we are working closely with Angus Council and have attended their drop in sessions for residents of Brechin and the surrounding areas. [REDACTED: REGULATION 11(2)] and [REDACTED: REGULATION 11(2)] have spent 4 days in Brechin so far and are due to be back there again later this week. The Council have given us access to their database so we have a good overview of the types of enquiries and the support being offered. We are participating in a number of workstream group sessions namely Communities & Wellbeing, Support for Businesses, Housing and the main Recovery Co-ordinating Group. Each of these groups meet weekly. In addition, I have been asked to participate in the Recovery Committee Group as an external agency as this is the group assessing the Councils response and also allocation of funding from a number of local groups. [REDACTED: REGULATION 11(2)] – [REDACTED: REGULATION 11(2)] of Foundation Scotland attended the Finance Group last week to share their experiences of allocation of funding to develop criteria for the distribution of third party fundraising pots of money.

The majority of clients are uninsured, particularly in Brechin, which is an area of social deprivation. Local Authority and Social Housing Tenants do not have contents insurance. A number of homeowners and approximately 31 businesses have found themselves uninsured. We are working with the "Support for Businesses" group to unpack this to understand whether they were uninsured for flood or if there is some other factor behind this. There has been a suggestion that some businesses are not covered for Storm damage. A complicating issue is the fact that many of these businesses are connected to an electricity sub-station which ended up under water and it will take 3-4 weeks for the substation to be repaired and the properties reconnected to power. SSEN have no visibility of this electricity supply beyond Matrix International so this is a separate impact on the business community.

The local caravan/ residential lodges park has been badly impacted. This is a very vulnerable form of housing and some of the dwellings here are beyond economic repair. From our work in Dumfries & Galloway earlier in the year I have suggested that the Business Enterprise Team may wish to consider an economic impact assessment and some alternative funding from say the Climate & Net Zero fund to look at making businesses more resilient for the future. We will be developing online sessions with the Support for Businesses group moving forward.

From our triage sheet we currently have what we would term **6 Priority 1 cases**. These are uninsured and vulnerable clients. On visiting the properties we have noticed signs of mould and secondary mould which mean that the stripping out of the property will be more extensive.

<https://www.tempestrestoration.co.uk/knowledge-centre/flood-damage/mould-caused-by-flood-water/>

The SFF has limited drying out equipment but we are looking to support these clients as follows:

Brechin - Property uninsured. Cleansing information and advice passed to clients. They are attending to this themselves. Electrics are being tested and we hope to get drying equipment in as soon as we hear that the electrics are in working order. The client will obviously be bearing the cost of the electricity to power the equipment.
Caravan Park – as detailed above.

Dundee – [REDACTED: REGULATION 11(2)] – [REDACTED: REGULATION 11(2)] uninsured homeowners. One client with [REDACTED: REGULATION 11(2)] is being supported by his family who have hired drying out blowers but are having limited impact so we are looking to use some of our equipment to supplement the drying process. The property was flooded on a previous occasion before the client took ownership of the property and the joists have been affected. Second homeowner we are awaiting further property details. Dundee City Council have advised there may be **100 or so** properties impacted. They are looking to hold a public meeting within the next few weeks and have asked us to attend.

Perth – Client impacted as a result of open flood gates. Client only has contents insurance. Basement area to property. Mould and secondary mould and signs of rats. Client has a support worker that we are now in contact with. Evidence of previous building work/tanking. We have reached out to a contact (Disaster Care) who supported us with a Drumchapel

restoration who visited the property last Wednesday. Client now considering options and support worker advised.

Perth & Kinross Council to hold meeting with impacted residents at request of MSPs and MPs and SFF asked to attend. Waiting confirmation of date and time – **possibly 15th November at 6 pm.**

Fife – Vulnerable uninsured client. Has been in contact with Willie Rennie MSP who has advised will visit with Wendy Chamberlain MP. Looking at agricultural practices locally. We already have contacts with Farmers & Water Scotland (SRUC and SEPA initiative).

Priority 2 cases: requiring further information before allocating to a Manager, have received initial signposting information.

Priority 3 cases: emphasis on Property Flood Resilience so we are trialling an explanatory video by [REDACTED: REGULATION 11(2)], filmed by [REDACTED: REGULATION 11(2)] as a first step.

From: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>
Sent: Monday, November 13, 2023 11:51 AM
To: Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>; [REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; Callum Judge <[REDACTED: REGULATION 11(2)]@abi.org.uk>
Subject: RE: SG/insurance industry discussions info for ministerial statement

Hello again everyone – the reason for the request is that ABI member firms have asked if we can help them understand what grants and financial support may be offered to their customers making claims from the recent storms.

DEFRA and DLUHC made this announcement for England last month and the UK Government last week announced a £60m funding package, while in Northern Ireland there was a specific scheme including grants and business rates relief.

We saw that the Cabinet Secretary for Justice and Home Affairs told the Scottish Parliament on October 25 that: *“We recognise that communities and home owners will seek to make vital repairs to secure their homes. Crisis grants are available through the Scottish welfare fund to families and people in Scotland who are on low incomes and have been hit by a crisis such as a flood, and people can apply for a grant through their local authority.”* She went on to say *“Those who have experienced flooding can also get individual advice and information. Some of that is in and around managing insurance claims as well as dealing with the practical impacts. In my statement, I mentioned that the Scottish welfare fund is available with the crisis grant scheme for those who are on a low income, and that can be accessed via local authorities.”*

<https://www.parliament.scot/chamber-and-committees/official-report/search-what-was-said-in-parliament/meeting-of-parliament-25-10-2023?meeting=15497&iob=132232>

Insurers want to understand if these Scottish crisis grants are specifically for repairs to property damage caused by storms or flooding, and whether there’s a Scottish equivalent to DEFRA’s Property Flood Resilience Repair Grant Scheme.

If you’re able to check with colleagues and clarify that would be much appreciated.

Thanks,
Alastair

Alastair Ross FCIPR (He/Him)

Assistant Director, Head of Public Policy (Scotland, Wales & NI)
Association of British Insurers (ABI)

Direct Dial: [REDACTED: REGULATION 11(2)]

Mobile: [REDACTED: REGULATION 11(2)]

Email: [REDACTED: REGULATION 11(2)]@abi.org.uk

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The Two Pillars – Financial and Operational Resilience
Keynote Speaker: Michael Sicsic, Managing Partner, Sicsic & Partners
21 November | 09:00 - 12:30
CYBER ESSENTIALS PLUS

From: Alastair Ross FCIPR

Sent: Monday, November 13, 2023 9:52 AM

To: Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>; [REDACTED: REGULATION 11(2)]@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot

Subject: RE: SG/insurance industry discussions info for ministerial statement

Many thanks both – that's helpful to see,
Alastair

From: Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>

Sent: Monday, November 13, 2023 9:20 AM

To: [REDACTED: REGULATION 11(2)]@gov.scot>; Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot

Subject: RE: SG/insurance industry discussions info for ministerial statement

Hi Alastair

I can confirm that Angus Council are supporting householders in Brechin and the surrounding area as part of their response to the Scottish Welfare Fund as are we.

It's part of our normal signposting in situations like these.

Carol



From: [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>

Sent: Thursday, November 9, 2023 5:01 PM

To: Alastair Ross FCIPR [REDACTED: REGULATION 11(2)]@abi.org.uk; Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot

Subject: RE: SG/insurance industry discussions info for ministerial statement

Hi Alastair.

Just checking you have the info that you need?

[REDACTED: REGULATION 11(2)].

From: [REDACTED: REGULATION 11(2)]

Sent: Thursday, November 9, 2023 9:56 AM

To: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>; Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Subject: RE: SG/insurance industry discussions info for ministerial statement

Hi Alastair,

I've just left a voicemail for you.

If you could tell us a bit more about what you are trying to achieve, we'll try and make the right connection for you?

As you may know, Crisis Grants are part of the Scottish Welfare Fund, for which the public have to apply to local authorities. We think the scheme is run by Social Security Scotland at national level.

More info here: [Scottish Welfare Fund - help with living costs - mygov.scot](https://www.mygov.scot/scottish-welfare-fund)

Yours aye,

R

From: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>

Sent: Thursday, November 9, 2023 8:59 AM

To: [REDACTED: REGULATION 11(2)]@gov.scot>; Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Subject: RE: SG/insurance industry discussions info for ministerial statement

Good morning – is anyone able to put me in touch with the relevant Scottish Government person for crisis grants being provided to low income households affected by flooding?



Thanks,
Alastair

Alastair Ross FCIPR (He/Him)

Assistant Director, Head of Public Policy (Scotland, Wales & NI)
Association of British Insurers (ABI)

Direct Dial: [REDACTED: REGULATION 11(2)]

Mobile: [REDACTED: REGULATION 11(2)]

Email: [REDACTED: REGULATION 11(2)]@abi.org.uk

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The Two Pillars – Financial and Operational Resilience
Keynote Speaker: Michael Sicsic, Managing Partner, Sicsic
21 November | 09:00 - 12:30

CYBER ESSENTIALS PLUS

From: Alastair Ross FCIPR

Sent: Wednesday, October 25, 2023 4:45 PM

To: [REDACTED: REGULATION 11(2)]@gov.scot; Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot

Subject: RE: SG/insurance industry discussions info for ministerial statement

Hello again – following on from the CabSec's statement to Parliament this afternoon would it be possible to get more detail on the crisis grants for low income households she referred to? We'd like to get clarity on those for any potential overlap with payments for repair work that's covered by insurance.

If you can let me know the best person to speak to on this I'd be grateful.

Thanks,
Alastair

From: Alastair Ross FCIPR

Sent: Wednesday, October 25, 2023 4:29 PM

To: [REDACTED: REGULATION 11(2)]@gov.scot; Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot

Subject: RE: SG/insurance industry discussions info for ministerial statement

Hi [REDACTED: REGULATION 11(2)] – in the first instance they should raise a complaint with their insurer under its formal complaints procedure. That should be resolved within eight weeks. If the customer is not satisfied with the outcome they can take their complaint to the Financial Ombudsman Service. More details are available here on the ABI website.



If you have details of particular cases you're able to share that would be very useful to see and we'd be happy to raise them with the insurers involved if they are ABI members.

Regards,
Alastair

From: [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Wednesday, October 25, 2023 3:03 PM
To: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>; Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot
Subject: [SUSPICIOUS MESSAGE] RE: SG/insurance industry discussions info for ministerial statement

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Thanks Alastair,

Can I ask – what would ABI's advice be to members of the public who feel they are not being well served by their insurance company when they are trying to make a claim?

[REDACTED: REGULATION 11(2)].

From: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>
Sent: 25 October 2023 13:00
To: Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>; [REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Subject: Re: SG/insurance industry discussions info for ministerial statement

Hello again [REDACTED: REGULATION 11(2)],

The ABI's working with insurers and Flood Re to understand the wider picture of insurance availability and affordability but initial inquiries indicate that addresses in [REDACTED: REGULATION 11(2)], Brechin would be covered by Flood Re, and so property insurance should be more affordable there.

There were 15,400 properties in Scotland ceded to Flood Re at end of 2022, including 250 in Angus and circa 600 in Aberdeenshire.

If home insurance policies have not been ceded to Flood Re it will generally be because the insurer has assessed the flood insurance element at a lower rate than the Flood Re thresholds for ceding (which vary by Council tax band). In these cases the premium should be affordable unless other non-flood risks are inflating it. Householders should be able to get quotes from a range of insurers with backed by Flood Re, either through shopping around themselves or by using a specialist broker. The Association of British Insurers, the British Insurance Brokers' Association and Flood Re operate a directory of specialist flood insurance providers to help more householders who are struggling to obtain flood cover access the insurance they need.



We're not aware of a wider inability to get insurance in North East Scotland or the rest of the country – the home insurance market remains open and competitive with a number of insurers offering cover, but also reflects the risks properties may be exposed to.

Hope this is helpful,
Alastair

Sent from Outlook for iOS

Alastair Ross FCIPR (He/Him)

Assistant Director, Head of Public Policy (Scotland, Wales & NI)
Association of British Insurers (ABI)

Direct Dial: [REDACTED: REGULATION 11(2)]

Mobile: [REDACTED: REGULATION 11(2)]

Email: [REDACTED: REGULATION 11(2)]@abi.org.uk

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From: [REDACTED: REGULATION 11(2)]@gov.scot

Sent: Wednesday, October 25, 2023 11:50 am

To: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>; Carol Raeburn <[REDACTED: REGULATION 11(2)]@scottishfloodforum.org>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>

Subject: [SUSPICIOUS MESSAGE] RE: SG/insurance industry discussions info for ministerial statement

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Thanks again Alastair,

[OUT OF SCOPE].

Lines on availability and affordability on insurance in the NE (and wider if possible) would be much appreciated – thank you.

[REDACTED: REGULATION 11(2)].



From: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>
Sent: 25 October 2023 11:43
To: Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>; [REDACTED: REGULATION 11(2)]gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Subject: Re: SG/insurance industry discussions info for ministerial statement

Thanks [REDACTED: REGULATION 11(2)]- this looks OK to me. You could add that we are in regular dialogue already through the PFRDG and other channels, and that we stepped this up from Wednesday last week following the red and amber Met Office warnings.

Do you also need lines on the availability and affordability of home insurance in the North East?

Alastair

Sent from Outlook for iOS

Alastair Ross FCIPR (He/Him)

Assistant Director, Head of Public Policy (Scotland, Wales & NI)
Association of British Insurers (ABI)

Direct Dial: [REDACTED: REGULATION 11(2)]
Mobile: [REDACTED: REGULATION 11(2)]
Email: [REDACTED: REGULATION 11(2)]@abi.org.uk

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From: [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Wednesday, October 25, 2023 11:02 am
To: Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>; Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>
Subject: [SUSPICIOUS MESSAGE] RE: SG/insurance industry discussions info for ministerial statement

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Thanks Carol – in time. I'll add this as background.

R

From: Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>
Sent: 25 October 2023 11:01
To: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@abi.org.uk
Cc: <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Subject: RE: SG/insurance industry discussions info for ministerial statement

Hi [REDACTED: REGULATION 11(2)] – bit of a quick summary. Hope it gets through in time.

Carol

To add to SFF section:

The SFF have currently 72 live cases from across Scotland following Storm Agnes on weekend of 7th and 8th October. They are prioritising their caseload according to vulnerability. One property impacted was inundated by 8 feet of flood water. Following Storm Babet, the SFF have received information that 2 clients they are supporting experienced a secondary inundation of flood water so have been impacted twice in 12 days.

Angus Council have requested SFF support. They attended the first recovery steering group meeting yesterday. Links to SFF resources to aid recovery will be incorporated into the Angus Council portal of information for impacted homeowners and social media feeds to gain widespread dissemination to those impacted. In addition the SFF will be taking part in face to face recovery sessions across Brechin, Montrose and the surrounding area. The SFF team consists of 4 full time team members and 2 part time and therefore support will be in a blended format of face to face and on-line sessions. We will continue to work with our established partners such as the ABI, Flood Re and local authorities in the recovery process.

Welfare checks with our 120 community flood action groups across Scotland are ongoing. They have deployed twice within 2 weeks in challenging circumstances and will be replenishing stocks of supplies to enable them to respond again in the event of further weather warnings.

From: [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Wednesday, October 25, 2023 10:32 AM
To: Carol Raeburn [REDACTED: REGULATION 11(2)]@scottishfloodforum.org>; [REDACTED: REGULATION 11(2)]@abi.org.uk
Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot
Subject: SG/insurance industry discussions info for ministerial statement
Importance: High

Morning Carol, Alastair,



Is there anything you'd change or add to these lines on initial discussions between SG and the insurance industry on helping people affected by floods now and in the future.

I know you're both very busy, but we need any responses by return if possible.

Thanks,

[REDACTED: REGULATION 11(2)].

"Colleagues from the Association of British Insurers (ABI) have been in contact with Resilience and Flooding officials and provided an update on measures that they and the wider industry are taking to support communities affected by flooding.

"The Scottish Flood Forum, which is funded by the Scottish Government, have worked with the ABI to develop and publish a guide for the public, "Responding to Floods: What You Need to Know", which is currently on the front page of the ABI website.

"The ABI have directly contacted MPs and MSPs in the areas affected by the red and amber warnings, sharing advice and guidance, and are promoting awareness and information via social and traditional media channels.

"ABI report that the insurance industry have taken a number of measures to ensure that they can provide suitable service and support to their customers including:

- Proactively contacting customers they have identified in the areas affected to offer support and advise on what to do if their property is flooded. This includes looking for vulnerabilities and chat to them about actions or concerns.
- Other proactive communications including information on websites, banners on homepages and social media activity.
- Ensuring contact centres and claims lines have the capacity to deal with a surge of customer calls.
- Close engagement with supply chains to ensure they are ready and waiting to manage recovery as required.
- Deploying insurers own emergency response teams in areas where they believe there may be a significant number of customers affected, including sending loss adjusters to some evacuation centres.
- Preparing for an influx of emergency payment to immediately support customers, their families and businesses where necessary for immediate needs.

[REDACTED: REGULATION 11(2)], **Head of Community Resilience Policy**

Resilience Division, Performance, Delivery and Resilience Directorate.

Scottish Government.

Email: [REDACTED: REGULATION 11(2)]@gov.scot

Tel: [REDACTED: REGULATION 11(2)]

Web: ReadyScotland.org



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From: [REDACTED: REGULATION 11(2)]@gov.scot>

Sent: 01 November 2023 15:14

To: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>; [REDACTED: REGULATION 11(2)]@gov.scot>; NoS RRP <NoSRRP@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Subject: RE: Storm Babet recovery insurance update

Thanks again Alastair.

Your point about public knowledge of the distinction between loss adjustors and assessors is very useful, and I'll flag with Carol (though I'd be very surprised if the SFF team was not on top of this). The North RP team is copied into this email, so should be aware and able to feed into discussions of local public comms.

Yours aye,

[REDACTED: REGULATION 11(2)].

From: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>

Sent: 01 November 2023 15:07

To: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; NoS RRP <NoSRRP@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Subject: RE: Storm Babet recovery insurance update

You're welcome [REDACTED: REGULATION 11(2)],

The service provided by insurers is at a good standard – as set out in the measures previously discussed to get support to customers as quickly as possible and support them through the claims process – so there's no additional information or update on an enhanced service specifically for Storm Babet. The ABI has updated insurers with the information from yourselves at Scottish Government, SEPA and the Scottish Flood Forum and they are aware of the severity of the situation affected customers in as well as the information insurers are getting from their people on the ground in the affected communities.

If you or colleagues identify any issues or challenging patterns or have concerns or details of cases where the service from insurers is not as good as possible then please let me know and we can raise these with the firms involved.



There have been some reports of loss assessors knocking on doors in affected communities which may lead to confusion amongst vulnerable households. There's an important distinction to be made between loss adjusters and loss assessors. Loss adjusters are appointed by insurers to visit customers with claims for property damage to assess that damage, provide an unbiased report back to the insurer, and to advise on a repair schedule. Loss adjusters are paid for by the insurer in addition to the cost of the damage claim and the loss adjuster's role is to make sure the policyholder receives their full entitlement under their insurance policy.

A loss assessor is a representative who is employed (and paid for) by the policyholder to assess the damage to their property and then negotiate with the insurer on the policyholder's behalf. However, the loss assessor's fees cannot be claimed back through the settlement with the insurer so have to be paid separately by the policyholder they are advising or take a percentage cut of the insurance settlement – similar to a Claims Management Company. Our ABI guide explains this in more detail.

It's important that affected customers understand the distinction between loss adjusters (appointed by insurers to make sure policyholders receive their full entitlement) and loss assessors (who will charge the policyholder for their services or take a cut of a settlement as payment).

Thanks,
Alastair

Alastair Ross FCIPR (He/Him)

Assistant Director, Head of Public Policy (Scotland, Wales & NI)
Association of British Insurers (ABI)

Direct Dial: [REDACTED: REGULATION 11(2)]

Mobile: [REDACTED: REGULATION 11(2)]

Email: [REDACTED: REGULATION 11(2)]@@abi.org.uk

I sometimes work flexibly, and I am sending this message now because it suits me, but I don't expect you to read, respond or action it outside of your own working hours



Association of British Insurers
One America Square, 17 Crosswall,
London EC3N 2LB
T: 020 7600 3333 | abi.org.uk



From: [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>

Sent: Wednesday, November 1, 2023 2:56 PM

To: [REDACTED: REGULATION 11(2)]@gov.scot>; Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>; NoSRRP@gov.scot

Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot

Subject: RE: Storm Babet recovery insurance update



Colleagues [REDACTED: REGULATION 11(2)] is on leave – North RRP box copied

[REDACTED: REGULATION 11(2)] (He/ Him)

Head of Partnerships and Community Resilience | Resilience Division | Performance, Delivery and Resilience Directorate | The Scottish Government | 5th Floor Atlantic Quay Glasgow G2 8LU | Tel: [REDACTED: REGULATION 11(2)] | Mobile: [REDACTED: REGULATION 11(2)]

How Scotland Prepares

! I use size 14 font in emails in line with accessibility for the visually impaired.

From: [REDACTED: REGULATION 11(2)]@gov.scot>

Sent: Wednesday, November 1, 2023 2:55 PM

To: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Subject: RE: Storm Babet recovery insurance update

Thanks Alastair, quick response much appreciated.

I haven't seen estimates of numbers of properties affected yet above and beyond Carol from SFF's entirely reasonable educated-guess as to what areas had been flooded, and what the land uses in those areas are. I have noted in previous incidents that the EA tends to release these kinds of figures more quickly than SEPA.

[REDACTED: REGULATION 11(2)], on the copy line, may have estimates of numbers of affected properties in the North.

Alastair, do you have any additional information or an update on measures being taken to ensure that the service to affected folk is as good as possible?

I'm looking to see if we can identify any issues or challenging patterns emerging around claims at this stage, and will share with you anything that comes up.

Thanks again,

[REDACTED: REGULATION 11(2)].

From: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>

Sent: 01 November 2023 13:47

To: [REDACTED: REGULATION 11(2)]@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Subject: RE: Storm Babet recovery insurance update

Thanks [REDACTED: REGULATION 11(2)],

Insurers are continuing to work with their customers to support them in the aftermath of Storm Babet, including arranging alternative accommodation where they're unable to return



to their homes. Loss adjusters have been visiting affected properties to assess damage, arrange any emergency repairs required, and start the drying out process (which can take weeks or months) to be followed by repairs.

Claims from businesses affected by Storm Babet are also underway. Commercial policies will cover damage to business premises and stock. Business interruption cover (which may be included or purchased separately) will cover additional trading costs, such as hiring temporary alternative trading premises if necessary.

Motor insurers are also handling claims for vehicles damaged in the floods as comprehensive motor insurance covers the cost of repairing or replacing vehicles damaged by flooding.

I'm afraid we don't have any Scotland-specific figures we can share on the number of claims, or put a value on the cost of those claims so far.

It's worth noting that Flood Re currently covers around 15,000 residential properties in Scotland enabling households to access affordable flood insurance – this includes 250 homes in Angus and around 200 in Aberdeenshire.

Have you seen any figures from SEPA on the number of properties flooded or damaged by Storm Babet? I've asked [REDACTED: REGULATION 11(2)] and [REDACTED: REGULATION 11(2)] if they have anything they can share. The Environment Agency has shared with us an initial estimate of 1591 properties affected in England.

Hope this is helpful,
Alastair

Alastair Ross FCIPR (He/Him)

Assistant Director, Head of Public Policy (Scotland, Wales & NI)
Association of British Insurers (ABI)

Direct Dial: [REDACTED: REGULATION 11(2)]

Mobile: [REDACTED: REGULATION 11(2)]

Email: [REDACTED: REGULATION 11(2)]@@abi.org.uk

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London EC3N 2LB
T: 020 7600 3333 | abi.org.uk



From: [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>

Sent: Wednesday, November 1, 2023 1:21 PM

To: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot;



REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot;
[REDACTED: REGULATION 11(2)]@gov.scot
Subject: RE: Storm Babet recovery insurance update

Apologies for the slow reply Alastair. Looking for something asap. By 14:30 today would be a great help.

[REDACTED: REGULATION 11(2)].

From: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>
Sent: 01 November 2023 12:45
To: [REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot> [REDACTED: REGULATION 11(2)]@gov.scot>
Subject: RE: Storm Babet recovery insurance update

Hi [REDACTED: REGULATION 11(2)] – I can do. What's your deadline?
Alastair

Alastair Ross FCIPR (He/Him)

Assistant Director, Head of Public Policy (Scotland, Wales & NI)
Association of British Insurers (ABI)

Direct Dial: [REDACTED: REGULATION 11(2)]
Mobile: [REDACTED: REGULATION 11(2)]
Email: [REDACTED: REGULATION 11(2)]@abi.org.uk

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London EC3N 2LB
T: 020 7600 3333 | abi.org.uk



From: [REDACTED: REGULATION 11(2)]@gov.scot <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Wednesday, November 1, 2023 12:44 PM
To: Alastair Ross FCIPR <[REDACTED: REGULATION 11(2)]@abi.org.uk>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot; [REDACTED: REGULATION 11(2)]@gov.scot
Subject: Storm Babet recovery insurance update

Good afternoon Alastair,

I hope all's well with you.



Are you able to give us a quick update from an insurance industry perspective on the Storm Babet recovery?

Many thanks,

[REDACTED: REGULATION 11(2)].

[REDACTED: REGULATION 11(2)], **Head of Community Resilience Policy**
Resilience Division, Performance, Delivery and Resilience Directorate.
Scottish Government.
Email: [REDACTED: REGULATION 11(2)]@gov.scot
Tel: [REDACTED: REGULATION 11(2)]
Web: ReadyScotland.org



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Question 2: All briefing notes, correspondence and minutes held by the Scottish Government regarding financial support for those affected by Storm Babet, including internal correspondence, between October 15 2023 and the date of this FOI. (29 November 2023)

From: REDACTED: REGULATION 11(2)]@gov.scot>

Sent: 27 November 2023 12:37

To: Director of Environment & Forestry <director.enfor@gov.scot>; Anne Aitken [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Subject: RE: Floodbanks

Copying in the Task Force Secretariat for awareness.

It will be for agricultural colleagues to resolve but useful to be aware.



[REDACTED: REGULATION 11(2)] Flood Risk Management Team | Environmental Quality and Resilience Division | Scottish Government | Victoria Quay (Area 3H South) | Edinburgh EH6 6QQ | Scotland | ' 0131 [REDACTED: REGULATION 11(2)]

My working days are Monday – Thursday.

I am currently working at home. The best way to get in contact with me is via email or Microsoft Teams.

From: [REDACTED: REGULATION 11(2)]@gov.scot> **On Behalf Of** Director of Environment & Forestry

Sent: Monday, November 27, 2023 12:28 PM

To: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Cc: Director of Environment & Forestry <director.enfor@gov.scot>

Subject: FW: Floodbanks

Importance: High

See below – received this morning.

Thanks

[REDACTED: REGULATION 11(2)]: **Scottish Government** | Environment & Forestry Directorate Support Unit

Contact me via MS Teams or email me.

From: Grant Moir <[REDACTED: REGULATION 11(2)]@cairngorms.co.uk>

Sent: Monday, November 27, 2023 10:14 AM

To: Director of Agriculture and Rural Economy <DirectorARE@gov.scot>

Cc: Director of Environment & Forestry <director.enfor@gov.scot>

Subject: Floodbanks

Importance: High

George

I noticed this announcement last week. There were quite a few floodbanks knocked out on the Spey during the flooding last month but they don't seem to be eligible based on this announcement.

Supporting farmers impacted by floods - gov.scot (www.gov.scot)

Would it be possible to extend this funding to cover the Spey? Lots of farmers asking in this area and I think the attached photos show the issue.

All the best

Grant

Grant Moir

CEO

Twitter - @cairngormsCEO

T: [REDACTED: REGULATION 11(2)] | **M:** [REDACTED: REGULATION 11(2)]

E: [REDACTED: REGULATION 11(2)]@cairngorms.co.uk





Read our plan for the future: cairngorms.co.uk/PartnershipPlan



From: [REDACTED: REGULATION 11(2)]@gov.scot>
Sent: 28 November 2023 10:53
To: ET FMQ/PQ Mailbox <ETFMQPQ@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Subject: URGENT - FMQ Storm Babet

Sincerest apologies for our delay providing this,.
We've flagged 4 places where the brief will be improved by tomorrow's 2pm deadline.

Best wishes,

[REDACTED: REGULATION 11(2)]
Project Lead - Nature Finance
Future Environment Division, Scottish Government

Please note that I am currently on a hybrid basis at home and in the office. I am contactable by email or MS Teams.

ISSUE: Storm Babet brought persistent and heavy rain and strong winds to parts of Scotland from Thursday 19 – Sat 21 Oct. There were 3 confirmed fatalities in Scotland, major road and rail transport disruption.

- [OUT OF SCOPE]
- **Funding** - In 2016, SG and COSLA made a 10 year commitment to provide £42m annually to local authorities to help manage flood risk. The 2020 PfG committed an extra £150m for flood risk management to local authorities, and a new capital budget of £11.7m support adaptation to coastal erosion.

OUT OF SCOPE

OUT OF SCOPE

26 Nov: Scotland on Sunday reports crucial funding for Scotland's largest and most high priority flood defence scheme has still not been agreed, just months away from the next stage.

OUT OF SCOPE

25 Nov: The Press and Journal (Inverness, Highlands & Islands) reports on the Scottish Government's announcement of a £1.8 million boost to support floodbank restoration.



22 Nov: Cab Sec for Rural Affairs, Land Reform and Islands announced that a £1.8m Agricultural Floodbank Restoration Grant was to be made available to repair damaged floodbanks caused by the extreme rainfall this autumn.

OUT OF SCOPE

16 Nov: DFM chaired the first Ministerial Taskforce meeting following which the SG announced grant support for those affected by Babet (£1500 for individuals and £3000 for businesses) similar to that provided in 2015/16 for Storms Desmond and Frank. It is more generous than the core elements provided in England through the Flood Recovery Framework, although is less generous when the non-core property flood resilience grant is included.

15 Nov: [REDACTED: REGULATION 10(4)(e)]

OUT OF SCOPE

OUT OF SCOPE

STORM BABET TASKFORCE

The Ministerial Taskforce met for the first time on Thursday 16 November to hear the latest updates from impacted communities, and consider how we can best support local recovery partnerships.

- The taskforce agreed a package of support for those suffering from the impacts of Storm Babet. This includes a £1,500 community recovery payment for individuals whose properties have been flooded, and a £3,000 business recovery grant for businesses impacted by flooding. Grants will be administered by local authorities, and further information on when and how to access them will be available in due course.
- Ministers also agreed to an extension of the timeframe to which the Bellwin scheme will apply for Storm Babet, which will further support Local Authorities with the cost of recovery. The deadline was extended from 2 months to 4 months; to the 19th February 2024.
- The Taskforce will meet again on Wednesday 29 November to encourage co-operation between local recovery groups and co-ordinate Scottish Government actions where they may support locally-led recovery efforts.
- . to discuss progress on actions and next steps.-

The Scottish Government is committed to supporting local recovery efforts and I would like to recognise again the efforts of local recovery partnerships which have been working hard to support affected communities across the country.

- The Deputy First Minister and relevant Ministerial colleagues, discussed the issue of government support on Monday 30 October to ensure a coordinated response to the recovery.
- This group formed the basis of the taskforce which met for the first time on 16th November and 29th November and will continue to co-ordinate Scottish Government actions where they may support locally led recovery efforts. .
- The taskforce is primarily focussed on being complementary and supportive to existing arrangements, but will also stand ready to address any recovery issues which may be best led by the Scottish Government, for example the provision of additional funding for people and businesses affected by flooding that we announced last week.

While no country can mitigate the risk of flooding entirely, we have committed an additional £150m over the course of this Parliament to deliver improved flood resilience.

- This is in addition to the £42m provided annually to councils for flood resilience through the general capital grant.
- A Flood Risk Management Working Group has been set up jointly with COSLA to discuss funding arrangements for flood resilience going forward. It will put recommendations to Ministers and COSLA Leaders in due course.

UK GOVERNMENT FUNDING

The £60 million the UK Government has referred to as being available is simply an accounting switch of already committed spend.

- We remain committed to supporting those impacted communities, but there is no additional funding for the Scottish Government to support the recovery.

BELLWIN SCHEME

I can confirm that the Minister for Community Wealth and Public Finance activated the Bellwin Scheme on 24 October. Local Authorities are able to apply for funding under the Bellwin Scheme.

- The Scheme addresses revenue and uninsurable expenditure incurred within a two month period from the date of the incident. Councils then have four months from the date of the incident to make an interim claim, and final claims must be received within eight months.
- To date 7 local authorities have notified the Scottish Government of a potential claim relating to Storm Babet (Aberdeenshire, Angus, Perth & Kinross, Fife, South Lanarkshire, Highland and Moray). The Scottish Government is working with Local Authorities on their claims.
- To support communities, the Scottish Welfare Fund helps families and people in Scotland who are on low incomes through Crisis Grants and Community Care Grants. Crisis Care Grants are available to those hit by a crisis such as a flood, and communities can apply for a grant through their local council.

£1.8M SUPPORT FOR FARMERS TO RESTORE DAMAGED FLOODBANKS

Yesterday, the Cabinet Secretary for Rural Affairs, Land Reform and Islands announced that a £1.8m Agricultural Floodbank Restoration Grant was to be made available to repair damaged floodbanks caused by the extreme rainfall this autumn.

- Floodbanks are vitally important as they protect some of our most productive prime agricultural land.
- Eligible farm businesses in Moray, Perth and Kinross, Aberdeenshire, City of Aberdeen, Angus and Fife local authority regions who's floodbanks were damaged will be able to apply for support of up to £30,000.
- The scheme will open to applications early in December.
- The Scottish Government Rural Payments and Inspections Division has developed a scheme that will deliver targeted help with minimal red tape.

COUNCIL TAX AND NON-DOMESTIC RATES – STORM BABET

The Scottish Government understands the scale of the impact of Storm Babet, and we are committed to working with Local Authorities and other impacted stakeholders as they look towards recovery.



- The Council Tax system in Scotland provides for a 100% exemption from Council Tax for homes that are not habitable, or undergoing major repairs, which lasts for up to 12 months.
- Local authorities can award up to 100% non-domestic rates Hardship Relief to ratepayers if they are satisfied that the ratepayer would be in financial difficulty without it and awarding it is in the interests of local people.
- Local authorities also have wide-ranging powers to create rates relief schemes to reflect local needs. It is for the council to decide whether to award this relief taking into account affordability and the interests of the local community.

ANGUS COUNCIL FUNDING

Angus Council has received almost £139m of General Capital Grant funding, since 2014/15, including more than £7m from flood resilience funds since 2019/20.

- In addition, they are also able to borrow to fund capital projects.
- It is the responsibility of individual local authorities to manage their own budgets and to allocate the total financial resources available to them, including on flood prevention, on the basis of local needs and priorities.

BRECHIN FLOOD PROTECTION SCHEME

The Brechin Flood Protection Scheme, opened in 2016 and supported by £13m Scottish Government Funding, was designed to protect the community from floods up to a 1 in 200 year flood level.

- The scheme has been protecting Brechin, and only last year protected the community from serious flooding.
- However, no flood protection scheme can offer 100% protection. The levels of rainfall during Storm Babet were exceptional.
- Whilst I am thankful that the flood defences provided time for our emergency responders the weekend of Storm Babet. I extend my deepest sympathies to the communities affected when the Brechin flood protection scheme overtopped.
- SEPA's modelling for its flood warning system is being adjusted to take account of the compromised flood protection scheme at Brechin.
- Angus Council have appointed a consultancy to assess the damage to the flood protection scheme and consider options available to the council.

SUPPORT FOR HOUSEHOLDS

We have funded the Scottish Flood Forum since 2009, including £220,000 in 2023, to work with communities to build resilience and to support those affected by flooding.

- The Forum can provide advice on property flood resilience and encourage families and businesses to prepare a flood emergency plan and to have a flood kit and communities to set up flood resilience groups.
- The Forum is working with the Brechin community, and other communities affected by the recent flooding.
- They can offer advice, information and support to help those flooded – including advice on managing insurance claims, drying your home, finding a builder, and protecting your property from future flooding.

Scottish Government officials are in contact with the Association of British Insurers, who have provided an update on measures being taken by the insurance industry to ensure the service they provide to customers is timeous and sympathetic.

- In the longer term, Scottish Government is working in co-operation with the UK Government and the other devolved administrations to ensure flood insurance remains widely available and affordable.



- FloodRe, a reinsurance tool which was launched in 2016 to help households at high risk of flooding, now benefits more than 9,000 properties in Scotland.

OUT OF SCOPE

The Scottish Government is providing £50,000 to RSABI to give emotional, financial and practical support to farmers and crofters.

(RSABI is the benevolent charity for Scottish agriculture)

- This funding is also available to bolster the charity's Flooding Crisis Fund to provide specific and targeted financial support to those affected by recent flooding.

OUT OF SCOPE

BACKGROUND

Additional background information

OUT OF SCOPE

From: [REDACTED: REGULATION 11(2)]@gov.scot>

Sent: 28 November 2023 15:26

To: Kate Higgins [REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot> [REDACTED: REGULATION 11(2)]@gov.scot>;

[REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION

11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:

REGULATION 11(2)]gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Cc: Leanne Dobson [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]gov.scot>

Subject: RE: For policy views: News release - Storm Babet taskforce

Thanks [REDACTED: REGULATION 11(2)]. Content from my perspective but will let policy come back on some of the points.

[REDACTED: REGULATION 10(4)(e)].

[REDACTED: REGULATION 11(2)] **Senior Media Manager**

Communications: News (Net Zero and Rural Affairs)

Scottish Government, St Andrew's House

e: [REDACTED: REGULATION 11(2)]@gov.scot

m: [REDACTED: REGULATION 11(2)]

From: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>

Sent: Tuesday, November 28, 2023 3:12 PM

To: Director of Environment & Forestry <director.enfor@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Anne

Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION

11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:

REGULATION 11(2)]gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Cc: Leanne Dobson [REDACTED: REGULATION 11(2)]@gov.scot>

Subject: RE: For policy views: News release - Storm Babet taskforce

OUT OF SCOPE



Storm Babet support

Grants for properties damaged by Storm Babet are now available.

Households and businesses flooded by Storm Babet can now claim grants for damage to their homes and property.

[REDACTED: REGULATION 10(4)(d)].

Councils are ready to accept applicants and will begin distributing funding from next week.

The second meeting of the Storm Babet Ministerial Taskforce took place today.

Cabinet Secretary for Net Zero Màiri McAllan said:

[REDACTED: REGULATION 10(4)(d)].

Kate Higgins
Special Advisor to the First Minister
Rural Affairs, Land Reform and Islands
[REDACTED: REGULATION 11(2)]

Scottish Government
St Andrew's House, 2 Regent Road, Edinburgh, EH1 3DG
Scottish Ministers, Special advisers and the Permanent Secretary to the Scottish Government are covered by the terms of the Lobbying (Scotland) Act 2016. See www.lobbying.scot.

From: Director of Environment & Forestry <director.enfor@gov.scot>
Sent: Tuesday, November 28, 2023 2:05 PM
To: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Cc: Leanne Dobson [REDACTED: REGULATION 11(2)]@gov.scot>; Kate Higgins [REDACTED: REGULATION 11(2)]@gov.scot>
Subject: RE: For policy views: News release - Storm Babet taskforce

[REDACTED: REGULATION 10(4)(e)].

Kevin

Kevin Quinlan - Director Environment & Forestry, Scottish Government (tel: [REDACTED: REGULATION 11(2)])

From: [REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Tuesday, November 28, 2023 1:44 PM
To: [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>



Cc: Director of Environment & Forestry <director.enfor@gov.scot>
Subject: RE: For policy views: News release - Storm Babet taskforce

Thanks [REDACTED: REGULATION 11(2)], a few thoughts from me as I can't make the planned meeting.

[REDACTED; REGULATION 10(4)(e)].

Hope this helps.

[REDACTED: REGULATION 11(2)]

From: [REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Tuesday, November 28, 2023 1:34 PM
To: Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Cc: Director of Environment & Forestry <director.enfor@gov.scot>
Subject: FW: For policy views: News release - Storm Babet taskforce

FYI – draft comms release. For feedback.

Best wishes,

[REDACTED: REGULATION 11(2)]
Project Lead - Nature Finance
Future Environment Division, Scottish Government

Please note that I am currently on a hybrid basis at home and in the office. I am contactable by email or MS Teams.

From: [REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Tuesday, November 28, 2023 12:56 PM
To: [REDACTED: REGULATION 11(2)]gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Cc: Communications Net Zero & Rural Affairs
<CommunicationsNetZeroandRuralAffairs@gov.scot>
Subject: For policy views: News release - Storm Babet taskforce

Hi all,

Grateful for your thoughts on the draft release below. [REDACTED: REGULATION 10(4)(e)]

Thanks,

[REDACTED: REGULATION 11(2)]

Storm Babet support

Grants for properties damaged by Storm Babet are now available.



Householders and businesses in severely impacted areas can now claim grants for damage to property following Storm Babet.

[REDACTED: REGULATION 10(4)(d)].

[REDACTED: REGULATION 10(4)(d)]

Cabinet Secretary for Net Zero Màiri McAllan said:

[REDACTED: REGULATION 10(4)(e)]

[REDACTED: REGULATION 11(2)] **Senior Media Manager**

Communications: News (Net Zero and Rural Affairs)

Scottish Government, St Andrew's House

e: [REDACTED: REGULATION 11(2)]@gov.scot

m: [REDACTED: REGULATION 11(2)]

From: Director of Environment & Forestry <director.enfor@gov.scot>

Sent: 28 November 2023 17:00

To: [REDACTED: REGULATION 11(2)]@gov.scot>

Cc: Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]gov.scot>

Subject: Grant letters

[REDACTED: REGULATION 11(2)] – [REDACTED: REGULATION 10(4)(e)].

Kevin

Kevin

Kevin Quinlan - Director Environment & Forestry, Scottish Government (tel: [REDACTED: REGULATION 11(2)])

Environment & Forestry Directorate

Kevin Quinlan, Director



Scottish Government
Riaghaltas na h-Alba
gov.scot

E: director.enfor@gov.scot



By e-mail:

November 2023

Dear

Storm Babet Flood Recovery Grant

Further to the announcement on 16 November 2024 by the Cabinet Secretary for Net Zero, Transport and Just Transition, I am writing to offer Angus Council additional revenue funding in 2023/24 to be used by the Council to provide:

- a £1,500 community recovery payment for households whose properties have been flooded
- a £3,000 business recovery grant for businesses impacted by flooding

This funding is being made available as a result of the exceptional nature of Storm Babet, where red warnings for rain were issued by the Met Office.

The funding will be paid as a redetermination of the General Revenue Grant (GRG) and included alongside the payments in the last 2 weeks of March 2024. However, the GRG will be reprofiled to ensure that 80% of the total grant will be included as part of the GRG payment on 3 January 2024.

Eligibility criteria – Community Recovery Grant

A flat rate grant of £1,500 for primary residences which were directly affected by the flooding (i.e. which suffered inundation of water within their property including damage to basements), will be eligible to apply for the grant and this remains the only qualifying criteria. Properties which suffered inundation of the garden only, will not be eligible to apply. Second homes will not be eligible to apply.

It will be for individual local authorities to decide whether a property is eligible for grant based on the level of evidence they deem sufficient to prove inundation has taken place.

Eligibility criteria – Business Recovery Grant

A flat rate grant of £3,000 per eligible business, to help support recovery in the immediate aftermath of a severe weather event. The priority for local authorities will usually be to pass on the grants directly to small and medium-sized businesses to help them return quickly to business as usual.

Eligible businesses will meet one of the following criteria:

1. Flooded; Cannot operate causing immediate concern for business failures
2. Flooded; Sustained significant damage and can carry out very limited work

It is recognised that local authorities are best placed to understand the impact of the recent storms on local businesses and make decisions accordingly. Thus, the definition of business

can also include community groups (such as rugby clubs, etc), or charitable organisations etc. at the discretion of the local authority.

The local authority may also apply some discretion around whether a business is eligible for grant based on the level of evidence they deem sufficient.

Eligible timeframe for damage

The eligible timeframe for damage is limited to that occurring during Storm Babet only (19 – 25 October).

Eligible timeframe for claims

Claims must be made by affected households/ businesses by 12 January 2024.

Additional local authority funding requires Parliamentary approval by way of a Local Government Finance Order. The 12 January deadline ensures that final grant numbers can be confirmed by 19 January, and the additional funding can be included in the 2024 Local Government Finance Order.

Geographical eligibility

Only those local authorities subject to a Met Office red warning for rain during Storm Babet will be eligible (Aberdeenshire and Angus Councils) although some discretion will be used where a catchment crosses local authority boundaries and one local authority was subject to a red warning for rain during Storm Babet.

Interaction with Universal Credit

The Universal Credit (Local Welfare Provision Disregard) (Amendment) Regulations (2022)¹ state that grants provided by local authorities (and/or Scottish Ministers) designed to help a person meet an immediate short term need, arising out of an exceptional event, and that risks someone's wellbeing, are disregarded from the calculations of a person's capital for period of 12 months from the date the payment is received.

If, because of these grants, a person's 'capital' – i.e. savings and investments – exceeds £6,000 after the 12 months period then they would eventually have their UC claim reduced by a 'tariff income' (assumed to equate to a £4.35 reduction per month for each £250 owned over £6,000 and a 100% reduction after £16,000.²

Subsidy Control

For the purposes of complying with Subsidy Control regulations, we cannot treat the grant to businesses as an exemption under Part 3, Chapter 3, Paragraph 43(3) of the UK Subsidy Control Act 2022, as a notice has not been published by the UK Government Secretary of State "*declaring that the exemption applies in respect of that natural disaster or occurrence*".

Local Authorities will, in the first instance, need to carry out an assessment to determine if the funding they are providing is a subsidy (e.g. is the recipient an enterprise engaged in economic activity). If a subsidy is present, the Local Authority may offer funding using Minimal Financial Assistance (MFA). The basic criteria for Minimal Financial Assistance subsidies is set out below, but we would advise referring to the [Scottish Government Subsidy Control website](#) for further detail regarding this.

¹ [The Universal Credit \(Local Welfare Provision Disregard\) \(Amendment\) Regulations 2022 \(legislation.gov.uk\)](#)

² [Check how much Universal Credit you'll get - Citizens Advice](#)

- The maximum MFA funding any single recipient can receive is £315,000 over a period of three financial years.
- This three year period comprises of the elapsed part of the current financial year (i.e., from 1 April) and the two financial years immediately preceding the current financial year. This captures all support classified as different low value exemptions an recipient could receive from UK public authorities. For example, the following should all be taken into account during the current and previous two financial years:
 - MFA;
 - Services of Public Economic Interest (SPEI) assistance;
 - aid given under the EU State aid de minimis regulations either before the end of the implementation period of 31 December 2020 or after this date, if by virtue of the Northern Ireland Protocol; and
 - subsidies given as small amounts of financial assistance (SAFA) under Articles 364(4) or 365(3) of the UK-EU Trade and Cooperation Agreement after the end of the implementation period but prior to this section of the Act coming into effect.

Initial payment

Initial payment will be made based on the estimates provided by Angus Council (Annex A) 80% will be provided to Angus Council on 3 January 2024 with the remaining 20% funding allocated following a full and final reconciliation of the actual costs incurred. This will be included as a redetermination of the GRG and paid at the end of March 2024.

The Council shall keep the Scottish Ministers fully informed of the progress of the Grant Programme in the form of light touch reporting with an initial update by 31 December 2023 and **a final update by 19 January 2024 to include final costs.**

Yours sincerely

Kevin Quinlan
Director, Environment & Forestry

Annex A

	Angus	
	No. of likely claims	Cost (£)
Residential (£1500)	350	525,000
Business (£3000)	30	90,000
		615,000
plus 10% admin fee		676,500
Proposed initial 80% allocation		541,200





E: director.enfor@gov.scot

By e-mail:

[REDACTED: REGULATION
11(2)]@aberdeenshire.gov.uk – Chief Executive

[REDACTED: REGULATION
11(2)]@aberdeenshire.gov.uk – Director of Finance

Dear Mr Savege

Storm Babet Flood Recovery Grant

Further to the announcement on 16 November 2024 by the Cabinet Secretary for Net Zero, Transport and Just Transition, I am writing to offer Aberdeenshire Council additional revenue funding in 2023/24 to be used by the Council to provide:

- a £1,500 community recovery payment for households whose properties have been flooded
- a £3,000 business recovery grant for businesses impacted by flooding

This funding is being made available as a result of the exceptional nature of Storm Babet, where red warnings for rain were issued by the Met Office.

The funding will be paid as a redetermination of the General Revenue Grant (GRG) and included alongside the payments in the last 2 weeks of March 2024. However, the GRG will be reprofiled to ensure that 80% of the total grant will be included as part of the GRG payment on 3 January 2024.

Eligibility criteria – Community Recovery Grant

A flat rate grant of £1,500 for primary residences which were directly affected by the flooding (i.e. which suffered inundation of water within their property including damage to basements), will be eligible to apply for the grant and this remains the only qualifying criteria. Properties which suffered inundation of the garden only, will not be eligible to apply. Second homes will not be eligible to apply.

It will be for individual local authorities to decide whether a property is eligible for grant based on the level of evidence they deem sufficient to prove inundation has taken place.

Eligibility criteria – Business Recovery Grant

A flat rate grant of £3,000 per eligible business, to help support recovery in the immediate aftermath of a severe weather event. The priority for local authorities will usually be to pass on the grants directly to small and medium-sized businesses to help them return quickly to business as usual.



Eligible businesses will meet one of the following criteria:

2. Flooded; Cannot operate causing immediate concern for business failures
3. Flooded; Sustained significant damage and can carry out very limited work

It is recognised that local authorities are best placed to understand the impact of the recent storms on local businesses and make decisions accordingly. Thus, the definition of business can also include community groups (such as rugby clubs, etc), or charitable organisations etc. at the discretion of the local authority.

The local authority may also apply some discretion around whether a business is eligible for grant based on the level of evidence they deem sufficient.

Eligible timeframe for damage

The eligible timeframe for damage is limited to that occurring during Storm Babet only (19 – 25 October).

Eligible timeframe for claims

Claims must be made by affected households/ businesses by 12 January 2024.

Additional local authority funding requires Parliamentary approval by way of a Local Government Finance Order. The 12 January deadline ensures that final grant numbers can be confirmed by 19 January, and the additional funding can be included in the 2024 Local Government Finance Order.

Geographical eligibility

Only those local authorities subject to a Met Office red warning for rain during Storm Babet will be eligible (Aberdeenshire and Angus Councils) although some discretion will be used where a catchment crosses local authority boundaries and one local authority was subject to a red warning for rain during Storm Babet.

Interaction with Universal Credit

The Universal Credit (Local Welfare Provision Disregard) (Amendment) Regulations (2022)³ state that grants provided by local authorities (and/or Scottish Ministers) designed to help a person meet an immediate short term need, arising out of an exceptional event, and that risks someone's wellbeing, are disregarded from the calculations of a person's capital for period of 12 months from the date the payment is received.

If, because of these grants, a person's 'capital' – i.e. savings and investments – exceeds £6,000 after the 12 months period then they would eventually have their UC claim reduced by a 'tariff income' (assumed to equate to a £4.35 reduction per month for each £250 owned over £6,000 and a 100% reduction after £16,000.⁴

Subsidy Control

For the purposes of complying with Subsidy Control regulations, we cannot treat the grant to businesses as an exemption under Part 3, Chapter 3, Paragraph 43(3) of the UK Subsidy Control Act 2022, as a notice has not been published by the UK Government Secretary of State "*declaring that the exemption applies in respect of that natural disaster or occurrence*".

³ [The Universal Credit \(Local Welfare Provision Disregard\) \(Amendment\) Regulations 2022 \(legislation.gov.uk\)](https://www.legislation.gov.uk)

⁴ [Check how much Universal Credit you'll get - Citizens Advice](#)

Local Authorities will, in the first instance, need to carry out an assessment to determine if the funding they are providing is a subsidy (e.g. is the recipient an enterprise engaged in economic activity). If a subsidy is present, the Local Authority may offer funding using Minimal Financial Assistance (MFA). The basic criteria for Minimal Financial Assistance subsidies is set out below, but we would advise referring to the [Scottish Government Subsidy Control website](#) for further detail regarding this.

- The maximum MFA funding any single recipient can receive is £315,000 over a period of three financial years.
- This three year period comprises of the elapsed part of the current financial year (i.e., from 1 April) and the two financial years immediately preceding the current financial year. This captures all support classified as different low value exemptions an recipient could receive from UK public authorities. For example, the following should all be taken into account during the current and previous two financial years:
 - MFA;
 - Services of Public Economic Interest (SPEI) assistance;
 - aid given under the EU State aid de minimis regulations either before the end of the implementation period of 31 December 2020 or after this date, if by virtue of the Northern Ireland Protocol; and
 - subsidies given as small amounts of financial assistance (SAFA) under Articles 364(4) or 365(3) of the UK-EU Trade and Cooperation Agreement after the end of the implementation period but prior to this section of the Act coming into effect.

Initial payment

Initial payment will be made based on the estimates provided by Aberdeenshire Council (Annex A) 80% will be provided to Aberdeenshire Council on 3 January 2024 with the remaining 20% funding allocated following a full and final reconciliation of the actual costs incurred. This will be included as a redetermination of the GRG and paid at the end of March 2024.

The Council shall keep the Scottish Ministers fully informed of the progress of the Grant Programme in the form of light touch reporting with an initial update by 31 December 2023 and a **final update by 19 January 2024 to include final costs.**

Yours sincerely

Kevin Quinlan
Director, Environment & Forestry

Annex A

	Aberdeenshire	
	No. of likely claims	Cost (£)
Residential (£1500)	20	30,000
Business (£3000)		
		30,000
plus 10% admin fee		33,000
Proposed initial allocation		26,400





E: director.enfor@gov.scot

By e-mail:

[REDACTED: REGULATION 11(2)]@dundeecity.gov.uk -

Chief executive

[REDACTED: REGULATION 11(2)]@dundeecity.gov.uk -

Director of Finance

Dear Mr Colgan,

Storm Babet Flood Recovery Grant

Further to the announcement on 16 November 2024 by the Cabinet Secretary for Net Zero, Transport and Just Transition, I am writing to offer Dundee City Council additional revenue funding in 2023/24 to be used by the Council to provide:

- a £1,500 community recovery payment for households whose properties have been flooded
- a £3,000 business recovery grant for businesses impacted by flooding

This funding is being made available as a result of the exceptional nature of Storm Babet, where red warnings for rain were issued by the Met Office.

The funding will be paid as a redetermination of the General Revenue Grant (GRG) and included alongside the payments in the last 2 weeks of March 2024. However, the GRG will be reprofiled to ensure that 80% of the total grant will be included as part of the GRG payment on 3 January 2024.

Eligibility criteria – Community Recovery Grant

A flat rate grant of £1,500 for primary residences which were directly affected by the flooding (i.e. which suffered inundation of water within their property including damage to basements), will be eligible to apply for the grant and this remains the only qualifying criteria. Properties which suffered inundation of the garden only, will not be eligible to apply. Second homes will not be eligible to apply.

It will be for individual local authorities to decide whether a property is eligible for grant based on the level of evidence they deem sufficient to prove inundation has taken place.

Eligibility criteria – Business Recovery Grant

A flat rate grant of £3,000 per eligible business, to help support recovery in the immediate aftermath of a severe weather event. The priority for local authorities will usually be to pass



on the grants directly to small and medium-sized businesses to help them return quickly to business as usual.

Eligible businesses will meet one of the following criteria:

3. Flooded; Cannot operate causing immediate concern for business failures
4. Flooded; Sustained significant damage and can carry out very limited work

It is recognised that local authorities are best placed to understand the impact of the recent storms on local businesses and make decisions accordingly. Thus, the definition of business can also include community groups (such as rugby clubs, etc), or charitable organisations etc. at the discretion of the local authority.

The local authority may also apply some discretion around whether a business is eligible for grant based on the level of evidence they deem sufficient.

Eligible timeframe for damage

The eligible timeframe for damage is limited to that occurring during Storm Babet only (19 – 25 October).

Eligible timeframe for claims

Claims must be made by affected households/ businesses by 12 January 2024.

Additional local authority funding requires Parliamentary approval by way of a Local Government Finance Order. The 12 January deadline ensures that final grant numbers can be confirmed by 19 January, and the additional funding can be included in the 2024 Local Government Finance Order.

Geographical eligibility

Only those local authorities subject to a Met Office red warning for rain during Storm Babet will be eligible (Aberdeenshire and Angus Councils) although some discretion will be used where a catchment crosses local authority boundaries and one local authority was subject to a red warning for rain during Storm Babet. For example, properties and businesses flooded by the Dighty Burn.

Interaction with Universal Credit

The Universal Credit (Local Welfare Provision Disregard) (Amendment) Regulations (2022)⁵ state that grants provided by local authorities (and/or Scottish Ministers) designed to help a person meet an immediate short term need, arising out of an exceptional event, and that risks someone's wellbeing, are disregarded from the calculations of a person's capital for period of 12 months from the date the payment is received.

If, because of these grants, a person's 'capital' – i.e. savings and investments – exceeds £6,000 after the 12 months period then they would eventually have their UC claim reduced by a 'tariff income' (assumed to equate to a £4.35 reduction per month for each £250 owned over £6,000 and a 100% reduction after £16,000.⁶

Subsidy Control

For the purposes of complying with Subsidy Control regulations, we cannot treat the grant to businesses as an exemption under Part 3, Chapter 3, Paragraph 43(3) of the UK Subsidy Control Act 2022, as a notice has not been published by the UK Government Secretary of

⁵ [The Universal Credit \(Local Welfare Provision Disregard\) \(Amendment\) Regulations 2022 \(legislation.gov.uk\)](https://www.legislation.gov.uk)

⁶ [Check how much Universal Credit you'll get - Citizens Advice](#)

State “*declaring that the exemption applies in respect of that natural disaster or occurrence*”.

Local Authorities will, in the first instance, need to carry out an assessment to determine if the funding they are providing is a subsidy (e.g. is the recipient an enterprise engaged in economic activity). If a subsidy is present, the Local Authority may offer funding using Minimal Financial Assistance (MFA). The basic criteria for Minimal Financial Assistance subsidies is set out below, but we would advise referring to the [Scottish Government Subsidy Control website](#) for further detail regarding this.

- The maximum MFA funding any single recipient can receive is £315,000 over a period of three financial years.
- This three year period comprises of the elapsed part of the current financial year (i.e., from 1 April) and the two financial years immediately preceding the current financial year. This captures all support classified as different low value exemptions an recipient could receive from UK public authorities. For example, the following should all be taken into account during the current and previous two financial years:
 - MFA;
 - Services of Public Economic Interest (SPEI) assistance;
 - aid given under the EU State aid de minimis regulations either before the end of the implementation period of 31 December 2020 or after this date, if by virtue of the Northern Ireland Protocol; and
 - subsidies given as small amounts of financial assistance (SAFA) under Articles 364(4) or 365(3) of the UK-EU Trade and Cooperation Agreement after the end of the implementation period but prior to this section of the Act coming into effect.

Initial payment

Initial payment will be made based on the estimates provided by Dundee City Council (Annex A) 80% will be provided to Dundee City Council on 3 January 2024 with the remaining 20% funding allocated following a full and final reconciliation of the actual costs incurred. This will be included as a redetermination of the GRG and paid at the end of March 2024.

The Council shall keep the Scottish Ministers fully informed of the progress of the Grant Programme in the form of light touch reporting with an initial update by 31 December 2023 and a **final update by 19 January 2024 to include final costs.**

Yours sincerely

Kevin Quinlan
Director, Environment & Forestry

Annex A

	Dundee City	
	No. of likely claims	Cost (£)
Residential (£1500)	40	60,000
Business (£3000)		
		60,000
plus 10% admin fee		66,000
Proposed initial allocation		52,800

From: Director of Environment & Forestry <director.enfor@gov.scot>
Sent: 28 November 2023 17:05
To: Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Subject: RE: Grant letters

[REDACTED: REGULATION 10(4)(e)]

Kevin

Kevin Quinlan - Director Environment & Forestry, Scottish Government (tel: [REDACTED: REGULATION 11(2)])

From: Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Tuesday, November 28, 2023 5:01 PM
To: Director of Environment & Forestry <director.enfor@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Subject: RE: Grant letters

[REDACTED: REGULATION 10(4)(e)].

Anne Aitken
Deputy Director
Environmental Quality & Resilience Division
& Place Director for Aberdeenshire
Scottish Government
Blackberry - [REDACTED: REGULATION 11(2)]

From: [REDACTED: REGULATION 11(2)]@gov.scot>
Sent: 29 November 2023 11:14
To: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>



REGULATION 11(2)]gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs <CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice <CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>
Subject: RE: For policy views: News release - Storm Babet taskforce

Adding in [REDACTED: REGULATION 11(2)] who is going to cover the welfare support side of this for us.

[REDACTED: REGULATION 11(2)]

From: [REDACTED: REGULATION 11(2)]@gov.scot>

Sent: Wednesday, November 29, 2023 11:02 AM

To: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs <CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice <CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>

Subject: For policy views: News release - Storm Babet taskforce

Hi all,

Following this morning's meetings, grateful for your views on the latest draft of the release below.

This takes [REDACTED: REGULATION 11(2)] changes into account and reflects some of the discussion this morning – particularly the importance to demonstrate the whole 'package of support' being delivered.

[REDACTED: REGULATION 10(4)(e)].

Many thanks,

[REDACTED: REGULATION 11(2)]

**Storm Babet package of support
Grants for damaged properties are now available.**

People whose homes and businesses were flooded by Storm Babet can now claim grants for damage to their homes and property.



[REDACTED: REGULATION 10(4)(d)].

Cabinet Secretary for Net Zero Màiri McAllan said:

[REDACTED: REGULATION 10(4)(d)]

[REDACTED: REGULATION 11(2)] **Senior Media Manager**

Communications: News (Net Zero and Rural Affairs)

Scottish Government, St Andrew's House

e: [REDACTED: REGULATION 11(2)]@gov.scot

m: [REDACTED: REGULATION 11(2)]

From: [REDACTED: REGULATION 11(2)]@gov.scot>

Sent: 29 November 2023 14:00

To: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson
[REDACTED: REGULATION 11(2)]@gov.scot>

Cc: Director of Environment & Forestry <director.enfor@gov.scot>; Anne Aitken
<[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION
11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:
REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>;
[REDACTED: REGULATION 11(2)]@gov.scot>

Subject: RE: Urgent - Submission - Flood Recovery Grants - Eligibility criteria and
distribution arrangements

Just copying the proposed answer in to the email here for ease

[REDACTED: REGULATION 10(4)(e)]

Following the first meeting of the Ministerial taskforce, we immediately announced a grant scheme to support those suffering from the impacts of Storm Babet in in local authorities which had an exceptional red warning for rain and also in areas that were affected by watercourses which cross local authority boundaries. Flat rate grants of £1,500 are available to people whose primary residence was flooded. Businesses, charities and community groups which cannot operate, or which sustained significant damage and can only carry out limited work due to flooding, will be able to claim £3,000. Grants will be administered by eligible local authorities, and will open for applications next week.

We also want to do all we can to help people sustain their new tenancies. The Scottish Government is therefore providing additional funding of up to £100,000 from the homelessness budget to help those families who have lost everything to resettle and rebuild their lives. We have also announced funding to help farmers repair floodbanks damaged by the extreme rainfall during October.

This support is in addition to initiating the Bellwin Scheme to help councils with weather related costs, and we have taken the decision to extend it by two months. We will also share technical advice and expertise to help Angus Council identify and provide for future housing need.

This support is over and above our long-standing annual funding of £42 million and the additional £150 million for flood risk management and £12 million for coastal change adaptation over the course of this parliament.

From: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Wednesday, November 29, 2023 1:29 PM
To: [REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson [REDACTED: REGULATION 11(2)]gov.scot>
Cc: Director of Environment & Forestry <director.enfor@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Subject: Re: Urgent - Submission - Flood Recovery Grants - Eligibility criteria and distribution arrangements

[REDACTED: REGULATION 10(4)(e)].

Special advisor to the First Minister
Rural Affairs, Land Reform and Islands
[REDACTED: REGULATION 11(2)]

From: [REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Wednesday, November 29, 2023 11:41:58 AM
To: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson [REDACTED: REGULATION 11(2)]gov.scot>
Cc: Director of Environment & Forestry <director.enfor@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>
Subject: RE: Urgent - Submission - Flood Recovery Grants - Eligibility criteria and distribution arrangements

Hi Kate, Leanne

With apologies for the delay please see the proposed GIQ answer [REDACTED: REGULATION 10(4)(e)].

 GIQ - sub and question and answer - storm babet 281123.docx

Thanks

[REDACTED: REGULATION 11(2)]

From: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Tuesday, November 28, 2023 5:26 PM
To: Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; First Minister <FirstMinister@gov.scot>; Deputy First Minister and Cabinet Secretary for Finance <DFMCSF@gov.scot>; Cabinet Secretary for Transport, Net Zero & Just Transition <CabSecTNZJT@gov.scot>
Cc: Cabinet Secretary for Rural Affairs, Land Reform and Islands <CabSecRALRI@gov.scot>; Cabinet Secretary for Justice & Home Affairs <CabSecJHA@gov.scot>; Cabinet Secretary for Social Justice <CabSecSJ@gov.scot>; Minister for Transport <MinisterFT@gov.scot>; Minister for Housing <MinisterHousing@gov.scot>; Minister for Community Wealth & Public Finance



<MinisterCWPF@gov.scot>; Minister for Local Government Empowerment & Planning
<MinisterLGEP@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>;
[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION
11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:
REGULATION 11(2)]@gov.scot>; Leanne Dobson <[REDACTED: REGULATION
11(2)]@gov.scot>; David Hutchison <[REDACTED: REGULATION 11(2)]@gov.scot>; Jim
Baird <[REDACTED: REGULATION 11(2)]@gov.scot>; Director of Agriculture and Rural
Economy <DirectorARE@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>;
[REDACTED: REGULATION 11(2)]gov.scot>; [REDACTED: REGULATION
11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]gov.scot>; [REDACTED:
REGULATION 11(2)]@gov.scot>; Hugh Gillies [REDACTED: REGULATION
11(2)]@transport.gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:
REGULATION 11(2)]@transport.gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>;
Director for Local Government and Housing
<DirectorForLocalGovernmentandHousing@gov.scot>; [REDACTED: REGULATION
11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; John Kerr [REDACTED:
REGULATION 11(2)]gov.scot>; Minister for Parliamentary Business
<MinisterforPB@gov.scot>; Parly Clerk Scotland <ParlyClerkScotland@gov.scot
[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION
11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:
REGULATION 11(2)]gov.scot>; Ellen Leaver [REDACTED: REGULATION
11(2)]@gov.scot>; Anna Kynaston [REDACTED: REGULATION 11(2)]@gov.scot>;
[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION
11(2)]gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; DG Net Zero
<DGNetZero@gov.scot>; Chief Executive Transport Scotland <ceo@transport.gov.scot>;
Colin McAllister <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:
REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>;
[REDACTED: REGULATION 11(2)]gov.scot>; [REDACTED: REGULATION
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[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION
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REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>;
[REDACTED: REGULATION 11(2)]gov.scot>; [REDACTED: REGULATION
11(2)]@gov.scot>; Alison Coull [REDACTED: REGULATION 11(2)]@gov.scot>; DG
Economy <DGEconomy@gov.scot>; DG Communities <DGCommunities@gov.scot>; DG
Net Zero <DGNetZero@gov.scot>

Subject: RE: Urgent - Submission - Flood Recovery Grants - Eligibility criteria and
distribution arrangements

[REDACTED: REGULATION 10(4)(e)].

Kate Higgins
Special Advisor to the First Minister
Rural Affairs, Land Reform and Islands
[REDACTED: REGULATION 11(2)]

Scottish Government
St Andrew's House, 2 Regent Road, Edinburgh, EH1 3DG
Scottish Ministers, Special advisers and the Permanent Secretary to the Scottish
Government are covered by the terms of the Lobbying (Scotland) Act 2016. See
www.lobbying.scot.



From: Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Tuesday, November 28, 2023 8:36 AM
To: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>; First Minister <FirstMinister@gov.scot>; Deputy First Minister and Cabinet Secretary for Finance <DFMCSF@gov.scot>; Cabinet Secretary for Transport, Net Zero & Just Transition <CabSecTNZJT@gov.scot>
Cc: Cabinet Secretary for Rural Affairs, Land Reform and Islands <CabSecRALRI@gov.scot>; Cabinet Secretary for Justice & Home Affairs <CabSecJHA@gov.scot>; Cabinet Secretary for Social Justice <CabSecSJ@gov.scot>; Minister for Transport <MinisterFT@gov.scot>; Minister for Housing <MinisterHousing@gov.scot>; Minister for Community Wealth & Public Finance <MinisterCWPF@gov.scot>; Minister for Local Government Empowerment & Planning <MinisterLGEP@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson <[REDACTED: REGULATION 11(2)]@gov.scot>; David Hutchison <[REDACTED: REGULATION 11(2)]@gov.scot>; Jim Baird <[REDACTED: REGULATION 11(2)]@gov.scot>; Director of Agriculture and Rural Economy <DirectorARE@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Hugh Gillies [REDACTED: REGULATION 11(2)]@transport.gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Director for Local Government and Housing <DirectorForLocalGovernmentandHousing@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; John Kerr [REDACTED: REGULATION 11(2)]@gov.scot>; Minister for Parliamentary Business <MinisterforPB@gov.scot>; ParlyClerk Scotland <ParlyClerkScotland@gov.scot> [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Ellen Leaver [REDACTED: REGULATION 11(2)]@gov.scot>; Anna Kynaston [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; DG Net Zero <DGNetZero@gov.scot>; Chief Executive Transport Scotland <ceo@transport.gov.scot>; Colin McAllister <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Alison Coull [REDACTED: REGULATION 11(2)]@gov.scot>; DG Economy <DGEconomy@gov.scot>; DG Communities <DGCommunities@gov.scot>; DG Net Zero <DGNetZero@gov.scot>
Subject: RE: Urgent - Submission - Flood Recovery Grants - Eligibility criteria and distribution arrangements

No problem, we will look at that Kate.



Regards

Anne Aitken
Deputy Director
Environmental Quality & Resilience Division
& Place Director for Aberdeenshire
Scottish Government
Blackberry – [REDACTED: REGULATION 11(2)]

From: [REDACTED: REGULATION 11(2)]@gov.scot>

Sent: 29 November 2023 14:09

To: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs <CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice <CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]transport.gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>

Subject: RE: For policy views: News release - Storm Babet taskforce

Hi [REDACTED: REGULATION 11(2)],

Hope this helps:

We want to do all we can to help people sustain their new tenancies. The Scottish Government is therefore providing additional funding of up to £100,000 from the homelessness budget to help those families who have lost everything to resettle and rebuild their lives

[REDACTED: REGULATION 11(2)] Head of Homelessness Unit | Directorate for Local Government and Housing | Scottish Government | Telephone: 0131 [REDACTED: REGULATION 11(2)] | Mobile: [REDACTED: REGULATION 11(2)]

From: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>

Sent: 29 November 2023 18:00

To: Kevin Pringle <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson <[REDACTED: REGULATION 11(2)]@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs <CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice



<CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>
Subject: Re: For SpAd views: News release - Storm Babet taskforce

[REDACTED: REGULATION 10(4)(e)]

Special advisor to the First Minister
Rural Affairs, Land Reform and Islands
[REDACTED: REGULATION 11(2)]

From: Kevin Pringle <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Wednesday, November 29, 2023 5:30:51 PM
To: [REDACTED: REGULATION 11(2)]@gov.scot>; Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson <[REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs <CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice <CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>
Subject: RE: For SpAd views: News release - Storm Babet taskforce

REDACTED: REGULATION 10(4)(e)].

From: [REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Wednesday, November 29, 2023 5:30 PM
To: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson <[REDACTED: REGULATION 11(2)]@gov.scot>; Kevin Pringle <[REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs <CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice <CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>
Subject: For SpAd views: News release - Storm Babet taskforce
Importance: High

SpAds,

[REDACTED: REGULATION 10(4)(e)].

Storm Babet package of support



Grants for damaged properties are now available.

People whose homes and businesses were flooded by Storm Babet can now claim grants for damage to their homes and property.

The grants are available in local authorities which had an exceptional red warning for rain during October's storm - Angus Council and Aberdeenshire Council - and also in areas that were affected with cross local authority boundaries.

Flat rate grants of £1,500 are available to people whose primary residence was flooded. Businesses, charities and community groups which cannot operate, or which sustained significant damage and can only carry out limited work due to flooding, will be able to claim £3,000.

As well as these individual grants, the Scottish Government is also providing more funding for those in need of housing support and funding to help farmers repair flood banks. The government has initiated the Bellwin Scheme to help councils with weather related costs and extended it by four months, and will share technical advice and expertise to help Angus Council identify and provide for future housing need.

Councils are ready to accept applicants and will begin distributing funding from next week. Following the Storm Babet Ministerial Taskforce which met for the second time on 29 November, Cabinet Secretary for Net Zero Màiri McAllan said:

“There is no doubt that people, businesses and communities in the worst affected areas are still suffering hugely. Many are worried about what the immediate future holds, and we acknowledge that for many the festive season is going to be challenging.

“This grants scheme recognises this. It will not nearly be enough to meet all the costs that people will have but it is important that the Scottish Government plays its part in helping people and businesses through this horrible experience which has destroyed so many people's property and belongings. We want to do all we can to help people sustain their new tenancies. That's why we are also providing additional funding of up to £100,000 from the homelessness budget to help those families who have lost everything to resettle and rebuild their lives.

“We have made sure the scheme is as simple and fair as possible for people to apply to, and to give councils as much discretion as financial rules allow so they can help as many people and businesses as possible. We continue to work with local authorities and those directly affected by Storm Babet, to help councils, people, businesses and communities to recover in the short term, but also to consider longer term issues like repairing infrastructure.”

Leader of Angus Council Cllr Whiteside said:

“This support is a most welcome contribution towards our immediate needs. We are grateful to ministers who have taken the time to visit Angus to see the physical and hear the psychological impact of Storm Babet for themselves, and have a good understanding that we will need support for the long and challenging road ahead. I am looking forward to working together with Scottish Government as we seek the best way forward towards full recovery and future flood prevention plans”

Background

Grants provide financial support to all who meet the criteria, irrespective of whether they are council tenants, housing association, private renting or homeowners. Grants are available for both insured or uninsured properties. Residential properties which only suffered flooding of the garden, or second homes, will not be eligible to apply.

This support is over and above our long-standing annual funding of £42 million and the additional £150 million for flood risk management and £12 million for coastal change adaptation over the course of this parliament.

The Scottish Government is also providing Angus Council with additional funding of up to £100,000 from the homelessness budget to help those families who have lost everything to resettle and rebuild their lives.

[Links to info on Council webpages]

Supporting farmers impacted by floods - gov.scot (www.gov.scot)

Existing support which can be accessed as a result of adverse weather events includes:

- Council Tax relief for up to 12 months for homes which are uninhabitable and discretionary Hardship Relief for non-domestic rates for businesses where the applicant would sustain financial difficulty without it
- the Scottish Welfare Fund which exists to help people in Scotland on low incomes through crisis grants and community care grants, with £41 million invested into the scheme for 2023/24 and an average award of £715 for community care grants and £113 for crisis grants

Next year, the Scottish Government will publish Scotland's first National Flood Resilience Strategy, which will capture the issues that need to be addressed in the transition towards a sustainable level of flood resilience in our changing climate.

Members of the Taskforce include:

- Deputy First Minister and Cabinet Secretary for Finance;
- Cabinet Secretary for Transport, Net Zero & Just Transition;
- Cabinet Secretary for Social Justice;
- Minister for Housing;
- Minister for Community Wealth & Public Finance;
- Minister for Local Government Empowerment & Planning;
- Chief Executive of Angus Council

[REDACTED: REGULATION 11(2)] | **Senior Media Manager**

Communications: News (Net Zero and Rural Affairs)

Scottish Government, St Andrew's House

e: [REDACTED: REGULATION 11(2)]@gov.scot

m: [REDACTED: REGULATION 11(2)]

From: [REDACTED: REGULATION 11(2)]

Sent: Wednesday, November 29, 2023 4:51 PM

To: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson <[REDACTED: REGULATION 11(2)]@gov.scot>; Kevin Pringle <[REDACTED: REGULATION 11(2)]@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>;[REDACTED: REGULATION 11(2)]>;

[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs <CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice <CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>
Subject: RE: For SpAd views: News release - Storm Babet taskforce

Thanks Kate – [REDACTED: REGULATION 10(4)(e)].

[REDACTED: REGULATION 10(4)(e)].

[REDACTED: REGULATION 11(2)] | **Senior Media Manager**

Communications: News (Net Zero and Rural Affairs)

Scottish Government, St Andrew's House

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m: [REDACTED: REGULATION 11(2)]

From: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>

Sent: Wednesday, November 29, 2023 4:40 PM

To: [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson <[REDACTED: REGULATION 11(2)]@gov.scot>; Kevin Pringle <[REDACTED: REGULATION 11(2)]@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

[REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs

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Subject: Re: For SpAd views: News release - Storm Babet taskforce

[REDACTED: REGULATION 10(4)(e)].

Special advisor to the First Minister
Rural Affairs, Land Reform and Islands
[REDACTED: REGULATION 11(2)]

From: [REDACTED: REGULATION 11(2)]<[REDACTED: REGULATION 11(2)]@gov.scot>

Sent: Wednesday, November 29, 2023 4:38:00 PM

To: Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson <[REDACTED: REGULATION 11(2)]@gov.scot>; Kevin Pringle <[REDACTED: REGULATION 11(2)]@gov.scot>

Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>

11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>;
Communications Net Zero & Rural Affairs
<CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice
<CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION
11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>
Subject: RE: For SpAd views: News release - Storm Babet taskforce

[REDACTED: REGULATION 10(4)(e)].

[REDACTED: REGULATION 11(2)] Head of Homelessness Unit | Directorate for Local
Government and Housing | Scottish Government | Telephone: 0131 [REDACTED:
REGULATION 11(2)] | Mobile: [REDACTED: REGULATION 11(2)]

From: Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: 29 November 2023 16:06
To: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:
REGULATION 11(2)]@gov.scot>; Leanne Dobson <[REDACTED: REGULATION
11(2)]@gov.scot>; Kevin Pringle <[REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION
11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:
REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>;
[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION
11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment
& Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs
<CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice
<CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION
11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>
Subject: RE: For SpAd views: News release - Storm Babet taskforce

[REDACTED: REGULATION 10(4)(e)]

*Hi [REDACTED: REGULATION 11(2)] – [REDACTED: REGULATION 10(4)(e)] It's coming
from the homelessness budget and it is to support those families with the most acute
housing needs who have lost everything.*

[REDACTED: REGULATION 11(2)] Head of Homelessness Unit | Directorate for Local
Government and Housing | Scottish Government | Telephone: 0131 24[REDACTED:
REGULATION 11(2)] | Mobile: [REDACTED: REGULATION 11(2)]

Anne Aitken
Deputy Director
Environmental Quality & Resilience Division
& Place Director for Aberdeenshire
Scottish Government
Blackberry - [REDACTED: REGULATION 11(2)]

From: Anne Aitken
Sent: Wednesday, November 29, 2023 4:01 PM
To: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:
REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Kevin
Pringle <Kevin.Pringle@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION
11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED:



REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs <CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice <CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>
Subject: RE: For SpAd views: News release - Storm Babet taskforce

Kate

[REDACTED: REGULATION 10(4)(e)].

Regards

Anne Aitken
Deputy Director
Environmental Quality & Resilience Division
& Place Director for Aberdeenshire
Scottish Government
Blackberry - 0[REDACTED: REGULATION 11(2)]

From: Kate Higgins <[REDACTED: REGULATION 11(2)]@gov.scot>
Sent: Wednesday, November 29, 2023 3:56 PM
To: [REDACTED: REGULATION 11(2)]@gov.scot>; Leanne Dobson <[REDACTED: REGULATION 11(2)]@gov.scot>; Kevin Pringle <[REDACTED: REGULATION 11(2)]@gov.scot>
Cc: [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Anne Aitken <[REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; [REDACTED: REGULATION 11(2)]@gov.scot>; Director of Environment & Forestry <director.enfor@gov.scot>; Communications Net Zero & Rural Affairs <CommunicationsNetZeroandRuralAffairs@gov.scot>; Communications Social Justice <CommunicationsSocialJustice@gov.scot>; [REDACTED: REGULATION 11(2)]@transport.gov.scot>; Press Transport Scotland <media@transport.gov.scot>
Subject: Re: For SpAd views: News release - Storm Babet taskforce

[REDACTED: REGULATION 10(4)(e)].

Special advisor to the First Minister
Rural Affairs, Land Reform and Islands
[REDACTED: REGULATION 11(2)]

Question 3: The UK Government announced a switch for flooding funding of £60m, has this cash been handed out and if not, why? -<https://news.stv.tv/politics/uk-government-reallocates-60m-for-scotlands-flood-response-after-storm-babet>

The £60 million the UK Government has referred to as being available for flood response is simply an accounting switch of already committed spend. The Scottish Government remains committed to supporting those impacted communities, but there is no additional funding for the Scottish Government to support the recovery.



Question 4: All minutes and notes taken from the Storm Babet taskforce meeting chaired by Shona Robison. (15 October – 29 November)

Storm Babet Action Stocktake
Thursday 16 November, 16:00-17:30
Action Note

Attendees:

Margo Williamson – Chief Executive, Angus Council
[REDACTED: REGULATION 11(2)]–Service leader for Planning and Sustainable Growth, Angus Council

[REDACTED: REGULATION 11(2)]– Service leader for Housing, Angus Council

[REDACTED: REGULATION 11(2)]– Resilience Lead, Angus Council

Graeme Dailly – Director for Infrastructure and Environment, Angus Council

[REDACTED: REGULATION 11(2)]– Recovery Group, Angus Council

[REDACTED: REGULATION 11(2)]– Comms Manager, Angus Council

[REDACTED: REGULATION 11(2)]– Vibrant Communities, Angus Council

Kevin Quinlan – Director of Environment and Forestry, SG

JohnPaul Liddle – Deputy Director for Business Support Policy, SG

[REDACTED: REGULATION 11(2)]– Business Resilience Unit, SG

Anne Aitken – Deputy Director for Environmental Quality and Resilience, SG

[REDACTED: REGULATION 11(2)]– Rapid Response Unit Head, SG

[REDACTED: REGULATION 11(2)]– Homelessness Unit Head, SG

[REDACTED: REGULATION 11(2)]– Local Government Finance Team Leader, SG

[REDACTED: REGULATION 11(2)]– Programme Assurance Team Leader, SG

[REDACTED: REGULATION 11(2)]– Head of Water Environment and Flooding Unit, SG

[REDACTED: REGULATION 11(2)]– Flooding Team Leader, SG

[REDACTED: REGULATION 11(2)]– Flooding Team Senior Policy Officer, SG

Action	Lead
<p><u>Housing</u> [REDACTED: REGULATION 11(2)] provided an update on the current housing situation in Angus, noting that 71 people had approached the council for assistance, and that there were an additional 21 people that the Housing Association were looking to rehouse. They have managed to avoid using the homelessness route. Instead they are using their allocations policy to give high priority to those affected.</p> <p>[REDACTED: REGULATION 11(2)] noted that they have already matched 50 of the 71 households with suitable accommodation. However, around 20 households are more difficult to rehouse because they have particular housing needs, and sourcing appropriate accommodation has been challenging. Angus council only have the funds to provide carpeting in new accommodation, but many affected residents have lost everything.</p> <p>[REDACTED: REGULATION 11(2)] stated that rehousing residents would have major implications for meeting housing needs in the medium to long term. The Home Office is seeking more dispersal bed spaces in Scotland in the next 12 months. Glasgow is the largest dispersal area in Scotland but other areas, including Angus, are seeing dispersal accommodation procured in their area. Mears is the Home Office contracted asylum accommodation provider. Angus Council requested assistance with lobbying UKG to exempt Angus from UK Home Office Refugee and Asylum Seeker Programme and specifically the work with Mears and with modelling future housing demand.</p> <p>SG to engage with UKG Ministers to request whether Angus Council can be exempt from taking more asylum seekers due to rehousing requirements resulting from Storm Babet</p> <p>CHMA to assist Angus Council colleagues to model housing needs, contacting [REDACTED: REGULATION 11(2)] directly at [REDACTED: REGULATION 11(2)]@gov.scot</p> <p>SG colleagues to engage with [REDACTED: REGULATION 11(2)] to consider longer term housing and emotional support needs within Angus, akin to the Housing First model (Note: Housing First is a model that offers a mainstream tenancy and open-ended wraparound support to people who are homeless and have complex needs. The Scottish Government currently supports LAs with rapid rehousing transition plans, and they can use this some of this funding for Housing First programmes if they wish).</p> <p>Angus Council to provide clarity on the number of people requiring rehousing across Angus, details on insured numbers, and how many are living on [REDACTED: REGULATION 11(2)] and may need to be rehoused in future.</p>	<p>[REDACTED: REGULATION 11(2)]</p> <p>[REDACTED: REGULATION 11(2)]</p> <p>[REDACTED: REGULATION 11(2)]</p> <p>[REDACTED: REGULATION 11(2)]</p>

Infrastructure

Attendees discussed options for the future of flood defences in Brechin. The scheme was designed in 2011 for an AEP of 0.5% (1 in 200 years). AC noted that it is inevitable that the AEP will have significantly increased and that an optioneering exercise will be required in terms of how we will increase resilience to flooding in Brechin in the future.

AC colleagues noted that their ask would be for a commitment to fund and support the long term measures that are identified and for support towards the optioneering exercise. GD noted that Angus has commissioned the scheme designers, JBA Consulting, to model this protection, but would require further support for scoping future



Storm Babet Action Stocktake
Wednesday 22 November, 10:30-11:30
Action Note

Attendees:

Margo Williamson – Chief Executive, Angus Council
 [REDACTED: REGULATION 11(2)]– Service leader for Housing, Angus Council
 [REDACTED: REGULATION 11(2)]– Resilience Lead, Angus Council
 Graeme Dailly – Director for Infrastructure and Environment, Angus Council
 [REDACTED: REGULATION 11(2)]– Recovery Group, Angus Council
 [REDACTED: REGULATION 11(2)]– Comms Manager, Angus Council
 [REDACTED: REGULATION 11(2)]– Finance Service Lead, Angus Councils

Kevin Quinlan (Chair) – Director of Environment and Forestry, SG
 Sean Neill – Director of Local Government and Finance, SG
 [REDACTED: REGULATION 11(2)]– Business Resilience Unit, SG
 Anne Aitken – Deputy Director for Environmental Quality and Resilience, SG
 [REDACTED: REGULATION 11(2)]– Rapid Response Unit Head, SG
 [REDACTED: REGULATION 11(2)]– Homelessness Unit Head, SG
 [REDACTED: REGULATION 11(2)]– Local Government Finance Team Leader, SG
 [REDACTED: REGULATION 11(2)]– Programme Assurance Team Leader, SG
 [REDACTED: REGULATION 11(2)]– Head of Water Environment and Flooding Unit, SG
 [REDACTED: REGULATION 11(2)]– Flooding Team Leader, SG
 [REDACTED: REGULATION 11(2)]– Flooding Team Senior Policy Officer, SG
 [REDACTED: REGULATION 11(2)]– Head of Community Resilience Policy, SG
 [REDACTED: REGULATION 11(2)]– Project Lead, Storm Babet Ministerial Taskforce, SG
 [REDACTED: REGULATION 11(2)]– Homelessness Policy Manager, SG
 [REDACTED: REGULATION 11(2)]– Head of SBREA, SG
 [REDACTED: REGULATION 11(2)]– Finance Business Partner, SG

Apologies:

[REDACTED: REGULATION 11(2)]–Service leader for Planning and Sustainable Growth, Angus Council
 [REDACTED: REGULATION 11(2)]– Vibrant Communities, Angus Council

Action	Lead
<p><u>Priorities</u></p> <p>Chair invited Margo Williamson (MW) to outline Angus Council’s (AC) current priorities regarding Storm Babet:</p> <ul style="list-style-type: none"> • Urgency of getting grants to those who require them • Equity of the grants and ensuring that they reached those most in need and most badly affected • Consideration of longer-term challenges faced around the future of infrastructure and housing in Angus 	
<p><u>Grant Support</u></p> <p>[REDACTED: REGULATION 11(2)]updated on community and business grants, noting that the grants were intended to be treated as a baseline amount for those affected, which could be topped up with alternative sources of funding (e.g the Scottish Welfare Fund) for those with the greatest need.</p>	



[REDACTED: REGULATION 11(2)] noted that priority was to keep criteria as simple as possible. For households, the agreed criteria was flooding of the property, and for businesses, it was agreed that those businesses severely affected (AC Category 1 and 2) would be eligible, with a broad definition that included charities. It was agreed that the local authority was best placed to make decisions about assessment of claims and paying out.

[REDACTED: REGULATION 11(2)]noted that SC and AC officials agreed that the most appropriate mechanism for funding the grant support was through provision of 80% of funding following Ministerial sign off and 20% to be distributed based on a final reconciliation of costs incurred.

A submission to Ministers confirming the details of grant support funding was to be sent imminently. Following signoff, officials agreed to move at pace to formally notify AC so that grant funding could be distributed. [REDACTED: REGULATION 11(2)] noted that she anticipated that a response would be coming before the end of the week, and AC officials stated that funding could be released immediately after formal Ministerial notification.

SG officials to provide formal notification of Ministerial agreement to grant funding proposal to AC following signoff

[REDACTED: REGULATION 11(2)] (SG)

[REDACTED: REGULATION 11(2)]noted that a key consideration for grant funding was equity, noting the disparity in needs between partially and fully flooded properties. [REDACTED: REGULATION 11(2)] stated that community care grants could increase equity but that this may result in the entire yearly community care grant budget being spent. [REDACTED: REGULATION 11(2)] enquired about availability of SG funding to cover this gap.

KQ recognised AC’s challenge but as there was very unlikely to be any further central funding available this would have to be managed on the ground.

Sean Neill (SG Director for Local Government and Communities) highlighted the importance of comms around grant support funding providing clarity about other sources of support and grants available.

MW welcomed SG support to understand the grants that may be available, noting that the cost-of-living crisis had drained most sources.

SG comms to work with AC to be clear what package support is available alongside the grant proposals being developed.

SG Comms

Officials discussed the business grant proposal, agreeing that it is in a good space. [REDACTED: REGULATION 11(2)]suggested that consideration be given to whether the assumed 10% admin fee could be adjusted to provide further funding to those affected.

[REDACTED: REGULATION 11(2)] (SG)

KQ requested an update on the potential for benefit entitlement disruption caused by receipt of grant support. SG officials stated they would seek clarity on this issue at pace.

Housing:



<p>for SG officials to provide clarity on funding as soon as possible.</p>	
<p><u>Agriculture</u></p> <p>[REDACTED: REGULATION 11(2)]noted that an agricultural support Ministerial submission was being progressed at pace on Tuesday 21st November with a view to being announced this week.</p>	
<p><u>Coastal</u></p> <p>SG officials noted that Ms McAllan was attending a stakeholder engagement/consultation session on coastal erosion on 21st December.</p> <p>Officials discussed Montrose coastal erosion issues, noting that it was now a short to medium term issue due to Storm Babet. GD stated that dune recharging plans were at an advanced stage and were planned for 2024 but would cost more than £3.5m. SG and AC officials agreed to continue to engage on options for funding this project.</p> <p>Officials also noted the work required on the Storm Babet-damaged promenade in Montrose, which would also incur significant costs. AC enquired whether this work could be wrapped up in dune recharging proposal.</p> <p>SG colleagues noted promenade repairs are unlikely to be eligible under Bellwin, and that budget for coastal erosion was very limited, but that they would explore possible routes for funding.</p> <p>Officials to consider potential options for funding the road repairs on the promenade.</p>	<p>[REDACTED: REGULATION 11(2)] (SG)</p>
<p><u>Reserves</u></p> <p>MW highlighted the significant costs facing AC, [REDACTED: REGULATION 10(5)(f)].</p>	
<p><u>Community Support</u></p> <p>[REDACTED: REGULATION 11(2)]shared an offer from Samaritans, who wanted to launch an outreach campaign in Brechin on harm reduction and suicide risk to support those affected by flooding.</p> <p>[REDACTED: REGULATION 11(2)]to link Samaritans with AC through an email to Margo Williamson</p>	<p>[REDACTED: REGULATION 11(2)] (SG)</p>



Question 5: How many councils have applied for money from the Bellwin scheme, how much have they received and how much overall is in the fund?

-Can you include how much was in it before, and how much is in it now?"

The Bellwin Scheme does not operate on the basis of applications by local authorities.

However, we can provide you with details of the funding provided to local authorities through the Bellwin Scheme for the years which claims were made.

Year	Number of claims	Total funding provided
2000/01	1	£761,221
2001/02	2	£576,999
2002/03	1	£415,918
2003/04	1	£196,265
2004/05	1	£154,251
2005/06	4	£764,292
2009/10	2	£732,725
2012/13	1	£917,334
2015/16	4	£6,976,786
2020/21	2	£626,445

Guidance on the operation of the Bellwin scheme, including information on the types of expenditure that are eligible for support and the deadlines for notification and payment, is available at: [Bellwin+Scheme+-+Updated+Guidance+Notes+for+Claims+and+Claim+Form+-+16+April+2021.pdf](https://www.gov.scot/resources/documents/2021/04/Bellwin+Scheme+-+Updated+Guidance+Notes+for+Claims+and+Claim+Form+-+16+April+2021.pdf) (www.gov.scot)

Where a local authority has eligible expenditure, payments are only made once the local authority has exceeded its annual Bellwin threshold which represents 0.2 per cent of their net revenue budget for the year in question. This is the amount local authorities are deemed to set aside to cover unforeseen emergencies across each financial year. You can find the Bellwin Thresholds for each local authority in 2023-24 here: [Threshold amounts - Bellwin Scheme: guidance and application form - gov.scot](#) (www.gov.scot)

Bellwin activations do not exist in isolation and the threshold applies cumulatively to all emergency incidents occurring during the financial year. It is therefore possible that a local authority could experience multiple emergency incidents in a financial year. All local authorities are encouraged to notify the Scottish Government of a potential claim, even if the costs of an individual incident are unlikely to breach the threshold for the financial year, as the cumulative expenditure over multiple emergency incidents may breach the threshold at a later date.

