

BUSINESS FLOOD RELIEF FUND

Welsh Government have activated the Business Flood Relief Fund to support businesses in Monmouthshire directly affected by storm Claudia. The fund is to provide financial assistance for those businesses who have suffered internal flooding as a result of Storm Claudia and can support businesses with immediate costs of recovery that are not covered by insurance.

BUSINESS FLOOD RELIEF FUND

A grant of up to £3,000 is available to assist businesses who have been internally flooded as a result of Storm Claudia.

This grant can only be claimed by businesses that meet the following criteria:

- The business must be an SME or charitable organisation of an equivalent size
- The business needs to demonstrate that they have suffered internal flooding as a direct result of storm Claudia
- Funding can only be used to cover costs that cannot be recovered from insurance
- One application per business
- One application per property

Tenants and Commercial Landlords need to liaise to determine who will apply.

- Businesses will need to provide:
 - details of estimated affected costs to their business
 - evidence of business address (within the last 3 months)
 - photographic evidence of damage
- Exclusions – please note that:
 - insurance excess fees will not be considered an eligible cost
 - this grant does not extend to damages/costs related to residential lettings (whether vacant or occupied)
 - any costs being claimed in relation to businesses operating from residential properties must be solely and clearly identifiable as relevant business costs. No personal or household costs can be claimed.

WHAT CAN BE FUNDED AND HOW MUCH CAN EACH BUSINESS APPLY FOR?

A Business Flood Relief Grant of up to £3,000 is available per business. The grant can be used to fund 75% of identified eligible costs, up to a maximum of £3,000. For illustrative purposes, the amount you claim and the amount you will receive is set out below:

Amount of eligible costs identified by you:	Amount of grant you will receive:
£1,000	£750
£2,000	£1,500
£3,000	£2,250
£4,000 or more	£3,000

Funding can only be used to cover costs that cannot be recovered from insurance and relate to:

- refurbishment;
- repairs (including associated costs such as drying, cleaning and professional fees);
- replacement equipment;
- flood resilience measures.

Grants can be paid against items that have already been purchased (after the date of the flood), and/or items which the business have yet to purchase.

All applications will be considered on an individual basis and payment of the grant is at the discretion of the Council.

HOW TO APPLY

An application form can be found on the council's website [Storm Claudia - Business Support - Monmouthshire](#). The Fund will close on 31st January 2026 (subject to funds remaining available).

GUIDANCE ON COMPLETING THE FORM

Section 1 – Information About You

This part asks for information about you 'the applicant'. We will use the contact information provided to get in touch if there are any queries with your application or if any additional information is required.

Section 2 – Information About Your Business

Please provide information about your business. This will include the business name, address, business type, nature of the business, legal structure, and associated registration numbers.

If you are not registered with Companies House or equivalent (e.g. a sole trader or partnership), you should enter NA for company registration number. You will need to provide evidence that will allow us to verify your business activity. (e.g. professional body/association registration, UTR, etc).

Section 3 – Flood Details

We need to understand how the flood has affected you and your business. Please complete this section in as much detail as possible so that we can understand why you need assistance from this fund.

In the question “What will you spend the grant on?”, please provide a breakdown in list format to demonstrate what you intend to spend the grant on. For example:

- Replacement flooring and associated fitting costs @ £1750
- Replacement of 2 x EPOS Systems @ £120 per unit
- Under counter dishwasher @ £1,899

Insurance – We also need to confirm if you were insured; if there are any exclusions to your policy, and any action taken to assist recovery via your insurance company with the likely timescales involved. If you do have insurance but have costs that are not covered by your policy, you will need to upload a copy of your insurance policy showing any exclusions, or correspondence from your insurer confirming this.

Section 4 – Bank Details

This information will be used to make the Grant payment to you. The council may also use this information as part of counter fraud checks.

Section 5 – Document upload

You will need to provide evidence of your business address (i.e. utility bill/bank statement from within the last 3 months), photographs of property damage and evidence of what you intend to spend the grant on.

If you are not registered with Companies House or equivalent (e.g. a sole trader or partnership), you will need to provide evidence that will allow us to verify your business activity. (e.g. professional body/association registration, UTR, etc).

Section 6 – Subsidy Control

Under the Subsidy Control Act 2022, a subsidy is where a public authority provides support to an enterprise that gives them an economic advantage, meaning equivalent support could not have been obtained on commercial terms. This can take the form of a grant, a tax break, a loan, guarantee or equity investment on favourable terms, or the use of facilities below market price, amongst other kinds of support.

This grant support is offered under Minimal Financial Assistance (MFA). Under the Subsidy Control Act 2022, MFA allows public authorities to award low value subsidies without needing to comply with the majority of the subsidy control requirements. MFA has a financial threshold so no recipient can receive more than £315,000 over the applicable period under section 36(1) of the Subsidy Control Act 2022.

Cumulation rules apply to MFA. This is essential to ensure that the UK is complying with its international obligations. MFA subsidies cumulate with each other and with other subsidies that fall within the category of ‘Minimal or SPEI financial assistance’. This captures all the different low value exemptions an enterprise could receive in support from UK public authorities. The following should all be taken into account during the current and previous two financial years:

- Minimal Financial Assistance
- SPEI assistance
- Aid given under the EU State aid de minimis regulations before the end of the implementation period of 31 December 2020 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.

You will need to confirm the details of any qualifying subsidies you have received in the relevant period, or that no such subsidies have been received.

Section 7 - Declaration

It is very important that you have read this guidance and understand the conditions associated with this Grant application.

You will be required to agree to the terms and conditions of the grant and confirm that the information provided in the application is true and accurate before your application can proceed.

All supporting evidence should be uploaded with your application form. Failure to provide all relevant supporting information may lead to delays in processing your application.

WHAT HAPPENS AFTER THE APPLICATION IS RECEIVED

On submitting your online application, you will receive an automated email acceptance which will generate a unique reference number for your application. Please quote this number in any future correspondence. Applications will be processed on receipt of the completed online application form and all the required evidence and accompanying information is provided.

Decisions on applications will be made based on the information provided in the application form, associated evidence and information checks that are conducted from other business source data. We aim to make decisions and pay Grants within ten working days of receiving the full information.

If funding is awarded, you will receive an email notifying you of the award of the Grant and a copy of the terms and conditions for your reference.

Grants will be paid on the basis that 100% of the grant is paid up front, with a requirement that we **may** ask the business to produce evidence of expenditure at a later date.

If your application is unsuccessful, you will receive an email outlining the reason[s] why and recommendations for further support. Any decisions made by the council are final and there is no appeals process.

GRANT REPAYMENT

Applicants should note that Monmouthshire County Council and the Welsh Government may require repayment of the grant in full or part if the funds are not used for the purposes stated on the application form. The grant applicant is entering into an agreement as such and this may be enforced by requesting proof, post grant award.

CONTACT DETAILS

If you require help in completing this form, please email economicdevelopment@monmouthshire.gov.uk.

PRIVACY DETAILS

Data Protection and Confidentiality - We comply with all legislation governing the protection of personal information, including the Data Protection Act 2018 and the UK: General Data Protection Regulations (GDPR). The personal information you supply in this form will remain strictly confidential and will only be shared with UK Government, Welsh European Funding Office and Welsh Government as part of their evaluation process. This information will be held and used in line with our retention policy. For more information about privacy, please visit: <https://www.monmouthshire.gov.uk/your-privacy/>.