

Background and Context

This case study sets out the operational steps taken by Jobcentre Plus, an Agency of the Department for Work and Pensions (DWP), to ensure that those entitled to Social Fund payments following the 2007 flooding in parts of Yorkshire and the Humber were able to access them easily.

DWP's role in this situation was to provide financial assistance to people on income related benefits or the lowest of incomes. The special measures put in place locally by Jobcentre Plus were developed to make that assistance easily accessible, but targeted at those groups.

The Social Fund is the safety net underlying the benefits scheme that provides grants and repayable loans to people who meet qualifying conditions. The Social Fund was the principal way in which the DWP could assist. The main sources of Social Fund help for people affected by the flooding were repayable *Crisis Loans* and non-repayable *Community Care Grants*. These payments are made under the discretionary part of the Social Fund scheme.

Crisis loans

Crisis Loans can be paid to anyone who is without the means to meet their immediate needs to prevent a serious risk to their health or safety. All the means available to an applicant are taken into account when deciding whether a payment can be made. Crisis Loans can be paid for items (cooker, beds, etc.) or day to day living expenses.

The loans are repayable - the rate of repayment is agreed with the customer at the time the loan is taken out and deductions are made automatically from the customer's weekly benefit (separate arrangements are made for people not on benefit). Crisis loans for immediate needs are usually paid at 75% of the weekly rate of Income Support that would apply to the customer, plus additions for children and partners.

Community Care Grants

Community Care grants are non-repayable grants to help to support vulnerable people living in the community. For example, they can help people remain in the community rather than entering care, or to ease exceptional pressures on families. An applicant must be in receipt of Income Support, Income based Job Seekers Allowance or Pension Credit.

Community Care Grant funding is cash limited with budgets held at local level and applications are prioritised in terms of need. Awards can be made to help customers to replace the most essential household items – usually only high priority needs are met. There is a £1m contingency fund held back annually to be used when local grants budgets are under pressure from extra unanticipated demand, such as flooding.

How the Topic was Handled

Applying for Social Fund help in Yorkshire and the Humber

For Community Care Grants and Crisis Loans for items, customers would usually complete an application form and send it to Jobcentre Plus. For Crisis Loans for immediate living expenses, applications are normally made by telephone or in writing.

Jobcentre Plus put in place a series of special measures in Yorkshire and the Humber to ensure that people in need could access Social Fund services easily. These measures included: -

- a dedicated, local, telephone Flood Line to take Social Fund applications
- opening Jobcentres at weekends
- an active Jobcentre Plus presence in evacuation centers
- working closely with the Local Authorities – for example, by ensuring their emergency teams have stocks of Social Fund application forms
- visiting customers who had difficulty travelling
- bolstering the 'Out of Hours' service so that help was available for needy customers at all times
- fast-tracking Community Care Grant applications so that they were processed within 24 hours.

Lessons Identified

None provided.

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