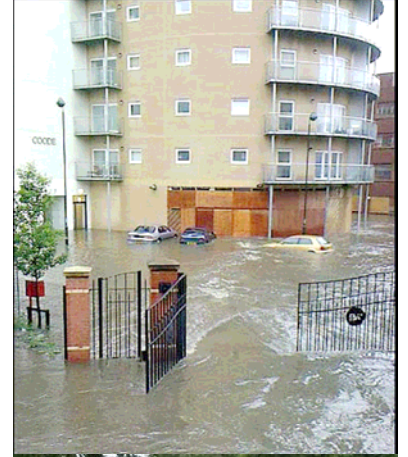


South Yorkshire Flood Disaster Relief Fund

INDEPENDENT EVALUATION BY
INSYNC: THE FOUNDATION FOR
EQUALITY AND SOCIAL INCLUSION

*Commissioned by
South Yorkshire Community Foundation*

March 31 2008



quality accredited by
Community Foundation Network
to standards endorsed by the Charity Commission

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Executive Summary

The floods of June 2007 were the biggest to affect South Yorkshire in living memory. South Yorkshire was one of the worst affected areas in the country. 5395 homes were flooded or damaged and two people were killed. Hundreds of people were evacuated from their homes; many are still unable to return.

South Yorkshire Community Foundation (SYCF) established the South Yorkshire Flood Disaster Relief Fund within 24 hours of the floods. This independent report scrutinises the effectiveness, impact and value of the Fund to date. It also gives a prognosis of the possible future activities of the Fund and makes recommendations on the next stage of the Fund.

Eight months on, the fund has raised over £1.2m and distributed over £980,000. It has awarded 1729 hardship grants, 1420 substantial grants and given over £94,000 to groups. The Fund is still live - applications for support are still being received.

It is not an exaggeration to say that the Fund has massively improved the quality of life for thousands of people living across South Yorkshire. The fund is chiefly supported by the generosity of the people of South Yorkshire, having received no statutory funding to date. It is anticipated that by the end of the Fund 90% of the funds raised will have been awarded. This will be one of the highest rates **ever** achieved in Britain. Overall, the Flood Fund was an **outstanding** exemplar of good practice.

Around 10% of people are still living in caravans and up to 25% are living in alternative accommodation. Many people who have returned home are living in cramped conditions, surrounded by rubble, dirt and repairs. Some issues are having a massive impact on people's quality of life and are only emerging now: post-traumatic stress, poor health and anxiety are now daily realities for many. The recommendations made in this report address these new issues by encouraging better partnership working and an even stronger recognition of the importance of the Flood Fund. Our conclusion is clear: the Flood Fund will soon be spent and unless more monies are redirected to it, the levels of hardship across South Yorkshire will continue to rise.

Introduction

The week commencing 25th June 2007 witnessed some of the heaviest rainfalls on record in South Yorkshire. Significant areas of the sub-region were flooded. Recognising the scale of the incident, South Yorkshire Community Foundation (SYCF), with the full support of all 4 Local Authorities, Hallam FM and Yorkshire Bank, established the South Yorkshire Flood Disaster Relief Fund to provide support to those whose lives had been dramatically altered in the space of a few hours.

This independent report has been commissioned by SYCF. Reports of this nature are often commissioned when a project has finished, so this is particularly unusual as the Flood Fund is still receiving and distributing funds. As such, the first half of this report is concerned with appraising the effectiveness, impact and value of the Fund and drawing conclusions. The second half is written with a view to informing future activities. Throughout, the report highlights learning points and courses of appropriate action.

This report does not present a detailed review of issues concerning climate change, ecology and the causes of the flood. Similarly, we are not qualified to assess the likelihood of further flooding or make recommendations on flood defence projects.

We wanted this piece of work to be as comprehensive and thorough as possible. However, because the Fund is still live, the data used throughout the report provides only a snapshot as it was on the **22/02/2008**.

Respecting the privacy and anonymity of recipients and donors has been crucial in this report and in the operation of the fund itself. Every possible effort has been made to ensure this privacy is maintained.

We appreciate that there are aspects of the report that may appear technical. In an effort to ensure that the most significant issues are not lost, we have placed crucial and concluding remarks in **bold**.

We very much hope this report is of use to SYCF, the Local Authorities, Donors and other stakeholders. More than that, we hope it indirectly helps to improve the quality of life of the flood victims.

Flood Fund - Summary of Graded Performance

This report uses the same grading system as is used by the Audit Commission and throughout the public sector. This facilitates comparisons and provides a useful framework that doesn't necessitate devising a unique system. The grades and descriptions used are:

Grade	1	2	3	4
Description	Outstanding	Good	Adequate	Inadequate

Category	Grade	Description
EFFECTIVENESS		
Phase 1 Grant-making	1	Outstanding
Phase 2 Grant-making	1	Outstanding
Grant-making-Groups	1	Outstanding
OVERALL EFFECTIVENESS		OUTSTANDING
IMPACT		
Publicity and impact on the public	2	Good
Geographic Overview	2	Good
Supporting the uninsured	2	Good
Monitoring the impact of the Flood Fund	3	Adequate
OVERALL IMPACT		GOOD
VALUE		
Fundraising and Donations	2	Good
SYCF's value for money	1	Outstanding
OVERALL VALUE		OUTSTANDING
SOUTH YORKSHIRE FLOOD DISASTER RELIEF FUND		<u>OUTSTANDING</u>

PART 1

Analysis of the work of the Flood Disaster Relief Fund

Effectiveness

Introduction - Establishing the South Yorkshire Flood Disaster Relief

Fund and its processes

The fund was established within 24 hours of the floods occurring. Conversations with stakeholders have made clear that SYCF staff worked commendably long hours in building the necessary coalitions and putting in place the mechanisms that would be required for the fund to start supporting people as soon as possible. This is evidenced by the facts that:

- Only two weeks after the floods (12th July), 316 applications for support had been received.
- The first batch of cheque payments were issued and hand delivered to recipients in Barnsley on 6th July 2007.
- Partnerships were established with the four Local Authorities and the media within a week of the floods occurring.
- On-line donation to the fund was made available and publicised within one week of the floods and over-the-counter payment facilities put in place at several banks and building societies within two weeks.

The competency and speed with which the fund was established is an example of positive practice in this field – the fund was established **extremely effectively**.

Overview of the grant-making process

The Flood Fund was distributed to

- Individuals and families in two phases so far
- Groups in one, ongoing phase

Grant-making to individuals and families:

- Phase 1 payments - flat-rate “hardship” grant of £100.
Qualification for this grant required significant structural damage or flooding in designated habitable areas.
- Phase 2 payments - variable amounts of financial support, ranging from £150 to £900 dependent on the extent of damage and whether any members of the household were in priority need.

The processes for assessing Phase 1 and Phase 2 applications were very similar. The layout, terminology and complexity of the forms were appropriate. All of the information requested on the forms was relevant. Efforts were made to ensure the forms were as simple and accessible as possible. SYCF recognised some people may need additional support in completing the form (especially on issues concerning literacy or language). The SYCF Flood Team provided this additional support. The provision of this support mitigated the effects of these issues as much as could reasonably be expected.

SYCF were keen to ensure that the fund was split fairly between the four Local Authority areas, whilst at the same time acknowledging individual donors' wishes to direct their support to specific areas or types of victim (disabilities, elderly, community groups etc)

The Flood Fund used the numbers of properties affected in each area, as notified by each Local Authority under their Bellwin claims, to provide the overall percentage split of any donations which were for the general relief of flood victims throughout South Yorkshire. To this overall split per area was added any area-specific donation, so that the Flood Fund kept an ever-changing record of how each part of the fund was growing, and then diminishing as donations arrived and grants were distributed.

Effectiveness - Phase 1 Applications for individuals and families

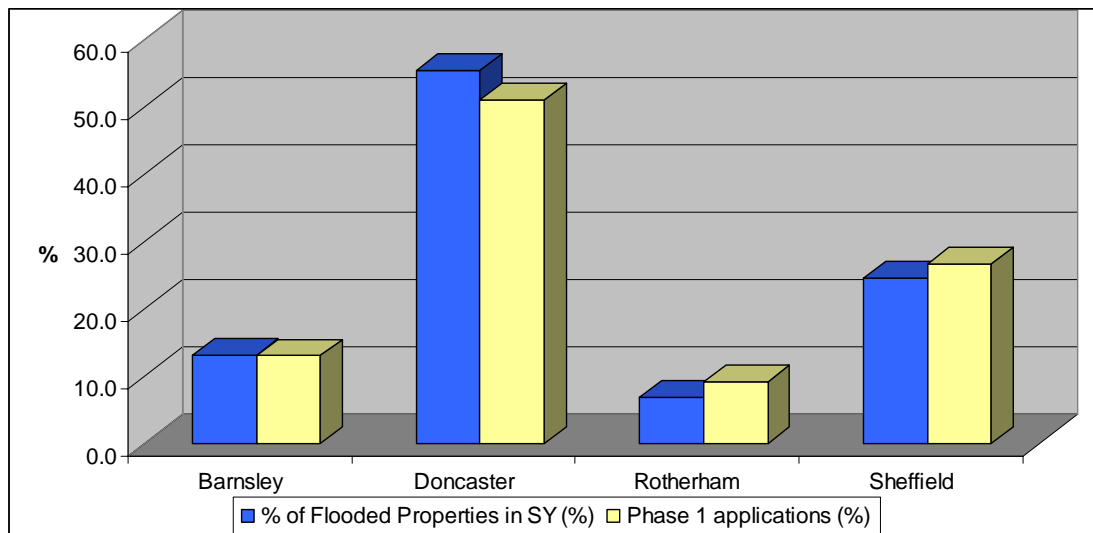
Effectiveness of a flat-rate £100 award

The initial decision was that the first phase of awards would be for a flat rate of £100. The alternative to a flat rate level was a variable amount dependent on particular criteria.

This alternative, although considered by SYCF, was not pursued. A number of reasons have been cited for this decision; most prominently, uncertainty concerning the level of future funds and whether they would be sufficient if more than £100 was to be made available. It is certainly true that no reliable data existed which could have accurately predicted the total amount of money that was to be raised. Considering the evidence that was available at the time, SYCF was right to err on the side of caution and in doing so achieved **enhanced effectiveness and equity of support**. There is no evidence that the comparatively small amount of money available in Phase 1 deterred people from applying.

Phase 1 take-up rate across South Yorkshire

The South Yorkshire Local Authorities have estimated that the flooding physically damaged 5395 homes; because different Local Authorities used different methods of collecting and reporting information on damaged property (with different degrees of success) this number cannot be definitively stated. Suffice to say that even accounting for a generous margin of error, 41-45% of affected homes applied for Phase 1 support. Even accounting for discrepancies in recording data, this figure represents a **high take-up rate**, which suggests to us that the publicity work undertaken by SYCF was **suitably effective**.



The graph above demonstrates that this take up was high across all four Local Authorities and none were especially under- or over-represented. As such, the mechanisms SYCF put in place to ensure take up levels were proportionate to the number of flooded properties were **very effective**.

Phase 1 decision-making processes

75% of the people who applied for Phase 1 support were eligible for support. This high award rate merits further scrutiny - particularly as when the people who received Phase 1 equivalent support as an *additional* part of their Phase 2 grant are included in the calculation; the Phase 1 award rate rises to an exceptionally high 94%.

Charity Commission guidelines require that every grant awarded is based on an assessment of an individual's need. A 94% award might suggest that criteria applied in discerning who should receive support were not robust enough.

However, close analysis of the data captured from the Phase 1 application forms has established that this was **not** the case. The results are displayed in the table on page 11. In assessing need, SYCF followed Charity Commission Guidance (leaflet CC4), which states that "someone suffering a temporary period of financial hardship due to a sudden change in circumstances" may be eligible for charitable support. This means that whilst SYCF asked applicants if they qualified under any of the standard Child Poverty Action Group (CPAG) indicators of poverty, and this was a significant indicator of need, it was not

the only measure that was used to indicate need, the main indicator of need being the loss of access to all or part of their home as a result of the sudden flooding.

It is possible that requiring proof of benefits significantly reduced instances of disclosure of financial circumstances. However, no alternative was found, nor has one been suggested in hindsight. Having the ability to assess need through benefit eligibility was a **highly effective** method of ensuring SYCF had verifiable information concerning applicants' level of need in addition to the evidence provided by the Local Authority that their property had been flooded.

Circumstances & Entitlement	People in households				
	0	1	2	3	4
Number of occupants age 70+	82%	12%	6%	0%	0%
Number of occupants age 0-4	87%	9%	3%	1%	0%
Number of occupants on benefit	74%	20%	1%	2%	3%
	Yes		No		
Receipt of Council Tax Benefit	25%		75%		
Receipt of Child Tax Credit	6%		94%		
Receipt of Family Tax Credit	15%		85%		
Free Prescriptions	13%		87%		
Housing Benefit	18%		82%		
Incapacity / Attendance Allowance	13%		87%		
Income Based Job Seekers Allowance	3%		97%		
Income Support	14%		86%		
Pension Credit	10%		90%		
Free School Meals	5%		95%		
Working Tax Credit	3%		97%		

In the event, these indicators were not used in Phase 1, as evidence of significant structural damage or flooding in habitable areas was sufficient to merit financial support of £100.

However, as the level of eventual funds available was not to be known at the time, SYCF is to be commended for having the foresight to put in place clearly identifiable and verifiable “partitions of need”, in full accordance with Charity Commission positive practice. This is an example of **highly effective fundraising and contingency management**.

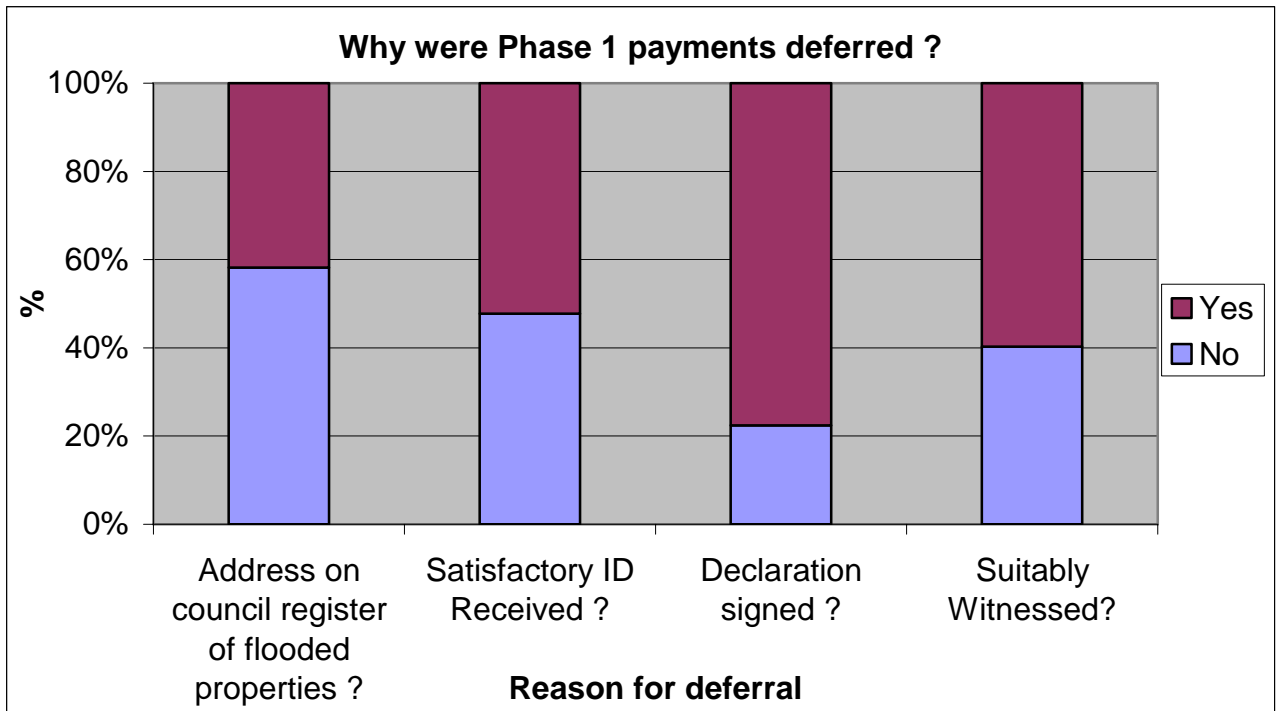
Challenging applications

The flooding created a significant number of complicated and distressing issues for its victims. As such, a key measure of the effectiveness of the Fund is how it handled complicated applications, particularly as Phase 1 evolved into Phase 2.

Examination of the records show that of 585 Phase 1 applications not recorded as being paid in Phase 1, most (75%) referred to people who put in a Phase 1 application after Phase 2 had begun and who therefore received the Phase 1 £100 payment to which they were entitled as part of their Phase 2 grant. Four additional categories have been devised for people who have requested support and not yet received it, as demonstrated below.

Analysis of the 585 Phase 1 applications received that were not recorded as being paid in Phase 1: data as at 22/02/2008						
Reason	£100 Paid as an additional part of a Phase 2 payment	Deferred, pending more information	Received, pending available funds	Rejected	Withdrawn	Total
Number	439	67	23	50	6	585
%	75	11.5	4	8.5	1	100
Analysis by area						
Barnsley	12	9	2	6	0	29
Doncaster	190	37	5	33	6	271
Rotherham	11	8	11	4	0	34
Sheffield	226	13	5	7	0	251

Excluding applications where a £100 Phase 1 payment was made as part of a Phase 2 grant, the most common reason that Phase 1 applications were deferred was because the application had incomplete information and evidence. Most incomplete applications were missing more than one piece of data. The graph below illustrates the frequency of incomplete data.



Detailed analyses of the reasons for deferral have revealed nothing to suggest that any particular groups or areas found it especially difficult to submit the information required by SYCF. The most common cause of deferral was an applicant's house not being on the current list of flooded properties as supplied and regularly updated by the appropriate Local Authority. Whilst Local Authorities faced significant challenges in evidencing this, and resourced their response to the queries in different ways, their comparative speed in determining whether properties were flooded or not and communicating any changes in information to SYCF was a significant factor in the performance of that area's part of the fund. Records are available that can determine the performance of each authority in this respect, and will be shared with those authorities in a separate communication.

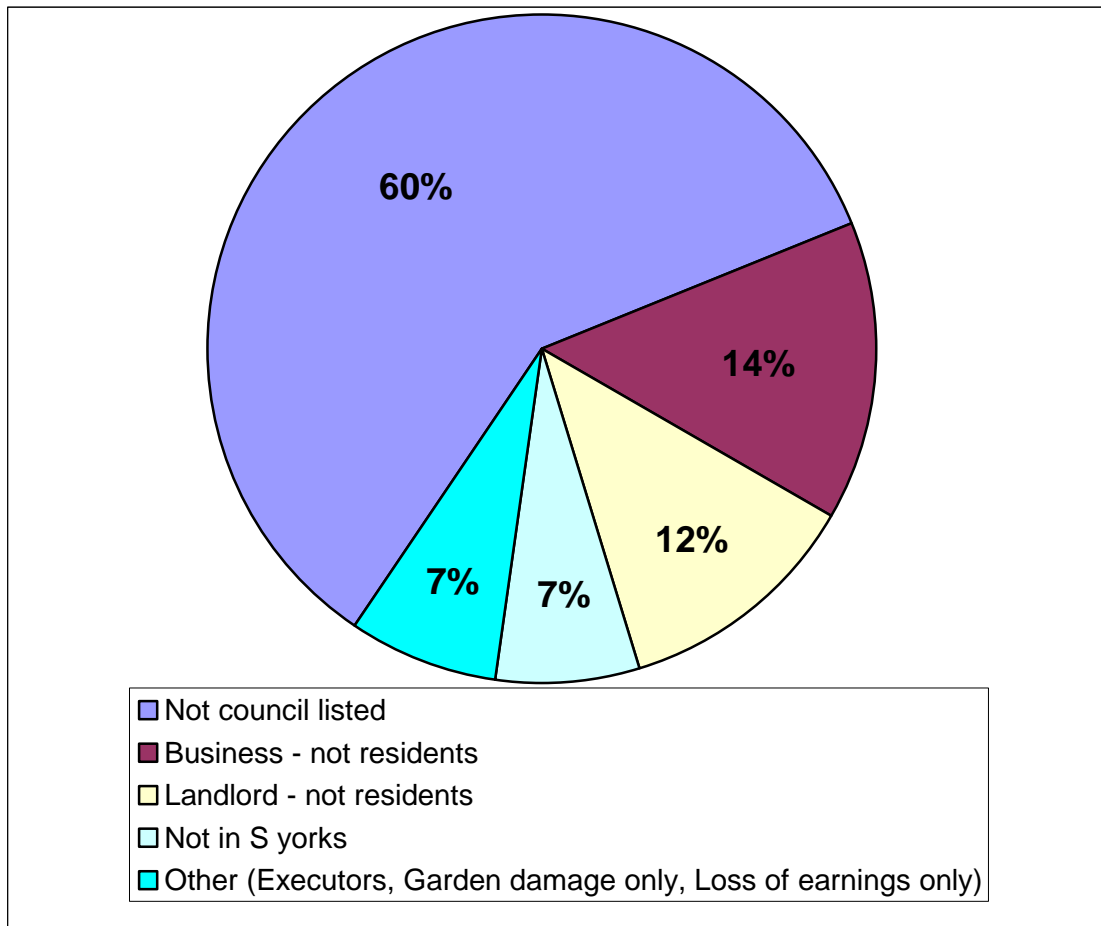
At the date of this analysis (22/02/08), 23 applications had been assessed as suitable for support but had not yet received their grant. In most instances,

accepted applications are placed in this category as a “clearing house” whilst a cheque is raised and dispatched – it is, in effect, work in progress. In the rest of incidences they are placed here pending the receipt of new monies into the fund for that area.

However, it has to be noted there that a significant new challenge exists in Rotherham. Over 50% of deferred applications are from the Rotherham area; this is a significant number, and is caused by a serious and on-going fund issue in that part of South Yorkshire. (This challenge recurs throughout the report and is covered in greater detail in the Current Effects section).

A small number of people submitted a Phase 1 application, only to withdraw at a later date. Some people who withdrew later resubmitted their applications and were processed in order of date received, as any other new applicant. This category also provided a holding place for duplicate applications; a tiny number of attempts were made to access Phase 1 funds twice, probably in error. All of these attempts were identified and stopped, further enhancing the effectiveness of the Phase 1 fund.

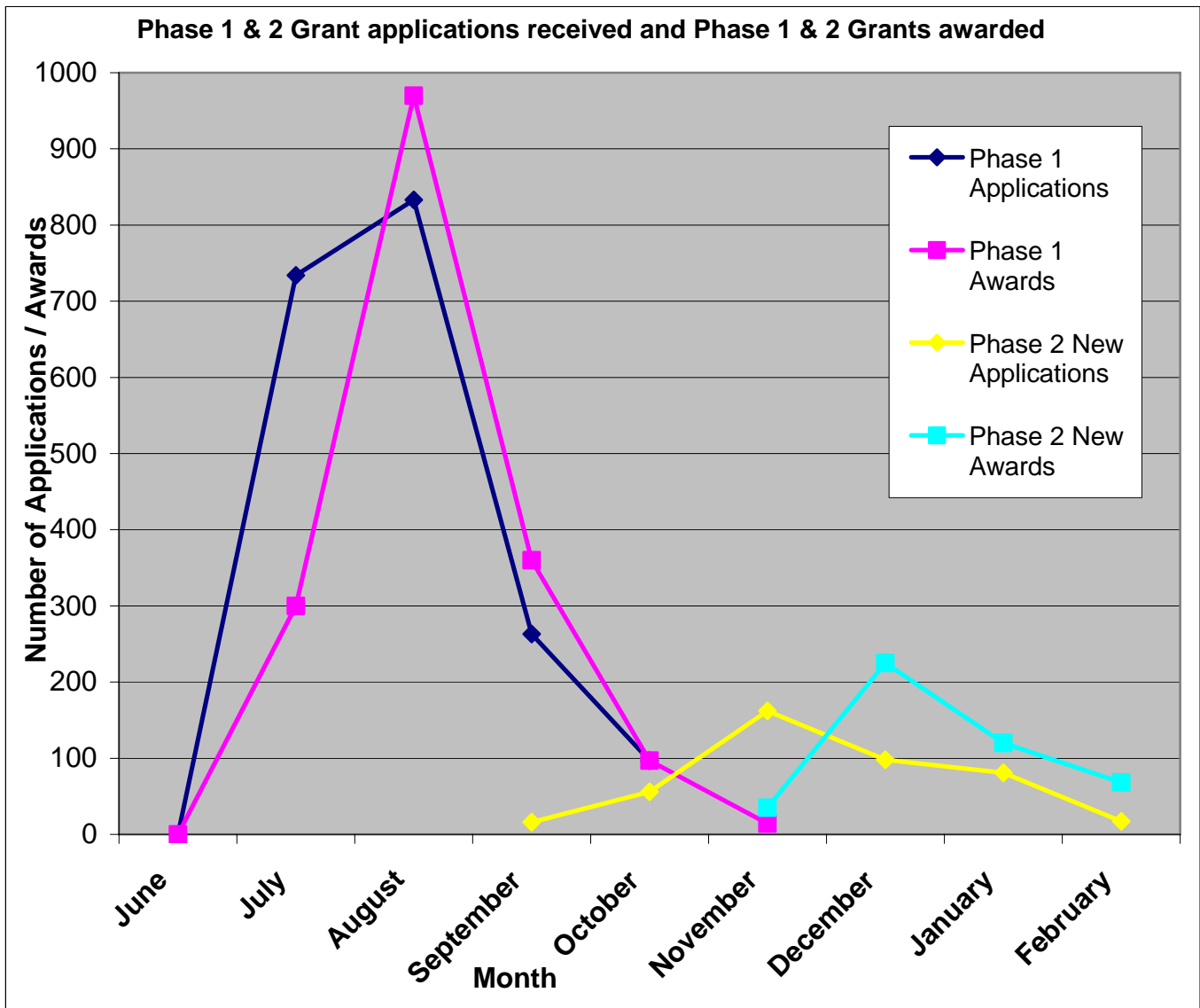
The graph below illustrates why 50 Phase 1 applications were rejected outright as being unsupportable in this Phase. The reasons recorded fall entirely within Charity Commission guidance. As far as rejected applications are concerned, **there is no recurring geographical area or social factor that might suggest ineffectiveness on the part of SYCF or its processes.**



Dealing with Phase 1 grants in a timely manner

A key indicator of the effectiveness of the Phase 1 process is the length of time it took from the receipt of an application to a decision being made and payment being dispatched. Here, **SYCF performs exceptionally well** and also better than all other similar domestic Relief Funds who have published credible information. At one point, the start to finish turnaround time for a Phase 1 grant was less than 2 days. Where the average turnaround time of Phase 1 fluctuates, the data overleaf makes clear that this is attributable to a significant growth in applications in preceding weeks, rather than lower

performance on the part of the staff or the need to review resourcing levels in the short to medium-term.



The above graph expresses how Phase 1 applications and awards rose exponentially in the two months following the floods before declining almost as quickly. The speed of this decline suggests two possibilities; either the publicity and accessibility of Phase 1 funds significantly reduced demand or the need for the particular type of modest support offered through Phase 1 money had been met. We conclude that it was the latter - given the continuing high success rate of applications and the media exposure covering the floods and the Phase 1 scheme it is unlikely that people were unaware of the Phase 1 support. In addition, this increase in demand helped the Foundation's efforts to fundraise to support Phase 2 distribution.

It is clear that **SYCF successfully anticipated the downturn in applications** that started in September. During September, Phase 2 was developed using sampling methodology. There was no guidebook to assist the process of determining what would be an effective level of support in Phase 2 and what factors should be used to determine distribution. In the event, several different scenarios were simulated. As a result of this, a sample of 40 Phase 2 applications were used to test various hypotheses against an appropriate level of grant distribution. Using an assumption that the range of awards should be between £1000 at the highest (£100 Phase 1 plus £900 Phase 2), and £250 at the lowest eligible level (£100 Phase 1 plus £150 Phase 2), the applications went through several iterations of assessment until the Flood Team were satisfied that the assessment criteria that was finally selected would be fair, simple and effective to use with the anticipated volume of applications, and would be considered to be fully justifiable in accordance with Charity Commission requirements. Separate Phase 1 awards were phased out in October, as the Phase 2 process was developed. From November, if people were eligible for Phase 1 support but had not applied for it, they received it as part of their Phase 2 grant. This process of streamlining the grants provided greater capacity and elasticity within the staff team and enabled SYCF staff to better focus on the much larger grants they would shortly be awarding.

Overall Effectiveness of Phase 1

- Phase 1 was established extremely effectively and rapidly.
- Clear communication achieved clarity of purpose.
- Robust structures were put in place to ensure compliance with statutory obligations and Charity Commission guidance.
- Appropriate criteria were used in making speedy judgements of applications.
- The application process was fair and not inherently discriminatory or disadvantageous to any socio-economic or geographical groups.

- Once a decision had been made, awards were made rapidly and efficiently.
- Contingencies were put in place that could have been used if funds had proved insufficient.
- Issues that did present challenge were handled swiftly and satisfactory outcomes reached in almost all cases.

Conclusion: Phase 1 was extremely effective. This part of the South Yorkshire Flood Disaster Relief Fund should be highlighted as an example of best practice in Britain.

Grade: Overall Effectiveness of Phase 1	1 – Outstanding ✓
	2 - Good
	3 - Adequate
	4 - Inadequate

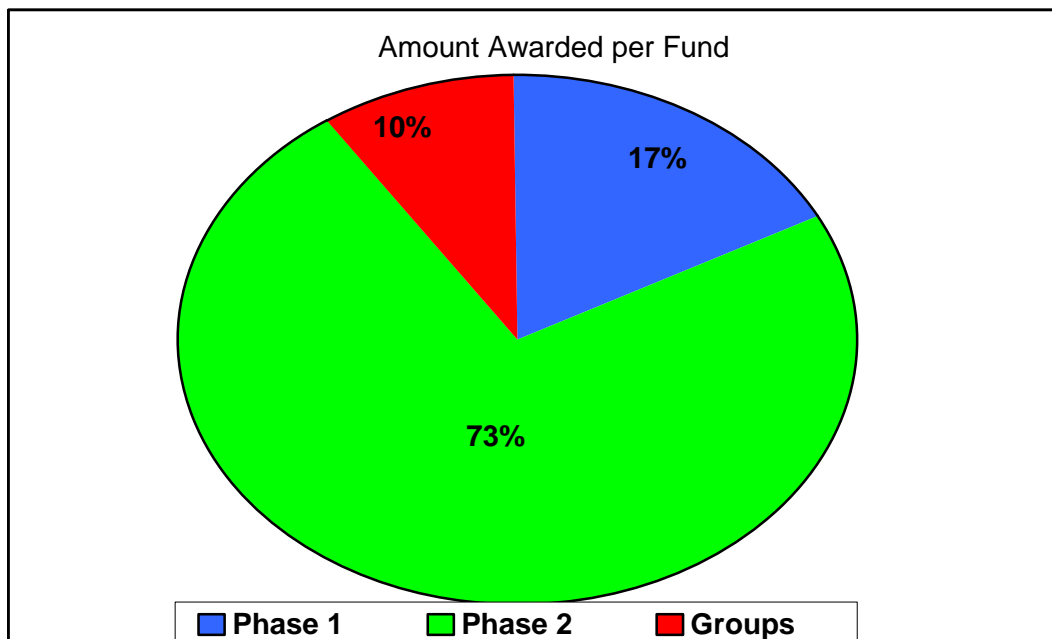
Effectiveness - Phase 2 Applications

Introduction

Phase 1 was a precursor to Phase 2. By the time the Phase 2 process started, the fund was well established and had already awarded over £126,000 – over 70% of the eventual Phase 1 total. Several of the most pressing issues had been addressed by SYCF by this stage. Greater confidence and certainty of funds facilitated the decision making process.

A letter was sent to everyone who had been awarded a Phase 1 grant informing them of the next Phase and inviting applicants to provide an update on their situation. In total, 1548 applications for Phase 2 funding were made. 91% of these were eligible and have either been paid or are in the process of being paid. This number includes 439 people who did not submit a Phase 1 application and were awarded the £100 they would have received had they applied in addition to their Phase 2 payment.

As with Phase 1, eligibility was assessed through the completion of a short form. Unlike Phase 1, during Phase 2 variable levels of funding support were available as discussed in the previous chapter. SYCF used a more discerning assessment process in determining the levels of funds that people should receive. This more discerning process was partly in recognition of the much higher levels of funds involved in Phase 2, as demonstrated below.



Decision Making Process

The assessment process comprised two sections: (i) An initial qualitative assessment of impact and (ii) a quantitative assessment of priority need. All decisions regarding awards were corroborated by at least two additional members of staff.

(i) Effectiveness of the Impact Assessment

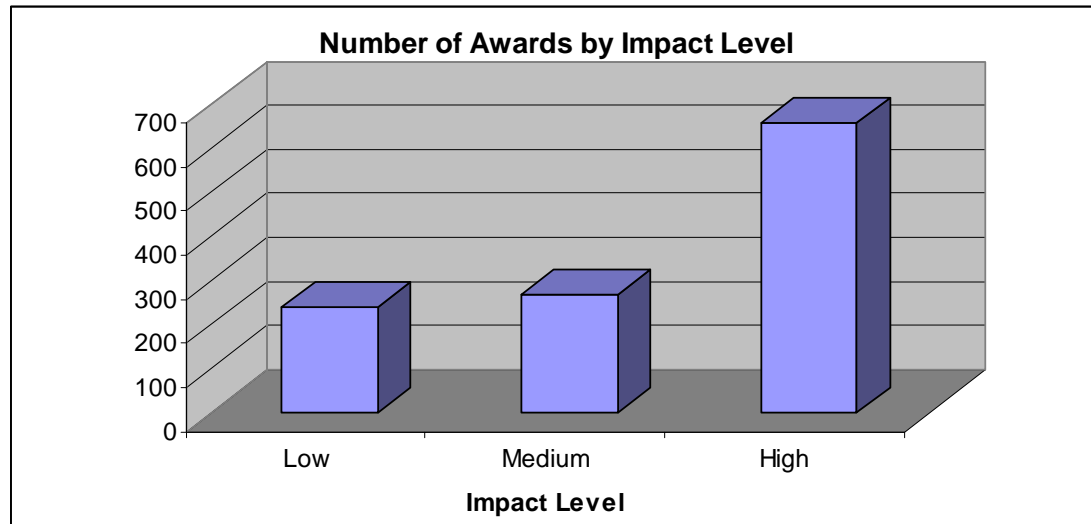
Based on information taken from the submitted form, applicants were assigned an “impact” rating of Low, Medium or High, depending on the extent of the damage. This impact assessment informed the baseline level of the award. SYCF also prepared for the most severe cases by creating an “extreme” impact category. This created the option for additional flexibility should particularly distressing cases have presented themselves and funds be available. In the event, as Phase 2 is still being distributed, and funds are running short, this category has yet to be fully utilised

The following table demonstrates some examples of the varying Impact levels.

Impact	Examples	Baseline Award
Low	Decoration, partial flooring damage or loss, minimal furniture damage or loss. Property is habitable.	£150
Medium	Returned to homes having had to evacuate or live upstairs. Still unable to use majority or whole of the ground floor, but able to cook and bathe.	£450
High	Still out of their property and living in temporary accommodation. Flood damage that has made building unsafe or is still drying out. Flood damage that has resulted in the continuing and ongoing loss of bathroom or cooking facilities.	£700

Information concerning impact levels was taken from a question on the form, which asked about applicant’s current circumstances. SYCF recognised that there are inherent difficulties in objectively assigning qualitative narratives. Where applicants were borderline between two impact levels, the Flood Team

would discuss and ratify or amend any initial decisions and if necessary contact the applicants for further information. This was an **effective method of reducing the disadvantages of using a qualitative system.**



The above graph illustrates an important point. It is clear that so far the majority of awards were made for people who had suffered a “High Impact” from the floods (659). Conversely, the smallest number of grants (240) was awarded to people who had suffered ‘only’ a “Low impact”. To qualify for the High Impact level, applicants would usually either still be out of their property and living in temporary accommodation or have suffered flood damage so extensive it has made the building unsafe to live in or devoid of cooking or bathing facilities for an extensive period of time. That 659 (56%) of applicants were in this category is a salutary reminder of the extent of the damage the floods inflicted 8 months on, at the date of this evaluation.

(ii) Effectiveness of the Priority Assessment

The second section of the Phase 2 assessment process identified if applicants qualified for any of the four priorities, for which a £50 supplement was added to the baseline award. Each additional priority merited an extra £50. These additional special factors were:

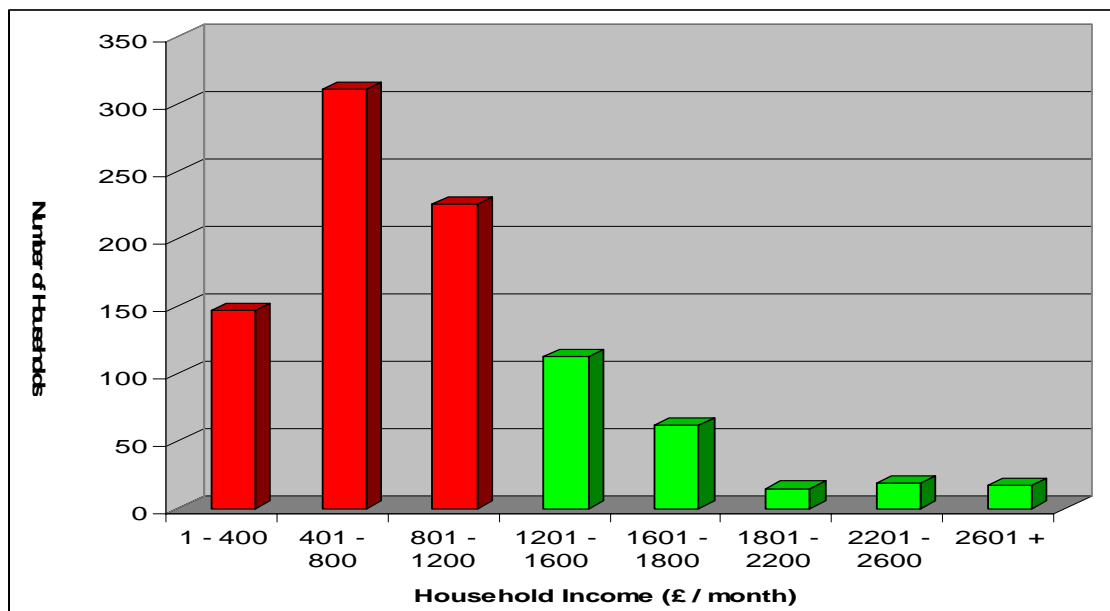
- The household having income levels below CPAG thresholds.
- At least one occupant aged 70 or over.
- At least one occupant in receipt of Disability Living Allowance (DLA).

- At least one occupant aged under 5.

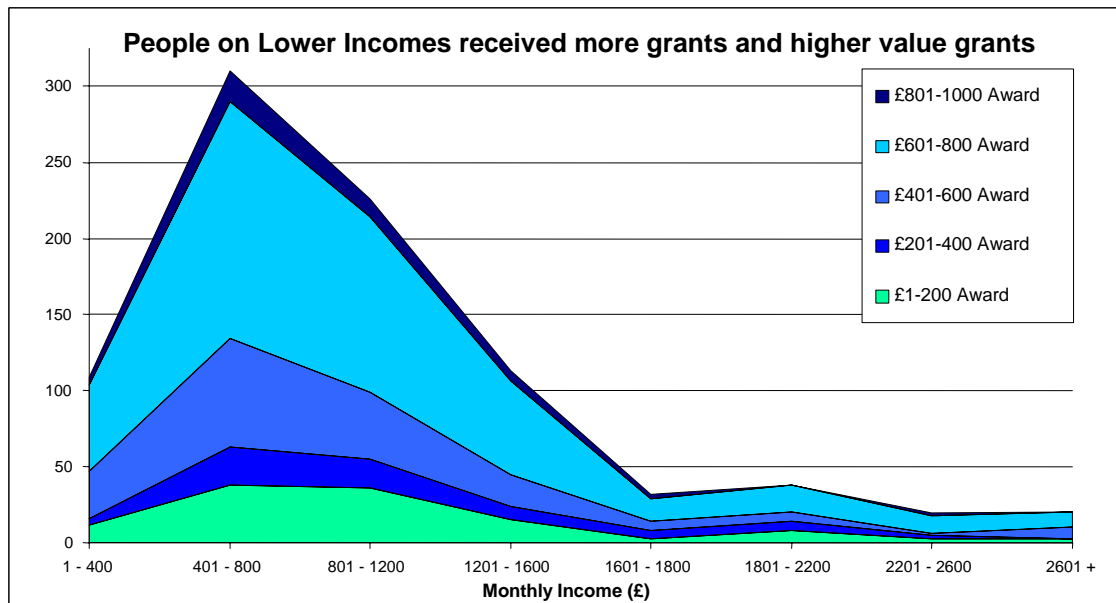
429 households who received a Phase 2 payment did not supply information concerning their income. This represents 30% of all households who received awards. The experience of IPSOS-MORI suggests that when asked, *at least* three fifths of respondents generally refuse to give information concerning their income. So in terms of gathering data relating to income, SYCF actually did marginally better – and certainly no worse – than might be anticipated. Households which did not supply information concerning their monthly income were given awards relating to the impact of the flood damage and any criteria about which they did supply information.

Effectiveness of using the CPAG thresholds as a special factor

For the Yorkshire and Humberside region, the current CPAG poverty line is £1199 per month. Of the households that supplied data concerning their income, 75.1% were below this poverty threshold, as demonstrated below.



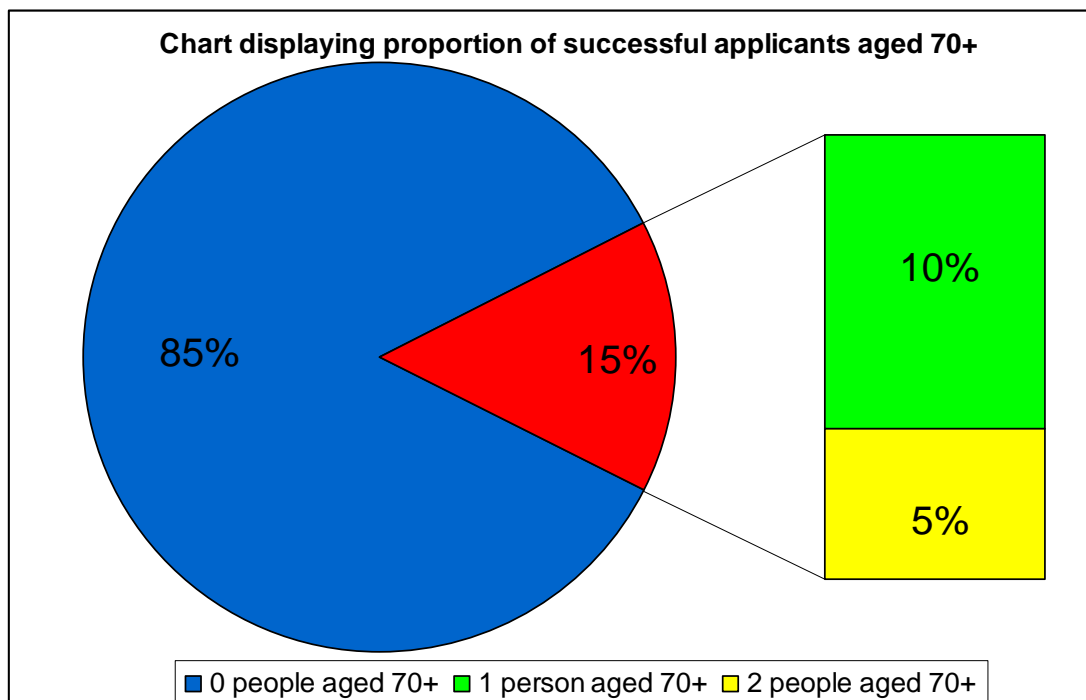
In addition to 75.1% of the *number* of Phase 2 grants being awarded to people whose monthly income was below the CPAG poverty threshold, exactly 75.2% of Phase 2 *funds* were awarded to people whose monthly income was below the CPAG poverty threshold. This is best illustrated in the graph overleaf, which demonstrates how the highest award amounts (the top three bands) were overwhelmingly awarded to people with an income of less than £1200 per month.



Making the CPAG thresholds a key priority targeted SYCF's resources where they would do the most good. It was in full accord with the Charity Commission's guidance for targeting resources. It was an **extremely effective mechanism** for discerning need and delivering appropriate funds.

Effectiveness of using the 70+ indicator as a special factor

SYCF were conscious that the effects of the flooding would have a more severe impact on the elderly. As such, households with individuals 70+ years old were awarded an additional £50 per household. SYCF could have considered awarding an extra £50 or even £100 to people over the age of 70 as opposed to households. There is no evidence that SYCF examined the impact of doing this except through the sampling methodology used to develop Phase 2 payments through a basic level of low/medium/high, plus up to 4 premiums. Similarly, the reasoning behind setting the age limit at 70, rather than 65 or 60 is not markedly clear, and there is substantial nationwide evidence that the age where people are considered "elderly" varies, as can be seen below. As it became clearer that only a relatively small number of households would qualify for this special factor, this issue ought to be re-examined during any prospective Phase 3 should funds allow. The graph below demonstrates the extent to which the fund supported elderly people over the age of 70.



In England, females over the age of 60 qualify for free prescriptions and subsidised bus travel. Men currently qualify at 65. Everyone over the age of 65 qualifies for state pension. Everyone over 75 qualifies for reduced rate TV licence. Everyone over 60 qualifies for the winter heating payment.

As can be seen from the above, there is no consistent national measure for what would be deemed to be the age at which “elderly” becomes an appropriate term, which highlights the problem.

These disparities demonstrate that SYCF was correct in using age as an indicator for vulnerable older people, irrespective of the particular age chosen. Overall, **using the 70+ indicator was an effective measure**, although there are learning points for the future.

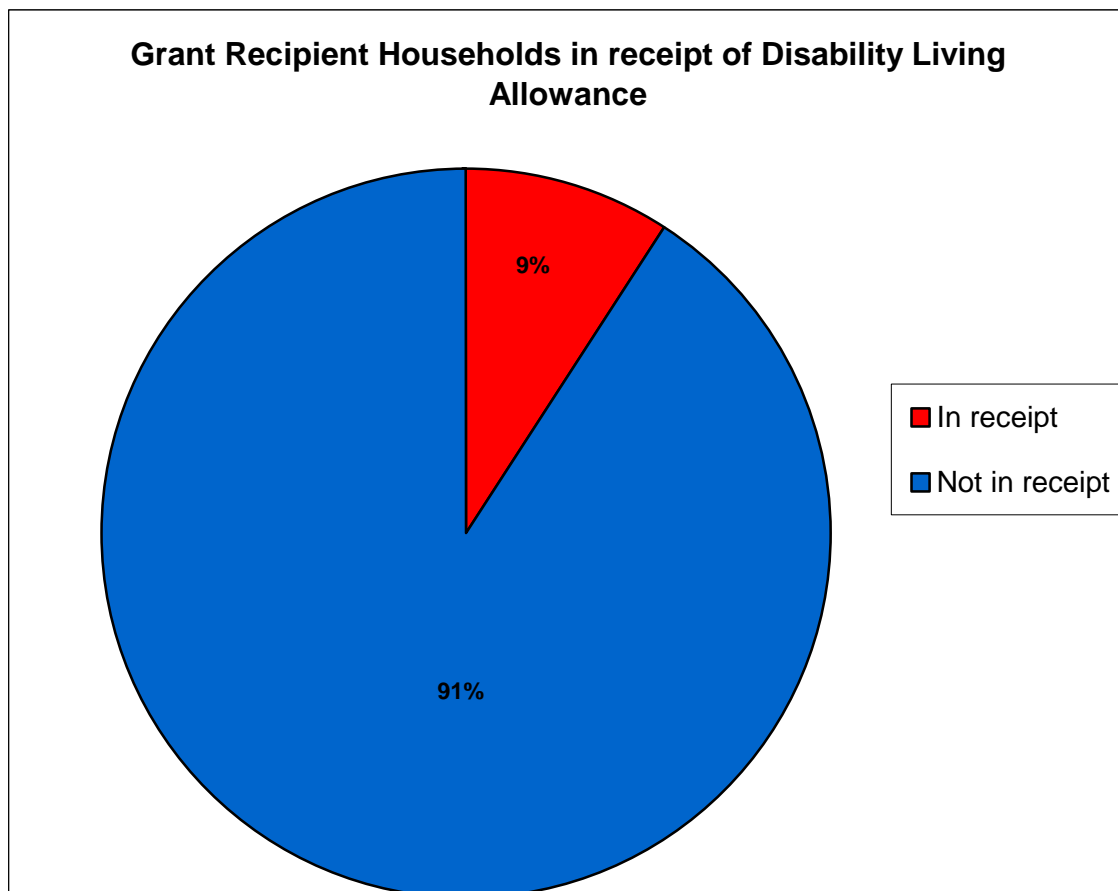
Effectiveness of using the receipt of Disability Living Allowance (DLA) as a special factor

DLA is designed to compensate for an inability to work. As such, DLA is only paid to people who are 65 years old or less. However, a household needed to have a person aged 70+ in order to qualify for the age indicator (see above).

Therefore, there is a potential gap in the assessment process whereby disabled people aged between 65 and 70 would have automatically been excluded from two of the four additional special factors (DLA and 70+). This age gap should be re-examined by SYCF.

Additionally, in order to ensure that all people who had a disability were given additional support, information regarding Attendance Allowance and Incapacity Benefit could have informed the decision making process.

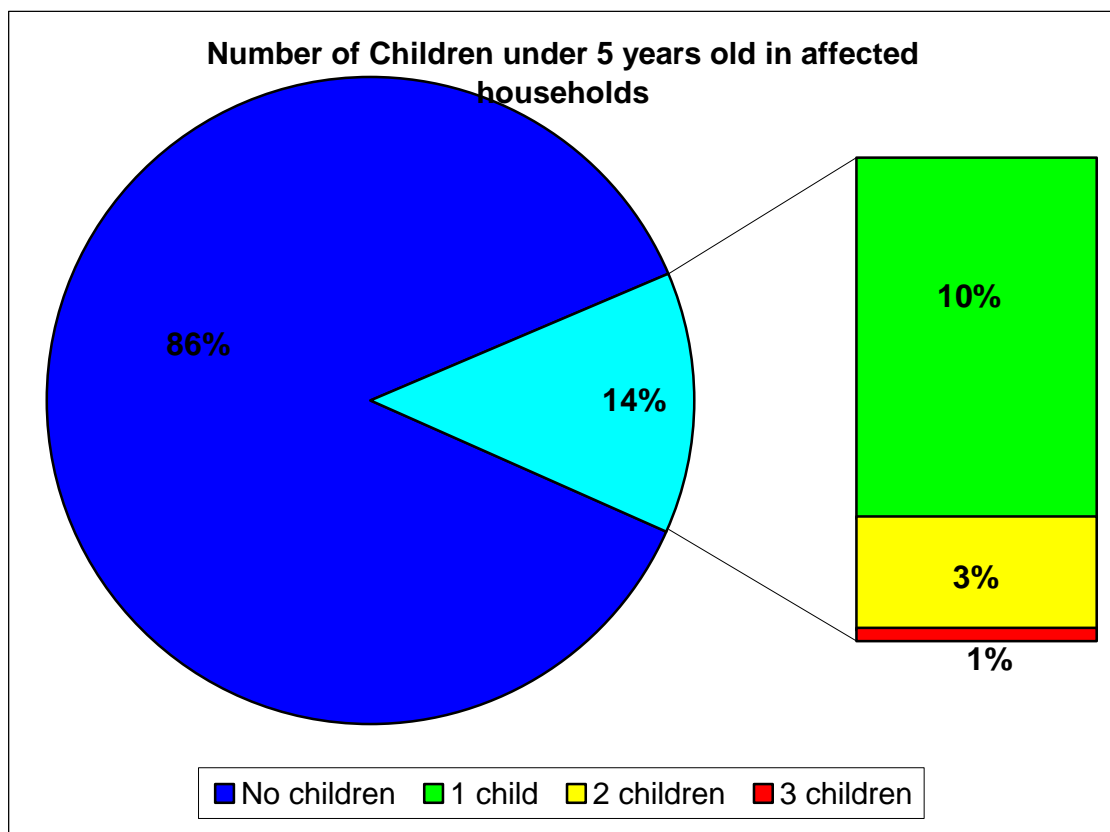
Of the households that did *not* receive any DLA support, 10% *did* tick the boxes to say they received Incapacity Benefit or Attendance Allowance. These were not included in the assessment process for Phase 2.



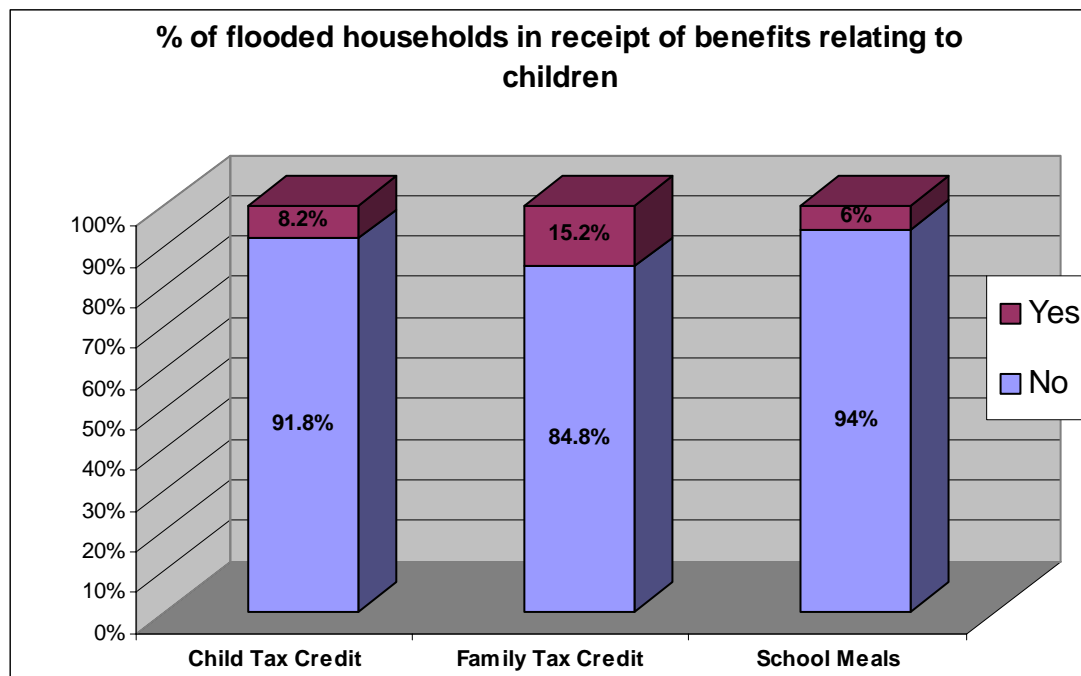
Nonetheless, as demonstrated by the graph above, 9% of households were in receipt of DLA and were awarded commensurate additional grants. This 9% is in accordance with the number of households across South Yorkshire that receive DLA. Overall, **using the Disability Living Allowance (DLA) indicator as a special factor was adequately effective - just**. SYCF could have taken a more nuanced and sophisticated approach to supporting disabled people.

Effectiveness of using Children under five as a special factor

It was evident that households with children faced intense challenges and particular unsettlement in overcoming the effects of the flood. As with other special factors, acquiring reliable and verifiable information was critical. The 2001 census data suggests 12.8% of households within South Yorkshire have at least one child under five years old. As, in 2007, none of the children under 5 would have been born in 2001, this can only be used as an indication of current demographics. 14.0% of the 1420 successful applicants declared that one or more children under five years old were living in the affected household.



The graph overleaf demonstrates the percentage of flooded households with a child/children less than five years living at home. Given the comparatively small number of people who qualified for this special factor, SYCF may wish to consider augmenting this further should funds allow in Phase 3.



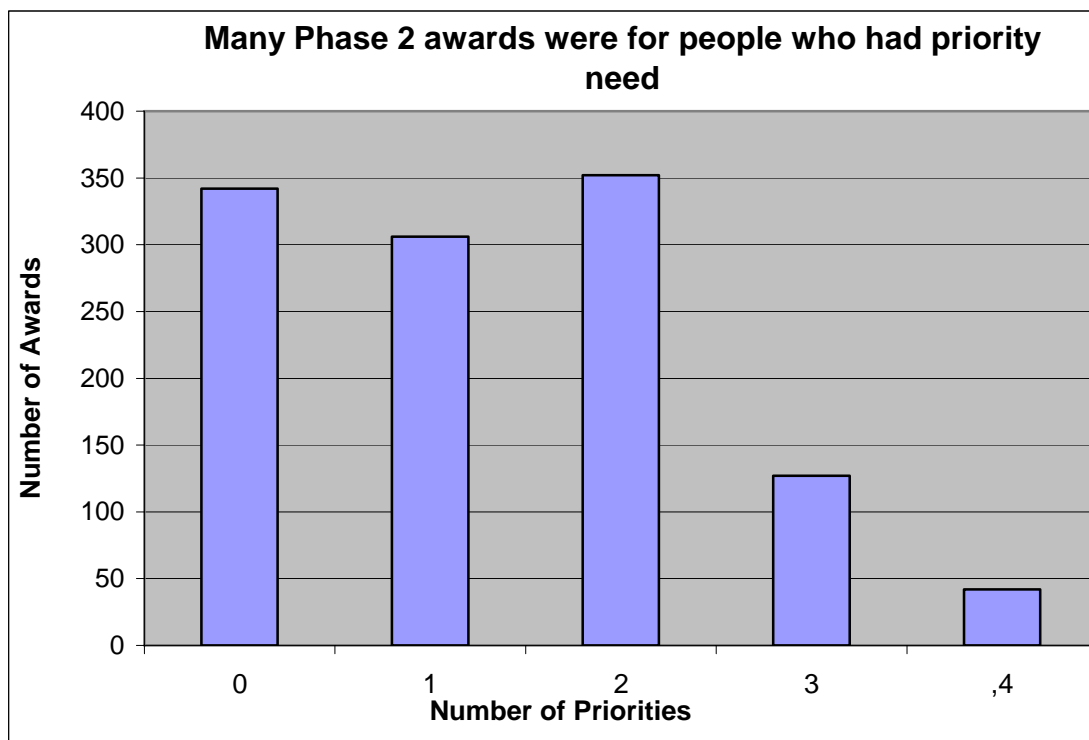
The graph above shows the distribution of various family related benefits shown on applications.

As none of the benefits associated with children and families were precise enough to ensure households with children or young people received additional support, using a simple test of whether a house had any children under the age of five was the most **efficient** way of making these judgements. But there is a difference here between efficiency and effectiveness. The mechanism that was used was less **effective** in some ways; a family with three children aged 6, 8 and 10 would have received no additional support, whereas a family with one 5 year old would have received an extra £50. Variable rates, based on the number of children as well as their age may have enabled funds to be used more **effectively** and particularly targeted them towards helping young people, and this could be considered in any Phase 3 distribution.

Using the presence of a child under the age of five as an additional special factor was an effective measure.

Overall Effectiveness of the Four Priority Factors

Less than 30% of awards were for the baseline amount. Over 70% received supplemented amounts of money. As such, **these additional priorities were fairly effective** in identifying people's level of need and providing commensurate support. However, a number of learning points present themselves and should be addressed in the event of any future Relief Funds. The effectiveness of the SYCF banding scheme can also be demonstrated through the amount that was used; if only a very small number of grants had been for an amount above the baseline, it would suggest that the priorities chosen were not particularly applicable to recipients' circumstances.



However, the above graph demonstrates that many households did have additional needs that were detected and addressed by the Flood Fund. Only approximately one fifth of the awards made were for a baseline amount.

Phase 2 Decision Making processes

Effectiveness of dealing with people who declined to apply for Phase 2

In total, 106 people who applied for Phase 2 applications have not yet been paid:

Reason	Rejected	Deferred – pending more information from applicant	Awarded, payment pending available funds	New application being processed	Total
%	45.9	25.7	15.9	12.	100
Number	49	27	17	13	106

A number of people received a Phase 1 payment but declined to apply for Phase 2. Others received Phase 1, but have not yet applied for Phase 2. SYCF has tried to contact people within this group on a number of occasions and in a number of ways. The effectiveness of this activity is not, however, illustrated in the above table; at the start of Phase 2, the number of people who had applied for Phase 1 and could apply to Phase 2 was 1000. As people were contacted and did apply, they were moved out of this category and processed appropriately. SYCF has kept evidence of the contacts they have attempted to make and tracked progress precisely.

As a result, although this category makes up the largest group of remaining Phase 2 issues, they represent only 6.3% of all applications. This number is astonishingly low and demonstrates that the processes SYCF put in place for encouraging people who had received Phase 1 payments to apply for Phase 2 payments were **very effective**.

Effectiveness of handling Phase 2 rejections

44 rejected applications are in Doncaster. Only 4 are in Sheffield and only one is in Barnsley. There are none in Rotherham. The Doncaster rejected applicants are from a close geographic area concentrated within a few streets of each other. Most of them were referred to the Flood Fund through a Warden.

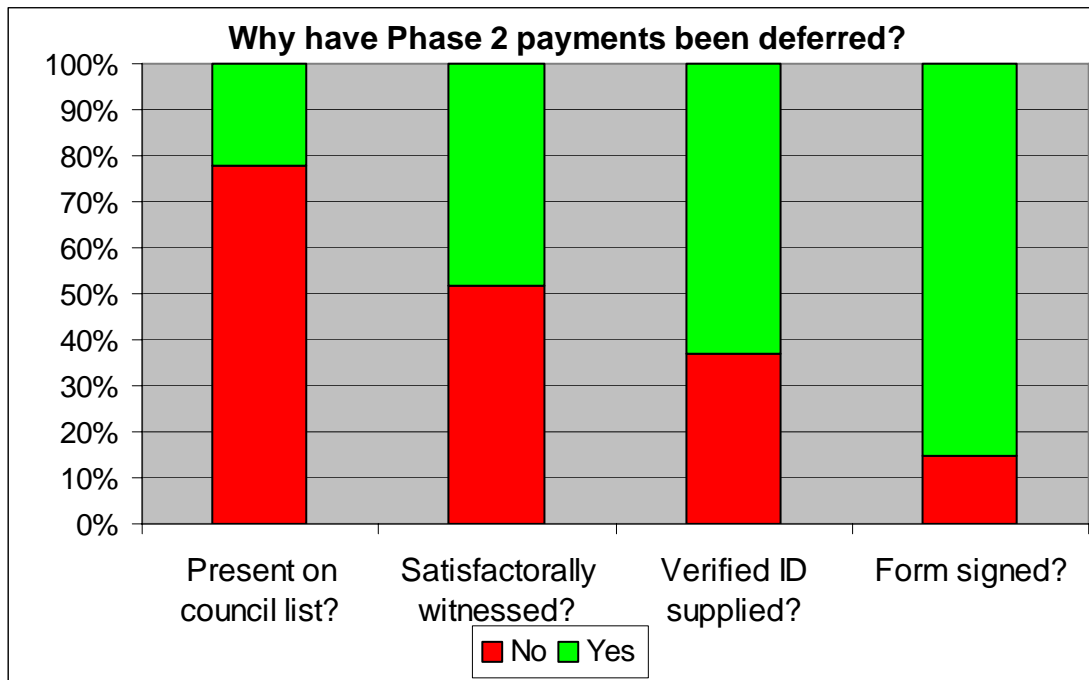
Approximately 75% of rejected applications were rejected because insufficient flooding had occurred to warrant financial support or flooding had occurred in areas of the property that are not inhabited (allotments and cellars). Where this was the case, SYCF has contacted Local Authorities and asked that they investigate the property and confirm that this is the case. The remaining 25% of rejected Phase 2 applications were rejected because the properties were flooded but the applicants were ineligible, for example, businesses or landlords of empty properties.

SYCF has kept and produced evidence that clearly demonstrates the reasoning behind every rejection. SYCF’s handling of rejections was **extremely effective**.

Effectiveness of deferral process for Phase 2 payments

SYCF recognised at an early stage the need to ensure that collected information was sufficiently verified. Four issues had to be verified:

- The form had to be signed.
- The applicant had to provide evidence of identity.
- The form had to be witnessed.
- The property had to be on the council list as confirmation of flooding.



Issues around satisfactory witnessing, verification of identification and the signing of the application form are comparatively rare - only 1.6% of all Phase 2 applications. SYCF claims that many of those who had difficulty completing the form satisfactorily had literacy challenges. There is documented evidence to confirm that SYCF provided appropriate support to people in such circumstances.

The most common obstacle was applications from people in properties that were not on the Local Authorities' lists of flooded properties. SYCF contacted Local Authorities to ask that they make further enquiries to confirm that the property was flooded.

There are on-going issues in some areas in terms of the Local Authority records, and these will be reported separately to the Local Authority concerned.

Many Relief Funds have not required a witness, identification and a signature. To use all three checks and still delay only 1.6% of applications shows how **very effective** the deferral system was. It also helped ensure that SYCF complied with its Charity Commission obligations.

Effectiveness of dealing with successful applications for which no funds are available

There are 17 applications that have been judged successful but could not be paid at the time of this evaluation. They are all within Rotherham. The average amount awarded is £508 – considerably higher than the Rotherham average, suggesting many of these applicants have endured considerable impact and are in priority need.

These applications have been awarded £8,650 in total. The awards have all been completely verified. The *only* reason they cannot be paid is because the Flood Fund for the Rotherham area has no funds remaining. (This issue is discussed in greater detail in the “On Going Issues” section). SYCF has done all it could reasonably be expected to do to raise further funds for the Rotherham area. The Flood Fund has received no statutory support from the Local Authority to support these applications.

It is evident that SYCF are dismayed that no funds remain for Rotherham and are embarrassed to be reporting to applicants that the fund in Rotherham is

fully spent, when funds remain in other areas of South Yorkshire. They have used all methods at their disposal in an attempt to redress the situation. SYCF has kept in contact with people in this category and should funds arrive, they could still be paid.

Overall, SYCF's dealings with successful applicants who could not be paid were **very effective**.

Effectiveness of dealing with applications submitted belatedly

Phase 2 has been running for 6 months at the time of writing this report. 96.7% of applications were dealt with in the first four months (October - January).

Some applications are still being received; at the time of writing, 13 are currently being processed. 9 of the 13 applications were received in the last three weeks. Only 4 are more than 3 weeks old. There are some particular issues with these.

All applications that were received recently and contained priorities have been dealt with. As a result, none of the late applications are expected to receive priority funds.

SYCF has established **exceptionally effective** processes for handling current applications in a timely manner, as demonstrated by the above graph.

Overall Effectiveness of Phase 2

- Phase 2 carried on the excellent work started in Phase 1.
- Support was available and based on need.
- Robust structures were put in place to ensure compliance with statutory obligations and Charity Commission guidance.
- The "Impact" criterion was highly effective in delineating and categorising varying levels of hardship.
- Overall, the four priority levels were adequately effective in discerning extra support requirements, but there is room for improvement here.
- As with Phase 1, awards were made rapidly and efficiently.

Conclusion: The amount of money distributed in Phase 2 dwarfed the amount distributed in Phase 1. As such, even higher standards are expected here. On the whole, Phase 2 rose to the challenge. The effectiveness with which Phase 2 was delivered helped achieve maximum impact for the people of South Yorkshire and provided much needed support to an impressively large number of people. A case can easily be made that this is one of the most effective and successful Relief Funds ever run in Britain.

Grade: Overall Effectiveness of Phase 2	1 – Outstanding ✓
	2 - Good
	3 - Adequate
	4 - Inadequate

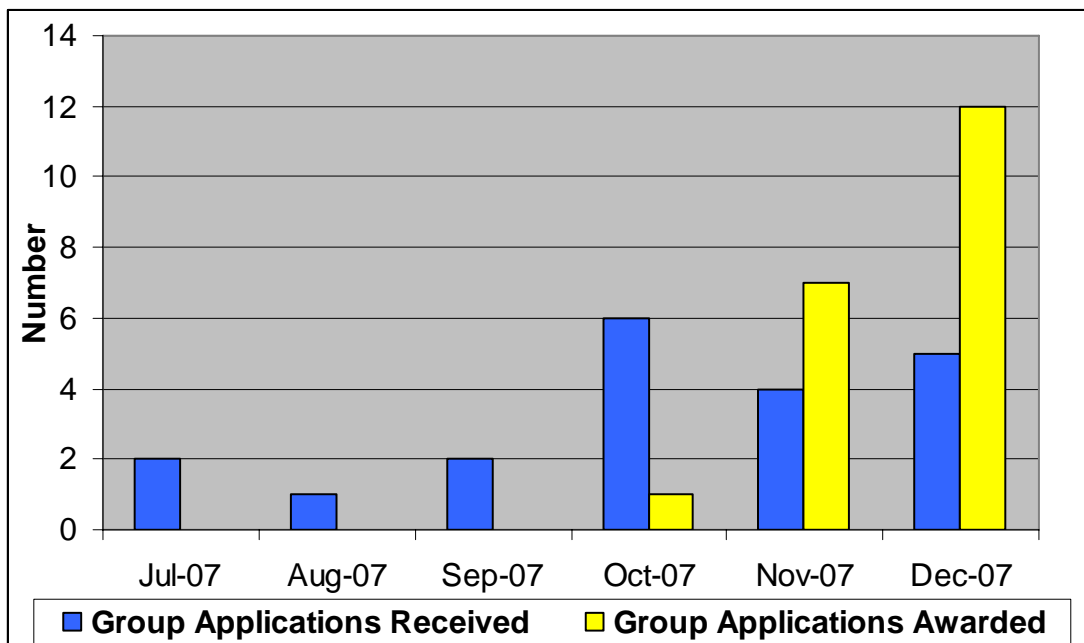
Effectiveness – Groups

Introduction

As Phase 1 progressed and the extent of the damage became clearer, SYCF recognised that many community groups across South Yorkshire were severely affected by the flooding. It also became clear that many Voluntary, Community and Faith (VCF) sector organisations were providing support to people who had been seriously affected by the floods, but had been doing so by depleting their own resources or through in-kind donations. SYCF welcomed the fact that some donors specifically gave into the Flood Fund to support community and voluntary groups and devised an application form to provide support of up to £5000, with more available in exceptional cases. It did not provide support to businesses – this role fell to Yorkshire Forward.

Establishment

SYCF's initial priority was to ensure that the needs of victims were addressed. As such, Group Awards were not made during the early months of the Fund when the need of households was most urgent. Payments to groups started to be made in October 2007. A considerable number of applications are still being received as this report is written.

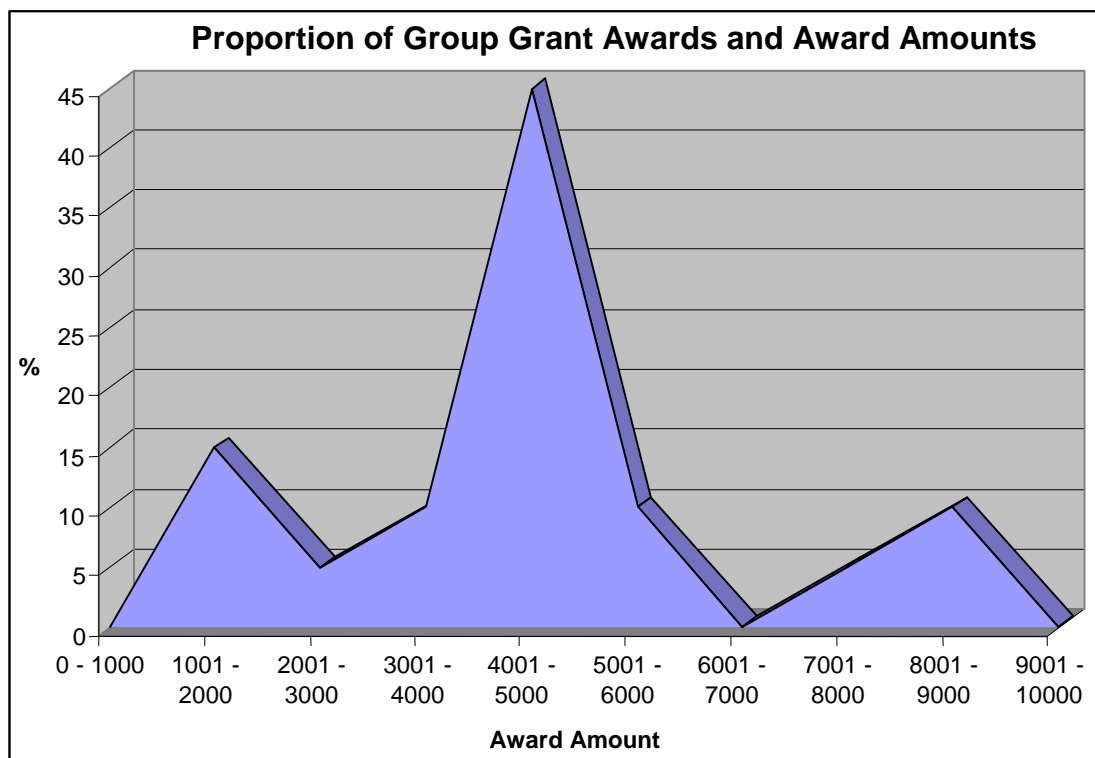


The graph above demonstrates that as priority was given to support to households in the aftermath of the floods, there was an unavoidable delay in

making payments to Groups. However, it is our assertion that SYCF **organised its priorities** correctly - it would have been precipitous and over-ambitious to attempt to fundraise, adjudicate and award individual grants and oversee the community grants programme all at the same time, especially as larger amounts of money were being awarded and needed careful assessment, and the Groups part of the fund did not come to a substantial size until BRCS committed monies in October.

Effectiveness of Grant Amounts

As with Phase 2, all critical judgements were verified by at least three members of staff. In Phase 2, there were three categories of impact. Essentially, a similar situation evolved in the Group Grants scheme, as demonstrated below:

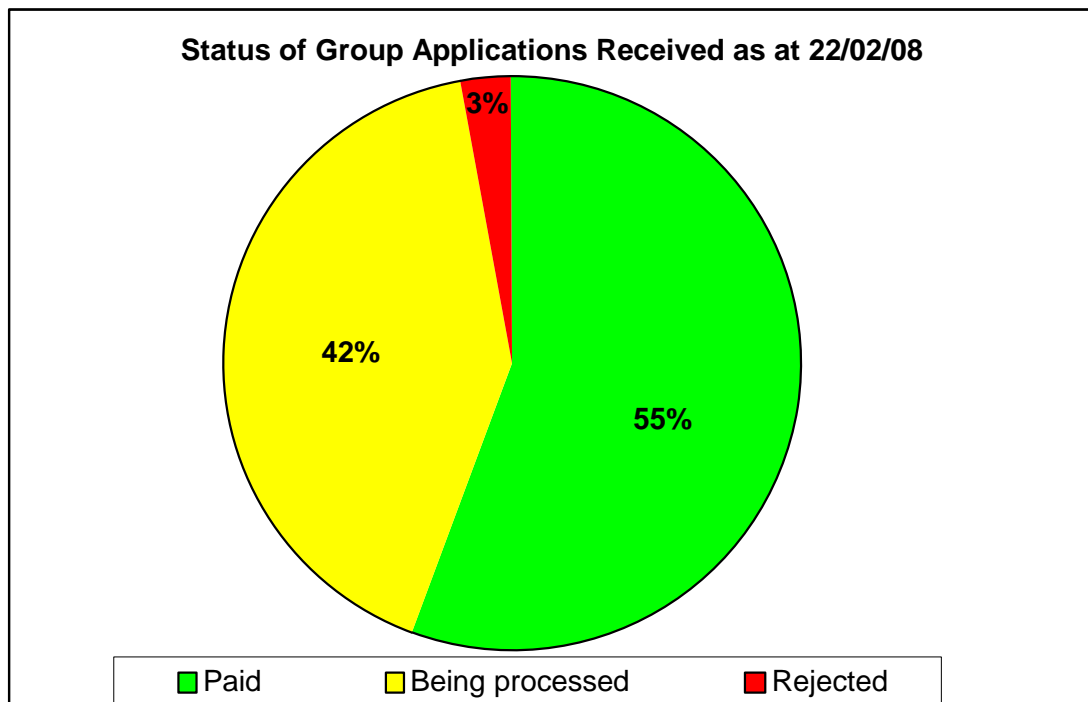


Grants of £1-£4000 were awarded to groups mainly to cover the costs of cleaning up and repairing damage caused by the floods. Grants of £4001-£6000 were generally made to organisations assisting flood victims and for community support events. Grants of £6001 or larger were awarded to organisations which had experienced significant structural and / or flood damage and were still unable to operate as a result. The fact that allocating funds in this manner was not a deliberate act but still produced such

demarcations of funding is a demonstration of the consistency of awards. The allocation of funds in this manner was **extremely effective** in ensuring the needs of groups were proportionate to the award they received.

Effectiveness of Decision Making Process

In total 36 groups have applied for funding across South Yorkshire. Only one application has been rejected as inappropriate and unsupportable.



Until more progress is made on assessing and prioritising the current applications against available funds, it will not be possible to assess the ultimate rejection level usefully. SYCF outreach staff worked with groups to improve their applications and achieve greatest clarity in their submissions. As such, the level of successful applications is expected to be high, and will only be limited by fund availability. There are no outstanding applications from more than two months ago. Given the volume of information that is still coming through, this fast turnaround time in itself suggests a decision-making process that was **highly effective**.

Conclusion: It was not inevitable that a Disaster Relief Fund would consider awarding funds to VCF organisations supporting flood victims. Immediately, SYCF's outlook towards this is to be commended. Prior to the floods, SYCF had already acquired a positive reputation for supporting the development of VCF sector groups. As such, it is to be expected that SYCF would bring this thinking into the equation, and perform well in this category. However, the allocation, distribution and management of funds and the focus demonstrated by the Flood Team in this area is exemplary.

Grade: Effectiveness of grant-making for Groups	1 – Outstanding ✓
	2 - Good
	3 - Adequate
	4 - Inadequate

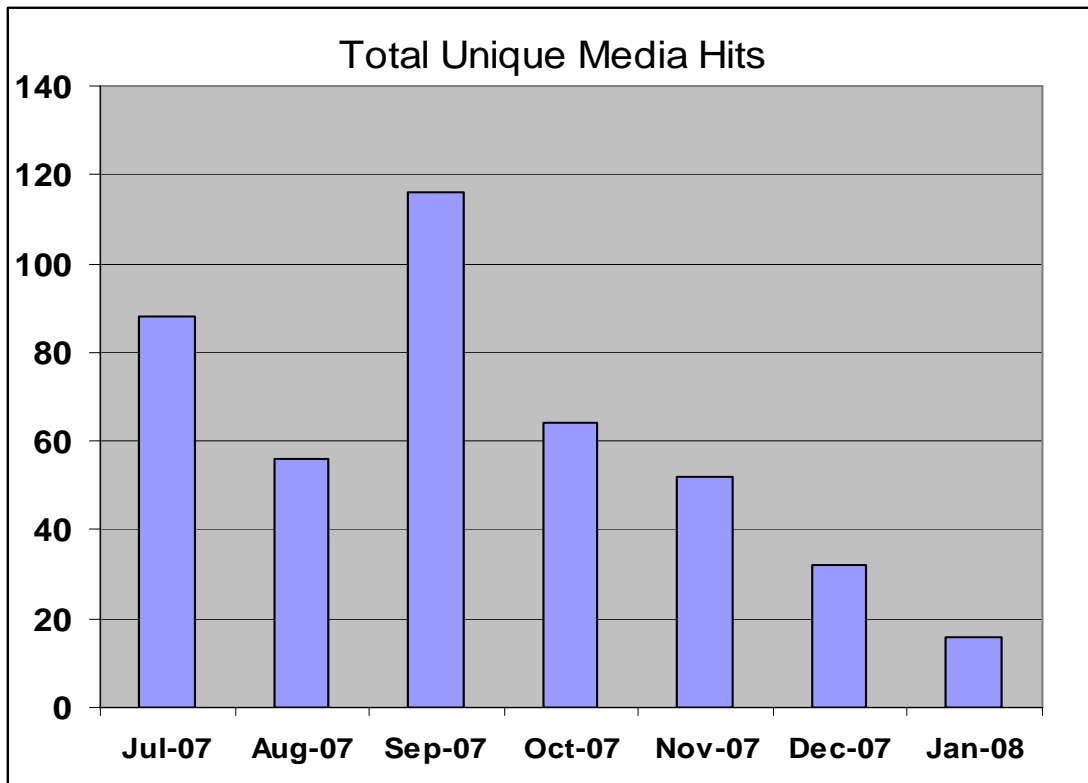
IMPACT

Introduction

This section focuses on the impression the Flood Fund created in the minds of both the general public and recipients of funds.

1. Publicity and Impact on the Public

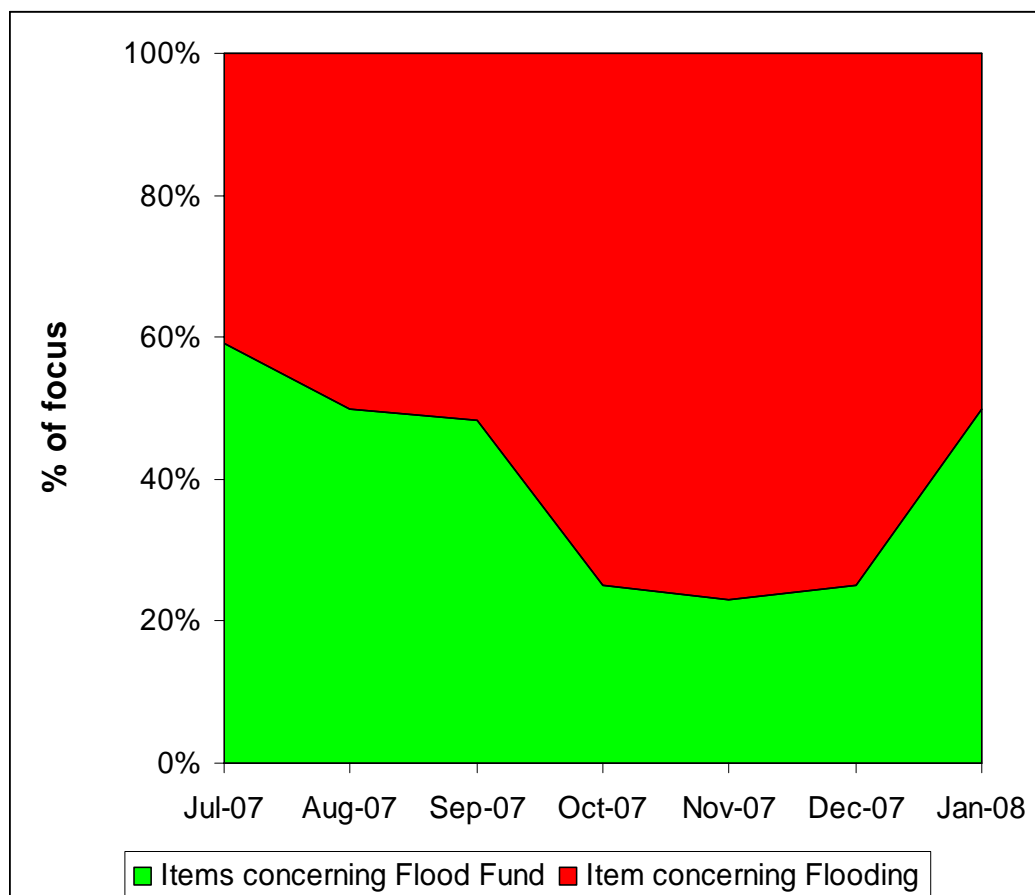
Issuing press releases through local media and through their website formed the backbone of SYCF's strategy for communicating with the public. SYCF correctly identified that a continual series of news stories concerning the floods and the Flood Fund would be required in order to sustain donations. Their very early work in building the necessary coalitions included partnership work with the local press and with local radio and TV. This preparatory work, done as it was in the days immediately after the flood, shows an exceptional degree of foresight and knowledge of the importance of excellent media relations to a campaign such as this. The graph below shows the extent to which SYCF was successful in keeping the issue of the floods and the Flood Fund in the local and regional press. (The data has been corroborated through various sources).



Inevitably, there was a decline in interest as the crisis stage passed. After initially covering the floods in depth, there seems to have been a particular drop off in August 2007.

The graph illustrates two points: Firstly, the number of hits is high in every month - even the January 2008 number represents approximately **three** stories a week in **each** newspaper across the sub-region – this implies that SYCF’s activities had a high impact; secondly, the uniformly steady *decline* in hits from October onwards suggests that SYCF had only a limited impact in mitigating any supposition by the media that the flooding issue was resolving itself.

All publicity is not good publicity. It is vital that as well as highlighting the ongoing reality of the floods, SYCF publicised the good work that was being done by the Flood Fund. The graph below demonstrates the proportion of local news items that predominantly and genuinely covered either the floods or the Flood Fund. Items that covered both in relatively equal measure are omitted.

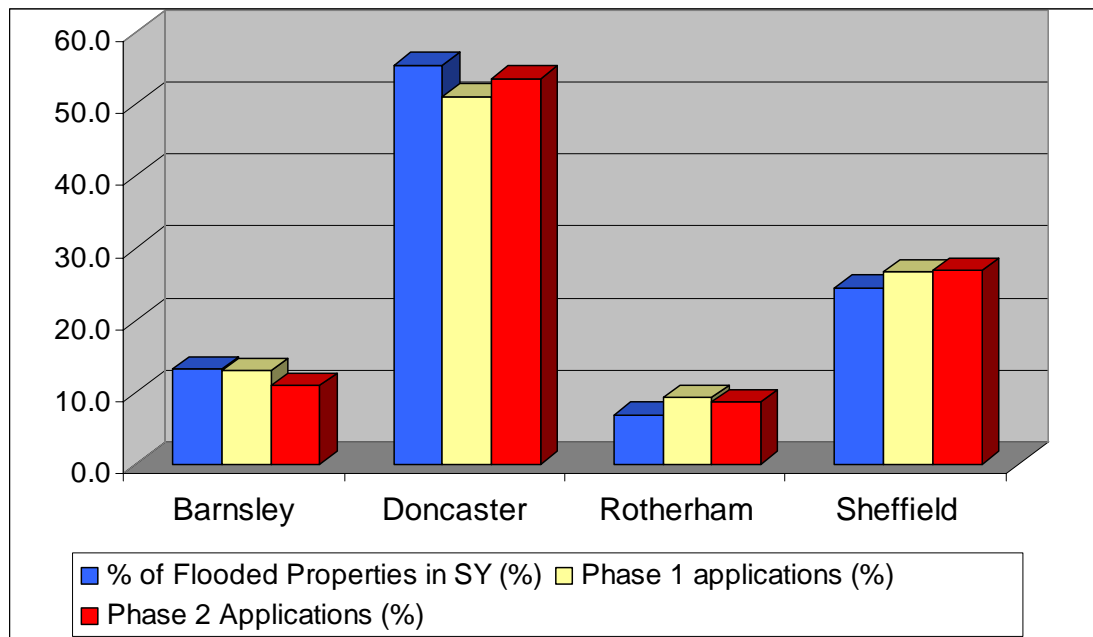


It is clear that SYCF’s publicity work achieved a **high impact** in ensuring that when the flooding was covered, the Flood Fund was played a leading part in that. Given that many of the stories within local papers were sensational, it is impressive that SYCF managed to ensure that 25 – 60% of items on the flood contained substantive information about the Flood Fund itself.

Conclusion: There were a number of challenges associated with SYCF keeping the media focussed on the more mundane ongoing effects of the floods. SYCF could probably have been more pro-active here as the months went on and interest waned, especially if it had sought help from volunteers in monitoring the press. However, when the floods were covered, the activities of the Flood Fund were reported a significant amount of the time and in a very positive light.	
Grade: Publicity and impact on the public	1 - Outstanding
	2 – Good ✓
	3 - Adequate
	4 - Inadequate

Geographical Overview

A key indicator of the Flood Fund's impact is whether it reached the different flooded areas equitably or not. The graph below demonstrates how the varying concentration of flooding in each Local Authority related to the proportion of Phase 1 and Phase 2 applications made in that area.



The results are interesting: Barnsley received a proportion of grants almost exactly commensurate with the concentration of flooding in the area; Doncaster received somewhat fewer Phase 1 awards and fewer Phase 2 awards than might be expected; Rotherham received considerably more Phase 1 and somewhat more Phase 2 applications than might be expected given the extent of flooding; Sheffield received almost identical numbers of Phase 1 and 2 applications at levels slightly above what might be expected. Despite these differences, statistical analyses show that standard deviation from the mean is very small. Apportioning funds according to the number of properties flooded has ensured that the Flood Fund achieved **maximum impact** in this matter.

Conclusion: The high-quality data gathered by SYCF facilitates the drawing of conclusions. No areas received undue levels of funds in comparison with the level of flooding that took place in the area. This is a tribute to the candid and clear communication SYCF developed with partners and the Local Authorities. The fact that the Flood Fund reached the different flooded areas in an equitable fashion is emphatically not an effortless coincidence but the result of careful monitoring and good management.

Grade: Geographic Overview	1 - Outstanding
	2 – Good ✓
	3 - Adequate
	4 - Inadequate

2. Making an Impact on recipients

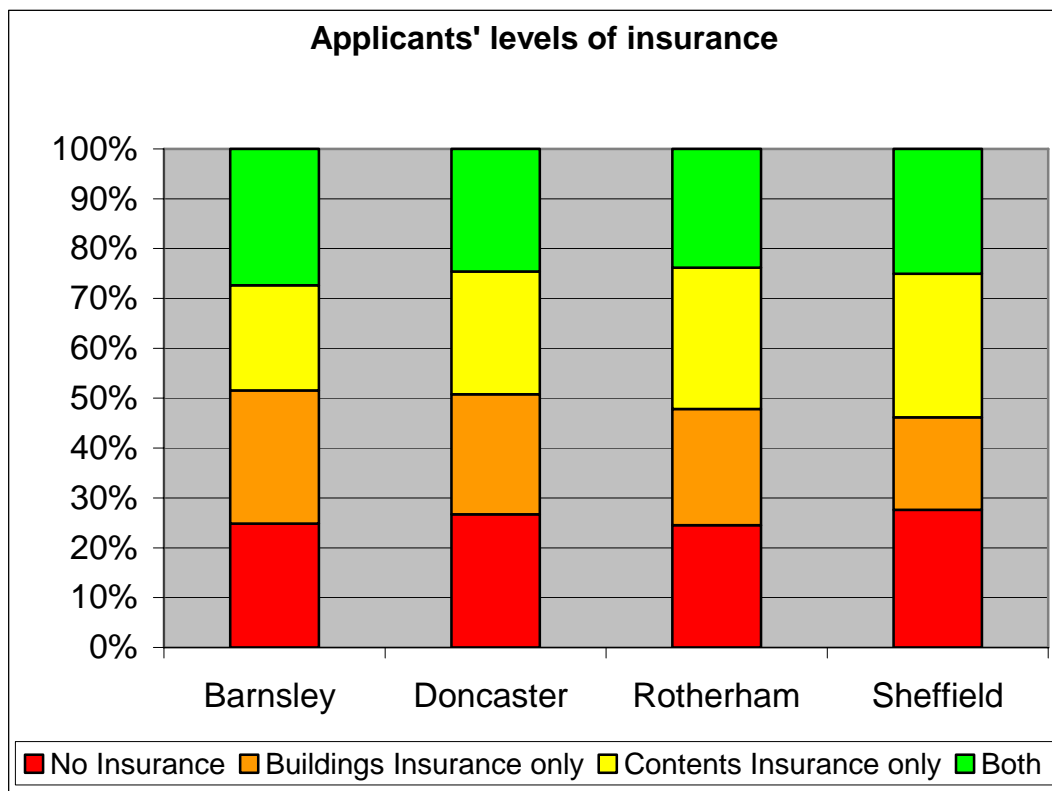
The Fund exists to relieve the hardship of victims of flooding. It has already been established that the fund was administered extremely effectively. Much of the work done to lead to that conclusion feeds in to the impact the Fund had on recipients.

However, there are a few extra details which can be examined at this stage.

As mentioned previously, 146 applicants received Phase 1 payments but declined to apply for Phase 2. On declining to apply for Phase 2, some applicants said that Phase 1 money was sufficient: “Thank you for our cheque in Round 1 but the family can manage now and would like any further funding to be given to someone else” and “Got Round 1 money – don’t need Round 2 now.” These are typical comments, collected in four binders of original evidence from the receipts for the grants, and from cards and letters received by the Flood Fund staff. It is a fair assumption that many of the people who did not apply for Phase 2 did not do so because they felt they had been adequately supported in Phase 1. This suggests that Phase 1 had a **particularly high impact** for people who had only been affected in a minor way, or had a greater chance of self-recovery.

Impact in supporting households with insurance issues

Another detail concerning the impact of the Flood Fund was the extent to which it mitigated issues around insurance.



Applicants without adequate contents insurance (%)			
Barnsley	Doncaster	Rotherham	Sheffield
51.6	50.8	47.8	46.2

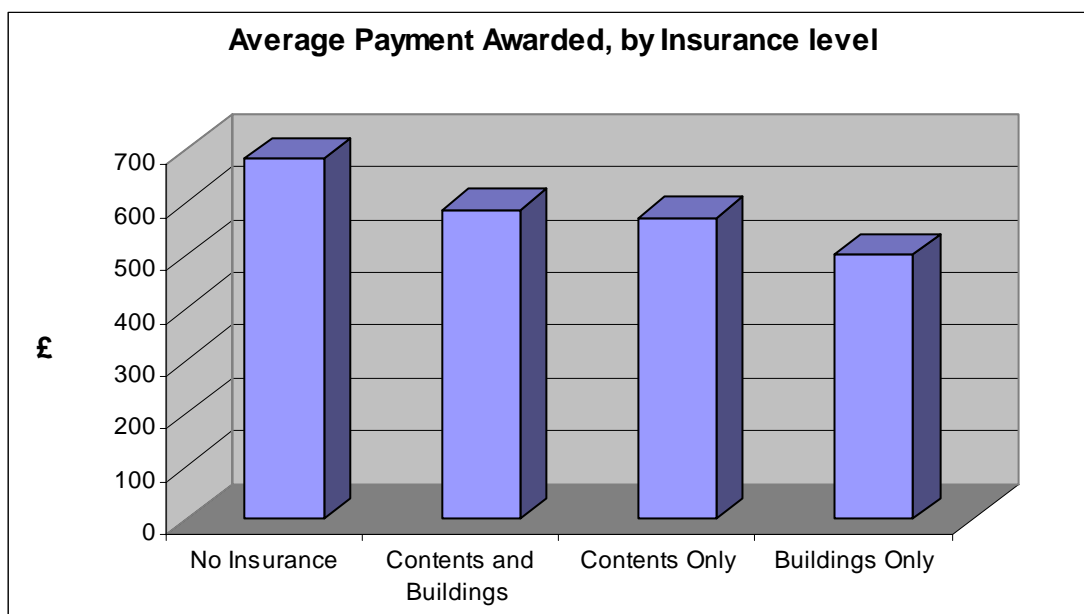
The graph and table above demonstrate that less than 80% of Flood Fund recipients have any insurance at all. In Doncaster and Barnsley, a majority of applicants did not have contents insurance. (Applicants without adequate contents insurance are shown in the red and orange stacks).

The Joseph Rowntree Foundation has estimated that 70% of households in the UK possess both contents and buildings insurance (the green bar). This 70% rate is higher than the rate in any Local Authority area in South Yorkshire. In particular, Doncaster – which suffered the most significant flooding – has a particularly low rate of contents and buildings insurance.

It was never anticipated that the Flood Fund would cover the total loss incurred by every victim. This is especially so in the case of households that had suffered significant structural damage, the cost of which can easily run to tens of thousands of pounds. As such, SYCF needed to ensure that its resources were deployed towards assisting those most in need if it was to maximise the impact of the Flood Fund. We have already seen how well this was achieved through the use of the Impact Level Assessment and Priority Factors discussed in the Effectiveness section earlier.

However, to achieve maximum impact, the Flood Fund also had to be mindful of those who could not expect sufficient help from insurance companies, especially as insurance rates across South Yorkshire are so low. This is especially true as after visits from insurance assessors, many of those who were “fully insured” discovered to their cost that their cover was not as great as the losses they suffered. Many are still discovering this, as the backlog of insurance processing is still significant. In addition, many have discovered that their insurance cover for alternative accommodation is time limited to 6 months and the recovery period for their homes is longer than that, with no end in sight for some.

The graph below demonstrates the success of this undertaking.



The Joseph Rowntree Foundation has established that less affluent households are up to six times more likely not to have adequate contents insurance.

The above graph makes clear that households that had no insurance were awarded larger amounts than those who had both Contents and Buildings insurance. This difference is important because although applicants' insurance levels were not used in deciding the level of award it does show (and indeed, further affirm) that funds were diverted to where they were most needed and would achieve the **highest impact without discriminating against those who were prudent and arranged insurance cover.**

Conclusion: In terms of maximising impact, the Flood Fund would have had less impact if disproportionate amounts of money had gone to people whose insurance would have been expected to cover for most resultant expenditure. This is demonstrably not what happened. SYCF achieved the desirable position of directing larger amounts of funding to people who didn't have insurance without implying means-testing or creating disincentives.

Grade: Supporting the uninsured	1
	2 – Good ✓
	3
	4

Monitoring of Impact

When dealing with standard groups or funds, it is usual SYCF practice to follow up grants with brief enquiry forms. At a minimum, these confirm that funds were spent appropriately and try to gauge the recipient's impression of the application process with a view to future improvement.

The Flood Fund used no such mechanism to ascertain impact, with the exception of a "receipt form" issued with all grants. The only use of documented feedback was the recording of these forms received by SYCF. Initially, this was undoubtedly the correct decision; funds were limited and it was imperative that hardship grants were awarded as quickly and effectively as possible. Additionally, it is also likely that very little would have been gained by asking people for their impressions of the process so close to the crisis itself, or for details of what they spent the money on.

SYCF took the decision not to measure the impact of the Grant in the usual fashion; recognising that many people had lost the ability to perform normally, it streamlined its monitoring systems. There are clearly substantial differences between a Relief Fund and normal grant funding. Sensitivity was paramount to SYCF and it was felt that requesting too much information could harm people as they were just starting to recover from the effects of the flood.

As such, a task remains to be done in acquiring sufficient feedback on the impact and efficiency of the fund from recipients' perspectives. Our conclusions as to the professionalism and proficiency of the Flood Fund (and the large number of "Thank you" letters that were received) suggest that responses to simple pro-forma requests for opinions and perceptions *would* be remarkably positive. This makes the delay in seeking out recipients' views all the more poignant; examples of the impact that the Flood Fund had on recipients and narratives of the continuing difficulties people were facing could have provided an evidence base to inform potential donors of the seriousness of the situation and the ongoing need for the fund. This data could also inform the design of any future phases or grants.

SYCF has recognised the need to document recipient's narratives and produced a versatile and valuable case study report acquired from people's descriptions of their current circumstances on the Phase 2 form. The data

within it would have been all the more versatile had all applicants and recipients been asked about their experiences and the difference the Flood Fund made to them.

Moving forward, there is a clear need to identify and highlight both the impact the Fund had and the ongoing issues recipients are still facing. We recognise that to do this as a separate piece of work may well come at a cost and would not necessarily represent a good use of the donations that have been received.

Conclusion: To date, little structured analysis of recipients' views of the Flood Fund has been undertaken, for understandable and justifiable reasons. Sensitivity is key but this remains an important part of improving the Fund and will require re-examining in the future if the Fund is to demonstrate maximum impact.	
Grade: Monitoring the impact of the Flood Fund	1 - Outstanding
	2 - Good
	3 – Adequate ✓
	4 - Inadequate

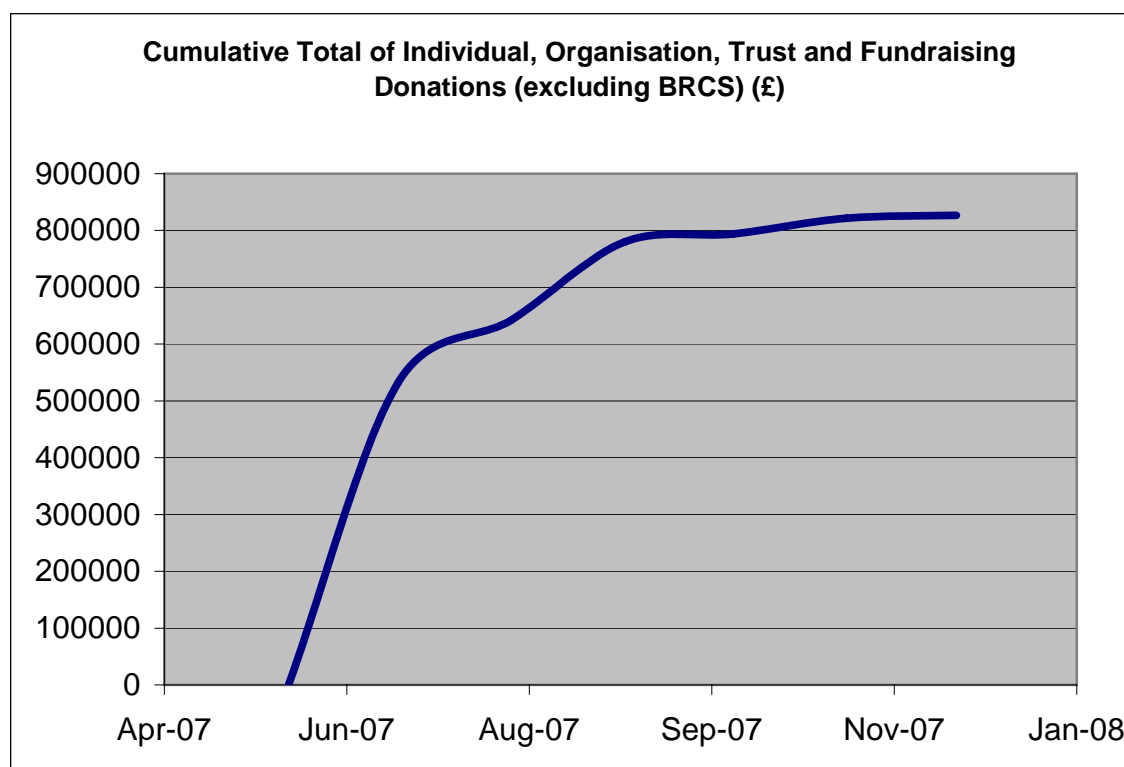
VALUE

Introduction

As at 25th January 2008, the Flood Fund had raised **£1,258,128** and distributed **£989,614** to groups and individuals. One third of the total fund to date was donated by the British Red Cross Society (BRCS). Ascertaining the **value** of the Flood Fund necessitates addressing two outstanding issues: Donor statistics and SYCF's administrative efficiency. As before, the value the Flood Fund delivered is linked to its effectiveness and impact.

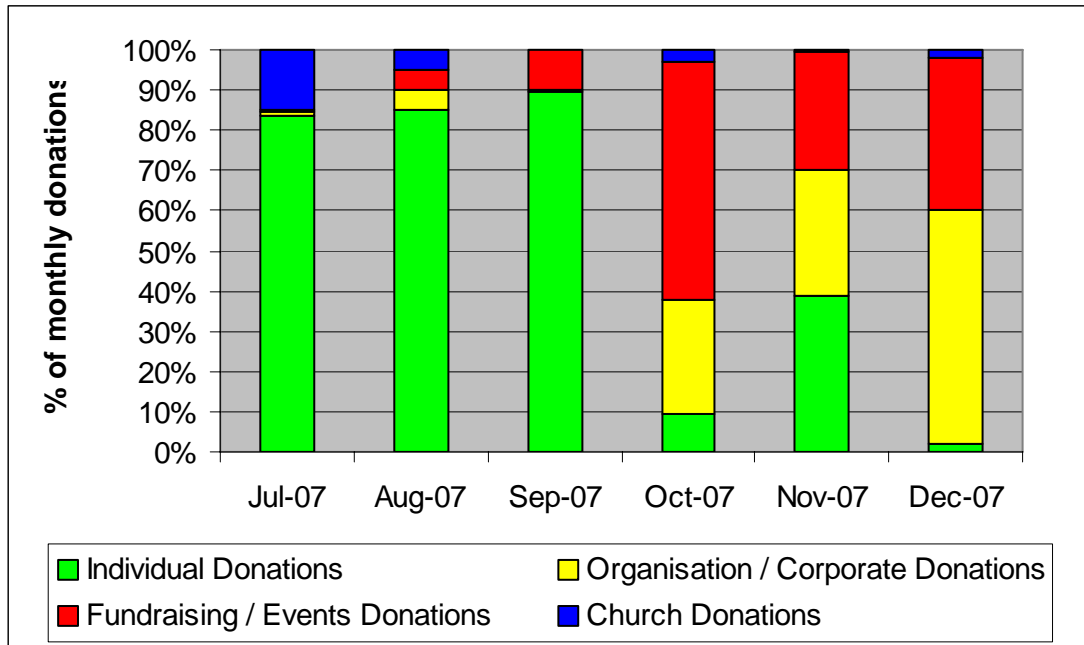
(i) Fundraising and Donations

It has been recognised above that the Flood Fund was administered and established very effectively. The graph below demonstrates a similar story regarding individual, fundraising, church and organisations' donations. BRCS figures are excluded as the sheer amount of monies involved completely distorts monthly averages.



The above pattern is typical of relief appeals; initial donations are most generous and quickly forthcoming. A tapering off of this initial rate inevitably occurs, as the initial crisis itself ends and media attention shifts somewhat. A

second tranche of activity follows as the reality and extent of the damage becomes better known. This 'S shape' donation model occurred with both the London Bombings Relief Charitable Fund and the Cumbria Flood Recovery Appeal.



The above graph demonstrates another important point about donors' activities. Initially, the overwhelming amount of donations came from individuals and churches. Fundraising / Events donations took some time to get to SYCF but were substantial when they did. The same is true for donations from organisations and companies.

This also appears to be a frequent pattern for Relief Funds. There are important learning points here for any future Relief Funds regarding the targeting of promotional materials and activities. In the initial months, focus should be on encouraging faith groups and individuals to donate, but as the initial activity declines, promotional materials and fundraising and corporate events should be organised to maintain interest and reach another, new group of donors. There is a window of opportunity when group events are most effective and can raise the largest value. Fundraising activities should seek to emulate these ebbs and flows. The Flood Fund seems to have done this very well.

Conclusion: SYCF made it as easy as possible for people to make donations – a wide variety of options were available to potential donors. Donations were received from varied communities of interest (churches, businesses , organisations, trusts, individuals, etc) and, in some cases, this provided a platform for interaction and cohesion . Donations were received and processed efficiently, further decreasing the time from a donation being made to the money being available to be awarded as a grant. The publicity and donations that SYCF successfully attracted have enabled it to establish a diverse community of donors who may be willing to provide support to the ongoing and emerging issues with which victims are faced .

Grade: Fundraising & Donations	1 - Outstanding
	2 – Good ✓
	3 - Adequate
	4 - Inadequate

(ii) Administration - Did SYCF provide value for money?

When the Flood Fund was established, SYCF was not aware how much money it would need, how shattered people’s lives might be or how much money it could expect to receive.

Taking on seven full time staff would have been untenable had the Fund only raised £60,000; also, SYCF is a registered charity and has particular charitable objects it must pursue. Completely subsidising the resources required in awarding and delivering the Fund would not have been an appropriate use of its other charitable monies. Neither scenario would have provided value for money for donors, recipients and SYCF.

Very early on, SYCF agreed that, overall, at least 90% of donations should end up being awarded and only a maximum of 10% spent on administering the Fund. The table below demonstrates the extent of this ambitious challenge for a fund that is still in progress.

(It is important to stress that although every care has been taken to ensure the figures below are fair and accurate representations, the precise amounts (and therefore value) may be changing daily. Additionally, varying accounting and access procedures as well as variances in the level of detail published signify the table is best observed as an indicative guide that demonstrates trends.)

On-Going Fund Name	Amount Raised (£)	Amount Distributed (£)	Distribution Rating (%)
South Yorkshire Flood Disaster Relief Fund (interim)	1,258,128	989,614	78.7
Hull CVS	300,000	160,000	53.3
Gloucestershire Flood Relief Fund	1,807,447	< 400,000	27.6

It is clear that at the moment, SYCF is not achieving its distribution target of 90%, although it is still performing comparatively very well.

However, careful scrutiny of the public accounts of the London Bombings Relief Charitable Fund and other completed Relief Funds make clear that because demand can fluctuate over the course of a Fund and because staff costs are a set monthly expenditure they can represent a disproportionately large and fluctuating amount of the total Funds.

However, as the Fund is still being administered and learning points are being sought, this is not a helpful measurement for our purposes at this stage. Far more useful is to examine the total Flood fund amount that SYCF currently has available and the amount it anticipates awarding *in total*. This figure can then be compared with other completed Funds.

The minimum amount SYCF anticipates funding is currently £1,119,084. The graph on the previous page, showing the cumulative donations suggests that a relatively small amount of new donations will be forthcoming. As such, the

Flood Fund is likely to finish with only an 8% admin overhead – this means that 92% of all funds raised will have gone to recipients.

Completed Fund Name	Amount Raised (£)	Amount Distributed (£)	Distribution Rating (%)
South Yorkshire Flood Disaster Relief Fund	1,258,128	989,614	At least 92%
London Bombings Relief Charitable Fund	12,000,000	1,119,084.38	87.5
Cumbria Flood Recovery Fund Appeal	719,487	531,231	73.8

Should this be achieved – and there is every reason to believe that it will be, our research suggests that SYCF well may set a new record in disaster relief management. The **unsurpassed level of value for money** is as clear an example of good practice in this area as exists.

Conclusion: SYCF correctly anticipated the additional staff levels the Flood Fund would require. At the outset, setting a target for the proportion of funds that should be delivered to recipients was farsighted and demonstrated that achieving value for donors' money is a key priority for SYCF.

SYCF is exceptionally well placed to achieve a uniquely low administration burden - 8% is an unprecedented figure and demonstrates tremendous value of money to the recipients and donors of the Flood fund.

Grade:	1 – Outstanding ✓
	2 - Good
	3 - Adequate
	4 - Inadequate

Part 2

Prognosis of current and possible future activities of the Fund

Mitigating Current Effects

Introduction

The effects of the floods are still with us eight months on. There is still a need for the Flood Fund to support people whose lives have been turned upside down. Approximately 10% of people are living in caravans and up to 25% are still living in alternative accommodation. Many people who have returned home are living in cramped conditions, surrounded by rubble, dirt and ongoing repairs.

The floods also continue to have major detrimental emotional, health and financial effects upon many people. SYCF has put together a detailed case-studies collection that conveys the extent of this.

This section examines current issues within each Local Authority area. Some issues are common to all Local Authorities; partnership working is key to solving these dilemmas. We would suggest that the skills demonstrated by SYCF, and the knowledge garnered during the course of managing the Flood Fund need to be brought into the equation, and joint working with SYCF encouraged, to find common ways forward.

Suggestions are given below, in Current Issues where further action might mitigate these effects. Because these issues often refer to situations and concerns that have not been explicitly examined in this report, but have come to the fore as the ongoing effects of the flood have been examined, they are not made as forcefully as in the Recommendations section that follows.

Current Issues common across South Yorkshire

Insurance

The low rates of insurance within South Yorkshire have already been examined. There is evidence that insurance companies are exacerbating victims' cash-flow problems through delays in finalising insurance claims. One element to be considered could be short-term stopgap loans for people awaiting insurance payments. Additionally, many insurance policies will only provide for alternative accommodation to be paid for the six months immediately following relocation. Anecdotal evidence gathered by SYCF

suggests that increasing numbers of people will be facing the prospect of having to start paying rent, move again or be made homeless. This particular issue is clearly **extremely urgent**. It is imperative that the extent and severity of insurance issues are better understood and addressed, with clear guidance available to flood victims throughout South Yorkshire of where and how they could access suitable short-term financing, especially in the current credit crisis.

Aggravation of Existing Health Issues

There are many cases in which the floods have directly caused poor physical or mental health to occur. There are even more cases where existing conditions have been aggravated by the circumstances and distress that the floods and disruption caused. This is especially the case with respiratory conditions and allergic disorders that have been worsened by rising damp, dehumidifiers and heaters. People with existing mental health conditions, in particular depression and anxiety conditions, may also be facing additional difficulties in enduring and overcoming the effects of the floods. It should be possible to match up information held by health services and SYCF's recipient information in a way that allows people in high need with pre-existing conditions to access enhanced and "joined-up" healthcare support, but so far this has not been requested by the PCTs and no contact has been made by them to the Flood Fund.

Stress and Disruption

The levels of disruption and stress from which people are currently still suffering varies significantly. Unsurprisingly, there is evidence of post-traumatic stress disorder in the case of some victims. Other people are experiencing relationship breakdown, drops in educational attainment or far higher levels of expenditure. Some people are finding living upstairs in their home whilst building work is being done unbearable. SYCF has held information about people's current circumstances but is not in a position to offer qualified and professional emotional support nor would it want to as it goes beyond the remits of Flood Fund Management. The PCTs and Local Authorities could look at commissioning a piece of work specifically to

examine the emotional impact the Floods have had throughout South Yorkshire.

Self-Employed People

There appears to be a particularly significant issue concerning people who were self-employed. Generally, most people affected by the floods were able to return to work in a reasonable amount of time, although many saw their incomes fall somewhat. However self-employed people, many of whom work from home, may have seen the complete devastation of their income, their livelihood and their home. A complicated problem like this requires a coherent solution involving Yorkshire Forward, Local Authorities, SYCF and business infrastructure organisations. Consideration could be given to using match-funding and other innovative practices under the auspices of the Flood Fund to support self-employed people. However, as current funds are very limited, without further injections of monies for this purpose, it is unlikely that this group of victims could be supported.

Anticipating future events

It is extremely difficult to predict how the circumstances of the 2,300 households who have received support from the Flood Fund will change. There are clearly a number of on-going issues that will require immense focus to improve. The need for a Phase 3 of the Flood Fund is very clear. However, just as Phase 2 was more focussed than Phase 1, so any Phase 3 must be refined further.

What can be predicted with certainty is a comment echoed in the Pitt Report: Flood risk is here to stay. The findings of other reports, such as Stern and Foresight, predict climatic change and state that this country can expect more extreme weather, with periods of intense rainfall. SYCF's role in the Flood Fund mark it out as an organization having skills in this area that should be utilized more fully by the statutory agencies and authorities.

RECOMMENDATIONS

Recommendations to stakeholders

- **FLEXIBILITY:** There are still massive challenges arising from the floods. There is a disparity in the level of funds still available in different Local Authority areas. Some areas are still very short of sufficient money to support need. SYCF has demonstrated effectiveness, impact and value in the way that it has administered the Flood Fund. There can be no doubt that SYCF is capable of moving funds from one 'pot' to another as circumstances – and people's needs - require. Stakeholders need to consider seriously the implications of the needs demonstrated here, and look to offer such additional support as is required. It is simple – more funds are needed. This Fund has achieved its results through no input of statutory funds whatsoever. This should now be re-examined, and in the light of the monies distributed to the area by government and by the EU, this need should be taken into account.

- **CONTINGENCY:** The floods have gone, but their impact is still with us. South Yorkshire may well be susceptible to further flooding in the future. Knowing this is a possibility, Yorkshire Forward, the four Local Authorities and other significant stakeholders should convene, as a matter of urgency, to decide how best they might support a rolling Relief Fund which, in the event of another flood or similar disaster, would be able to operate immediately.

- **COMMUNICATION:** The flooding of June 2007 did not recognise Local Authority boundaries. The flood was a South Yorkshire-wide phenomenon and requires a South Yorkshire-wide response. It is imperative that in the event of any future floods or similar disasters, an independent organisation is charged with raising funds and supporting victims in conjunction with the Local Authorities and other statutory agencies. The impact of the Flood Fund may have been greater had certain actions been explored in greater detail with closer collaboration

between Local Authorities and SYCF. In particular, the differing levels of direct support to victims, both in cash and in kind, from each Authority has created a lack of uniformity of support throughout South Yorkshire. The downside is that families in identical circumstances in Rotherham and Doncaster, with equal needs, have received the same amounts from the Flood Fund, but the residents in Rotherham received an additional £750 from their Council.

- **ADVICE:** SYCF has received countless telephone and E-mail queries from people who wanted information and support regarding the issues they were facing. The Flood Team was not equipped for answering questions of this nature. There is, however, nowhere else for these people to go to, to seek information as the support available in South Yorkshire is patchy and varies considerably from Local Authority to Local Authority. The Local Authorities should jointly commission a South-Yorkshire wide specialist advice service that is able to deal with the on-going and traumatic issues present.

Recommendations to SYCF.

Many learning points have been bought out in the first section of the report. The following are additional points that are important but could not have been placed appropriately within the body of the main text:

- The Flood Fund is securing phenomenally good value for money and is well placed to perform even better as the Fund evolves, should more monies become available. Greater use of volunteers may enhance this further and should be seriously examined with appropriate volunteer management in place.
- Similarly, although SYCF has done very well in promoting the Fund to traditional media outlets, a suitably qualified PR company may be able to enhance the materials and processes used, provided this is undertaken in a cost-effective way, perhaps through a company subsidising time through its Corporate Social Responsibility budget.

- The emotional impact that administering the Flood Fund has had on staff may not yet be fully understood or recognised. Management structures should build in offers of emotional support and provide suitable opportunities for staff to achieve and maintain emotional well being.
- SYCF should build stronger links with organisations that work exclusively with the Flood Fund's priority groups and tap in to their knowledge to improve specific areas.
- SYCF should examine the possibilities of very short secondments or placements of its staff to other organisations assisting with flood relief, and vice versa. A significant contribution to improving relief efforts would be achieved by greater collaboration.
- SYCF should ensure that it disseminates its experiences and methodology widely to other groups and Community Foundations. SYCF is right to be immensely proud of what it has achieved since June 2007. It can further enhance its impact by ensuring it highlights the significant successes of the Flood Fund wherever possible.
- SYCF has taken a significant lead in commissioning this report whilst the Flood Fund is still active and whilst steps can still be taken to maximise the outcome from the learning points as limited funds are still available. It is to be commended for that, and other parties should recognise the importance of this and the requirement it places on them to respond to the issues highlighted with all due speed.