CRISIS LOAN IMPROVEMENT PLAN

I promised the last meeting of the stakeholder group that I would share how we plan to tackle the unprecedented increase in applications for crisis loans. A copy of this letter goes to each member of the group. I would be grateful if they could share the contents with their contacts.

We have, I believe, put together a substantial package of improvement activities. Whist we are still working through the detail of some of this work I thought you might find it helpful today to share the broad outline. We will be deploying these as soon as we can. Locally your colleagues will get details of when the changes take effect from.

- As I mentioned in my crisis loan letter to you of 8th May, we are putting in place “Q Busting” which involves directing staff from other Social Fund activities to the telephones. This has effected some immediate improvements, as your own people may have discovered by now, as more customers are able to get through first time. But on its own this could never completely resolve the issues.

- So we began a pilot in Sheffield commencing 21st May, which involves the Contact Centre taking the crisis loan applications over the telephone after they have taken the new or repeat claim. The application is then e mailed directly to a decision maker who will contact the customer with the decision within one hour. We will be rolling this out nationally beginning later this month. This will provide 500 extra telephone agents – a 50% increase in people handling crisis loans.

- Improvements to the system for gathering management information to help telephony team leaders and improved IVR messaging on telephony to ensure time is saved answering customer enquiries once they are through. We will be rolling out a system called “call logger” which our Contact Centres use, which will allow us to make judgements about volumes and peaks and troughs of demand.

- Changing opening hours to 8.30 am to 4.30 pm. which will be aligned to payout times in Jobcentres, who will now usually pay out until 4.30 pm.
unless it is a very small Jobcentre or there are other special circumstances. This will allow us to smooth, more effectively, demand across the day.

- Changes to the Standard Operating Model (SOM), which enables us to issue a decision once it is identified that the customer is not going to qualify for a crisis loan. Most of these should be identified within 5 not the average time of 20 minutes. We are still working with IRS to ensure that every applicant gets a written decision, giving them the full rights of review that we all strongly want.

- Reduce the need for alignment payments and wrongly diverting customers to Crisis Loans when a full payment or interim payment of IS/IB or JSA could be made.

We are working very quickly to put in place all of these elements of the plan. Locally, as I mentioned above, District Managers will be taking the lead to inform your contacts when changes will take effect from.

I would be grateful if you could cascade this note to your colleagues. If you would like any further information please let me know.

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