

**Proposal to the Special Master in re: Holocaust Victim Assets Litigation for
funding of programmes to benefit Holocaust survivors and refugees
in the United Kingdom**

Submitted by David Rothenberg, Chairman of the Umbrella Group of
Holocaust survivor and Refugee Organisations in the United Kingdom

Prepared by Gordon Greenfield and Michael Newman

**Judge Korman
Special Master Gribetz
Holocaust Victim Assets Litigation
P.O. Box 8300
San Francisco
California 94218-8300
USA**

January 2004, London

Introduction.....	3
Contact information.....	3
History of UK Survivor organisations	4
<i>The Association of Jewish Refugees (AJR).....</i>	<i>4</i>
<i>Shalvata (part of Jewish Care).....</i>	<i>5</i>
<i>Agudas Israel Community Services</i>	<i>5</i>
Survivor demographics	6
The programmes	7
1) <i>Day Centres – Summary of Programme Content and Objectives</i>	<i>7</i>
2) <i>Outreach Programme – Summary of Programme Content and Objectives</i>	<i>10</i>
3) <i>The Emergency Fund - Summary of Programme Content and Objectives.....</i>	<i>12</i>
4) <i>Social workers – Purpose, Objectives and Content of the Programme</i>	<i>13</i>
5) <i>Homecare - Summary of Programme Content and Objectives</i>	<i>17</i>
6) <i>Central Office for Holocaust Claims – Summary of Programme Content and Objectives.....</i>	<i>19</i>
Summary of costs financed by the Umbrella Group	21
Comment and Conclusion	21
Bibliography	22

Introduction

This presentation is made in advance of any decisions to be taken in relation to undistributed monies from the Deposited Assets Class of the Swiss Banks Settlement. It outlines the nature of, and requests funding for, several, vital social, welfare and financial assistance programmes currently available to Holocaust victims living with low means in the United Kingdom as well as new programmes it is hoped to introduce in the near future.

The Association of Jewish Refugees submits this plan on behalf of an Umbrella Group of UK Holocaust survivor and refugee organisations and charities. The Umbrella Group is an ad hoc committee, working together to co-ordinate policies, to best serve Nazi victims living in this country.

To date, the Umbrella Group has received via the Conference on Jewish Material Claims Against Germany (Claims Conference) allocations from the Looted Assets Class of the Swiss Banks Settlement. Individually, many other UK survivors have received awards from the Slave Labour Class as well as the Swiss Refugee Programme, separate components of the Swiss Banks Settlement.

As will be seen from the budgets prepared for each programme outline, the Umbrella Group has also made several successful grant applications to the Claims Conference to cover part of the cost of administrating a range of social and welfare programmes that benefit survivors. However, this proposal also details project applications for which support was not available that we maintain are of increasing significant importance to Holocaust survivors in the UK.

Contact information

Mailing Address:

C/o The Association of Jewish Refugees
Jubilee House
Merrion Avenue
Stanmore
Middx HA7 4RL

Tel: +44 20 8385 3070
Fax: +44 20 8385 3080

Contacts:

Gordon Greenfield – Head of Finance, AJR
Email: gordongreenfield@ajr.org.uk

Michael Newman – Director, Central Office for Holocaust Claims (UK)
Email: michaelnewman@ajr.org.uk

History of UK Survivor organisations

It may be helpful to set out first our own position within the survivor community from a historical perspective.

The Umbrella Group was first convened in 1997 to co-ordinate, together with the Board of Deputies of British Jews, the relationship between the survivor communities in the United Kingdom and various world wide agencies concerned with their welfare, such as, for example the administration and disbursement of payments from the Swiss Humanitarian Fund to more than 1,000 Nazi victims with low financial means.

The organisations of the Umbrella Group now work collectively and in co-operation for the interests of survivors and refugees resident in the United Kingdom and have considerable experience in working closely with Holocaust victims stretching back to the relief services provided to refugees who came before and during the Second World War as well as to the medical and legal services offered to survivors at the war's end.

The Umbrella Group today includes The Association of Jewish Refugees, Agudas Israel Community Services, Shalvata (Jewish Care), The Jewish Refugee Committee (a constituent of World Jewish Relief), The 45 Aid Society and the Committee for Jewish Slave Labour Compensation. Also affiliated to the Group are the Anglo Jewish Association and the Leo Baeck Lodge.

To appreciate and understand fully the nature of the work of the principal organisations, a summary of the salient features of their work appear below together with contact information.

The Association of Jewish Refugees (AJR)

The Association of Jewish Refugees:

Jubilee House
Merrion Avenue
Stanmore
Middx HA7 4RL

- AJR has 3,500 members, of whom some 600 are clients of our social services department, providing both practical and financial aid
- A social work team addressing the needs of survivors across the country
- A social day centre with kosher meals, entertainments and social activities
- A kosher meals-on-wheels service, providing about 20,000 cooked and frozen meals a year prepared in our kitchens
- The organisation and development of regional groups nationwide offering a varied programme of social activities to survivors and refugees, be they members of the Association or not
- The production of a monthly journal, much respected by academia, circulated to all members
- 'Refugee Voices' – videotaped records of refugee and survivor experiences after arrival in the UK
- www.ajr.org.uk a comprehensive and relevant web site for the refugee population.

Shalvata (part of Jewish Care)

Shalvata (Jewish Care) (incorporating The Holocaust Survivors' Centre):
Corner Parson Street/Church Road
London NW4 1QA

- A social drop-in centre with a varied range of social programmes and a café
- Training in public speaking and media training, leading to a programme for schools and universities offering children and young people the opportunity to hear about the experience of survivors at first hand
- A testimony-recording project
- A bi-monthly newsletter
- A therapy centre for survivors, refugees and their families
- A team of highly qualified therapists assisting survivors with re-emerging trauma
- Practical assistance to survivors, refugees and their families

Agudas Israel Community Services

Agudas Israel Community Services:
97 Stamford Hill
London N16 5DN

- A day centre facility used by both residents of the centre – the majority of whom are survivors and refugees – and residents of the sheltered housing facility within the overall estate and other survivors and refugees in the locality
- A substantial catering facility providing three meals per day
- An in house team administering advice on welfare and social security benefits
- A range of social services

The profile and reputation of these organisations within the Jewish community is such that they are able to address speedily care issues for survivors throughout the country. There is also an effective rate of referral between specialist agencies and the sharing of client information in order to best assess and provide needy services.

Survivor demographics

Whilst it is impossible to know exactly how many Nazi victims live today in the UK, it is safely estimated that there are 10,000 former child survivors, Kindertransportees, refugees and concentration camp survivors as well as immigrants who arrived after the Hungarian revolution of 1956, the Bosnian conflict of 1992 and the break up of the Soviet Union after 1989.

From research produced recently (1) we do, however, know that approximately 70,000 refugees from Germany, Austria and Czechoslovakia – including 10,000 on Kindertransport – arrived before the onset of the Second World War and that around 50,000 remained here.

More recently available data helps support the assertion of survivor numbers living in the country. The AJR alone has 3,500 members, there are some 4,000 known Austrians and with the advent and development of the regional groups (featured as one of the services of the Association of Jewish Refugees) increasing numbers of Nazi persecutees are responding to our offer for the provision of services. From an initial three groups in 2001 the AJR now operates 31 nationwide and, as detailed in a report submitted recently to the Claims Conference, in 2003 there were a total of 143 meetings with a total of 3,591 attendees. The overwhelming evidence of this recent dynamic supports the theory of survivors who for many years kept their distance from the Jewish – and/or survivor – communities but who are now eager to make a connection.

It is also worthwhile considering the 1,053 applications from UK survivors submitted to the Claims Conference under the German Slave Labour Programme since 2001. To date, exactly 800 of this number have been found eligible and have received their first round payments.

It is similarly difficult to determine where across the country former Nazi victims reside. If national Jewish population statistics are applied, we can say that approximately 57% live in London, 8% reside in Manchester, 6% have residency in Hertfordshire and 3% live equally in Essex and West Yorkshire. There are also notable communities in Brighton, Liverpool and Surrey, the West Midlands, East Renfrewshire in Scotland and Newcastle. (2)

The programmes

At the outset it is important to stress our underlying ideology in providing services to UK Nazi victims: to enable Holocaust survivors to live in their own homes for as long as possible. The programmes we administer reflect this guiding principle:

1) Day Centres – Summary of Programme Content and Objectives

The Purpose of the programme

To continue to further provide and enhance the services offered to survivors and refugees with drop-in, day and day care centres (as appropriate) for social use.

Social responsibility

It is important at the outset to establish that although all of the three separate day centres involved are all London based, it would not be a practical proposition to consider that they merge activities into one centre. The distances involved alone render that impossible, quite apart from the unique qualities that each demonstrates daily.

The Umbrella Group is committed to help enable our community to maintain their normal lifestyle for as long as possible, and our successful Homecare Scheme is evidence of this. Active participation at our day centres with the attendant benefits plays an important part in maintaining a normal lifestyle.

Connecting with members of our community in this way helps us to keep a watchful eye on them, and notice at an early stage when our social services departments could be of use. The importance of maintaining and even increasing the day centre facility cannot be underestimated.

Issues to be addressed

With so many members of our community without families or with limited family connections, it becomes more essential in their old age that they can benefit from a facility to mix, converse, and be active through connecting within their local groups. The need is for social centres that give a feeling of belonging. The provision of such centres thereby requires that we cater for both younger and older survivors and refugees according to their needs. These needs range from the provision of transport and hot meals and snacks to general club activities, entertainment and outings particular to their generation and background. The Umbrella Group with three centres fulfils this as follows:

The AJR Paul Balint Day Centre at 15 Cleve Road, Hampstead, London NW3 6AL
The Holocaust Survivors' Centre is at the corner of Parson Street/Church Road
London NW4 1QA
Agudas Israel Day Centre is part of the Agudas complex at Schonfeld Square,
London N16 0QQ

The Agudas complex at Schonfeld Square is a mix of sheltered and residential homes of which only those in sheltered accommodation are represented within this application.

The Programmes

The AJR Day Centre is open from Sunday to Thursday, the Holocaust Survivors' Centre from Sunday to Friday, and the Agudas Centre all week. Members attend to participate in the programmes, attend outside events or to simply to meet their friends. Our range of programmes include bridge, other card and games club activities, current affairs (in Yiddish), speakers, keep-fit, art and crafts, poetry, creative writing, training in public speaking, recording of testimonies, reminiscence groups, computer training, play reading, singing, beginners Hebrew and Hebrew conversation, and to enhance the Jewish content, special events at Pesach, Rosh Hashanah, Succoth and Chanukah.

Entertainment and special events are organised, such as 'summer suppers' or a day of Polish-Jewish culture; a monthly Luncheon Club with guest speaker, and all this supplemented by subsidised first class food from our kitchens. Additionally, Agudas incorporates a synagogue within its facility, and generally caters for the strictly orthodox within our community. AJR also provide a take-away service of frozen pre-cooked kosher meals for reheating, and a meals-on-wheels delivery service. There are also visits from opticians, chiropodists and sellers of clothing and shoes.

Development of facilities

Attendances across the three centres currently average 900 per week. With the recruitment of suitable volunteers becoming ever more difficult as both they and our visitors are becoming older, to maintain services at day centres, we are forced to employ additional staff. Carers, kitchen and waitressing staff, and programme facilitators are key to our successful centres and must be recruited to restore the time previously donated by a volunteer force no longer as strong as it once was. Many of the volunteers are themselves now aged and unable to continue their invaluable work.

Transport

The issue of transport has become critical. Members could formerly drive or use public transport. Through age and poorer health, the more stringent parking regulations, the rising costs of street parking and the unreliability of public transport, it has become necessary to provide transport to and from the day centres. Currently we are collectively spending \$3,600 per month transporting people to the centres, and this figure is increasing significantly each year just to maintain the current attendance levels and help our community to maintain an independent lifestyle for as long as possible. Indeed we know that with sufficient funding for this purpose, we will be able to receive many more visitors at the centres each day. The need is for taxis to transport members to AJR and HSC, because they come from a wide catchment area, but Agudas require a minibus for the purpose because all their visitors are from the local area. The Local Authorities hire minibuses with drivers for an agreed daily rate.

The Meals on Wheels service provided by AJR is all the more relevant to those members who are no longer able to travel to the day centre. The cost of transporting

these to our members is huge and our vehicle running costs are climbing continually because of this. There are also an increasing number of members who are both unable to cook for themselves and unable to afford the cost of our meals. We therefore find it necessary, on an increasing scale, to further subsidise the cost of these meals.

2004 Costs - \$000's - Exchange rate £1 = \$1.80

	AJR	HSC	Agudas	Total
Staff Costs	200	185	74	739
Overheads	76	72	94	242
Transport	45	111	36	192
Catering	184	54	76	314
Total	505	422	280	1,207

There are no other sources of funding.

2) Outreach Programme – Summary of Programme Content and Objectives

The Purpose of the programme

To continue the development of outreach groups nationwide and the provision of social meetings on a region wide scale. The key development during the past year has been the bringing together of regional groups into larger gatherings enabling contact amongst survivors from different parts of the country. This has been hugely successful, with many friends being re-united after so many years. Such gatherings have been held twice at Beth Shalom Holocaust Memorial Centre in the Nottinghamshire countryside, in Manchester, Leeds, and Brighton. At Lytham St. Annes in the north-west (26 people) and twice at Bournemouth in the south (50 people each time), weeklong holidays have been organized and supervised throughout by qualified staff. At such gatherings, social worker teams are available for consultation, as is our representative from the UK Central Office for Holocaust Claims who is on hand to give advice.

We are delighted to say that the success of our Outreach Programme has justified the employment of a third organizer who is assisting our Southern Region Co-ordinator, who has helped start ten further groups. We now successfully operate 31 groups nationwide with planned programmes and growing attendances.

Our existing Claims Conference grant includes provision for transportation to be paid for visitors to meetings, which has enabled further expansion of attendances making these outings affordable and all the more enjoyable. On average, more than 40 people visit a group at least one meeting in three. It is hoped to increase the transportation aspect of our outreach programme.

For a complete list of groups and their programmes see www.ajr.org.uk/regional.htm

Issues to be addressed

The successful development of the outreach groups has confirmed the decision to encourage survivors and refugees to meet for socialising, discussions and events. These are organised monthly, or as frequently as may be required or requested. We are now employing three outreach workers, who organise meetings, and using searches from our database, issue invitations within specified areas to members. Meeting places are arranged, usually synagogue halls, and speakers invited. The groups have also expanded their activities to include visits to places of interest.

The impact that the availability of assistance with travel costs has had on the attendances at meetings has been enormous. Without doubt, the difficulties for elderly people having to travel further than just locally by public transport, would have discouraged them from attending our meetings. We need to maintain this service across all our groups and especially with our new groups as they come on stream.

It is of note that this programme has brought survivors and refugees to our attention about which we previously had no knowledge whatever. An advertisement in a provincial newspaper giving notice of a meeting that starts a new regional group can yield upwards of 20 new faces, many of whom were previously unknown to any of

the survivor or other Jewish welfare organisations, and who had no knowledge of others in their location who had suffered similar trauma to themselves. Their opportunity to connect with others from a similar background is irresistible. The consequence is that there is, even at this late stage a significant increase in the identified numbers of survivors and refugees in the UK.

Detailed Cost Breakdown of Projected Program Budget

Collectively, these activities will cost increasingly more each year. Our costing below demonstrates our commitment and willingness to continue and expand this programme.

2004 Costs - \$000's - Exchange rate £1 = \$1.80

Salaries of the Co-ordinators	60
Head Office and Support Costs (Contribution)	13
Travel to Meetings including Coach Hire	21
Costs of Meetings (rentals/refreshments etc)	10
Total	104
Granted by the Claims Conference for 2004	40
Financed by the Umbrella Group	64

3) The Emergency Fund - Summary of Programme Content and Objectives

Purpose of the Application

The Emergency Fund Assistance Programme for Jewish Nazi Victims is used to pay for a number of services and needy items including dental treatment and specialist clothing as well as urgent house repairs and recuperative holidays. A more comprehensive list of items, services and appliances covered by the scheme appears below.

Not specifically, but in general it was introduced to benefit:

- Those in receipt of statutory benefits
- Those who are in financial difficulties
- Those on low incomes and who have little or no savings
- Those experiencing a sudden change in income, redundancy, unplanned retirement, sickness etc.

Issues to be addressed

The following types of needs have been provided for by the fund:

- Diagnostic services
- Dental treatment
- Provision of spectacles
- Unbudgeted expenditure, such as repairs to household appliances and property
- Specially adapted beds and chairs that may help to maintain a person in his or her own home for longer
- Lightweight wheelchairs
- Short breaks that serve a prevention function, again enabling people to maintain an independent living style
- Respite and Home care
- Specialist clothing
- The cost of moving into sheltered accommodation
- Frequent travelling expenses when visiting close relatives in hospital.

To illustrate the benefits already passed on to survivors and refugees from previous grants, some of the payments made from the fund include:

- Medical fees for a nervous breakdown
- Hearing aids
- Medical consultations
- Dentures
- Respite care
- Household repairs (plumbers, electricians)
- Roof and central heating repairs
- Carpets and redecorations
- Purchase of refrigerators, furniture, TV's, microwave etc
- Clothes
- Exceptional travel and Holidays

The Programme

The programme is administered through each of the participating members of the “Umbrella Group”. Selection of cases for benefit from the Emergency Fund is usually through the social services departments who apply for funding on behalf of the recipient via an application form. Claims are limited to small amounts (max. \$900) and claimants may only benefit once within a four-month time span for the same purpose. An independent advisory review committee meets bi-monthly, and reviews and confirms each claim.

Identification and follow-up

Clients for the scheme are identified through personal visits by our social worker teams and/or by volunteers. These are brought to our notice by many agencies throughout the UK including Local Authorities who know that they are unable to provide sufficient cover. Furthermore, identification through the outreach efforts at the time of the Swiss Humanitarian Fund, has uncovered over 1000 survivors who are living in difficult circumstances and who would be eligible financially.

To be eligible for an award from the fund, a client must be in receipt of one of UK statutory benefits, help from charities, be on a low income with low/no savings, or have suffered a sudden change of circumstances. The client must also have been a victim of Nazism, for example; a camp survivor, hidden, ghetto survivor, living under false papers, refugee, Kindertransportee, slave labourer.

AJR social workers visit clients on a regular six monthly or annual visit programme, and follow up with telephone contact in between. In the case of Agudas, all residents and tenants have a social worker attached. A network of volunteers also assists in the follow up process. In the case of Shalvata, close liaison with the Holocaust Survivors Centre, located in the same building, enables practical follow up together with the Jewish Care social worker team.

Detailed Cost Breakdown of Projected Program Budget

As we increase our number of members in the North of the country, we anticipate a faster uptake, especially as the community becomes frailer. Furthermore, as the numbers of local groups and social workers increase throughout the regions (as evidenced by the expansion of the Regional Groups programme), we anticipate that we shall continue to discover more survivors and refugees who need our assistance.

We anticipate that the grant received from the Claims Conference in July 2003, together with the smaller grants received from the Swiss Humanitarian Fund, totalling approximately \$200,000 will be exhausted by March 2004. We anticipate that we will receive another grant in the July 2004 round, but will not have funds available for distribution for six-months. Whilst the demands on an Emergency Fund by its very nature cannot be forecast, past experience convinces us that a further \$100,000 is needed each year.

4) Social workers – Purpose, Objectives and Content of the Programme

Introduction

The Umbrella Group Social Services Departments are an integral and vital component of our charities. Our clients are all refugees and survivors from Nazi persecution. They are, of course, elderly and many are frail and sick. Many are traumatized and exhibit symptoms of anxiety, depression and paranoia. Many are mistrustful of “authority” and are secretive about their financial resources. Because of their insecurity many will not spend money on their own care even when the need is desperate. Yet they cling stubbornly to their “independence” determined to remain in their own home, but often in a state of self-neglect.

As a result of the Holocaust our clients have no kinship group to help and support them. Many have no next-of-kin in this country at all. Over and above our professional input our social workers often have to be their “family”. We have to support, advocate and cajole them, listen to their sorrows and help them through their physical, financial and material problems.

Our social worker teams carry out an initial assessment visit following referral. This will take full account of their ‘story’, their background history, family situation, health, accommodation and current needs. An intense period of activity with appropriate referral and follow-up will take place and, when appropriate, the social worker will continue to visit, monitor and support as necessary

Background

After the war, some 50,000 Jewish survivors and refugees remained in the UK. They could only obtain visas to do domestic work or farm labouring and these mostly young refugees were dispersed to work in small towns and villages across the United Kingdom. Similarly many of the 10,000 under 17’s who came in on the Kindertransport were placed with Christian families away from any Jewish life. Left without support, large numbers of these young people married local men and women and were largely assimilated.

The Need

We became aware that now in their older age, many of these people feel a need to reconnect with the Jewish World and learn about their identity and that of their past families. As the result of the financial support of the Claims Conference, as previously explained 31 localised groups have been established throughout the United Kingdom. These have been very successful in identifying refugees and survivors across the country, who are in need of social work support in the same way as those living in London and South Eastern England. Currently, as far as possible those survivors who enjoy or might need financial or homecare help are seen by a social worker on an annual basis; some whose loneliness and isolation warrant it receive more frequent visits. The UK Central Office for Holocaust Claims has brought such help to many who have made contact in response to the widespread advertising of this service.

Purpose

There is a strong need to extend and maintain these vital services. Survivors and refugees are being 'found' continually and most need the special help and emotional healing that is offered by our experienced Social Worker teams.

Our most important role in social care is to assist and help enable our community members to live in their own homes for as long as possible. Only through visiting them in their homes and seeing the conditions in which they live, are our social workers best placed to recommend the various courses of action open to them.

Objectives

It is the aim of the Umbrella Group generally to increase the strength of our teams so that there is time to visit clients on a nationwide basis at least twice a year and more often if necessary, and expand the services offered to home based visiting where previously such services were only available at our centres, for example bereavement counselling and practical help. This will require additional staff in the north of the country, and also in the London area where clients are becoming too frail to reasonably be expected to travel to our centres. In these ways the Umbrella Group Social Services Teams can make a real difference. Telephone or other contact does not produce the real benefits.

Content

Home visiting is time consuming. Not only must we allow for travel time, but also our social worker teams must allow time to listen to survivors and refugees who have not previously had the opportunity to share their experiences and feelings.

Processing of referrals, provision of welfare support and advice, care assessments, facilitating of appropriate services either through own resources or externally are organised. Care planning and regular services reviews.

Services include the organisation of:

- Welfare Benefits
- Home Care
- Community Centres
- Special Day Care (Dementia)
- Long-term residential/nursing and respite care
- Services for the Blind & Visually Impaired
- Carers Services
- Mental Health Services

Agudas - Currently do not employ a dedicated social worker. The present response to the need for social workers is reactive rather than proactive and people are dealt with on an ad-hoc basis at times of crisis. There is however a great need to employ permanent social workers for approximately 250 Holocaust survivors situated in their immediate area. From 2004 Agudas would like to start offering advocacy, practical advice, and counselling to at least 100 people, where financial constraints have

previously precluded offering such essential services. These elderly holocaust survivors will be visited on average 4 -6 times per year. In extreme cases, where intensive help is required, visits to their homes will be made on a weekly basis. To this end a team of two full time social workers would be employed.

AJR – Currently employ seven social workers and a volunteer co-ordinator who work exclusively with survivors and refugees. Six are based in London and visit clients on a nationwide basis. Additionally, AJR has appointed a new social worker based in the north and working from home. Two more regionally based social workers will be appointed in 2004. There are also travel and support costs.

Shalvata - Jewish Care - It is the intention to recruit and create a team of two senior social workers with the appropriate experience in this client group to deal with referrals made to Jewish Care. The team would work and liaise with the Holocaust Survivors Centre in providing a comprehensive service to their members and clients. The work undertaken would include the processing of referrals, provide welfare support and advice, undertake care assessments, organise and facilitate appropriate services either through Jewish Care’s own resources or external agencies that best meet the client’s needs. Care planning and regular services review would also be undertaken as required to ensure that services continue to be appropriate and changes can be made if required.

2004 Costs - \$000’s - Exchange rate £1 = \$1.80

Calculations include provision for salaries, employer’s national insurance and pension contributions, IT and communications, office equipment, induction training and sundry incidentals.

	AJR	Shalvata – Jewish Care	Agudas	Total
Existing	436	0	0	436
Additional	0	137	130	267
Total	436	137	130	703
Granted by the Claims Conference for 2004				150
Financed by the Umbrella Group				553

5) Homecare - Summary of Programme Content and Objectives

The Homecare Scheme was pioneered by AJR in 2001 and provides the cost of caring, cleaning and gardening for those aged survivors and refugees who are not in a position to afford such help themselves.

It should be said at the outset that the scheme reflected a critical need and so enjoyed an immediate and substantial response. For a comparatively small cost, the benefit to the individual is enormous. We are undoubtedly contributing positively to the well being of the clients, and they are able to live a better quality of life in their own homes for longer as a result.

We have received confirmation from experts that the benefit will be treated as disregard by the Department of Health and Social Security (DHSS), which otherwise could result in the United Kingdom in a 100% claw back of social Security benefits on a \$ for \$ basis.

How the scheme works

Despite advertising this facility in the AJR Journal, experience shows, perhaps surprisingly, that those in need do not come forward and apply for this benefit. It needs to be offered. Social worker team identify needy individuals when visiting, who are then offered the help of a carer, cleaner or gardener. The current scheme offers funding for up to 6 hours per week at a maximum of \$14.40 per hour.

Those who qualify may combine services but may not exceed the maximum hours overall. In the rare event that the hourly rate is insufficient, the number of hours is reduced to compensate, except in exceptional circumstances.

Qualification Criteria

There is no strict means test, but to qualify for the scheme, some financial information must be made available by the client. In general, anyone receiving DHS [The United Kingdom Government Agency responsible for social welfare payments] Income Support will automatically satisfy the financial requirement. Additionally we have recently included those who although not receiving income support, could not afford the expense of carers or cleaners without causing hardship. This usually requires a social worker to confirm that the client is not in a position to afford the service.

Appointment of the Carer/Cleaner/Gardener

This is normally the responsibility of the clients. The Umbrella Group member identifying the need will only become involved in this process if the individuals needing help cannot themselves find the right staff for themselves.

The Claims Conference has granted \$300,000 towards the costs of operating the Homecare Scheme for 2004 and the participating organisations have guaranteed to match the funding. However this has resulted in those organisations, which cannot find such matching funds, being unable to provide homecare services to many who

are in need. We are aware of at least another 80 people who could benefit. With the costs of cases continually rising, this will put an even greater financial pressure on the caring organisations.

2004 Costs - \$000's - Exchange rate £1 = \$1.80

	Per Annum
208 people at 6 hours per week at \$14.40 per hour	935
80 additional	359
Total	1,294
Granted by the Claims Conference	300
Financed/to be financed by the Umbrella Group	994

6) Central Office for Holocaust Claims – Summary of Programme Content and Objectives

Programme purpose

The Central Office provides advice and assistance to Holocaust survivors, refugees and their heirs on claims for the restitution of stolen assets and compensation for persecution. As well as supporting and representing survivors and refugees, the Central Office offers guidance on claim resolution procedures and produces materials to explain details of agreements.

The aim of the project is to assist the estimated 10,000 Holocaust victims as well as their heirs in filing applications for Holocaust-era restitution and compensation. The Central Office also seeks to ensure that survivors and refugees are made aware of claim procedures through which they might be entitled to reparations.

Issues to be addressed

Given the number of different applications that have been available, the vast majority of victims in the UK are confused as to their rights and whether settlements pertain to them. Information has not accurately been disseminated in the past and claimants are unfamiliar with claim procedures. As a consequence, people are apathetic about making claims and ignorant as to how to do so. Advice and assistance to correctly submit claims and applications is required.

Background

Since its inception in January 2001 to address the urgent need to provide information and support to Holocaust survivors and refugees, the Claims Office has built a client base of over 2,000 and offers assistance in a number of ways including, completing claim forms, answering enquiries and disseminating information about settlements to which people might be entitled.

Identification and follow-up

In addition to information circulated internally among the organisations of the Umbrella Group, letters detailing the objectives of the Claims Office have been distributed to Synagogue bodies and their affiliated Synagogues as well as Jewish community organisations at large. In publicising the establishment of the Central Office, local, national and Jewish newspapers have also been informed.

A poster outlining the services offered by the Central Office was designed and distributed to all Synagogues and community in time for the High Holy Days. Information is provided through the AJR regional groups and is disseminated through the AJR website, the AJR Journal as well as national, local and Jewish media outlets. A twice-weekly surgery also allows clients to seek confidential face-to-face advice.

From the feedback we have received, claimants are extremely grateful to the services provided by the Central Office, without which it would not have been possible for some people to know about how to claim or to receive any compensation.

Results and achievements

In its three years of operation, the Claims Office has intervened to secure much of the £15m of restitution and compensation payments that have been made to UK survivors and successfully advised hundreds of clients of procedures about which they had little or no knowledge.

In addressing survivors' enquiries, the Claims Office has successfully negotiated with the British government to achieve changes in both tax and social security legislation. Following protracted discussions with the British Bankers Association, the Claims Office can also take credit for the refunding of previously taken commission charges on Holocaust reparations as well as persuading British banks to put measures in place to stop for all time this practice.

A highly developed client referral procedure has also been created, enabling specialist and social workers to assess and provide other needy services as appropriate. There are also established links to other central communal organisations and widespread knowledge of the services of the Claims Office.

Summary

Provides **assistance** with completing application forms

Administers **advice**

Represents claimants in correspondence with foreign governments and claim resolution committees

Informs claimants on all restitution procedures

Built a **database** of payments owed/received by claimants across the country

Campaigns on all matters pertaining to financial assistance for Holocaust victims

Via **newsletters** and the **AJR website**, provides updates about on-going restitution projects

Researches restitution initiatives and settlements in other countries through which people may be eligible to claim

2004 Costs - \$000's - Exchange rate £1 = \$1.80

Salaries for the year	63
Sundry office and travel costs	13
Total	76

There are no other sources of funding.

Summary of costs financed by the Umbrella Group

2004 Costs - \$000's - Exchange rate £1 = \$1.80

Day Centres	1,207
Outreach Programme	64
Emergency Fund	100
Social Workers	553
Homecare	994
Claims Office	76
Total	2,994

Comment and Conclusion

As can be seen, the costs of the programmes outlined here are for 2004 only but we hope to secure funding for all our programmes for the next ten years. To this end, we envisage an annual commitment of \$2.9m to funding these programmes from the Deposited Asset Class.

The organisations submitting this application have considerable collective experience of working with Holocaust survivors and are second to none in Europe in the range and depth of services they provide.

Without a doubt, the decision as to how best to allocate the residual funds of the Deposit Asset Class (\$668.5m) will be agonisingly difficult. The plight of survivors in the former FSU is clearly critical, and it is understood and appreciated that their needs must be acknowledged in allocating these residual funds. That does not mean, however, that the needs of those in Western Europe should be entirely ignored.

It is also worth referring to the findings published recently by the American Jewish Committee (3), which estimates that there are 466,400 Jews in the 18 countries that constitute Eastern Europe, including Russia. Initial calculations therefore suggest that allocating hundreds of millions of dollars to the FSU would deny funding to many other worthy programmes including those in the UK.

Perhaps in contrast to this above figure, research completed by the Claims Conference (4) shows there are an estimated 150,000 survivors in the FSU. To then allocate as much as 75% of the residual funds to the FSU means they would receive over \$500m. On a pro rata basis and given that there are 10,000 UK survivors we should receive approximately \$33m.

We would therefore ask the Court to take into serious consideration the relative value that the dollar brings to FSU countries as compared to the UK in particular and Western Europe generally. Further, our request for the total funding of all our projects for this first year represents just 0.4%, of the available funds of the residual Deposit Assets Class balance.

Bibliography

- (1) Figures sourced from *Continental Britons – Jewish Refugees from Nazi Europe*, Anthony Grenville, published by the AJR in 2002
- (2) Figures sourced from *Planning for Jewish communities – Long-term planning for British Jewry: final reports and recommendations*, The Institute for Jewish Policy Research (based on the minimal adjustment for UK Jewish population in 2001).
- (3) As quoted in *Brisket was his Madeleine*, Joan Nathan, New York Times, 14 January 2004.
- (4) As quoted in *Focus On Needs In FSU*, Stewart Ain, The Jewish Week, 12 April 2003.