

# The City Bridge Trust

## Bridging Divides: Application for a grant



### About your organisation

#### Organisation Details

Name of your organisation:

**Camden Community Law Centre**

If your organisation is part of a larger organisation, what is its name?

**n/a**

In which London Borough is your organisation based?

**Camden**

Contact person:

**Mr Sean Canning**

Position:

**Director**

Website:

**<http://www.cclc.org.uk>**

Social Media Accounts:

**@Camdenlc**

What Quality Marks does your organisation currently hold?

**Lexcel**

#### Legal Status

Legal status of organisation: **Registered Charity**

Charity Number:

**290441**

Company Number:

**1854266**

CIC Number:

Bencom Number:

When was your organisation established? **17/09/1984**

#### Aims of your organisation:

The Centre's objects are specifically restricted to the following:

- a) to reduce poverty by providing a range of legal advice, casework and representation services to the local community;
- b) to empower people to understand their rights by providing public legal education in addition to one to one casework;
- c) to work in partnership with other agencies to ensure that the Centre's clients are able to benefit from a range of support and help where appropriate;
- d) to seek to use the Centre's expertise to work with its clients to change policy, practice and the law to enhance social justice; and
- e) to advance such other charitable purposes as the members of the Management Committee at their absolute discretion may from time to time determine.

**Main activities of your organisation:**

WE provide:

- Face to face and telephone legal advice;
- Help with preparing benefit appeals and submissions to the first tier tribunal and the Upper tribunal;
- Representation in court and tribunal proceedings across housing, immigration, employment and welfare benefits;
- Using casework to articulate public policy issues affecting residents in Camden and London-wide;
- Working in partnership with local advice agencies to provide London access to advice services for residents.

**Your Staff & Volunteers**

Full-time:	Part-time:	Trustee/Board members:	Active volunteers:
<b>7</b>	<b>3</b>	<b>10</b>	<b>6</b>
Do you have a Safeguarding policy? <b>Yes</b>			
<b>Are the following people in your organisation subject to DBS checks?</b>			
Paid Staff <b>Yes</b>	Volunteers <b>No</b>	Trustees / Management Committee Members <b>No</b>	

**Property occupied by your organisation**

Is the main property owned, leased or rented by your organisation?	If leased/rented, how long is the outstanding agreement?
<b>Leased</b>	<b>2 years- expires June 2020</b>

**Environmental Impact****What action have you taken in the past year to progress environmentally sustainability principles and practice?**

We promote environmental excellence through all our work and activities. Examples include: power saving on electrical appliances; copiers and computers; double sided copying where necessary; scanning paperwork to minimise printing etc.

Recycling of paper waste etc.

## Finance Details

### Organisation Finances

	Year of most recent audited / examined accounts	Current financial year forecast	Next financial year budget
End of financial year date	31/03/2018	31/03/2019	
Grants & donations:	£176,541	£256,641	£0
Earned income:	£204,322	£220,788	£0
Other income:	£80,942	£0	£0
<b>Total income:</b>	<b>461,805</b>	<b>£477,429</b>	<b>£0</b>
Charitable activity costs:	£505,518	£485,131	£0
Cost of raising funds:	£0	£0	£0
Other costs:	£0	£0	£0
<b>Total expenditure:</b>	<b>£505,618</b>	<b>£485,131</b>	<b>£0</b>
Free unrestricted reserves held at year end:	£204,259	£196,577	£0
<b>What is your organisation's reserves policy?</b> Our current audited accounts do not include a reserves policy. However as matter of good practice we aim to maintain at least six months running costs in reserves.			
For your most recent financial year, what % of your income was from statutory sources? <b>31-40%</b>			

### Organisational changes

Describe any significant organisational changes to your structure, financial position or core activities since the date of your most recent accounts.

**Following a restructure in 2013 driven by funding cuts the organisation has maintained a stable staff team since 2014 and increased its staffing team following new funding streams. The draft audited accounts for 2017-18 show an unrestricted deficit of £24,154. This is due to staff turnover in LAA funded posts resulting in a net drop in legal aid income.**

## Grant Request

Under which of City Bridge Trust's programmes are you applying?

**Advice and Support**

Which of the programme outcome(s) does your application aim to achieve?

**Advice & Support\More people access debt and legal services for support before they hit crisis point**

Please describe the purpose of your funding request in one sentence.

**To employ a caseworker to provide tribunal representation in welfare benefits.**

When will the funding be required? **01/10/2018**

Is this request to continue work that is currently funded or has been funded in the last year by:

City Bridge Trust?

Another funder? (if so which)

**No**

How much funding are you requesting?

Year 1:

**£46,006**

Year 2:

**£45,046**

Year 3:

**£45,573**

Year 4:

**£0**

Year 5:

**£0**

**Total Requested: £136,624**

### You and your grant request

**What, specifically, are you applying for (your project)?**

We are seeking funding to increase capacity within our Welfare Benefits team at Camden Law Centre. We have minimal capacity to assist people with appeal applications following an adverse decision by the Department of Work & Pensions (DWP) when the client believes they have been assessed for benefits incorrectly. This funding will enable employment of a member of staff with the expertise to both assist clients to prepare the appeals submissions that they (the client) will submit themselves. We need extra capacity to appeal decisions under the Mandatory Reconsideration (MR) regime by preparing appeals to the First Tier and Upper Tribunal Service. This new service will -

- ? Create a channel whereby people can air their grievance and seek redress
- ? Challenge wrong decisions regarding benefits entitlements
- ? Highlight where the DWP & the MR have not applied the legal criteria properly
- ? Increase knowledge and understanding of changes taking place;
- ? Improve mental health;

**What are the changes you hope to achieve?**

- Our main hope is to achieve a stable income for families and those needing welfare support such as people with severe disabilities. Research shows that these two main groups have been hit hardest by welfare reform. However on the front line advice services are also experiencing a number of single adults where sanctions have been applied, who are also experiencing financial hardship due to their only source of income being reduced or suspended.
- We hope that having assisted people to stabilise their income, that they will manage their lives better and become more confident and resilient.
- We want to assist people to maintain their home and avoid eviction and homelessness. Camden Law Centre can also provide advice in housing and homelessness matters and have Legal Aid funding to provide such advice. We are fortunate in that we can provide an added holistic solution if necessary.

**How do you know there's a need for this work?**

In Camden certain groups are disproportionately affected by welfare reforms ? disabled people and those with health conditions; families with children, single parents and large families; and those with the highest rental costs. Benefit rates, including local housing rates are frozen; the benefit cap has been implemented and then reduced; the rollout of Universal Credit has commenced and many people are facing reduced incomes following its introduction. Long lead in times for getting the benefit is creating hardship and we are seeing people that are in a poor condition and have not eaten for days at a time. Very high housing costs in Camden are exacerbating the negative impacts of reform creating an affordability gap for low-income households. Camden has one of the highest numbers of households in England affected by the benefit cap with 443 households reported as at October 2016 of which 55% (242) include those with children.

**How will the work be delivered - specifically, what will you do?**

We will provide advice, assistance and representation to people needing help with benefit appeals to the Tribunals Service.

We will:

- Provide triage and advice to people at weekly benefit drop-in services at Camden Law Centre;
- We will work with Citizens Advice Camden to identify clients who need support with benefit appeals arising from mandatory reconsideration refusals, and/or sanctions and delays or miscalculations.
- We will arrange for other professional support by obtaining other professional evidence to support client appeals;
- Assist people who are able and confident enough to draft their own appeal and offer guidance to enable them to represent themselves;
- Attending a Tribunal can be daunting and we will work with clients to achieve the best possible outcome for them and if necessary advocate on their behalf at the Tribunal Service.

**Why are you the right organisation to do this work?**

Camden Law Centre has provided social welfare advice for forty-five years. We have a proven track record in delivering high quality specialist legal advice in housing, immigration and benefits advice to local people in Camden.

We work in partnership with other advice providers in Camden; partners are Citizens Advice (CAB) who we co-locate with in our premises in Kentish Town the Mary Ward Legal Centre and Age UK Camden. CAB staff and volunteers refer clients to our Law Centre that they have identified as needing help with benefit appeals.

We are one of a few organisations who have expertise in providing representation. We have secured a new housing, debt and welfare benefits contract from the Legal Aid Agency from September 2018. Contracts are however restricted to help in the Upper Tribunal. All cases have to go to the First Tier Tribunal before they can appeal at the Second Tier.

**How does your work complement and not duplicate other services within your area?**

We provide a complimentary advice service to our partners in Camden. The Law Centre service focuses on providing legal advice and representation where necessary in the best interest of our clients. We do offer some of the same areas of law but not the same service. We work together to provide what people need with very little, if any duplication. . Our work provides added value in that we also provide advocacy and representation on behalf of clients in the Tribunal Service as well as help clients prepare submissions and obtain additional evidence, for example medical reports.

**How will this proposal meet the Programme Outcome(s) under which you are applying?**

More people will have improved economic circumstances due to having their benefits restored and properly calculated as a result of seeking help from Camden Law Centre.

Fewer people will experience food poverty due to the stabilisation of their income and receiving advice on how to manage their money, assistance with any debt they may have and timely advice.

Advice organisations within Camden work together to assist people to navigate to the right advice service for them. For example the Law Centre employs a debt relief officer. People who have debt levels beyond their means can access the debt adviser. Debt relief can often provide life-changing interventions in an individual's life preventing them from reaching crisis point, and get them back on track.

**How will you ensure that your project will hear and represent the views and needs of disadvantaged people and/or diverse communities?**

Camden Law Centre is well known in the borough. We engage with local groups and are a key part of the voluntary sector. We hold a weekly no appointment drop in service with open access. We welcome people to come in and seek help. We monitor and evaluate all our services and feed in to local and national consultations. We are part of the Law Centre Network and feed in comment and evidence to National Policy forums.

From our drop-ins people tell us that they need representation at Tribunals. Social welfare law is the most complex area of law due to the constant changes in legislation. Evaluation of client survey questionnaires show that outcomes are stronger if they are represented at tribunal.

We have a policy of recruiting to our Board of Trustees people representing minority groups including Bengali, Somalian, and an established Cypriot community.

**How does your project engage and empower individuals and/or communities to come together on this issue? Will you be working with people who are particularly excluded?**

Camden Law Centre works with those who are the most socially marginalised and excluded in the Borough of Camden.

We use weekly open access drop-in services to reach those perceived as difficult to engage, to remove any barriers to actually entering the office and seeking help. We also deliver monthly outreach benefits advice at the Kingsgate Community Centre in West Hampstead that is used mainly by a diverse community including many whom do not have English as a first language. We provide translators to assist.

Providing a channel whereby people can air their grievance is a very empowering process particularly for people who are having difficulty in getting their voice heard or simply do not know how to go about getting help. A successful outcome provides a feeling of justice being done and a wrong being put right. This is vital in a democratic society.

**Is the focus of your project meeting an already identifiable need (acute or otherwise) or are there elements which are preventative and/or incorporate early action?**

This project will focus on one element of providing specialist advice with regard to welfare benefits. There are elements that are preventable and that do incorporate early action, these are picked up and are resolved. However there are a number of people that have complex problems that are not easily resolved and that need to progress to more expert help. This is an already identified need that is acute as the need is growing. This is due mainly to the welfare reform roll out. Although people do receive information in advance many simply do not understand the processes involved, do not have access to computers and result in benefits being wrongly paid or not paid at all. Sometimes mistakes are made. This proposed project focuses on providing additional capacity to meet an increased need for help and assistance with representation where there is a legal basis for an appeal.

**Who might you need to work closely with in delivering this project - whether before, during or afterwards?**

We already have established working relationships with other advice services in the borough. Our staff works closely with CAB colleagues to identify suitable cases for advice and assistance with preparation of appeals. It is anticipated that the project will also support those needing help at the Kingsgate Community Centre. We work directly with LB Camden Supporting People Team who refer clients needing help with appeals.

We will share learning during and after the project with interested parties particularly the Supporting People Team at Camden Council.

**Our aim as a funder is to help people move positively between any of the four stages of Surviving, Coping, Adapting and Thriving. For your project at which of these stages will most people begin their journey?**

We see people almost on a daily basis who are surviving. Our client base face multiple challenges due to sanctions, hence the food vouchers, or benefit stopped because they did not attend a medical assessment and due to mental health problems are simply not able to deal with the DWP or council, resulting in months of no income and loss of housing due to eviction or possession. Generally speaking once people receive advice and a resolution is found people do adapt. For example with Universal Credit a number of people do not receive as much benefit payment as they had previously, however if their income can be stabilised people do begin to cope better and adapt. Ultimately the objective is to get people to a place whereby they can work without losing any benefit in the short term, from this point they will begin to thrive.



**Will there be any elements of this project that will help you or your beneficiaries to reduce your environmental footprint?**

Camden Law Centre has an ongoing commitment to reducing environmental waste in the office. Examples include: double -sided printing; recycling waste paper; aligning heating controls with working hours and purchasing recycled paper; we have power savers on photocopiers.

**What are the main activities or outputs you want to deliver?**

Work alongside colleagues in our triage and weekly drop in service to take referrals and identify up to approximately 150 people per annum who have a need for a merit assessment on whether their case needs to progress to an appeal to the Tribunal Service.

Provide benefits, debt and housing casework support for 150 people per annum.

Assist people with submissions to the First & Second Tier Tribunal providing representation if necessary for up to 100 people per annum.

**What 3 main differences or outcomes do you hope the activities you have described above will achieve?**

The difference will be that those people who would otherwise not have their problems resolved at an earlier stage would slip through the net and flounder. We anticipate that people using the service will be supported to manage their lives better and become more confident and resilient.

People will be in receipt of a wrap around service and assisted to maintain their accommodation, reduce their debt, stabilise their income and avoid eviction and homelessness.

People using the service will be empowered and have a better awareness and understanding of their rights.



## Funding required for the project

### What is the total cost of the proposed activity/project?

Expenditure heading	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Salaries (inc emp NIC, pensions)	34,778	35,126	35,477	0	0	105,381
Recruitment	1,000	0	0	0	0	1,000
Accommodation & utilities	5,704	5,761	5,819	0	0	17,284
Office costs	3,843	3,959	4,077	0	0	11,880
IT	480	0	0	0	0	480
Volunteers	200	200	200	0	0	600

<b>TOTAL:</b>	<b>46,006</b>	<b>45,046</b>	<b>45,573</b>	<b>0</b>	<b>0</b>	<b>136,624</b>
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### What income has already been raised?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
LB Camden	149,950	149,950	149,950	0	0	449,850
Big Lottery (Reaching Communities)	86,691	21,673	0	0	0	108,364
Trust for London	20,000	0	0	0	0	20,000
Generated income (legal help and certificated)	70,165	70,165	70,165	0	0	210,495

<b>TOTAL:</b>	<b>326,806</b>	<b>241,788</b>	<b>220,115</b>	<b>0</b>	<b>0</b>	<b>788,709</b>
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### What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
<b>TOTAL:</b>	<b>326,806</b>	<b>241,788</b>	<b>220,115</b>	<b>0</b>	<b>0</b>	<b>788,709</b>

### How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Salaries (inc emp NIC, pensions)	34,778	35,126	35,477	0	0	105,381
Recruitment	1,000	0	0	0	0	1,000
Accommodation & utilities	5,704	5,761	5,819	0	0	17,284
Office costs	3,843	3,959	4,077	0	0	11,880
IT	480	0	0	0	0	480
Volunteers	200	200	200	0	0	600
	0	0	0	0	0	0

<b>TOTAL:</b>	<b>46,006</b>	<b>45,046</b>	<b>45,573</b>	<b>0</b>	<b>0</b>	<b>136,634</b>
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## Who will benefit?

How many people will directly benefit from the grant per year? <b>250</b>
In which Greater London borough(s) or areas of London will your beneficiaries live? <b>Camden</b>
Does this project specifically target any groups or communities?
This project will specifically work with the following age groups: <b>25-44</b>
This project will specifically work with the following gender groups: <b>Male</b>
This project will specifically work with the following ethnic groups: <b>Asian/ Asian British (including Indian; Pakistani; Bangladeshi; Chinese; Any other Asian background)</b>
If Other ethnic group, please give details:
This project will specifically work with Deaf and disabled people: <b>Yes</b>
This project will specifically work with LGBTQI groups: <b>Yes</b>

This project will specifically work with other groups or communities:

How will you target the groups/communities you have identified? What is your expertise in providing services for these groups?

**The Law Centre has a strong history of working with marginalised communities.**

Are there any groups or communities you think your organisation will find hard to include through this project?

**No**

If yes, please specify which groups or communities? Where possible using the categories listed above.

If yes, what steps will you take to make your services accessible to and meet the needs of the groups/communities you have identified?

### **Declaration**

I confirm that, to the best of my knowledge, all the information I have provided in this application form is correct. I fully understand that City Bridge Trust has zero tolerance towards fraud and will seek to prosecute and recover funds in every instance.

Please confirm: Yes      Full Name: **Sean Canning**

Role within                      **Director**  
Organisation: