

The City Bridge Trust

Bridging Divides: Application for a grant



About your organisation

Organisation Details

Name of your organisation:

Islington 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?

Islington

Contact person:

Ms Ruth Hayes

Position:

Co-Centre Director

Website:

<http://www.islingtonlaw.org.uk/>

Social Media Accounts:

@ruthilc and @islingtonlawcen

What Quality Marks does your organisation currently hold?

ILC is Lexcel accredited (Law Society's Quality Mark). ILC's immigration services are rated excellent by the Legal Aid Agency's peer review assessment, and ILC is registered with OISC & FCA.

Legal Status

Legal status of organisation: **Registered Charity**

Charity Number:

268468

Company Number:

1302947

CIC Number:

Bencom Number:

When was your organisation established? **10/04/1972**

Aims of your organisation:

Islington Law Centre (ILC)'s purpose is to provide access to justice and the relief of poverty in the area of benefit by the provision of legal advice, aid and assistance. Its core aims are:

- To reduce poverty by providing a range of legal advice, casework, and representation services to the local community.
- To empower people to understand their rights by providing public legal education, in addition to one-to-one casework.
- To work in partnership with other agencies to ensure that our clients are able to benefit from a range of support and help.
- To seek to use our expertise to work with our clients to change policy, practice and the law to enhance social justice.

Main activities of your organisation:

ILC opens its doors five days and three evenings a week to deliver the following services:

(i) Debt

Our specialist advisors offer advice for problems including mortgage, rent and council tax arrears and utility debts. We also challenge unfair lending practices and obtain compensation for wrongly applied charges.

(ii) Education

We offer a range of assistance, including advice on admission, admissions appeals, special educational needs, bullying, risk of exclusion and exclusion.

(iii) Employment

Our employment team offers initial advice, specialist casework and representation on issues relating to disciplinary and grievance procedures, redundancy, discrimination and dismissal.

(iv) Housing

We assist people with a range of issues including allocation, disrepair, overcrowding, possession proceedings, evictions and homelessness.

(v) Immigration

Our Immigration team offers advice and representation on asylum and Immigration matters, bail applications, challenging detention and Judicial Review.

(vi) Welfare Benefits

We offer assistance with welfare benefits, at all levels from form filling through to representation at Tribunal and appeals to the Upper Tribunal.

Your Staff & Volunteers

Full-time:	Part-time:	Trustee/Board members:	Active volunteers:
17	20	11	150

Do you have a Safeguarding policy? **Yes**

Are the following people in your organisation subject to DBS checks?

Paid Staff
Yes

Volunteers
Yes

Trustees / Management Committee Members
No

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?
Leased	10 years

Environmental Impact

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

We encourage recycling of all paper and other recyclable items, with bins on each floor to facilitate this (we have a separate collection for confidential recycling). We have a kitchen on each floor, fully stocked with durable crockery and cutlery to reduce use of disposable plastics. We have a drinking water dispenser to discourage use of plastic water bottles.

We seek to re-use furniture and equipment where possible (our office furniture is second hand and was donated). We pass on useable items to other agencies where appropriate.

We promote walking, cycling and use of public transport, and don't provide parking spaces for staff or volunteers. We are investigating a bike to work scheme to assist staff in purchasing a bike.

We conserve energy by ensuring lights and heating are only on as needed. (We purchase our utilities via the Council's bulk purchase scheme and so don't have separate tariffs).

Finance Details

Organisation Finances

	Year of most recent audited / examined accounts	Current financial year forecast	Next financial year budget
End of financial year date	31/03/2017	31/03/2019	
Grants & donations:	£1,362,903	£1,391,752	£0
Earned income:	£288,673	£290,800	£0
Other income:	£33,100	£7,000	£0
Total income:	1,684,676	£1,689,552	£0
Charitable activity costs:	£1,672,384	£1,661,314	£0
Cost of raising funds:	£0	£0	£0
Other costs:	£0	£0	£0
Total expenditure:	£1,672,384	£1,661,314	£0
Free unrestricted reserves held at year end:	£13,000	£13,000	£0
What is your organisation's reserves policy? The Trustees are committed to building reserves to provide three months' normal running costs, approximately £400,000. They are conscious that the current level of reserves is lower than the reserves policy and are committed to increasing this figure to three months of normal running costs in order to enable the organisation to meet operational cash flow needs, be flexible enough to manage changes in funding streams and to meet staff costs in the event of long term sickness, maternity leave and/or redundancy. The last audited accounts had an unrestricted reserves figure of £214,882.			
For your most recent financial year, what % of your income was from statutory sources? 41-50%			

Organisational changes

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

In the last financial year, ILC had a significant gap between income and expenditure. Much of this was the planned use of restricted funds, but there was a deficit on unrestricted funds arising from locum cover for long term sickness, and investment in new finance arrangements. A new senior manager is in post, and a number of actions being taken.

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 Londoners have Improved economic circumstances

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

To ensure we protect Islington residents, including the most vulnerable, from the negative impacts of the roll out of Universal Credit, via the provision of Welfare Benefits advice and representation

When will the funding be required? **01/11/2018**

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:

£60,187

Year 2:

£61,993

Year 3:

£63,853

Year 4:

£0

Year 5:

£0

Total Requested: £186,033

You and your grant request

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

We are applying for funding for a specialist Welfare Benefits advisor to provide advocacy, casework and representation to those living in poverty in Islington to prevent them from experiencing acute hardship. The need is urgent as Universal Credit (UC) has been fully rolled out in Islington from June 2018. The new benefit is already impacting on the poorest and most vulnerable, especially those with disabilities. We intend to:

- increase the numbers of people ILC's Welfare Benefits team are able to support by providing an early intervention sign posting, form filling and assessment service at reception; training and supporting our skilled volunteers to fulfill this role
- develop the support provided to particularly vulnerable clients, including those with mental health problems
- provide a casework and representation service which intervenes early to ensure poverty does not lead to social isolation and poor mental health and to improve economic circumstances.

What are the changes you hope to achieve?

160 people per annum will receive a specialist casework service which includes (i) assistance in claiming benefits to which they are entitled and/or (ii) representation at Tribunals to appeal decisions from the DWP which refuse them benefits to which they are entitled.

200 people pa (90%) will be assisted to secure benefits to avoid poverty/destitution; to reduce or avoid debt; to remain in, or to secure, safe housing, and to avoid isolation and poor mental health.

400 people pa will be listened to and treated with dignity and respect at a crisis point in their lives.

95% of those accessing this service will rate the service excellent or very good (this is a conservative figure as at present 99% of feedback questionnaires returned to the Law Centre describe the service as excellent/very good).

Vulnerable clients will be identified and supported at the point of access.

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

In Islington, economic uncertainty, public sector cuts and welfare reform, combined with very high housing costs, have had a negative impact on lower-income residents. Social isolation and mental ill health are increasing and child poverty is particularly high, and likely to grow.

Islington has:

- The third highest level of child poverty in England (English Indices of Deprivation, 2015)
- 8,820 residents on Pension Credit,: 41% of pensioners, compared to 25% in London/19% nationally, (DWP, 2016)
- 28% of householders own their own home, less than half the national average (2011 census, ONS)
- 27.3% of school pupils have Special Educational Needs, compared to 22.1% in London/19.6% nationally, (DofE, 2016)
- 36% of residents were born outside of the UK compared to 18% nationally, (2011 census, ONS).

Universal Credit was rolled out in Islington from June 2018 which, according to a range of research, brings additional pressure for low-income households.

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

We will provide

- a flexible service at the point of access (reception) to ILC's services, ensuring that we can identify and triage issues for referrals for other services, specifically identifying very vulnerable clients who are at risk as they transfer to UC
- weekly welfare advice sessions at ILC and at one of our outreach point venues, delivered by skilled and experienced advisors. Given the complexity of presenting issues as UC is rolled out, we will offer a full casework and representation service to 4 clients per week, seeing them initially for a one hour session but working with them over 4-6 months to secure the best possible outcomes for them
- a second tier telephone and email advice service on UC for other providers working in Islington, specially those in small community groups working directly with vulnerable clients affected by UC
- training on UC for community groups.

Why are you the right organisation to do this work?

For the past 40 years ILC has played a central role in providing access to justice for the local community. The majority of clients are women (around 60%) and two thirds are from black and minority ethnic communities.

We know our work is effective because we collect quantitative and qualitative data.

In 2017, ILC's Welfare Benefits service:

- assisted 893 clients
- secured >£2,243,536 for clients, an under representation, as it does not include one-off advice, and outcomes not reported back to ILC, nor does it capture the non-financial impact of being listened to, respected and supported through a daunting and very complex process
- represented clients at 258 appeal hearings, with a success rate of 89% of cases heard. Nationally approximately 65% of Tribunal appeals succeed at the first tier tribunal
- provided clients with a respectful services, listening to their needs and treating them with dignity.

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

- ILC works closely with a wide range of other local agencies, including Citizens Advice, Islington People's Rights and Help on Your Doorstep, as well as a range of BAMER groups and has the only open door advice reception and referral service in the borough.
- ILC can provide initial support at reception and appropriate referrals because of experienced and knowledgeable reception/triage/support staff
- UC applications and access is digital by default. Our skilled reception are able to provide support to users without IT skills to access their claims online and this is not provided in the other local advice settings.
- Representation at Tribunal hearings improves outcomes for those with the most complex needs, and is increasingly important to ensure equality of arms at social security tribunal hearings as the DWP have increased the number of Presenting Officers attending appeal hearings with the stated aim of reducing higher awards.

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

1. More Londoners have improved economic circumstances

Last year our Welfare Benefits Unit secured >£2,243,536 for clients. This figure does not include one-off advice, and outcomes not reported back to ILC. While we always work to secure people's benefit entitlement so that they are not dependent on charity, we are able to access grants and food bank vouchers for clients to avert acute need. With the roll out of UC our services will be even more essential for low income residents.

2. Fewer Londoners experience food poverty

Securing people's entitlement to welfare benefits is essential to prevent food poverty but we can access grants and food bank vouchers for acute immediate needs.

3. More people access debt/legal services for support before they hit crisis point

We are a Law Centre with a specialist debt and housing service and the capacity to represent those appealing DWP decision in the Upper Tribunal.

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

ILC delivers advice, casework support and representation. Rather than offering only one-off advice, we can provide a high quality, holistic casework service, working WITH those using our services and listening to them to achieve the best possible results. We know from experience this delivers long term outcomes and is more cost effective than an apparently cheaper model of provision, which results in clients returning for advice repeatedly when issues are not resolved via casework. This is particularly important for vulnerable clients who need time to trust and engage.

We hear and represent the views and needs of disadvantaged residents, via:

- ? Talking to/listening to them
- ? Providing outreach sessions so those who cannot travel can still access support and tell us what they need/how we can assist them
- ? Attending community meetings/events and hosting users groups to ensure our services are driven and informed by the needs of our users.

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?

We listened carefully when clients told us:

- the welcome they receive when they first attend the Centre matters and helps them to feel less stressed/distressed and better able to take back control of their lives
- how important it is that someone can assess their needs, make a phone call, order a form, book an appointment or just listen while they wait (sometimes 2 weeks due to demand) to see a lawyer/advisor
- how great an ordeal it is to claim benefits and how critical it is to have caseworkers who can support/empower them throughout the process.

By having volunteers, some with lived experience of using our service, at reception, we can maintain and develop a supportive, welcoming environment, facilitating early access to high quality advice/representation.

Having skilled caseworkers able to support clients from first filling the form through to a Tribunal hearing protects the most vulnerable from poverty.

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?

The need for welfare benefits advice for the vast majority of our clients is acute. Each day we see people who are experiencing food poverty and facing a crisis in their lives whether it be a recent serious mental or physical health problem, a bereavement, unemployment, an increase in caring responsibilities, a relationship breakup, homelessness or being the victim of a violent crime.

However, with the roll out of UC there are elements of preventative work in this proposed project. We want to intervene early to prevent hardship by:

- identifying clients who are to be migrated over to UC and who will require support
- ensure transitional protection for eligible clients
- identify when Alternative Payment Arrangement (APA) or a loan are needed to prevent acute poverty
- training local community groups to identify acute needs, provide peer support and make appropriate referrals early.

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

ILC works closely with other statutory, voluntary and grassroots agencies in the borough, and is a member of Islington Advice Alliance. We take referrals from other agencies for specialist advice services both directly and indirectly. We also provide outreach advice sessions at Islington Bangladesh Association, and Help on your Doorstep (HOYD) and work closely with them and their users to provide support. We take direct referrals from Citizens Advice Islington and local authority housing officers.

The Welfare Benefits unit also leads on an advisors' forum bringing together welfare benefits advisors in the borough to share experience, identify and address strategic concerns and provide training.

This funding will be critical in enabling us to:

- maintain and develop these networks
- provide email and telephone support and training for volunteers and community groups
- identify, highlight and address any failures of UC to meet the needs of the most vulnerable clients.

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?

Most people who access our services are surviving - frequently on a very low income and on the margins of society. By securing them the benefits to which they are entitled we can assist them in being able to cope and eventually to adapt to a range of life events from loss of employment, poor health or a disability, a bereavement or relationship breakup or a mental health breakdown. We are committed to working with others to ensure that a challenging life event does not inevitably lead to poverty, isolation and poor mental health. We use the law as a tool to enable people to improve their situation and opportunities.

A number of our clients are able to secure a long term improvement in their circumstances as a result of our help and to take up new opportunities and good legal advice can be a real catalyst for wider change.

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

There is no direct link between our work and clients reducing their environmental footprint.

However, clients who are living at or below the poverty line are often forced to rely on handouts and temporary solutions to ongoing needs such as food, heating, lighting etc. Assisting people to maintain a level of financial security enables them to make a wider range of choices and we have good links with the local authority's Seasonal Health Intervention Network (SHINE) which will support them to make energy saving changes to their home where this is appropriate.

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

A casework service advising and representing 3-4 clients a week 45 weeks a year, as UC is rolled out, focusing on those most at risk of extreme poverty due to age, poor mental or physical health or disability.

Training and supporting 4 volunteers to deliver a welcome and triage service at reception, identifying the most vulnerable clients and supporting them to access the casework service.

Providing three training sessions per annum and telephone and email support to local community groups, reaching 40 providers per annum to help community groups cope with the UC roll out, including identifying acute needs, developing peer support networks and making appropriate referrals to ILC and other providers.

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

There is a tangible improvement in the economic circumstances of local residents, with 144 clients pa who were at risk of food poverty and debt accessing benefits to which they are entitled and securing an ongoing increase in their household income. We expect the increase to be >£200,000 pa.

135 Individuals a year feel reassured and less anxious about their benefits as they are signposted to appropriate services and supported in accessing these services, preventing the most vulnerable from losing benefit entitlement

10 local community groups are able to develop new responses to needs, and have the knowledge to support clients in the roll out of UC as they are able to identify vulnerable clients at risk, provide appropriate interim support and make referrals to ILC for early specialist interventions.

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
Salary (including NI and pension)	38,522	39,678	40,868	0	0	0
Volunteer costs	1,525	1,571	1,618	0	0	0
Premises costs	3,505	3,610	3,718	0	0	0
Professional overheads - insurance etc	1,250	1,288	1,326	0	0	0
Publications/resources	175	180	186	0	0	0
Office costs (IT, photocopying, postage, stationery, phone)	6,890	7,097	7,310	0	0	0
Bank and audit	920	948	976	0	0	0
Interpreting and travel	225	232	239	0	0	0
Management overheads	7,175	7,391	7,612	0	0	0
TOTAL:	60,187	61,993	63,853	0	0	0

What income has already been raised?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
	0	0	0	0	0	0
TOTAL:	0	0	0	0	0	0

What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
	0	0	0	0	0	0
TOTAL:	0	0	0	0	0	0

How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Salary (Including NI and pension)	38,522	39,678	40,868	0	0	0
Volunteer costs	1,525	1,571	1,618	0	0	0
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Publications/resources	175	180	186	0	0	0
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Management overheads	7,175	7,391	7,612	0	0	0
TOTAL:	60,187	61,993	63,853	0	0	0

Who will benefit?

How many people will directly benefit from the grant per year?

600

In which Greater London borough(s) or areas of London will your beneficiaries live?

Islington

Does this project specifically target any groups or communities?

This project will specifically work with the following age groups:

16-24

This project will specifically work with the following gender groups:

This project will specifically work with the following ethnic groups:

If Other ethnic group, please give details:

This project will specifically work with Deaf and disabled people:

No

This project will specifically work with LGBTQI groups:

No

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?

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: **Ruth Hayes**

Role within **Co-Director**
Organisation: