

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Brent Private Tenants' Rights Group	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? Brent	
Contact person: Ms Jacky Peacock	Position: Chief Executive
Website: http://www.advice4renters.org.uk/	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 1051979
When was your organisation established? 26/10/1989	

Grant Request

Under which of City Bridge Trust's programmes are you applying? Reducing Poverty
Which of the programme outcome(s) does your application aim to achieve? More Londoners with improved economic circumstances More people accessing debt and legal services
Please describe the purpose of your funding request in one sentence. To improve the health, well-being and financial stability of vulnerable/low income people affected by poor housing and fuel poverty living in Brent and surrounding boroughs
When will the funding be required? 01/09/2017
How much funding are you requesting? Year 1: £37,228 Year 2: £37,600 Year 3: £38,079 Total: £112,907

Aims of your organisation:

The aims of A4R are:

- ? To provide direct support to private tenants
- ? To bring private tenants together to strengthen their voice
- ? To empower A4R through tenant involvement and representation
- ? To collect information and evidence and disseminate for change
- ? To campaign with and on behalf of private tenants
- ? To work with others to deliver services, share messages and strengthen campaigns

This is a partnership bid with Energy Solutions (ES) and Toynbee Hall (TH). Energy Solutions aims to raise awareness and help communities understand more about the sustainable use of energy, and help households to achieve warmer homes and lower fuel bills through the provision of services that help address the issue of fuel poverty. Toynbee Hall's aim is to support people and communities to break down the barriers that trap them in poverty.

Main activities of your organisation:

A4R is the only legal advice agency in England dedicated to supporting private renters. Our primary area of benefit is Brent and surrounding boroughs, though we also run a national 'paid for' telephone/email advice service. Our Housing Advice Centre provides specialist legal advice for about 400 low-income clients a year. To increase the effectiveness of our advice to vulnerable clients, we also offer support through mentoring. This most commonly involves helping people to improve their money management skills and other issues that impact on their health and well-being and ability to manage their lives e.g. benefits checks, healthier and cost-saving diets, exercise, and, with our partner Energy Solutions, tackling fuel poverty. Around 85% of our clients are from BAME communities including a large number of migrants and refugees. As a result, we network with migrant and refugee organisations to raise tenancy rights awareness among these groups.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
3	7	6	12

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	6 years

Summary of grant request

The rise and rise of the private rented sector in the poverty story is striking. The number of people living in poverty in the sector has doubled in the past decade from 2.2 million to 4.5 million. As London's housing crisis has deepened, the most disadvantaged have found themselves in poor quality, badly managed and often overcrowded homes - despite paying high rents. The lack of security of tenure often leaves private renters afraid to complain, even if they know (and many do not) about their legal rights relating to repairs, tenancy deposits and fire and gas safety checks. For many living on the margins of society, meeting and managing basic needs such as domestic energy is also a daily struggle. This is especially true in Brent which is ranked third highest in the country in terms of barriers to access to housing and has the biggest gap between average income and average house prices. Recent welfare reforms leave many renters with a rent/housing benefit shortfall, which is increasing debt. Brent's Financial Inclusion Strategy (2015) found that "one in three children are growing up in poverty. In some of the most deprived wards, this rises to one in two."

However, if we focus only on housing advice, vital though this is, we are treating the symptoms not the cause. A4R has a campaigning priority but policy change is often long-term. Meanwhile, poverty is exacerbated by the fact that marginalised people are not financially or socially empowered to expose injustice, assert their rights and exercise any financial/bargaining power. Our aim is to empower through building people's knowledge, skills and confidence -- and specifically through finding ways to increase their income and/or reduce their living costs and assist them to better manage their money.

Through this project, complementing A4R's legal advice and representation to get tenants' homes improved, ES support will include emergency heating, negotiation to reduce fuel debts, and the provision of low energy white goods. TH's Money Skills training will also produce qualified local Community Money Mentors, who will be supported to train others within their own communities and facilitate referrals for debt advice through TH's debt advice line and local accredited debt advice agencies. A4R's mentors will ensure tenants claim their full benefits entitlement, and will support them to prepare for, and to adjust to, Universal Credit. Mentors will also support renters to improve tenancy sustainment skills.

The project builds on a successful one-year pilot in 2016 funded by the British Gas Energy Trust Healthy Homes Fund, combining A4R's vision of achieving decent, secure and affordable homes with access to rights and justice, alongside ES's commitment to end to fuel poverty. The project will be further enhanced by Community Money Mentors trained by Toynbee Hall. Their input will also provide an opportunity to increase the number of tenants on low incomes who are saving through A4Rs Credit Union branch, Brent Mutual.

Under One Roof thus directly addresses two of the Trust's programme outcomes under the Reducing Poverty strand:

- * More Londoners with improved economic circumstances.
- * More people accessing debt and legal services.

Similarly, the project directly addresses the Trust's Good Practice' principles by:

- * Encouraging service users to contribute to the on-going development and delivery of the service, and to promote the project through their own networks/communities.
- * Working with other local agencies to identify people most at risk and targeting support towards specific audiences such as refugees and migrants.
- * Engaging and training volunteers through the project's Training and Mentoring services.
- * Encouraging energy efficiency measures and the sustainable use of energy.

If you need any planning or other statutory consents for the project to proceed, what stage have the applications reached?

Do you have a Vulnerable Adults policy? **Yes**

What Quality Marks does your organisation currently hold?

A4R has been awarded the Community Legal Services Specialist Quality Mark in Housing; ISO 9001; and NCVO's Mentoring & Befriending Approved Provider Standard.

Outputs and outcomes

What are the main activities or outputs you want to deliver? Please include no more than 5. By activities or outputs we mean the services, products or facilities you plan to deliver. If you plan to deliver work over more than one year you should include activities over the full grant period requested. Try to be specific.

Resolving Urgent Issues, e.g.

- * Legal action to address immediate threat of eviction**
- * Emergency heating/cold weather packs**
- * Temporary solutions to urgent/serious property defects (e.g. gas/electrical emergencies)**
- * Negotiations to prevent disconnection of utility services**
- * Emergency fuel/food bank vouchers**
- * Referral for any other urgent debts**

Initial Needs Assessment and Home Energy Audits:

ES make home visits to conduct energy audit, assess urgent needs, identify longer-term interventions and advise on energy use and energy efficiency measures, including moves to SMART Meters.

Resolving Longer-term Issues, e.g.

- * A4R provides legal advice, advocacy and representation including proceedings against landlords to remedy disrepair**
- * ES assists beneficiaries to clear fuel debts and source energy efficient aids and white goods**
- * TH/local debt advice agencies provide debt advice and advocacy**

Sustainable Finances and Lifestyle, e.g.

- * TH trains Money Mentors**
- * A4R Mentors assist with budgeting skills, digital skills, home management, energy saving, healthy eating etc.**
- * Health & Well-being checks to monitor progress and inform mentoring**
- * Service users encouraged to train as Mentors**

What main differences or outcomes do you hope the activities you have described above will achieve? Please include no more than 5. By differences or outcomes we mean the changes, benefits, learning or other effects that result from the work your project would deliver. These might be for individuals, families, communities or the environment.

360 beneficiaries a year (circa 90%) will evidence an improvement in health and well-being from the time when tenant contacts the project to when they cease to receive support.

Living conditions will be improved for 280 people each year.

An average of 12 people a year (including service users) will be trained as A4R mentors and will support an average of 40 service users a year to develop improved life skills

At least 20 people will graduate as Money Mentors with increased money management and mentoring skills in year 1, rising to 60 in year 3

Do you plan to continue the activity beyond the period for which you are requesting funding? If so, how do you intend to sustain it? If not, what is your exit strategy?

The issues of poor housing (particularly within the private rented sector), fuel poverty and poverty in general are inextricably linked. Subject to an ongoing evaluation of effectiveness and the changing external environment, the partners are keen to continue delivering a shared service. Potentially this approach fits well with the government's new Energy Company Obligation programme which runs from 2017-2022.

Who will benefit?

About your beneficiaries

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

400

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

Brent (90%)

Ealing (10%)

What age group(s) will benefit?

All ages

What gender will beneficiaries be?

All

What will the ethnic grouping(s) of the beneficiaries be?

A range of ethnic groups

If Other ethnic group, please give details:

What proportion of the beneficiaries will be disabled people?

31-40%

Funding required for the project

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

Expenditure heading	Year 1	Year 2	Year 3	Total
Project Manager/Mentor Co-ordinator (0.6)	20,400	20,706	21,016	62,122
Housing Legal Adviser (0.4)	14,680	14,900	15,125	44,705
Consultant Energy Adviser (as required)	5,000	5,000	5,000	15,000
Direct Project costs: training; staff exp	700	500	500	1,700
Direct Project costs: marketing; events	2,800	2,800	2,800	8,400
Direct Project costs: energy equipment	1,000	725	450	2,175
Core costs: r/c; premises; line m'ment	8,250	8,295	8,340	24,885
Just Renting: sessional trainers	3,200	3,200	3,200	9,600
Community Money Mentors training	60,000	60,000	60,000	180,000
TOTAL:	116,030	116,126	116,431	348,587

What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
The Tudor Trust	30,000	30,000	30,000	90,000
Toynbee Hall (Money Mentors training)	60,000	60,000	60,000	180,000
Brent Council (room hire; publicity/marketing)	2,400	2,400	2,400	7,200
TOTAL:	92,400	92,400	92,400	277,200

What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
TOTAL:				

How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
Housing Legal Adviser (0.4)	14,680	14,900	15,125	44,705
Contribution to direct project costs	2,250	2,015	1,875	6,140
Contribution to Core costs	4,125	4,150	4,170	12,445
TOTAL:	21,055	21,065	21,170	63,290

Finance details

Please complete using your most recent audited or independently examined accounts.

Financial year ended:	Month: March	Year: 2016
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Income received from:	£
Voluntary income	61,955
Activities for generating funds	0
Investment income	61
Income from charitable activities	222,479
Other sources	3,100
Total Income:	287,595

Expenditure:	£
Charitable activities	270,643
Governance costs	2,500
Cost of generating funds	0
Other	0
Total Expenditure:	273,143
Net (deficit)/surplus:	14,452
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	14,452

Asset position at year end	£
Fixed assets	15,366
Investments	0
Net current assets	22,981
Long-term liabilities	0
*Total Assets (A):	38,347

Reserves at year end	£
Restricted funds	9,815
Endowment Funds	0
Unrestricted funds	28,532
*Total Reserves (B):	38,347

*** Please note that total Assets (A) and Total Reserves (B) should be the same.**

Statutory funding

For your most recent financial year, what % of your income was from statutory sources?
31-40%

Organisational changes

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

A4R is currently restructuring its core Housing Advice Centre service as it has been loss-making year on year. The restructure will increase the number of professionally qualified solicitors and thereby maximise potential Legal Aid income to create, at minimum, a break-even service. A4R has also recently launched a low-cost phone/email-based national 'social enterprise' service for people not eligible for Legal Aid.

Previous funding received

Please list the funding received by your organisation from the following statutory sources during the last THREE years.

	Year 3 £	Year 2 £	Most recent £
City of London (except City Bridge Trust)	0	0	0
London Local Authorities	32,115	39,698	42,890
London Councils	0	0	0
Health Authorities	0	0	0
Central Government departments	0	0	0
Other statutory bodies	61,070	69,023	69,333

Previous grants received

Please list the grants received by your organisation from charitable trusts and foundations (other than City Bridge Trust) during the last THREE years. List source, years and annual amounts. Please include the 5 largest only.

Name of Funder	Year 3 £	Year 2 £	Most recent £
British Gas Energy Trust	0	0	10,934
Big Lottery Fund	5,092	20,432	17,201
Lloyds Bank Foundation	1,490	17,743	14,667
Trust for London	0	18,350	36,000
Comic Relief	0	0	8,920

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: **Jacky Peacock**

Role within **Chief Executive**
Organisation: