

Annual Review 2013-2014



# Introduction

Islington People's Rights (IPR) has a strong track record in advice service delivery in Islington and neighbouring boroughs. IPR has operated as an independent advice centre since 1969, supporting the most vulnerable in society, and is one of the longest established legal advice centres in London. It is the leading specialist welfare benefits and debt agency in Islington.

IPR is committed to a rights based approach and seeks to alleviate poverty and the effects of debt in and around Islington. All our specialist caseworkers have over five years' experience with specific knowledge of tribunal representation and appeals. We also have a bank of locum caseworkers.

We are a focus for individuals and community groups who advocate for some of the most marginalised people in our community. Most of our work takes place in community settings throughout Islington to ensure that we reach those who most benefit from the services that we provide.

IPR has made real progress towards achieving our goals in the last year with new projects commencing and others under development. The need in the communities where we work is great but IPR is making a big impact. This Annual Review provides details of how our activities are making such a positive difference to many people's lives.



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IPR has had another successful year providing independent specialist advice and casework in relation to welfare benefits and debt. In 2013-2014 we assisted over 2,500 clients. Around 70% were disabled, many with mental health issues. We provided support and representation on key welfare benefits matters, notably related to Disability Living Allowance (DLA), and Employment Support Allowance (ESA), and were involved in over 100 tribunal appeals. Many of our clients are affected by welfare reform, and struggling with new policies such as conditionality and sanctions. Our caseworkers have kept up with the fast pace of change and continued to offer an excellent quality of service; overall IPR's success rate at tribunals was over 90% and over 95% of clients confirmed their satisfaction with our service, and that they would recommend us. By maximising the incomes of our clients we were able to bring over £1.2 million into Islington in 2013.



Lindsay Owen chairing the launch of Advising Islington Together

IPR successfully secured some new sources of funding. These include a substantial grant from Trust for London, with which we are now launching Access+ to strengthen welfare benefits and debt advice services for BME and refugee community organisations. Late in 2013, we began the three-year Advance project that assists ex-offenders with drug and alcohol issues, in relation to welfare rights and debt issues, funded by City Bridge Trust. We continue to deliver specialist debt advice services at Holloway and Pentonville Prisons, the former funded by Working Links, the latter by the Prison Service. Despite this diversification, Islington Council remains our largest funder, providing our core grant and funding the contract specifically for our outreach services at community mental health venues. We have very much appreciated the Council's understanding of the importance of independent advice services, and its continued financial support for IPR. Our current grant runs until April 2015, and we know that the local authority faces many future financial challenges of its own. Nevertheless we hope the Council will continue to provide significant core grant funding to IPR.

We work closely with our partners in Islington Advice Alliance, Islington Law Centre and Islington CAB, which ensures Islington residents can access all areas of advice. Currently funding from the Big Lottery's Advice Services Transition Fund is enabling much collaborative work under the banner of "Advising Islington Together". I very much enjoyed chairing the launch event for this new initiative back in February, which brought together over 120 people from a diverse range of charities and community groups across Islington, to share knowledge and ensure all Islington residents can access high-quality advice services.

Having been on IPR's Management Committee since 2010 and Chair for the last two years, I am now standing down, making this my last Chair's Report. My involvement with IPR has been hugely fulfilling. I have learnt a lot and it has been great to see the organisation go from strength to strength, despite the challenging funding environment. This has all been due to our dedicated staff, Management Committee members, volunteers, funders and supporters. In particular I would like to thank Gerard Omasta-Milsom for his committed leadership and support throughout my time with IPR. We have a strong team of both staff and Management Committee members, so I feel confident that IPR is in safe hands. With further welfare reforms on the horizon, which will affect some of Islington's most vulnerable residents, I'm sure our services will be needed more than ever.

**Lindsay Owen**

# IPR Core Services

IPR's Core Service is funded by Islington Council and involves the delivery of free specialist welfare benefits and debt advice and casework to residents of the borough. It includes the telephone advice line and appointments at both our Manor Gardens Centre base in Holloway and the St Luke's Community Centre in the south of Islington.

The Islington Mental Health Welfare Rights Service is delivered by IPR with sessions at several venues accessed by Mental Health Service Users in the borough. The sessions are primarily delivered weekly at those venues formerly known as Community Mental Health Teams (CMHTs); full details on the back cover.

IPR delivers evening legal advice sessions, both at the St Luke's Community Centre in EC1 with staff from city law firm Nabarro LLP, and at the Golden Lane campus of City University, with input from law students from City Law School.

Our specialist debt advice is much in demand. At times it clearly interrelates with our welfare benefits casework, with issues like benefits overpayments. Clearly many clients end up with high levels of indebtedness as a result of problems with their benefits, or matters like tax credits, for those on low salaries. IPR can assist with all aspects of debt casework, including Debt Relief Orders (DRO) and bankruptcy proceedings where necessary.

In 2013-14 we dealt with over 9,000 enquiries, c.70% being welfare benefits related. Over 700 clients with mental ill health were supported in the year. Much of our welfare benefits casework currently relates to Disability Living Allowance (DLA), Employment Support Allowance (ESA) and related matters like the Work Capability Assessment (WCA) appeals and tribunals. The introduction of Personal Independence Payments (PIP), the "Bedroom Tax" and the "Benefits Cap" plus the future introduction of Universal Credits are adding to the challenge of providing specialist welfare benefits advice.

Islington People's Rights is part of Islington Debt Coalition; a partnership of organisations led by Islington Council, working to tackle the issue of debt in Islington.

Funded by



Shark car bites back at payday lenders:  
Cllrs Richard Watts and Andy Hull highlight the council's campaign



# Access+

Thanks to a new two year grant from the Trust for London IPR has launched a new project, Access+. This is a unique new advice project that will work with Black, Asian, Minority Ethnic and Refugee (BAMER) organisations based in Islington, and members of these Communities.

Access+ will provide specialist advice to BAMER groups and improve services that will meet their advice needs more effectively.

IPR already has excellent links with key community organisations. We are now building on these links by offering specialist advice at this time of unprecedented cuts and welfare reforms.

This will be an innovative project that will:

- ❁ Provide debt and welfare rights advice sessions to those in need within key BAMER communities by working directly with community partners
- ❁ Deliver training and support to partners to develop their expertise whilst improving the overall quality of advice they offer
- ❁ Work with partners already delivering valuable services to their communities and help them to develop their capacity

The project has been designed to directly benefit at least 1,500 people through the delivery of welfare benefits and debt advice. Many more people will benefit from the project indirectly as a result of the activities.

The project will be evaluated to ensure that it makes a strategic contribution, well beyond Islington and the partners directly involved.



Funded by



# IPR Advance

Thanks to a three-year grant from the City Bridge Trust delivery of the IPR Advance project began in October 2013. One year on it has resulted in over 250 ex-offenders, particularly those with drug and alcohol issues, being assisted with their welfare benefits or debt problems. In many ways the project is building on work that IPR has been delivering in local prisons and other venues over a number of years. It offers tailored advice sessions and casework to ex-offenders post custody, with a focus on those linked to drug and alcohol rehabilitation schemes. The sessions form part of a package of support that improves resettlement outcomes and reduces re-offending rates.

Income maximisation is key to this client group, who often find themselves struggling to get their lives back together following release from custody. With major welfare reforms being implemented they face particular difficulties. This new project helps break the cycle of offending and re-offending and helps put in place the building blocks of more stable lives in the community. The project complements the activities of specialist drugs and alcohol agencies and probation services in Islington by ensuring that their clients have access to targeted advice and casework provision.

The weekly sessions of appointments have been delivered at Cranstoun in N1, Islington Drug and Alcohol Specialist Services (IDASS) in N7 and the Probation Office in EC1 - full details on Page 11.



## Case Study

Mr Y was a client at a local drug and alcohol services where IPR provides outreach sessions. He was referred to IPR for help with his debts. He told the IPR caseworker that he had large rent arrears and Council Tax arrears. He also had unpaid gas, electricity and water bills.

The IPR caseworker contacted his landlord and the Council Tax department to find out how the arrears had accrued. She found he hadn't been receiving any Housing Benefit or Council Tax. She assessed his benefit entitlement and realised he should have been in receipt of Employment and Support Allowance (ESA), instead of Jobseeker's Allowance. In addition due to his severe health issues, he would be entitled to Personal Independence Payment (PIP).

Mr Y's IPR caseworker helped him to claim the benefits he needed to keep him from becoming homeless. He also received assistance from a charitable fund to help with his utility bills. He said *"thanks to IPR I can start to look forward and get on with my life instead of wondering how I'm going to survive from day to day."*

## Case Study

Ms L needed help with her debts. She was referred to IPR by Cranstoun, one of the drug and alcohol services where we provide outreach sessions.

She had both physical and mental health problems and was in receipt of both Employment and Support Allowance and Disability Living Allowance. She had large debts including bank loans and was struggling to fend off her creditors.

The caseworker explained the available options which included a Debt Relief Order (DRO), or negotiation of repayments with the creditors. The caseworker prepared a statement with all of her income and expenditure which showed that there was no spare money left over to offer to her creditors.

She was booked an appointment to see IPR's DRO specialist and her debts were all written off. She said of the experience: *"No-one plans to get into debt but when it happens it can be very frightening and you don't know if you can face the world. I now feel much more in control of my finances and my life generally."*



Funded by the  
City Bridge Trust

## Aims of IPR Advance

- ❁ Provide one to one 40 minute appointments each year to ex-offenders
- ❁ Provide comprehensive debt and welfare benefits services to clients helping them make positive transitions to life in the community
- ❁ Reduce high levels of re-offending amongst problem drug and alcohol users
- ❁ Offer training and groupwork sessions in community venues

IPR Advance

# Disability Focus

IPR has been delivering Disability Focus since November 2013 as a focused service for disabled residents. The need to offer additional support to disabled residents is because they are some of the hardest hit in terms of the impact of welfare reforms. Research, carried out for “The Guardian” in 2013, estimated that by 2017 about 3.7 million disabled people would collectively lose £28bn as a result of welfare reforms. Research by Islington Council indicates that the cut locally will amount to £85m.

The reforms and cuts have disproportionately affected specific groups of residents; those on housing benefit, people on sickness and disability benefits and families with children. Disabled residents could find themselves in more than one of these groups and so suffer a cumulative impact. Key issues impacting disabled residents include:

- ❁ The abolition of DLA, the introduction of PIP including requirement to attend face to face assessments.
- ❁ The long delays incurred in the assessment process with clients waiting up to a year for a medical assessment
- ❁ Changes to the Appeals and Revisions process, notably introduction of Mandatory Reconsiderations, which impact particularly adversely on Employment and Support Allowance claimants.
- ❁ The Benefit Cap and the future introduction of Universal Credit
- ❁ The abolition of aspects of the Social Fund and the introduction of the Islington Resident Support Scheme (RSS) which itself is now under threat
- ❁ The abolition of Council Tax Benefit, replaced by Council Tax support.
- ❁ The introduction of the Bedroom Tax and the need to support disabled residents to access Discretionary Housing Payments

Disability Focus was run initially as a 6 month pilot, jointly with Disability Action in Islington (DAII), with funding from Islington Council. It included additional weekly appointments and after this ended, IPR was fortunate to receive a grant from the Three Oaks Trust to enable it to continue. To date IPR has assisted over 150 disabled residents with a variety of issues. Further funding is now being sought for this important project, since it is so evident that there is the demand from disabled residents.





## Case Study

Ms B had been receiving Disability Living Allowance (DLA) for several years. She was receiving the lower rate of the care component. When she came with a DLA renewal form to complete, our caseworker assessed her care needs and determined that she would be eligible for the middle rate of the care component.

Her daughter lived with her and helped her in the morning and evening with getting in and out of bed and preparing meals. Ms B also had support from her daughter's friend, a single mother who lived close by, who visited daily to help her bath, dress and keep an 'eye on her'.

The caseworker helped complete the DLA renewal form ensuring it included full details of all the care she needed. The DWP decision on the renewal was that she continued to be entitled to the lower rate of care, as before. The caseworker requested a mandatory reconsideration, arguing that Ms B did fit the criteria for middle rate care and submitted supporting medical evidence.

The decision was changed in Ms B's favour and she was awarded middle rate care, plus higher rate mobility, resulting in increased DLA payments. This meant that the friend who also cared for her during the day could claim Carer's Allowance for looking after her. She said: *"Getting this extra money has made all the difference to me. It means I can be certain that I can get the help I need when I need it. It would have been impossible to have achieved this with the help I had from IPR"*



## Case Study

Mr O is a French national who has lived in the UK for 12 years. He became severely disabled and went onto disability benefits. He attended an appointment with IPR at our Disability Focus project. He said that his ESA had stopped a year earlier and his renewal claim for Disability Living DLA had been refused, meaning that it was also about to stop. All of this left him in a very difficult financial situation which was impacting on his already fragile health.

The caseworker applied for a mandatory reconsideration of the decision to stop his DLA - the first step in the process of challenging a DWP decision. The caseworker found out that his ESA had been stopped because the DWP had determined that he did not have the 'Right to Reside'. She challenged this decision on the grounds that he had permanent residency rights as he had lived in the UK for over 5 years and fulfilled the Right to Reside criteria. The decision was changed and Mr O was awarded DLA at the higher rate of mobility and middle rate of care.

He said: *"When I first heard that I would lose the disability benefits I receive I panicked. What would become of me and how would I be able to live? As soon as I talked to IPR I knew I was in good hands. They reassured me that they would be able to help me get my finances sorted out...and they did!"*



<b>Manager</b>	Gerard Omasta-Milsom		
<b>Casework Supervisor</b>	Jacqueline Subryan		
<b>Specialist Caseworkers</b>		<b>Trustees</b>	
Fereshteh Panah	Derek Jackson	Lindsay Owen (Chair)	Anna Murray
John Spriggs	Fisseha Habte-Mariam	Tim Aldridge (Vice Chair)	Christine Usher
Gloria Hill	Shalini Conn	Matt Brown (Vice Chair)	Helen Laker
Michael Nwosu		Krishan Murari (Treasurer)	Arthur Ryser
<b>Locum Caseworkers</b>		Michael Wüstefeld-Gray	Kay Booth
Susana Arposio	Richard Briden	Sandrine Palmer	Toyosi Akinfemiwa
Joanie Wilkinson	Jayne Okacha		
Laura Palma	Maureen Bello	Dominic King (until November 2013)	
<b>Administrator</b>	Anna Reinoso	Stuart Moon (until June 2014)	
<b>Support Workers</b>	Trudy Tiernan	<b>IT Support</b>	RJ Partners
	Valerie Spooner	<b>Accountancy</b>	Louise Alexander
		<b>Fundraising Support</b>	Mike Butler, Pilot

## Future Plans: The IPR Volunteer Project

Over the next year IPR is planning to take forward the IPR Volunteer Project. This new initiative will recruit volunteers and provide them with specialist training to deliver and support services in the community that will benefit hundreds of local residents, many with disabilities.

The IPR Volunteer Project will enable disabled and other Islington residents adversely affected by poverty to increase their take up of essential welfare benefits. The project will meet a clear gap in advice services for disabled people in Islington. What is needed is drop in sessions in community locations that are easily accessible. These would provide the advice and support that many people need to address their problems as well as referrals to IPR staff or other agencies to deal with more complex issues.

This will complement work developed as part of the Big Lottery funded "Advising Islington Together" project, with our Islington Advice Alliance partners, Islington Law Centre and Islington CAB. The CoRe Programme 2014, the volunteer initiative provided through Macquarie, Slaughter and May, and Cripplegate Foundation, proved particularly valuable.

# Accounts Summary for the year ended 31 March 2014

	Total Funds 2014 £	Total Funds 2013 £
<b>Incoming resources</b>		
Investment income	624	372
Incoming resources from charitable activities	368,998	383,621
<b>Total incoming resources</b>	<b>369,622</b>	<b>383,993</b>
<b>Resources expended</b>		
Cost of generating funds	9,530	4,389
Charitable activities	319,046	310,149
Governance costs	10,156	9,477
<b>Total resources expended</b>	<b>338,732</b>	<b>324,015</b>
Net income/(expenditure)	30,890	59,978
<b>Reconciliation of funds</b>		
Total funds brought forward	134,760	74,782
<b>Total funds carried forward</b>	<b>165,650</b>	<b>134,760</b>
<b>Funds of the charity</b>		
Restricted funds		
Designated funds	20,000	
Unrestricted funds	145,650	134,760

Copies of the full audited accounts for 2013/2014 are available on the Charity Commission website or from IPR

## Thank You

City Bridge Trust  
Islington Council  
Trust for London  
Three Oaks Trust

Working Links  
HMP Pentonville  
Richard Cloudesley's Charity

## Thank you also to the following organisations for their support

Advice UK  
City Law School  
Cripplegate Foundation  
DWP Access to Work  
LawWorks  
Central and North West London NHS Foundation Trust

Legal Aid Agency  
Nabarro LLP  
Manor Gardens Welfare Trust  
St Luke's Centre & Trust

Emily Thornberry MP and Jeremy Corbyn MP at IPR's 2013 AGM, chaired by Lindsay Owen



Photo by Clare Jephcott

**The Advice Line is open Mondays, Tuesdays and Fridays 2-4pm on 020 7561 3685**  
Appointments are booked through the Advice Line and take place at the Manor Gardens Centre in Holloway, or St Luke's Community Centre in EC1

IPR provides outreach sessions including mental health, drug and alcohol and Probation services. Appointments can be directly booked by service users or clients by contacting the venues direct. Most sessions are weekly, booked up to 2 weeks in advance.

**Mental Health Services** - appointment via centre

- ✿ North Rehabilitation and Recovery Team, 1 Lowther Road N7 8US
- ✿ South Rehabilitation and Recovery Team, 11 Southwood Smith Street N1 0YL
- ✿ Complex Depression, Anxiety and Trauma (CDAT) Team, St Pancras Hospital, St Pancras Way NW1 0PE
- ✿ Islington Crisis Resolution Team (ICRT), Highgate Mental Health Centre, Dartmouth Park Hill, N19 5NX

**Drug and Alcohol Services and Probation Services** - appointment via centre

- ✿ Cranstoun Drug Services, 28b King Henry's Walk N1 4PB
- ✿ Islington Drug and Alcohol Specialist Services, 592 Holloway Road N7 6LB
- ✿ Probation Office, 401 St John Street EC1V 4RW

**Prisons** - appointments booked through Resettlement Services

Debt Advice Services provided at both Pentonville and Holloway Prisons.

**Legal Advice Evening sessions** - appointment via centre

- ✿ St Luke's Community Centre, 90 Central Street EC1V 8AJ - 020 7549 8181
- ✿ City Law School, Golden Lane Campus - 020 7786 4800



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Charity registration no. 1077688  
Company registered in England no. 1753440

