



chair's report



As with charities throughout the country the year has been dominated by the pandemic. Before Covid and the first lockdown in March 2020 appointments were offered at our base in Holloway and another centre in south Islington but these had to quickly move to being by phone and online. Thanks to the exceptional work of the staff this huge change was achieved without any interruption to our services. IPR was successful in securing emergency grants from the London Community Response Fund to pay for IT, phones, training and software to quickly make the transition needed.

IPR has supported many residents to access emergency support. It is well recognised that the pandemic has disproportionately affected certain groups of residents including people with mental health issues, physical disabilities, carers and those from BAMER communities. There are now 26,500 households in receipt of Council Tax Support in Islington, indicative

of the hardship caused by Covid and other factors. 246 additional households including 329 more children have also now been affected by the benefit cap as a result - an increase of 96%.

Another big development in the year has been the launch of the IPR Justice project. Full details of this exciting initiative are in this Review. The inspiration for IPR Justice is to use our extensive experience working in Islington to have a wider impact on policy and practice throughout the UK. This is an exciting ambition and one that we hope will translate into real benefits for many disabled people in the years ahead.

This Annual Review is a chance to acknowledge and thank all of those who have supported our work during 2020-2021. The London Borough of Islington has continued its commitment to our activities. IPR is also supported by a number of key grant making trusts who resource projects that are designed to help some of the most disadvantaged communities in the borough. Then there are the people who have raised money through special events such as the London Legal Walk – thank you all.

IPR has a fantastic team of staff, volunteers and Trustees who have worked tirelessly through one of the most challenging years in our 51-year history. As you will read in the following pages we are looking forward with renewed commitment and ambition to tackle poverty in Islington and beyond.

David Moore



We are publishing our first research report, titled “Remote Justice? Virtual benefits tribunals and disabled clients.” Our findings from the research are that some clients who have professional representation prefer the move away from appearing in person. However a range of problems have been widely reported, including connection and communication issues.

Many clients who attended remote tribunals said they became distressed during the hearing. Finally advisers believe that moving tribunals online could put clients at a disadvantage, as the true nature of their disability and situation might be less apparent than at a face-to-face hearing.

“When I found out I had MS it was the start of the biggest battle of my life. I had to give up my job as a plasterer because my health really deteriorated. When I tried to get disability benefits nothing my doctor said meant anything and I was turned down.

Things only started to turn around when I contacted IPR. Their caseworker helped put a really strong appeal together which overturned the earlier decision. Being able to keep your home and pay for the basics means you can concentrate on your health and wellbeing instead of worrying about how to keep the wolves from your door.”



Paul

Although the project is in its first year we have already identified potential improvements to the system:

- ❁ Most importantly everyone challenging a benefits decision should be offered a genuine and informed choice of format - face to face, telephone or video
- ❁ Better co-ordination between the DWP, advisers and HM Courts & Tribunals Service would lead to a smoother process and reduced stress for clients
- ❁ Technology - joining instructions improved and, if there are communication difficulties on the day, the tribunal should be rescheduled
- ❁ Breaks - judges should offer breaks to allow advisers and clients to confer
- ❁ Support - clients should be encouraged to have a trusted relative or friend physically with them during the tribunal for emotional support

ipr core service

Our Core Service offers specialist welfare benefits and debt advice for nearly 3,000 local residents each year, and is funded by the London Borough of Islington. Towards the end of 2020 Islington Council committed to funding IPR's Core Service until March 2024, which was of course extremely welcome and means we can plan ahead with certainty.



IPR receives enquiries through our telephone advice line and referrals. Each is assessed to determine whether the issues raised can be dealt with by IPR. Those relating to other areas of advice will be referred to another advice service. Once the need for casework has been confirmed it is assigned to an IPR Specialist Caseworker. Those we support generally need tailored support given their disability or other complex health needs and on occasion issues around digital exclusion. IPR also deals with bankruptcy proceedings, Debt Relief Orders (DROs) and the new Breathing Space initiative through the Core Service.

We work closely with other local and community organisations and agencies notably disability, addiction and homeless charities. Help to clients can be provided over months or even years as needed. 70% of IPR's clients have a disability, half are from BAMER backgrounds, nearly all are in receipt of welfare benefits and the rest are on low incomes.

IPR works closely with clients and regularly consults its users, which provides an important way for those with lived experience of debt and welfare benefits issues to influence our activities and service delivery.

Funded by



"I don't know what I would have done if IPR had not helped my mother, father and me. Until Covid arrived I had a job working in a hotel but within weeks I was unemployed and an unpaid full time carer for my parents."

on the pandemic frontline

Since the start of the pandemic we have supported many vulnerable residents to access emergency support. Over 12 months our telephone advice line responded to over 6,000 requests for help. The pandemic has led to increased demand from people with mental health issues, carers and parents of children with complex disabilities.

Many clients live alone and have struggled to access essential needs such as food and medications. Where residents have low literacy or IT skills this has often prevented them getting help from the DWP or social services.

With large numbers of residents newly unemployed there has been greater demand for benefits and debt advice. Those in low paid jobs were already on the poverty line and redundancy means they have required support to access basic needs.



Islington water debt advice project

The Thames Water Trust Fund has confirmed funding IPR to deliver the Islington Water Debt Advice project to March 2023. Whilst the main emphasis is to assist those with water debts it extends to utilities and other debts as well.

The Consumer Council for Water revealed in 2021 that one million households are struggling to pay their water bills and that there are about 1.7 million people in "water poverty". The pandemic has exacerbated this situation with a further three million households in danger of slipping into this category.

The Islington Water Debt Advice project also offers residents budgeting skills to manage their finances better and make their incomes stretch. The other key activity is to maximise people's incomes by helping claim their full entitlement of benefits. It also provides information about potential grants that can be used to support residents in financial difficulties and to offset energy bills.

The project also promotes the Thames Water Priority Services Register that supports vulnerable residents.

Funded by

Thames Water Trust Fund



ipr assist

IPR Assist provided support for over 500 of the borough's residents in the last year. Funded by the City Bridge Trust IPR Assist provides additional capacity to work with some of the most vulnerable residents in the borough. It works through local partner organisations, notably through referrals from Help on Your Doorstep, and certain key local BAMER organisations.

The project is provided to local people to effectively address their needs, in terms of support around welfare benefits and debt problems. The project ensures that many more people in acute need locally can live more positive, healthy lives.

The project means that local people are better prepared to make the most of their potential and overcome the range of challenges they face into the future.

Funded by

City Bridge Trust

The City of London Corporation's Charity



ipr kidssupport

Over 98% of disabled children are cared for at home. It is estimated that 55% of families with disabled children live in or on the margins of poverty. There are 47,000 children and young people living in Islington and nearly half live in poverty. Only Tower Hamlets and Westminster have higher rates of child poverty. With c.8% of children in Islington registered disabled this equates to approximately 3,760 in the borough.



Combining caring with employment is extremely difficult, so families are heavily reliant upon benefits. Disability organisations are aware that a high percentage of families whose children are entitled to disability benefits that could lift them out of poverty do not claim them. This is the result of a lack of information, a complex welfare rights system, stigma and other factors.

IPR is facing increasing demand from families with disabled children. KidsSupport is designed to address benefits issues that can make all the difference to a disabled child's prospects.



ipr focus

IPR Focus assists people with multiple disabilities to secure their welfare rights. We assist people with applications for Personal Independence Payment (PIP) including people with acute mental ill health or learning difficulties. Over the year we supported 315 people through the IPR Focus project.

In many cases people are turned down at the initial application stage and come to us for support with their appeal. London's Poverty Profile indicates that Islington has over 12,500 residents claiming sickness benefits and the introduction of Universal Credit has affected them all.

IPR Focus also supports disabled homeless residents and those at risk of homelessness. From our monitoring and evaluation over the last three years it is clear that beneficiaries' needs are complex and often involve a combination of welfare benefits, debt, and often other issues, notably housing, and at times also immigration problems.

IPR Focus means that more disabled people in Islington have enough money to meet their daily needs and improve their circumstances.

Funded by



Three Oaks Trust

ipr care

IPR Care reaches isolated individuals providing care for those with dementia and physical disabilities often 24 hours a day. Recent welfare reforms such as Universal Credit and the bedroom tax have impacted negatively on carers. By the nature of their caring role, carers often have little time to devote to other matters, such as dealing with complexities around benefits entitlements.



Over the last year hundreds of thousands of pounds of additional benefits have been achieved for carers and those they care for by IPR Care. By addressing their benefits the service has averted greater problems including homelessness.

No other organisation in Islington runs such a bespoke service, delivering specialist advice in welfare benefits and debt matters to carers. Most of our external referrals for this project, come from Islington Carers Hub.

“You don’t learn how to be a carer at school but you have to learn a lot when your partner develops dementia. Each day brings a new lesson in making sure the person you love is safe and well. Without IPR we couldn’t have coped with the finances. They organised a full assessment of our needs and made sure that was one less thing to worry about”

Joe

islington direct

Islington Direct is a partnership project with Islington Law Centre funded by the National Lottery Community Fund. It delivers tailored and specialist advice around welfare benefits, debt, housing and immigration. The project provides local people with enhanced services and clear pathways to access the advice and casework support they need. It provides additional appointments in all 4 areas of advice, through additional capacity for casework, in terms of welfare benefits and debt at IPR, and housing and immigration at Islington Law Centre.

Islington Direct’s specialist advice service ensures that key issues faced by hundreds of residents are dealt with effectively and at the earliest possible point. By addressing serious problems before they become entrenched or spiral out of control the impact on lives is very positive enabling many more residents to achieve their potential.

Funded by



how we are funded

Islington Council funds IPR's Core Service and we have also resourced services from various health funding bodies. The rest of our work is made up of specific projects funded by a range of trusts and other grant making bodies whose details appear below.

In the last year groups and individuals have raised valuable funds for our work. IPR is extremely grateful to everyone who has walked, run or cycled for IPR or simply made a donation towards our activities.

A regular fundraiser each year is the London Legal Walk, when staff, trustees and other supporters raise sponsorship from family friends and others.

A big thank you once again to everyone who has supported IPR over the year.

If you would like to raise funds for IPR please send an email to info@iprAdvice.org.uk



London Legal Walk participants from left to right: David Moore, Toyosi Akinfemiwa, Bahar Choudhary, Henrietta Cooke and Gerard Omasta-Milsom

thank you

Organisations giving invaluable support to IPR during 2020-2021

- Allen & Overy Foundation
- Camden & Islington NHS Foundation Trust
- City Bridge Trust
- City, University of London
- Cloudesley
- CMS
- Cripplegate Foundation and Islington Giving
- DWP Access to Work
- Islington Council
- LawWorks
- London Community Response Fund
- London Legal Support Trust
- North Central London Clinical Commissioning Group (Islington)
- Persula Foundation
- Souter Charitable Trust
- Thames Water Trust Fund
- The Henry Smith Charity
- The Inman Charity
- The National Lottery Community Fund
- Three Oaks Trust
- Trust for London

accounts summary for the year ended 31st March 2021

| | Total Funds 2021 £ | Total Funds 2020 £ |
|-----------------------------------------------|-----------------------------|-----------------------------|
| Incoming resources | | |
| Voluntary income | 35,074 | 2,676 |
| Investment income | 54 | 192 |
| Incoming resources from charitable activities | 639,736 | 448,943 |
| Total incoming resources | 674,864 | 451,811 |
| Resources expended | | |
| Cost of generating funds | 12,409 | 7,339 |
| Charitable activities | 586,743 | 496,946 |
| Total resources expended | 599,152 | 504,285 |
| Net income/(expenditure) | 75,712 | -52,474 |
| Reconciliation of funds | | |
| Total funds brought forward | 117,659 | 170,133 |
| Total funds carried forward | 193,371 | 117,659 |
| Funds of the charity | | |
| Designated funds | 39,223 | 16,837 |
| Unrestricted funds | 154,148 | 100,822 |

Copies of the full audited accounts for 2020-21 are available on the Charity Commission website

who's who

Chief Executive Gerard Omasta-Milsom

Business Manager Paul Harper

Specialist Caseworkers

Fereshteh Panah Derek Jackson
Fisseha Habte-Mariam Gloria Hill
Michael Nwosu John Spriggs

Locum Caseworkers

Susana Arposio Paul Wallis
Dee Morson Sebastian Lettouche

Administrator

Jagruti Depala

Trustees

David Moore (Chair)
Joanna Givens (Vice Chair)
Saiqa Pandor (Vice Chair) Henry Chua
Henrietta Cooke (Treasurer) Krishan Murari
Arthur Ryser Toyosi Akinfemiwa
Bahar Choudhary Elizabeth Ward
Yaseen Pandor David Amos

IT Support

RJ Partners

Website Support

Bootleweb

Fundraising Support

Mike Butler, Pilot

Social Policy Support

Lindsay Owen



service information

Advice Line

The Advice Line is open Mondays, Tuesdays and Fridays 2-4pm on 020 7561 3685 Option 1 to assist with welfare benefits and debt issues. Through the Islington Direct project, it can also make referrals for housing and immigration advice.

IPR provides regular appointments for residents and casework support. There are also outreach services for clients of mental health and drug and alcohol services in Islington. If you are currently being supported by one of the services below, you can book an appointment through your allocated clinician or key worker. 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
- ❁ Islington Crisis Resolution Team (ICRT), Highgate Mental Health Centre, Dartmouth Park Hill, N19 5NX
- ❁ iCope, 10 Manor Gardens N7 6JS

Drug and Alcohol Services – appointment via centre

- ❁ Better Lives, 99-101 Seven Sisters Road N7 7QP

Legal Advice Evening Session - appointment via centre

This session provides employment, housing and consumer rights advice, as well as welfare benefits and debt advice.

- ❁ St Luke's Community Centre, 90 Central Street EC1V 8AJ - 020 7549 8181



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Charity registration no. 1077688
Company registered in England no. 01753440