CLEVELAND HOUSING ADVICE CENTRE

England & Wales · Charity number 1152785

Details

Status	Registered
Legal form	CIO
Registered	2013-07-09
Register	View on the Charity Commission register

Contact

Address	16 Borough Road Middlesbrough Cleveland TS1 5DW
Phone	01642254544
Email	advice@chac92.co.uk
Website	www.chac92.co.uk

Activities

Objects: THE OBJECTS OF THE CIO ARE:THE RELIEF OF POVERTY OF THE INHABITANTS OF TEES VALLEY AND ITS IMMEDIATE ENVIRONS IN PARTICULAR BUT WITHOUT LIMITATION BY:1) THE PROVISION OF QUALIFIED ONE TO ONE ADVICE WITH CASEWORK ON:-A) STATUTORY RIGHTS TO PEOPLE WHO ARE HOMELESS, THREATENED WITH HOMELESSNESS OR LIVING IN POOR CONDITIONS;B) ALL RANGE OF WELFARE AND HOUSING BENEFITS AVAILABLE; ANDC) ALL TYPES OF DEBT AND ARREARS.2) THE PROVISION OF OUTREACH ADVISORY SERVICES TO PEOPLE WHO ARE HOUSEBOUND.3) THE PROVISION OF ON THE JOB TRAINING FOR RESIDENTS WHO ARE BOTH SOCIALLY AND ECONOMICALLY EXCLUDED FROM THE LABOUR MARKET.

Activities: THE RELIEF OF POVERTY OF THE PEOPLE OF TEES VALLEY BY PROVIDING ADVICE WITH CASEWORK ON STATUTORY RIGHTS TO PEOPLE WHO ARE HOMELESS OR THREATENED WITH HOMELESSNESS.ON ISSUES OF WELFARE, HOUSING BENEFITS, DEBT & ARREARS. FREE REPRESENTATIONAL ADVOCACY SERVICE AT APPEAL TRIBUNALS & COUNTY COURT.. ON THE JOB TRAINING FOR RESIDENTS WHO ARE BOTH SOCIALLY & ECONOMICALLY EXCLUDED FROM THE LABOUR MARKET.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Darlington
- Hartlepool
- Middlesbrough
- Redcar And Cleveland
- Stockton-on-tees

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£377,879	£374,314	-	-
2024-12-31	£348,101	£344,985	-	-
2023-12-31	£344,510	£338,537	-	-
2022-12-31	£290,099	£287,182	-	-
2021-12-31	£248,390	£237,385	-	-

Trustees

Name	Role	Appointed
Malcolm Bateman	Chair	2017-01-26
BERNARD BRYDON		1992-07-05
Graham Williamson		2017-02-12
Naomi Smith		2013-07-05

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CLEVELAND HOUSING ADVICE CENTRE

England & Wales - Charity number 1152785

Accounts

CLEVELAND HOUSING ADVICE CENTRE

Charitable Incorporated Organisation Number 1152785
Financial Conduct Authority Number-FRN 627715

Annual Report
&
Accounts
Year Ended
31/12/2025

16 Borough Road, Middlesbrough, Cleveland. TS1 5DW
Serving the community since 1991

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Chair's Report

Another year is closing, with CHAC being as active as ever and demand increasing across the region. I would like to thank all the funders who have enabled CHAC to provide such an essential service, without you so many people in the Northeast would face many additional struggles. I would also like to thank all the staff at CHAC for their dedication and commitment to providing an excellent service and always placing the community first. In addition, I would like to thank my fellow trustees for their continued support.

The year has seen a continued demand for benefits support, debt support, and housing issues; further thanks are required here to those partner organisations that provide support in some very complex areas. As the realm of benefits continues to change and as the cost of living continues to particularly affect those on low incomes and with disabilities, the need for support increases. I am very proud of the service that CHAC offers across the region, and this is very much reflected in the feedback that we receive from those we have supported and from our fellow advice providers.

The Northeast is disproportionately affected by deprivation and poverty, with the associated risks of increased debt, homelessness, and poor physical and mental health. CHAC continues to prioritise support in these areas and our record speaks for itself in terms of income maximisation, debt reduction, and the prevention of homelessness, and without such support the effects can potentially be catastrophic. Welfare support, debt and housing advice are not statutory services, which means that we must operate as a charity reliant upon our funders who are equally dedicated to reducing these issues. In addition, our staff all show very high levels of commitment and passion for helping those who are most often facing the greatest difficulties. We exist to support the community, and this is a dedication that has existed for many years, and one which I hope continues for many more.

Looking forward I do not see the challenges reducing in the immediate future and hope that we can continue to provide this support and hopefully reach more people, to improve their quality of life. On a personal level I hope to be able to continue to be involved and hope that the staff, volunteers and trustees within CHAC remain and continue to provide such excellent services.

CHAC will always be dedicated to the Northeast and to prioritise the local residents, we are a dedicated organisation that continues to be well received and appreciated, and I am proud to be associated with everyone involved at every level. Once again thank you to everyone involved at every level.

Malcolm Bateman - Chair E-mail: malcolm@chac92.co.uk

Mission & Aims

The relief of poverty of the inhabitants of Middlesbrough, Stockton-on-Tees, Hartlepool, and Redcar & Cleveland (Teesside, Old County of Cleveland) by ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.

Equality and Diversity Policy

CHAC is committed to equality and diversity in all its operations. This commitment includes avoiding unlawful discrimination and ensuring that no person is victimized or subjected to any form of bullying or harassment. The policy applies to all employees, trustees, and volunteers, covering areas such as recruitment, selection, and employment. It also extends to protecting individuals with diverse opinions, cultures, lifestyles, and circumstances. CHAC is dedicated to making reasonable adjustments to overcome barriers to using its services caused by disability and to ensure that all service providers think ahead and make reasonable adjustments to address any barriers that may impede disabled people's use of services.

CHAC's Impact - Client Story

CHAC's impact is significant to both the individual client, their families and dependents, and to the wider community. Every year we help secure millions of pounds in unclaimed entitlements for our clients. This result in a significant reduction of worry and fear, improved standard of living and financial resilience for the recipient and a substantial impact on their community i.e. bills being paid, rent being paid, homes being maintained, revenue to local shops etc. The overall effect of these interventions means more money in circulation and more jobs being created which in turn benefits both the beneficiary and the local community.
CHAC's successful outcomes also impact positively on our staff and volunteers' morale, improving retention, and enhancing trust between us and the local community.

As for CHAC's on the job training for hard-to-reach adults; in the last 30 years, over 1000 people benefited from this training program in which 87% gained sustainable employment, and 13% moved to other positive outcomes, for example higher education or volunteering. This progress cannot be achieved without the recognition of the needs of everyone. When a socially excluded person enters work the direction of investment for education, health services, and social care is reversed. There is a significant reduction in benefit take up, just as there is a positive contribution from tax and NI. As a result, there is a reduced call on health and social services resources enabling them to be redirected whilst the person is empowered to make their own choices.

Client Story

Dear Sir or Madam,

This email is regarding the immense help I've received from CHAC (Cleveland Housing Advice Centre), especially from debt worker named [SA]. I hope you consider the contents of this email and decide to pass on my gratitude to your manager. I am so lucky to have found a charity who makes it their mission to help me and others like me.

I've been married for many years. During most of this time, my husband abused me with coercive controlling behaviour. One aspect of this type of abuse is that he controlled all the money in our relationship. I was not allowed to buy shopping etc. leaving me scared and unable to function properly.

I finally found the courage to leave my husband approximately [...] yrs ago. As a result of my abuse, I've found it difficult to cope and manage bills, shopping daily. I started spending beyond my means. I knew I was in a mess and needed help. [SA] put me at ease almost immediately, I felt able to talk to [SA] openly with no judgement at all.

Since the middle of this year, I have been working with [SA] at CHAC. They carefully listened to my situation, and we worked together weekly on a repayment plan with my debt, creditors and come to some manageable repayment amounts. They certainly reassured me that I'm not alone. But they didn't stop there. They have offered me general debt and money advice. Because of this, I'm confident I now possess the necessary skills to manage my money more effectively in the future.

I cannot overstate how much CHAC and [SA] have been true Godsends to me. My debt issues caused me immense stress such that my hair began to fall out. From the very first meeting, it felt like a great burden was finally being lifted off my shoulders. They worked tirelessly on my behalf, even working from home during a family bereavement. Such dedication is priceless and a credit to their commitment. All the staff I have had the pleasure in meeting cannot do enough for me. Making cups of tea. [SA] is a genuine helpful and supportive person. I can't thank CHAC and [SA] enough.

Kind regards

We have received client consent to publish this story, and every effort is taken to hide the client's identity.

What does the project do to sustain its purpose?

To ensure the ongoing impact and effectiveness of our services, CHAC prioritises the following strategies:

Community Awareness: Maintaining robust outreach efforts via media channels to ensure all residents are aware of CHAC's free services and find them accessible.

Advocacy and Policy Collaboration: Partnering with national and local groups to influence housing policies, improve urban living conditions, and advocate for affordable housing.

Prevention Strategies: Collaborating with partners to develop preventative measures for vulnerable populations, create referral pathways, and share best practices. This includes establishing joint projects and fostering public engagement through digital platforms for feedback and service improvement.

Resource Optimisation: Enhancing human, physical, and financial resources to adapt to evolving client needs and socio-economic challenges, such as expanding outreach services.

Quality Assurance: Continuously improving service delivery through adherence to the Advice Quality Standard (AQS), staff training, and feedback from clients and partners.

Training and Rehabilitation Support: Developing innovative strategies for working with individuals reintegrating into society and young people at risk of offending. By emphasising the cost-effectiveness of on-the-job training compared to traditional intervention models, CHAC demonstrates the long-term societal benefits of reducing labour market exclusion.

Diversified Funding: Expanding income sources and securing long-term contracts to ensure financial stability and sustainability.

Through these efforts, CHAC remains committed to delivering impactful services that address the immediate and long-term needs of the community.

Priorities Last Year – Next Year

In last year's Annual Report 2024, we aimed to develop and maintain our services in several ways for 2025:

-Maintain all the charity accreditations and provisions **- *Achieved***
-Continue to provide advance training for our staff and volunteers -***Achieved***
-Continue to expand CHAC services into Redcar and Cleveland by increasing our services in East Cleveland and South Bank to address service gaps in areas with reduced availability - ***Achieved***
-Improve the energy efficiency in our workplace - ***Achieved, installed a heat pump***
-Improve debt advice by modernising its delivery - ***Achieved, WhatsApp Debt Chat***
-Continue to collaborate with Local Health Authorities, providing support and referral routes to their patients' Waiting Well programmes- ***Achieved***
-Continue to collaborate with local energy companies to support their clients in achieving affordable warmth – ***Achieved***
-Enhance digital capabilities to empower clients - ***Partly Achieved***
-Diversify funding through crowd and match funding website -***1% of our funding***
-Improve our preventative debt and welfare advice by starting a monthly podcast - ***not achieved due to time and funding constraints.***

In the next 12 months (2026), we will seek to develop our services in the following ways (challenges ahead and prioritise for the next 12 months).

-Maintain all the charity accreditations and provisions.
-Continue to provide advance training for our staff and volunteers.
-Produce a short video about the impacts of CHAC's services.
-Continue to Improve our debt advice services by modernising the way it is delivered.
-Continue to collaborate with Local Health Authorities, providing support and referral routes to their patients' Waiting Well programmes.
-Continue to collaborate with Local energy companies to support their clients in achieving affordable warmth.
-Continue to enhance digital capabilities to empower clients.
-Continue to diversify funding through crowd and match funding website.
-Improve our preventative debt and welfare advice by starting a monthly podcast.

Environmental Strategy

CHAC's environmental strategy is an ongoing journey rather than a destination. We are committed to minimizing our environmental impact through sustainable practices, including reducing waste, conserving energy, and promoting recycling. We comply with all applicable environmental laws and strive for continuous improvement in our environmental performance. Our employees are trained to understand and support our environmental goals. Last year the charity installed a heat pump system which is three times more energy efficient than traditional boilers, recycled 99 % of its waste and achieved 99% of its paperless target.

Access to Services - All services free of charge including any representation

Telephone:	01642 254544	
Hub appointments:	01642 802303	
Email:	admin@chac92.co.uk	
Website:	http://www.chac92.co.uk	
Facebook:	https://www.facebook.com/profile.php?id=61557360376892	
YouTube:	https://www.youtube.com/watch?v=0BCT-b9jGa8	
Opening Times:	Monday – Friday	09.00-17.00
Drop-in service	Mondays	13:30-16:30
	Thursdays	09:30-12:30

During 2025 CHAC delivered face to face welfare advice in the following local community hubs by appointments only: -

Middlesbrough Hubs

- Breckon Hill Community Centre, TS4 2DS
- Easterside Hub, Broughton Avenue, Middlesbrough, TS4 3PZ
- Grove Hill Hub, Bishopton Road, Middlesbrough, TS4 2RP
- Hemlington Library, Cross Cliff, TS8 9JJ
- Middlesbrough House, Elm Street, Middlesbrough, TS1 2DA
- Newport Settlement, St Paul's Road, Middlesbrough, TS1 5NQ
- North Ormesby Community Hub, Derwent Street, North Ormesby, TS3 6JB
- Streets Ahead, 109-111 Parliament Road, Middlesbrough, TS1 4JE
- The Live Well Centre, Centre Square, 103 Albert Rd, Middlesbrough, TS1 2PB
- Thorntree Hub, Birkhall Road, Middlesbrough, TS3 9JW

Redcar and Cleveland Hubs

- TEES Community Hub, Wykeham Court, Skelton, TS12 2YH
- Saltburn Library, Windsor Rd, Saltburn-by-the-Sea TS12 1AT
- South Bank Library, 248 Normanby Road, TS6 6TD

Essential Information

Working Name:	CHAC
Organisation type:	Charitable Incorporated Organisation (CIO)
CIO No:	1152785
Date of Registration as CIO	09 July 2013
Governing Document:	CIO-Constitution registered - 09 July 2013
Year-end /accounts:	31 December
Charity Correspondent:	Miss Naomi Smith Secretary 16 Borough Road Middlesbrough Cleveland TS1 5DW Tel: 01642 254544 E-mail: naomi@chac92.co.uk
Other information	
	Date of starting as a charity 05/11/1990
	First Registered as a Charity 25/10/1993
	Converted to a CIO 09/07/2013.

Trustees

Our Board of Trustees is responsible for the overall governance and strategic direction of us as a charity. The Board accepts ultimate responsibility for the sound professional, legal, and financial management of CHAC. The Board agrees our vision and values, sets overall strategy and policies for all key activities, oversees its implementation, and monitors progress. The trustees identify and review the risks to which the charity is exposed, and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees meet on a quarterly basis to discuss issues of importance such as organisation performance, administrative issues, budgeting, quality assurance, staffing levels, financial targets, and any other matters. The trustees also meet twice yearly in extended meetings for policy reviews and equal opportunity audits. Staff meetings take place every week if possible and focus on current issues and staff welfare. The minutes of staff meetings are sent to the trustees for reviews and actions, likewise trustees' recommendations are circulated to staff, and therefore there is continuous feedback between staff and trustees. If the charity is not working as expected, the Centre Managers will call the trustees for an extraordinary meeting where such problems will be discussed, studied, and a recommended course of action agreed upon.

Members of the Trustee Board

Mr Malcolm Bateman BA Hons, PGCE (Chair). Appointed as Chair on 25/01/2017. Started as a Civil Servant then following graduation moved into tutoring and lecturing, from pre-entry to undergraduate level, in a variety of subject areas, including working within the charitable sector. Employed by Redcar Council since 2024, with experience in Housing and Council Tax Benefit (IRRV Level 3 qualification), six years as a Welfare Rights Officer, eight years in Complaints and Corporate Support within Democratic Services, and now returned to Welfare Rights E-mail: malcolm@chac92.co.uk

Ms Naomi Smith BA Hons, MA (In education -trauma informed practice). Started her career volunteering at CHAC providing welfare rights advice, through a scheme set up by the local job centre as a young single mum of one. Naomi then returned to education and completed an access course at a local college followed by BA degree in Social Work at Teesside University. Naomi was elected as a trustee in 2006. Naomi has completed a number of roles within the charity sector and in Local Authority Social Work teams. In 2023, she joined Middlesbrough Council and is employed as an Adult Social Worker. She remains passionate about supporting the most vulnerable in Middlesbrough and across the Tees Valley.
E-mail: naomi@chac92.co.uk

Mr Bernard Brydon. Started his career volunteering at CHAC in 1992. Appointed as a trustee in 1999. Has 30 years' experience helping and advising vulnerable and elderly people in the housing sector who have a variety of needs, including homelessness, substance abuse, mental health, domestic violence, and ex-offenders. Currently a floating support officer with Stockton on Tees Borough Council, assisting homeless and vulnerable clients in securing permanent accommodation and making it a home. E-mail: bernie@chac92.co.uk

Mr Graham Williamson BA English. Started his career as a welfare rights advisor at Hartlepool CAB in 2007. Graham has an extensive experience working with vulnerable people in the Charitable Care and Health Sectors. Focusing on effective patient care, with special interest in technological advances and changes in healthcare regulations. Graham was appointed as a trustee on 15/03/2017.
E-mail: graham@chac92.co.uk

Management Team

Mr Mahmoud Shehata B.Sc. Hons, DMS, MBA, MBIM, (Joint Centre Manager).

Strategic management and fundraising pedigree with strong national exposure, 43 years' business management experiences, an active member in various local and national consultation groups. Joined CHAC in 2000 as an independent fundraiser, and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, and jointly developed CHAC to what it is now. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting CEO until the end of 2016, and Joint Centre Manager in Jan 2017. Mahmoud manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley. E-mail: mahmoud@chac92.co.uk.

Miss Leona Gellatly, (Joint Centre Manager). Level 5 Diploma in Leadership in

Health and Social Care, started her career with CHAC in 2000 and moved up the charity management ladder to become a Welfare Advisor in 2003 while studying Social Security Policy & Practice at Teesside University, a Senior Supervisor/Caseworker in 2006, and the Centre Manager in 2014. In October 2015 Leona took maternity leave and returned in Aug 2016 on a part-time basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client. needs. From November 2021 Leona returned on a full-time basis. E-mail: leona@chac92.co.uk

Mr Lucas Ainsworth B.A. (Hons) in 20th Century History, (Supervisor/ Senior

Caseworker). Following graduation in 2012 he undertook an apprenticeship at Redcar & Cleveland Welfare Rights which gave him an initial overview of welfare benefits and advice work. He then became a Money Guidance Worker at Redcar Citizens Advice in 2014, before becoming an Advice Session and Training Supervisor in 2016. In June 2017 he joined CHAC as a Caseworker on the Benefit Take Up Campaign and in September 2017, he became Caseworker working under the Tribunal Representation project and CharityLog Administrator. He became Senior Caseworker in 2018 and now continues to deliver advice with representation in benefits, housing and debt. He supervises the staff to ensure quality of advice and promote staff development as well as supporting management by assisting with charity accreditations, service planning and delivery. Email: lucas@chac92.co.uk

Staff during 2025

Full time:	8 (total combined hours 296)
Part time:	2 (total combined hours 42.5)
full-time equivalent	9.2
Average income:	£26,089
Volunteers	14 (Placements and regular)
Health & Safety Consultant	1
IT Consultant	1

Senior staff and volunteers

Margaret Foster-LLB (Hons)	Senior Adviser/Caseworker
Ian Wilson-BA	Senior Administrator
Alexander Bateman	Adviser/Caseworker
Tahira Selby	Adviser/Caseworker
Shelly Morte	Adviser/Caseworker
Shazana Arshad Ali (UCACE)	Adviser/Caseworker
Christine Stonehouse	Receptionist
Denis Bennison	Receptionist / Volunteer
Akram El Gabry	IT Consultant / Tutor
Val Yare	Health & Safety Consultant
Nina Furmanek B. A	Media Consultant

Independent examiner

Mr. Craig Davies, ACA
Davies Tracey & Co
Chartered Accountants and Business Advisers
Swan House, West Point Road, Teesdale Business Park
Stockton-On-Tees, TS17 6BP
Tel: 01642 606003, Email: hello@daviestracey.co.uk

External quality auditors (AQS)

Recognising Excellence Limited
Leigh Court Business Centre,
Abbots Leigh, Bristol, BS8 3RA.
Tel: 01452 688357 Email: info@recognisingexcellence.co.uk

Bank

Virgin Money
7 Linthorpe Road, Middlesbrough
TS1 1RF. Sort Code: 05 06 01

Legal and HR Advisors	Avensure Limited South Central,11Peter Street, Manchester M2 QR
Area of benefit	Tees Valley, which includes the following unitary authorities:- Middlesbrough, Redcar & Cleveland, Stockton-on-Tees, Hartlepool, and Darlington, in which Middlesbrough represents 70% of beneficiaries, Redcar & Cleveland 20%. Stockton-on-Tees 8%, Hartlepool, and Darlington 2%. CHAC training program for the hard-to-reach adult attracts beneficiaries from all over the North East.
Who benefits	General public, young people, elderly, people with disabilities, housebound, people with mental health problems, disadvantaged/disaffected people, young unemployed, ex-offenders, prisoners, Probation services, and special needs training services.
Number of clients	For year ending 31 December 2025, the charity was contacted 53913 times, resulting in 4854 people receiving one to one advice /support, 348 signposted to other providers, and 39342 people receiving general advice; an increase of 17.5% from 2024. The majority came from the most deprived wards in the area. (For more stats, please see page 48.)
Membership	CHAC is a member of several national and local organisations in particular: - -Advice UK -Child Poverty Action Group (CPAG) -NCVO (National Council for Voluntary Organisations) -Middlesbrough Voluntary Development Agency (MVDA) -National Association of Welfare Rights Advisers (NAWRA) -National Homelessness Advice Service (NHAS) -Middlesbrough Financial Inclusion Group (MFIG) -RightsNet

Middlesbrough Advice Partnership (MAP)

CHAC is a founder partner of MAP, formed in 2010 and made up of the Middlesbrough Citizen Advice Bureau (CAB), Age UK Teesside, Middlesbrough Council Welfare Rights Unit, Middlesbrough Council, and Middlesbrough Council Public Health. The partnership creates referral routes, shares best practice, and develops joint projects.

CHAC Community Money Advice (Debt Centre)

In September 2023 CHAC concluded an affiliation agreement with Community Money Advice Network (CMA), giving CHAC access to their resources, including training to provide a more comprehensive debt and money management advice in our local community, in particular areas of high deprivation, through a dedicated Debt Advice Centre based in CHAC's main town office. For more information about CMA Network please visit: https://www.communitymoneyadvice.com/.

Meetings, Conferences, and External Audits during the year

Trustees' meetings	4
Trustees' policy reviews	2
Full Staff, Management, Operational	10
External Audits (CHAC)	4*
Middlesbrough Financial Inclusion	4
Middlesbrough Advice Partnership	4
Conferences	4
Fund Providers	6

* External audit (Health & Safety, Community Money Advice, Advice Quality Standard & accounts)

External organisations involved during the year.

-Middlesbrough CAB
-Middlesbrough Council Welfare Rights Unit
-Age UK Teesside
-Middlesbrough Council
-Middlesbrough & Stockton Mind
-Job Centre Plus
-Community Money Advice (CMA)

-Watson Woodhouse Solicitors (Housing Advice)
-Northern Gas Networks
-NHS Local Social Prescribing Team
-Local MPs
-Redcar & Cleveland Borough Council

Financial Conduct Authority (FCA). FRN: 627715

The charity is regulated by the Financial Conduct Authority.

Advice Quality Standard (AQS)

Awarded by the Recognising Excellence Ltd, for casework accreditation for Welfare Benefits, Disability, Older People and Women's Services in 31/07/2014, and retained on 25/07/2024 for a further 2 years. The Advice Quality Standard comprises of a set of standards designed to ensure a service is well run and has its own quality control mechanisms. Meeting the AQS evidence criteria means that the service has demonstrated the minimum level good practice required to meet the standard and sets a benchmark for the advice service to build upon.

Quality assurance

CHAC has 35 years' experience in delivering these services in the local community and the quality of its advice is assured in several ways. Firstly, as a member of Advice UK, CHAC is subject to policies and procedures set down by Advice UK. Secondly, the provision of training and quality of advice assessments developed between all the local advice providers, which ensured uniformity and consistency throughout the local advice work sector. Finally, CHAC is well connected to the service environment in Middlesbrough and has strong links with agencies such as Job Centre Plus and housing providers.

Policies and Procedures

The Charity has an office manual and employee handbook, which contain all procedures and policies in line with its advice quality standard, employment law, and health and safety regulations.

-Equal Opportunities -Safeguarding Children and Vulnerable Adults -
-Environment -Data Protection & Confidentiality
-Health & Safety -Risk Assessment
-Conflict of Interest -Complaints Procedure

General Data Protection Regulations

The charity is GDPR compliant and registered with the ICO (Information Commissioner's Office).

Insurance policies in place

Professional Indemnity
Employer's Liability
Public & Products Liability
Office

For further information contact our Senior Administrator, email ian@chac92.co.uk or call 01642 254544.

Mahmoud Shehata and Leona Gellatly (Joint Centre Managers) each received an award in recognition of 25 years of service. Mahmoud joined CHAC in 2000 and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, to manage the Charity. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting CEO until the end of 2016, and Joint Centre Manager in Jan 2017. Mahmoud manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley. Leona started her career with CHAC in 2000 and moved up the charity management ladder to become a Welfare Advisor in 2003, a Senior Supervisor/Caseworker in 2006, and the Centre Manager in 2014. In October 2015 Leona took maternity leave and returned in Aug 2016 on a part-time basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client. needs. From November 2021 Leona returned on a full-time basis.

Area Description - Tees Valley

The Tees Valley has been highlighted for its high levels of deprivation, with Middlesbrough being the most deprived local authority in England. The Indices of Deprivation (IoD) 2025, published by the Ministry of Housing, Communities and Local Government (MHCLG), reveal that Middlesbrough has the highest proportion of most deprived neighbourhoods, with 50% of neighbourhoods falling into the most deprived category. Hartlepool follows closely, with 42% of neighbourhoods in the same category. The IoD measures relative levels of deprivation across seven domains: income, employment, education, health, crime, barriers to housing and services, and living environment. The IMD25, which combines these domains, is divided into tenths (deciles), with the highest proportion of neighbourhoods in the top decile nationally indicating the most deprived local authority district.

Local Authority District name (2024)	IMD - Rank of average score	IMD - Rank of proportion of LSOAs in most deprived 10% nationally	Income - Rank of average score	Income - Rank of proportion of LSOAs in most deprived 10% nationally	Employment - Rank of average rank	Employment - Rank of proportion of LSOAs in most deprived 10% nationally
Hartlepool	6	3	18	3	8	1
Middlesbrough	2	1	8	1	12	2
Redcar and Cleveland	37	25	41	34	27	14
Stockton-on-Tees	69	41	84	46	86	32
Darlington	72	40	93	53	80	48
Local Authority District name (2024)	**Education, Skills and Training - Rank of average rank**	**Education, Skills and Training - Rank of proportion of LSOAs in most deprived 10% nationally**	**Health Deprivation and Disability - Rank of average rank**	**Health Deprivation and Disability - Rank of proportion of LSOAs in most deprived 10% nationally**	**Crime - Rank of average rank**	**Crime - Rank of proportion of LSOAs in most deprived 10% nationally**
Hartlepool	80	31	5	5	24	5
Middlesbrough	27	1	13	3	4	1
Redcar and Cleveland	105	77	35	23	49	16
Stockton-on-Tees	147	75	40	18	96	25
Darlington	122	88	54	30	73	28

English Indices of Deprivation 2025 (IoD25). Date Published: 30 October 2025, Date Reissued: 17 November 2025

The area is home to a diverse, multi-racial community, with a significant influx of refugees and asylum seekers rising from 1 in 220 people in 2015 to 1 in 145 in 2023, the highest proportion in the UK. Middlesbrough also reports the highest crime rate in England and Wales, driven by issues related to drugs and alcohol. Employment is often

precarious, with more women in zero-hour or part-time jobs, and widespread reliance on credit and loans has fuelled rising personal debt.

At an extreme level, there is a neighbourhood within Ayresome (Middlesbrough) that has been ranked in the top 100 most deprived "Lower-Layer Super Output Areas" at every deprivation measure since 2004 (2007, 2010, 2015, 2019 and 2025). It was one of only three areas in the country to succumb to such an outcome, along with a neighbourhood in Wirral and one in Rochdale.

Some of the highest levels of deprivation on Teesside, based on households classified as deprived in one dimension, include Ayresome, Middlesbrough, at 39%, Thornaby South at 37.6%, and Loftus and Skinningrove at 36.1%. Here is a breakdown of each of the areas, and their top five areas with the highest deprivation levels:

Stockton: 32.5%
1. Thornaby South - 37.6%
2. Billingham Central - 36%
3. Rimswell and Bishopsgarth - 35.6%
4. Thornaby Village - 35.1%
5. Billingham East and Haverton Hill - 34.9%

Middlesbrough: 33.8%
1. Ayresome - 39%
2. North Ormesby and Brambles Farm - 36.2%
3. Newport and Maze Park - 35.8%
4. Park End - 35.1%
5. Thorntree - 50% / Ormesby - 50%

Redcar and Cleveland: 34.2%
1. Loftus and Skinningrove - 36.1%
2. Dormanstown - 35.6% / Redcar Town and Coatham - 35.6% / Boosbeck, Lingdale, and Easington - 35.6% / Loftus - 35.6%
3. Redcar Lakes North - 35.4%
4. Eston - 35.2%
5. Ormesby - 50%

Hartlepool: 33.6%
1. Owton Manor - 35.1%
2. Rift House and Summer Hill - 35%

3. Jesmond - 34.5%
4. Headland and West View - 34.1%
5. Old Town and Grange - 34%

Key socio-economic challenges -Tees Valley

The Tees Valley, with a population of 670,000, represents 1% of the UK's total, but only 0.75% of its Gross Value Added (GVA), reflecting an annual economic gap of £4.3bn. Of the combined authorities, West of England had the highest GDP per head in current market prices in 2023 at £47,961, while Tees Valley had the lowest GDP per head at £27,005. lowest among UK city regions. Of the 15 English combined authorities, West of England showed the largest increase in real GDP in 2023 at 2.9%, while the largest decrease was registered in Tees Valley, and in Greater Lincolnshire, both at negative 1.3%. The key socio-economic challenges include:

- **Low Earnings**: Gross weekly wages lag the national average.
- **High Income Deprivation**: Among the most income-deprived areas in England, with significant inequality.
- **Employment Gaps**: Unemployment rates exceed national averages, with all local authorities in the most disadvantaged deciles.
- **Education Disparities**: A below-average proportion of residents hold degrees, with four local authorities in the highest deprivation deciles for education.
- **Severe Overall Deprivation**: Two local authorities rank among the 10 most deprived nationally, with nearly 30% of Lower-Layer Super Output Areas (LSOAs) in the bottom 10% nationwide — three times the national rate.

On a positive note: The Tees Valley Combined Authority has increased the investment plan to £1.6 billion, with targets to add £2.8 billion to the economy and create 25,000 jobs by 2026. Key projects include the development of a new station at Teesside Park, a new third platform at Middlesbrough Station, and an autonomous tram network. The region's growth and development are supported by a £978 million funding package from the City Region Sustainable Transport Settlement (CRSTS2) and additional funding from the Government.

Joint Centre Managers' Report

The year has flown by, especially when you are very busy. Although inflation has eased over the past year, the cost of living remains significantly higher than pre crisis levels due to the sustained impact of rising prices. In Tees Valley, the average weekly household spending is approximately £350.00. This figure reflects the overall cost of living in the area, which is lower than the national weekly average in England of £624.00. The major areas of expenditure include housing, transport, and food, with housing being the largest component of household spending. This level of expenditure presents considerable challenges for individuals on low incomes.

The challenges Tees valley is facing is highlighted in the recent published Indices of Deprivation (IoD) 2025, on 30 October 2025, and reissued on 17 November 2025.

Middlesbrough Council has reacted to the Index of Multiple Deprivation (IMD) by focusing on areas of improvement and addressing specific measures of deprivation. The council has highlighted that half of Middlesbrough's neighbourhoods are classified as 'highly deprived', indicating that these areas are among the 10% worst-affected in the country. The council has also seen improvements in children and older people indexes, while education and health have seen minor improvements relative to other local authorities. The council is committed to tackling crime deprivation, which has been a significant concern, and is working on initiatives to address these issues in the upcoming budget.

Tees Valley is the hardest hit region by high levels of deprivation, with 21.5% of its neighbourhoods measured as highly deprived, compared to only 3.3% in the South East. It should be noted that none of the top 10 most deprived neighbourhoods in the country feature in Middlesbrough or the wider Tees Valley, seven of the top 10 are in Blackpool.

The unpredictable and challenging times CHAC and working partners have experienced in recent years look set to continue in 2026. For many charities in Tees Valley, the 'perfect storm' created by funding falling, costs increasing, and demand climbing remains. And, with regulatory changes and costs associated with it and the public under significant financial pressures of their own, charities like us are feeling the strain and face increased competition for every pound. The coming financial year will be a squeeze for us, and the risks this poses could be high. Therefore, CHAC 's scenario planning consistently prepares for these moments of change. To continue delivering high-quality services and achieving our aims, we rely on core funding from Middlesbrough Council, National Lottery, and limited time grants from charitable trusts and foundations.

We continue to look for volunteer advisers to join our team: however, we recognise the commitment required to complete all necessary regulatory training. The training is rigorous and designed to ensure our advisers are fully accredited and competent. It is delivered through a blend of face-to-face coaching, e-learning, self-study, shadowing, and by affiliation, for example our debt advice training is delivered by Community Money advice (National Charity), and our energy advice training is delivered by Northern Gas Networks. We fully appreciate the “ask” is a big “ask” and not everyone will be able to see it through, however there are many other essential roles within CHAC, including reception, form filling, and general support; all play a vital role in our overall success.

This year followed a similar pattern to recent years, with continued growth in the

demand for all our services. Despite a decline in volunteer numbers and core funding, our dedicated team rose to the challenge, and were able to provide timely support on a wide range of issues, from crisis intervention, benefits advice, debt to housing and beyond. Our strong partnership with Middlesbrough CAB, Age UK Teesside and Middlesbrough Council ensured seamless service delivery and effective referral systems in ten local Middlesbrough Community Hubs. The charity also continued to deliver its service in three high demand wards in Redcar and Cleveland.

Our home visiting service for housebound people due to old age, illness, and dementia ensures that old people can take control of their finances, helps to keep them secure in their homes and allows them to focus on other issues such as their own health or that of their family members.

The charity provided complex debt advice from its debt advice centre in Middlesbrough in affiliation with Community Money Advice (National Debt Charity). CHAC worked in partnership with Northern Gas Network providing energy advice for people struggling with the current cost of living crisis and energy price increases to enable them to stay safe and warm during the winter period. We also worked with local NHS Social Prescribing teams, through their Waiting Well Program, to ensure that patients receive the help needed to reduce social and financial isolation during critical stages of their treatment journey to facilitate better recovery outcomes.
Over the past year, our advisers have provided extensive support across a wide range of issues. We assisted 4,854 clients through 9,666 individual contacts, addressing 10,158 distinct advice areas. Notably, 87% of these clients were new, reflecting a year-on-year increase of demand for our services. Key areas of support included benefits advice (over 5,601 cases) and debt or utilities advice (over 120 cases). We also saw a significant rise in external referrals (348) and a rise in households referred to the local

foodbank for emergency food and fuel vouchers (162). Our Household Support Fund advisors made 110 referrals to Middlesbrough Council's Well-Being Team for cost-of living support, in total these referrals amounted to over £100,000 of additional support, helping those facing energy cost challenges. These referral pathways have been vital not only in improving financial outcomes but also in supporting client's overall well-being.

Over the past year, we supported clients with £0.67 million in total debt, providing comprehensive advice through our Debt Advice Centre. Clients were guided toward the most suitable solutions for their circumstances, including Debt Relief Orders, Debt Management Plans, and Token Offers. This resulted in over £85,000 in Client Financial Gains (CFG) related to debt. Our wider benefits advice generated an additional £2.613 million in CFG, bringing the total financial gain for clients to more than £2.7 million. These outcomes not only improved clients' financial and mental wellbeing but also contributed positively to the local economy. Our thirteen outreach services supported 1,330 clients, delivering essential advice in community settings and achieving over £4.723 million in financial gains, making the total financial for clients (hubs and Centre) to £7.423 million. Thanks to our partnership with Northern Gas Network, we helped to deliver 250 carbon monoxide alarms and warm packs free of charge to old people to help them through the winter months.

We measure our service impact directly from information received from clients' feedback questionnaires, which were completed by clients when cases are closed by ticking one box only, and asking "which had the most impact". 34% said it reduced social exclusion, 54% said it improved quality of life and 17% said it improved health/mental health.

The Year Ahead...

This year, we saw a significant rise in the number of clients seeking support — whether in person, by phone, WhatsApp, or via email. While these highlight both the demand for and the success of our service, it also reflects a concerning increase in individuals facing vulnerability and crisis. Thanks to the continued support of our funders, we remain committed to our core aims and principles. We will continue adapting to the evolving needs of our community, ensuring our advice and information services are trusted, accessible, and responsive. By maintaining a strong presence in our local communities, we aim to meet the growing demand in the year ahead and deliver comprehensive support to those who need it most.

Mahmoud Shehata & Leona Gellatly
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Core Services- What does CHAC do to achieve its purpose

CHAC provides free advice to local people covering welfare benefits, housing, and debt issues. We mitigate problems arising from these issues, such as homelessness, repossessions, evictions, domestic violence, anxiety, stress, social isolation and poverty. We liaise with third parties on their behalf and represent them at welfare tribunals, for example when the DWP refuse or reduce an award. Navigating the ever-evolving benefits system can be daunting, but it's important to recognise that support may be available based on individual circumstances.

At the heart of our work is providing practical assistance and financial support to a variety of groups, including the unemployed, individuals with low earnings, people with disabilities, children, retirees, caregivers, and those facing illness. We also offer intensive support for individuals dealing with mental health issues, dementia, learning disabilities, older adults, and those for whom English is not their first language.

These services are delivered through a range of channels, including telephone, video link, email, drop-in services and face-to-face appointments. We run a Central Office, a Debt Centre as well as 13 community-based hubs in Middlesbrough, Redcar and Cleveland where our advisors operate from. We also provide complex debt advice from CHAC Debt Advice Centre in Middlesbrough in affiliation with Community Money Advice.

Key offerings during 2025: -

Welfare Benefits and Housing

- Providing information on available benefits and eligibility.
- Benefits Assessment to identify suitable benefits.
- Helping clients complete application forms and prepare for interviews or assessments.
- Assisting clients with appeals and providing advocacy during appeal hearings.
- Financial planning support during transitions between welfare benefits or when circumstances change.
- Referrals to other services: such as mental health services, healthcare, or educational programs.
- Illegal Eviction.

- Homelessness and re-housing (particularly accessing social housing).
- Possession and repossession matters.
- Representation for Housing Benefit & UC Housing Costs issues.
- Cases involving substandard living conditions, disrepair, damp and mould.
- Complaints about landlords and letting agents.
- Council tax.

Debt

- Providing debt solutions such as Debt Relief Orders, Debt Management Plans, and other insolvency options.
- Delivering budgeting support and money management skills to help clients prioritise essential needs.
- Helping clients manage enforcement agencies and court summons.
- Negotiating with creditors to manage debt, reduce enforcement pressures, and prevent escalation into crisis.
- Supporting income maximisation by helping with welfare benefit applications, including Personal Independence Payment, Child Disability Living Allowance, and Blue Badge applications.
- Accessing grants and discount schemes for the clients
- Offering sessions in additional community venues or in the client's home to prevent barriers to accessing debt support.
- Linking clients to practical support, such as food vouchers, fuel assistance, and mental health services.
- Supporting colleagues in weekly CHAC Drop-In sessions offering guidance on housing, welfare rights, and benefits.
- Collaborating with partner agencies to ensure coordinated, safe, and effective support.

Energy - Northern Gas Network affordable warmth project

Since 2024 CHAC works in partnership with Northern Gas Network providing energy advice for people struggling with the current cost of living crisis and energy price increases to enable them to stay safe and warm during the winter. During 2025, we helped and supported 570 households in Tees Valley, in particular vulnerable people with low incomes, through the winter periods by providing:

- Personalised energy advice
- Carbon Monoxide safety awareness advice
- Support to sign up to the Priority Services
- Support to access benefits eligibility
- Support to access debt advice

- Support to access fuel vouchers
- Support to access other crisis support including food, clothing or housing
- Support to access energy schemes and/or energy efficiency improvements
- Home Discount, ECO funding

Welfare Benefits Appeals

In 2025, we supported many individuals with appeals, particularly for disability benefits such as Personal Independence Payment (PIP) or Work Capability Assessments (WCA), where the Department for Work and Pensions (DWP) had denied claims. Our Tribunal Representation service remained a vital resource, offering expert representation at welfare benefit tribunals, ensuring fair representation for clients navigating appeals.

Face-to-face tribunal sessions continued to be the most common format at local hearing centres, making it easier for clients to engage with Tribunal panel members. CHAC continues to be one of the few organisations providing this vital service in the community.

Face-to-Face Outreach and Home Visiting Services

Our outreach and home visiting services play a crucial role in ensuring access to advice and support for those with additional needs, such as mental or physical illness, dementia, and elderly individuals. These services are especially important for preventing isolation and addressing the growing risk of financial instability due to rising costs. The service covers the whole of Tees Valley and ensures that old people can take control of their finances, helps to keep them secure in their homes and allows them to focus on other issues such as their own health or that of their family members.

Welfare Advice in the Community on behalf of Middlesbrough Council

Amid rising demand and potential funding cuts, our ongoing partnership with Middlesbrough Council continues to effectively address challenges in an ever-changing environment. To navigate these obstacles, we focus on adaptability, efficiency, collaboration, and the integration of innovative technology. The Middlesbrough Advice Partnership (MAP), initially supported by the Big Lottery from 2010 to 2015, continues to receive backing from Middlesbrough Council. This long-standing collaboration enables key providers to test new service delivery models, expanding access to vital advice

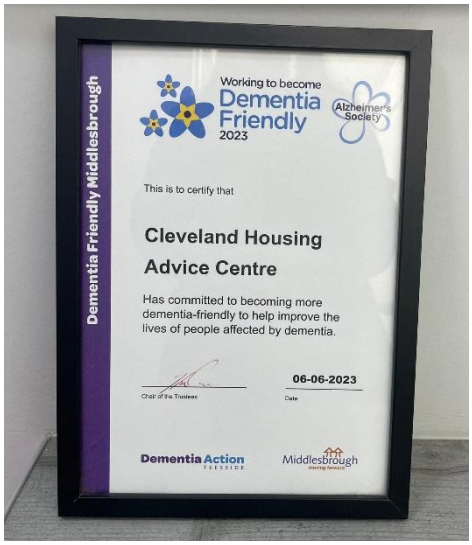
services for communities in urgent need. Our promotional efforts include posters, leaflets, and social media platforms such as Facebook. The service is widely recognised and thrives through word-of-mouth referrals. To ensure efficient coordination, we use a shared online booking system (DaySmart), streamlining appointment scheduling for frontline staff and advice workers.

Throughout 2025, clients accessed services via a dedicated phone line managed by CHAC, email, or through partner referrals. After a swift assessment, clients were scheduled for appointments at one of 11 hubs or directed to other suitable services. Urgent cases were prioritised for immediate response. For more specialised support, clients were referred to CHAC or internal advisors, ensuring personalised assistance based on individual needs. This Welfare Advice service demonstrates the power of adaptability and collaboration, playing a crucial role in achieving Middlesbrough Council's broader objectives.

We invite other organisations to join our efforts, strengthening our collective capacity to meet diverse community needs. Through open partnerships, we aim to increase the impact of our services and foster a more inclusive, responsive support network. We welcome organisations committed to making a positive difference in our community.

NHS Waiting Well Program

The NHS Waiting Well program supports patients awaiting planned surgery by addressing financial and cost-of-living challenges that could impact their recovery.



CHAC plays a vital role in reducing financial and housing burdens, which in turn improves patients' mental wellbeing and better prepares them for their upcoming treatment. Patients often face concerns like being unable to work and struggling to pay bills or living in substandard housing, all of which can negatively affect their recovery. This pilot program is funded by Durham and Tees Valley through the County Durham Community Foundation (CDCF) now called Point North and managed by local NHS Waiting Well practitioners. CHAC has been actively involved in providing support through referrals, primarily from the Social Prescribing Team in Redcar & Cleveland. CHAC offers specific services, including budgeting advice, money management, welfare benefits advice, and assistance with claiming benefits, all designed to ease financial stress and improve patients' overall wellbeing and medical treatment outcomes.

As part of the program, CHAC tracks and provides data on:

- The success of each referral pathway.
- The number of patient referrals and a summary of their circumstances.
- Patient progress, outcomes, and any unmet needs.

This data helps monitor the success and speed of recovery following the support provided, aiming to optimize patient recovery and wellbeing.

CHAC's delivery in Redcar & Cleveland

In 2025, CHAC's Welfare Advice service expanded its reach to include TEES Community Hub in Skelton, Saltburn Library, and South Bank Library, in response to the growing demand for welfare benefits support.

Since 2021, our services have gradually expanded across Redcar & Cleveland, with valuable referrals from both the Redcar & Cleveland Council Welfare Rights Unit and the Redcar & Cleveland Social Prescribing Team. In 2025, CHAC handled 278 cases, 1,073 distinct advice areas, supporting 404 individuals and securing a total of £1,261,250 in one-off and recurring benefit awards for our clients.

On-the-Job Training Project Empowering Transitions.

Since 1995 CHAC's On-the-Job Training program continued to achieve impressive pre-engagement and engagement outcomes in 2025, successfully integrating individuals facing difficult life transitions, including those with past convictions or those re-entering society, into the labour market.

The program has helped 1,990 beneficiaries secure sustainable employment and improve their quality of life, with more than 50% of CHAC's volunteers coming through this initiative. By providing a supportive and unique environment, the program offers an alternative to traditional volunteering or employment opportunities, allowing participants to develop essential skills, build confidence, and gain work experience in a real, dynamic setting.

Participants receive personalised support tailored to their specific needs, helping them overcome barriers such as literacy and numeracy challenges, transportation, childcare costs, and welfare issues. Through this training, they gain valuable experience working with the public, developing skills in empathy, confidentiality, and equal opportunity practices within a fast-paced, changing environment.

Many participants secure employment with local authorities, social services, Jobcentres, and service industries, thanks to the hands-on experience and training provided. Referrals come from probation services, Stockton STEPS, Triage, Jobcentre Plus; the project contributes to long-term regional goals, including crime reduction, youth empowerment, employment promotion, and combating social exclusion and discrimination.

Household Support Fund-Middlesbrough Council

The Household Support Fund helps Middlesbrough residents with energy bills, food, and essential costs like Council Tax, depending on their circumstances. The Household Support Fund is funded by the UK Government. During 2025, this fund enabled CHAC to help an extra 138 vulnerable residents of Middlesbrough to access additional welfare benefits payments of £292,815.

Case studies

The case studies in this section are real client stories. They help to illustrate the different aspects of our work and in presenting them in this section we have made sure that people featured in these case studies cannot be identified for data protection compliance. For example, age, gender, ethnicity, marital status, and detailed medical conditions only stated if relevant to the case outcome. Also, this year we have not linked each case to a specific caseworker, to make sure clients cannot be identified: -

Case study. Debt Building Resilience and Independence

The client is a single parent with two children under the age of three. They recently left the care system after living with the local authority for most of their lives. They were referred to CHAC Community Money Advice by a partner agency due to financial and personal challenges. On top of caring responsibilities, the client was a victim of domestic abuse and had little understanding of managing finances. They were very young and vulnerable, and living with a learning disability. The client faced a complex situation, unpaid utility bills for two years (gas, electric, water) and accumulated mobile phone, broadband and tv package debt, bailiff visits, which caused fear of losing possessions , limited experience managing finances, with little understanding of budgeting or planning, struggling to maintain contact, often disengaging and re-engaging due to the demands of caring for two very young children, past trauma and an unstable relationship contributing to stress and anxiety. These overlapping challenges made the case particularly complex, requiring patience, flexibility, and clear, tailored communication to build trust and empower the client. CHAC provided flexible, responsive support, tailored to the client's needs by prioritising urgent utility bills to avoid disconnection, arranging a Debt Relief Order (DRO) to give them practical support and help, empowering the client regarding bailiffs, explaining their rights and helping them stay safe in their home, providing information in an accessible way, reading and explaining documents to accommodate their learning disability, offering flexible communication, including phone, email, and in-person appointments, adapted to the client's childcare schedules, highlighting practical money skills,

including budgeting, and prioritising needs over non-essential items, maintaining regular contact and liaising closely with the client's support worker to share updates, build trust, and create a safe space ,linking the client to wellbeing services in the area. As a result of the support the client is on the way to creating financial independence, learning to manage budgets and planning for household needs, priority utility bills were addressed, preventing disconnection to create a stable home environment, they were informed and empowered about their rights, reducing fear of bailiff visits and improving safety at home, confidence improved, with the client now able to make informed financial decisions, they developed routines that support both personal wellbeing and the wellbeing of their children, the client felt less isolated and more supported, knowing where to turn for help in the future, they have started planning for future financial goals and long-term stability, with the DRO in progress, the client will have a fresh start financially, reducing long-term stress. This case shows how personalised, flexible support can make a real difference in families' everyday lives. By helping the client manage bills, navigate debts, and understand their rights, CHAC prevented further crisis, including possible eviction or utility disconnection, which could have had a serious knock-on effect on the children and local services. Supporting vulnerable care leavers and domestic abuse survivors to gain financial independence also reduces pressure on housing, social services, and emergency support, allowing these resources to focus on those in urgent need. In Middlesbrough's current economic climate, where families are facing rising living costs, this kind of support helps families stay secure, children stay safe, and communities stay resilient. By working closely with support workers, CHAC also ensures that families have a trusted network of help, giving them confidence to seek support early and prevent problems escalating.
Client voice: - "I was nervous about reaching out, but CHAC helped me understand money, get on top of my bills, and help me cope."

Case Study. Supporting Neurodivergent Individual with Complex Needs at Tribunal Stage

The client, a neurodivergent individual on the autism spectrum, previously received Personal Independence Payment (PIP) with significant reasonable adjustments to maintain employment. However, their autism-related needs led to frequent relocations, contributing to instability. When their PIP claim was reviewed, despite documented challenges, they were awarded zero points, terminating their entitlement. By the time I became involved, the case had already progressed to the Tribunal stage. During the Tribunal Hearing, the client's case was reviewed by the Tribunal Judge who, after examining extensive evidence—including Tribunal papers, medical records, and my submission—determined that it was unnecessary to directly question the client. The Judge acknowledged the merit of the case and reinstated the client's previous PIP award of Enhanced Daily Living and Standard Mobility. The client was awarded £9,845.76 in back payments, covering the unsupported period, and their new award was extended for two years, ensuring they have the resources to manage their condition. This case underscores the systemic challenges neurodivergent individuals face when seeking support. Despite a history of entitlement to PIP, the client's needs were initially overlooked, but with thorough advocacy at the Tribunal stage, a fair outcome was secured. This case highlights the importance of recognising hidden disabilities and ensuring support systems are equipped to address the unique needs of those on the autism spectrum.

Case study. Unreasonable Rent Increase and Habitability Concerns

The client, a single parent with a young dependant, resides in a two-bedroom private rental property, reliant on Universal Credit, including housing assistance. The landlord issued a rent increase from £485 to £540 per month, but the notice was not in the required Section 13 format and was given with just one month's notice. The client reported significant habitability issues including widespread damp, mould, a collapsed kitchen ceiling, broken windows, a faulty boiler, and missing safety certifications (Gas Safety, EPC, and 'How to Rent' guide). Additionally, the tenancy agreement misrepresented the

property as "partly furnished," while the provided furnishings were in poor condition. The deposit was not placed in a Deposit Protection Scheme, violating legal requirements. Legal advice was provided to address the client's concerns, including requesting necessary documents from the landlord to strengthen their case in the event of eviction proceedings. The client was advised on housing options, including applying for council support due to the uninhabitable condition of the property, ensuring they wouldn't be considered "intentionally homeless." Financial assistance, such as Discretionary Housing Payments, was explored. A housing advisor was engaged to review the tenancy agreement and assess potential legal actions. The client was advised to continue paying rent while pursuing legal avenues and was provided with ongoing support. The client became well-informed about their legal rights, including the issues surrounding the rent increase, habitability problems, and deposit protection violations. This understanding empowered them to pursue their case effectively, explore alternative housing options, and secure potential financial support. Legal support and guidance ensured the client was prepared for any future legal action, alleviating immediate concerns, and armed with the necessary knowledge going forwards.

Casse study. Navigating Complex Housing and Benefit Entitlement Issues

A client living alone in a shared ownership property sought assistance after experiencing financial hardship due to ill health, including diabetes, a heart condition, and mental health struggles. Unable to work, the client applied for Universal Credit (UC) to cover housing costs but was denied the housing element due to issues with their tenancy status. The property was in a 50:50 shared ownership arrangement between a housing association and the client's late parents. Following their deaths, no formal succession process had been triggered for the rental portion of the property. Despite regular rent payments made under the father's estate, the Department for Work and Pensions (DWP) rejected the housing cost eligibility, citing the unresolved tenancy transfer. The case involved addressing multiple challenges, including the unresolved tenancy succession, ownership transfer issues, and administrative delays with the housing association. Numerous calls and formal complaints were made to the housing association to clarify the tenancy succession process and expedite the client's eligibility for housing support. Legal advice was provided to help the client navigate ownership transfer and tenancy rights. Despite an apology and compensatory payment from the housing association for administrative errors, the critical rental tenancy issue remained unresolved, prompting further escalation. The client attended a legal clinic to expedite the ownership transfer, which, once completed, would formalise tenancy rights and make the client eligible for housing support. The client's situation progressed with the housing association acknowledging their administrative errors and issuing compensation. The legal clinic facilitated the acceleration of the ownership transfer process, which was necessary to formalise tenancy rights. Once completed, this will unlock eligibility for housing support and resolve the issue of the housing element denial from UC. The client was reassured that their tenancy status would soon be regularised, providing them with eligibility for housing support. The case highlighted the challenges vulnerable clients face in navigating complex shared ownership arrangements and underscored the importance of coordinated efforts between housing agencies and benefits departments. The client gained confidence that their housing stability would be secured, alleviating financial anxiety related to housing costs.

Leona Gellatly. Joint Centre Manager
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Staff and Clients Wellbeing

Promoting Wellbeing and Independence: At CHAC, we prioritise enhancing the overall wellbeing of our clients, focusing on independence, reducing isolation, and improving quality of life. Our services empower individuals to manage their finances during challenging periods, enabling them to remain secure in their homes while addressing critical personal and family health issues. We also place a special emphasis on supporting older people, often vulnerable due to fixed retirement incomes. By addressing the unique challenges of this demographic, CHAC ensures vital assistance reaches those who need it most. During 2025 CHAC distributed 250 warm packs and Carbon Monoxide alarms donated by Northern Gas Networks, to help old people go through the winter. The picture to the left shows one of the recipients supported to stay warmer this winter.

Collaborating with NHS and Social Prescribing Teams: CHAC continues its close collaboration with Middlesbrough and Redcar & Cleveland NHS Social Prescribing teams, receiving numerous referrals through their Waiting Well Programme. This partnership ensures that patients, especially those in deprived areas, receive the help needed to reduce social and financial isolation. By addressing welfare, housing, and debt issues, CHAC supports individuals during critical stages of their treatment journey. This holistic approach facilitates better recovery outcomes and promotes long-term health and wellbeing improvements.

Supporting Staff Wellbeing and Team Achievements: CHAC recognises that staff wellbeing is integral to delivering high-quality services. Flexible working arrangements empower staff to balance personal and professional commitments effectively. A supportive workplace culture encourages open discussions around mental health. By providing self-education tools and coping strategies, CHAC fosters resilience among its team, mitigating risks of stress and burnout. CHAC believes in acknowledging the hard work of its team. In the summer of 2025 CHAC staff enjoyed a relaxing boat trip along the river Tees, culminating in an enjoyable lunch and then a team quiz. Management work hard to ensure a positive, supportive, and rewarding environment for our team and continue to create pathways to stability, security, and a better quality of life for those we service

(Photo above Clockwise, Mahmoud Shehata, Shelly Morte, Margaret Foster, Leona Gellatly, Ian Wilson, Lucas Ainsworth, Alex Bateman and Carole Shehata,).

Health and Safety

CHAC has engaged an external health, safety, and wellbeing expert to:

- Evaluate existing employee wellbeing strategies.
- Develop and implement a comprehensive health and wellbeing plan.
- Enhance productivity, attendance, and staff retention.
- Review staff feedback to inform future improvements.
- Provide ongoing training for trustees, staff, and managers.

Following the Charity Health, Safety & Welfare Audit in September 2025, all recommendations were implemented to ensure a safe and supportive work environment.

Safeguarding a Core Commitment: Safeguarding is integral to CHAC's work, ensuring vulnerable members of the community receive safe, quality support. CHAC adheres to recognised safeguarding procedures under its Advice Quality Standard, ensuring all staff and volunteers are appropriately trained and DBS-checked. Policies for safeguarding children and vulnerable adults are reviewed annually or immediately if legislative changes occur.

Training and Updates: In 2025, safeguarding policies were reviewed. In early 2025, a refresher training session was delivered by Naomi Smith, an experienced safeguarding practitioner. The training covered:

- Legal frameworks for safeguarding.
- Identifying and addressing safeguarding concerns.
- Reporting and documenting concerns effectively.

During 2025, thanks to a government grant CHAC Installed an air source heat pump

which is 300% more efficient than our existing heating system. To date the charity saved 35% on its heating bills and lowered our carbon footprint by around 13% a year. Creating a warm office environment is essential for both employee well-being and efficiency. By incorporating optimal temperatures, calming decor, and good lighting we have transformed our office into a space where our staff and volunteers feel valued and inspired. A welcoming office not only boosts morale but also enhances the overall work experience.

Graham Williamson, Trustee
Email: graham@chac92.co.uk

Preventative Strategies, Clients' Care, and Equal Opportunity Monitoring

CHAC is driven by its ambition to make things better for people, individually and collectively, and the power of good advice to help people solve their problems and to change the underlying causes of problems. Our preventative strategies are to make sure that:

1. Our advice is fit for the future not just for current issues.
2. We are there for people when they need us to make the biggest impact.
3. We close the gap in service delivery to reach the maximum number of people who require our support.
4. We take early action to prevent people reaching crisis by addressing problems as soon as they occur.

The above strategies influence the ways we design, deliver, and where we operate our services in a way that puts people's needs first. We also know advice is at its best when it gives people the knowledge and confidence to help themselves and others. We recognise inequalities are entrenched in our society, so we work to remove barriers and design approaches that are inclusive and meet the needs of marginalised groups.

Our outreach and home visiting services are a key strength. This is how we reach people across different communities and develop new ideas and ways of working. It also means that we have a wide experience across our service, lots of opportunities to learn from each other, and the ability to work together to have a huge impact.

CHAC On-the-Job training project empowering transitions is a good example how CHAC is committed prevention as this case study illustrates.

Ex-offenders – Prisoners- Breaking the offending cycle.

I am a serving prisoner in HMP Kirklevington. As part of my pre-release programme, I was placed on a six-month work placement. This was intended to prepare me for life outside. The prison had arranged a placement at CHAC. I took the train from the prison to CHAC four days a week. When I first arrived, my confidence was low from being in prison. CHAC was welcoming and supportive and just what was needed as a transition into a working environment. After two months working in administration, I started working on case files. The problems I worked on gave me a sense of worth and wellbeing, further increasing my sense of self-esteem. "Hearing what people were going through, made me feel lucky, that I had a roof over my head and food to eat. You got really involved in people's lives, you saw how little they had, how desperate it was, and you were helping and fighting for them ... it's like it gave you a purpose in life, like no matter how bad you felt you had it, they had it worse, and you were helping them. After working for six months, I got an interview for a paid job in telesales, thanks to my experience at CHAC. "They got me back up, got my confidence up, it was so low, and you think you're worthless, but CHAC helped me get into the world of work again.

We're rooted in the community and strengthened by trustees, staff, and volunteers who lived and brought up their families within the community, extending our reach and impact beyond the advice we give individuals.

At our heart, we're about people helping people and from our earliest days this has included volunteers working alongside paid colleagues. A key element of how we'll always operate is by the amazing power of volunteering. We'll continue to develop our volunteering models to maintain this contribution to our service, and the connection this provides to our communities.

When we help people, we see the whole picture rather than one isolated problem. We see how people's issues interconnect and work hard to find a way forward that's right for them. We're proud that people trust and recommend us. We invest in this expertise and trust, and use it to shape our advice work.

We're good partners. We know we can only make the biggest difference for people we support when we work alongside others. We work in partnership across our network as one service, in each community, and with others who want to shape a society where people face far fewer problems. We know that some of the tough challenges that people face can't be solved by one adviser or one organisation. This is why we continue to forge links with organisations across the Tees Valley to address complex challenges or deep-rooted issues.

Our 18 years long-standing partnership with Age UK, Middlesbrough Welfare Rights, and Middlesbrough Citizens Advice continues under the Middlesbrough Advice Partnership (MAP). This service provides advice to residents of Middlesbrough on their entitlement to benefits (by completing benefit checks, filling forms, and similar). This is usually in community settings such as Community Hubs and Libraries but also other venues throughout the Middlesbrough area. The work of MAP helps to ensure that people avoid hardship and debt by making sure that their income is maximised.

Likewise, our recent affiliation agreement with Community Money Advice Network (CMA), which gives CHAC access to their resources, including training to provide a more comprehensive debt and money management advice in our local community, in particular areas of high deprivation.

CHAC is also an active member of the Middlesbrough Financial Inclusion Group (FIG) who meet quarterly to discuss wider financial issues throughout Middlesbrough and includes a huge range of organisations, from other small charities to Middlesbrough Council, large Housing Associations, and the Department for Work and Pensions. Involvement in FIG helps us to make sure that our voice is heard by a wider range of

organisations and help to advocate for solutions to improve people's lives and wellbeing.

We have also attended meetings in Hartlepool and Redcar & Cleveland, where similar FIG groups have been established over the last few years. As well as FIG and MAP we have also made closer links with other local charities on a one-to-one basis, exploring ways that we can help their clients and how they can access our services, either delivered in house or at their venue. For instance, our highly successful hubs based at the TEES Community Hub in Skelton, Saltburn Library, and South Bank Library, made our services more accessible to clients from Redcar & Cleveland.

CHAC also participated in several national and local conferences. The objectives of these conferences and meetings are varied, for example helping people to get a better financial deal from their local banks and other credit providers, aiming to reduce financial exclusion in the North East, raising awareness and understanding among members about local and national issues, and increasing access to activities which support the framework and objectives of our national and local alliances.

We work together as a service to scan the horizon, and our constant radar keeps us alert to immediate and longer-term shifts. We use this to identify ways to respond and create better ways to support people and advocate for change. The power of our partnership means we come together to respond collectively, at scale, and with more impact.

Our continuous investment in up-to-date technology, didn't just help us to provide our services during the Covid 19 lockdown without loss of quality and to increase our staff capacity to meet the demand on our service but also helped identifying areas of need (including hidden need), targeting resources more effectively, ensuring that resources reach their targets quickly, efficiently and in ways that work best for our beneficiaries.

CHAC continued to develop its training programme for staff and volunteers using e-learning, webinars, and external tutors to deliver essential training such as safeguarding, health & safety and wellbeing, and data protection, and to develop staff skills when delivering our provisions.

The above is a brief overview of the actions taken by CHAC and working partners over the past year which, when taken together, means that we help to prevent social exclusion, improve quality of life, and promote mental wellbeing.

Equal opportunity monitoring during 2025

Staff and Executive members	Male	Female	Trans Gender	White	Ethnic	Disabled	Age 60+
Executive Members	3	1	0	4	0	0	1
Paid Staff	4	6	0	8	2	1	3
Volunteers	7	7	0	9	5	3	5
External Tutors	1	2	0	2	1	1	1
Totals	15	16	0	23	8	5	10
%	48%	52%	0	74%	26%	16%	32%

Clients	Male	Female	Trans Gender	White	Ethnic	Health issue/ Disabled	Age 66+ Above state pension age
Clients Total Directly Benefited	2199	2655	25	4058	796	4160	2281
%	45.3	54.7%	0.5%	83.6%	16.4%	85.7%	47%

Training programme 2023/2025. Results for 100 trainees	Male	Female	Trans Gender	White	Ethnic	Disabled	(18-25)	(26 & over)
Beneficiaries Total	54	46	0	70	30	8	58	42

(Also see beneficiary numbers, outcomes, and equal opportunity monitoring pages 49-59)

Clients' care and feedback

As part of our commitment to improving the service, we ask our clients from time to time to complete the client feedback questionnaire form to provide our clients with the opportunity to participate in the development of CHAC service. The questionnaires are analysed annually to identify the trends. During 2025 the charity received 129 feedback questionnaires, several thank you cards, and many thank you gifts (biscuit tins, tea bags… etc.) from its clients in appreciation for the help received by CHAC staff. The table below analyses the responses received.

Q1. How long did you wait for first appointment ?		Q2. How were you treated by our reception staff?		Q3. How well did the advice you received address your issues?	
Less than 1 wee	47%	Well	99%	Well	98%
1 - 2 weeks	42%	Undecided	0%	Undecided	1%
3 - 4 weeks	10%	Poorly	0%	Poorly	0%
Over 4 weeks	0%	Not Answered	1%	Not Answered	1%
Not answered	1%				

Q4. How well you kept informed about the progres		Q5. How well did we listen t what you had to say?		Q6. Would you recommend us to someone else ?	
Well	96%	Well	98%	Yes	99%
Undecided	3%	Undecided	1%	No	0%
Poorly	0%	Poorly	0%	Not Answered	1%
Not Answered	1%	Not Answere	1%		

Q7. Are you satisfied with the outcome of your case?		Some clients were still waiting for outcomes
Yes	84%	for instance due to delays in DWP making
No	5%	decisions on claim forms therefore
Not Answered	11%	were not able to answer

Q8. Has our service helped you with one of the following (please tick only one)... Feel more able to be involved in the community, access employment,	
a better awareness of your rights, etc; or	34%
Improve your mental or physical health; or	15%
Improved your quality of life in general?	48%
Not Answered	3%

Q9. Do you have any questions/suggestions that may help us improve our level of service?*
Clients Voices
The service we received was 100% , very happy with Shelly and the support she gave us.
Very Good Service.
Client said we could not help her because she was claiming everything she was entitled to.
Everyone was brilliant and helped a lot, told other people to come to your service for help.
Very happy with the support I received and I also signpost people I know to your service.
Service was brilliant the advisor was lovely.
done a fantastic job.
happy with the help from Lucas, if it wasn't for him I don't think we would have got PIP.
I was happy with the service and have no suggestions.
Shelly was awesome, things work just fine if its not broken don't fix it.
No I think the service is brilliant.
Everything was brilliant, the staff were all brilliant.
Lucas was so kind, I don't normally access service and do things my self but I am glad I did.
10/10 very helpful really pleased.
was very happy with the service very helpful and wouldn't have claimed otherwise.

Testimonials

The Charity have a strict policy not to accept any gifts such as money, all types of alcohol, tobacco, and cigarettes, or any gifts which exceeds more than £15.00 in value. The Charity through the year received tea, coffee, and chocolate gifts as well as hundreds of thank you cards. Below is a section of them

To Dear Tahira

Thank you for your all your Kindness and your help and Support. When I Truly need it the Most, as my Mum is not here to help.
I Feel Very Blessed
Many thanks

Dear Shazana

I would Just like to thank you for your time & patien help me fill my form in.
Wehout places like your organization People like myself would greatly Struggle
Many thanks

Shelly, Thank you so very very much for helping me with the forms and getting me financail help. I can now put my heating on without worring abaut the cost and also get a few treats for mysalf with the extra money
Lots of Love

ALEX

JUST WANT TO THANKYOU FOR YOUR GREAT HELP FILLING OUT THE ATTENDANCE ALLOWANCE FORMS FOR MY ELDERLY MAM WHICH WAS SUCCESSFUL

THANKYOU SOO MUCH

Bernard Brydon -Trustee
Email: bernard@chac92.co.uk

Staff Training and IT Development

At CHAC, we place a strong emphasis on the continuous professional development of our team and the enhancement of our IT capabilities. These efforts ensure we remain compliant with legislative requirements, deliver the highest quality service to our clients, and equip our staff with the skills and tools they need to meet the evolving demands of our community.

Essential Training Overview

To ensure compliance with mandatory legislation and maintain operational excellence, CHAC schedules regular training cycles. Below is an overview of completed and planned training sessions:

Training Type	Cycle	Date Completed/Arranged	Provider
Safeguarding	Annual	29/01/2025	Naomi Smith BA (Hons), MA. Social Worker, Middlesbrough Council
Data Protection (GDPR)	Every Two Years	Scheduled for 2026	New provider to be sourced
Health, Safety, and Wellbeing	Annual	Training Nothing Identified / Audit September 2025	Ms. Val Yare, Consultant, Health & Safety Expert
Emergency First Aid	As Required	Up to date	Red Cross and St. John's Ambulance

CHAC Training Objectives, Risk and Compliance

- Ensure all staff have a clear understanding of their duties, responsibilities, and the tools necessary for compliance with legal standards.
- Maintain 100% adherence to mandatory legislation and associated training requirements.
- Promote continuous personal and professional development to enhance service delivery and staff resilience.
- Conduct risk assessments for all high-risk areas, activities, and equipment.
- Integrate a mental health strategy into the organisational framework, enhancing wellbeing support for staff.
- Ensure Equality Impact Assessments are applied to new policies where necessary.

- Equip staff to identify signs of abuse, respond effectively to concerns, and understand how to report unsafe practices.
- Safeguard organisational data against malicious or accidental damage.
- Ensure that data is accessible only to authorised personnel and can be promptly restored if compromised.
- Provide up to date first aid training to nominated staff, enabling them to handle emergencies effectively.

Skills and Knowledge Training for Staff

CHAC is committed to equipping advisors and caseworkers with specialised knowledge and tools to navigate complex client issues with the following key objectives:

- Reduce errors and streamline processes to expedite client access to entitlements.
- Enhance staff understanding of welfare systems and individual circumstances, such as advising clients with dementia or mental health challenges.
- Share best practices to promote anti-discriminatory approaches and inclusive service delivery.
- Strengthen IT proficiency to improve efficiency, support remote working, and align with CHAC's commitment to reduce paper.

Identifying Training Needs

CHAC employs a structured process to assess training requirements. This includes:

- Staff Engagement: Annual appraisals, one-to-one meetings, and feedback sessions to identify areas for growth.
- Legislative Monitoring: Staying abreast of changes in benefit entitlements and other legal updates.
- Managerial Observations: Identifying areas where refresher training can enhance performance and reduce errors.
- Networking: Exchanging ideas and best practices with local and national organisations to improve service delivery.
- Staff-Initiated Requests: Encouraging team members to pursue relevant training opportunities, webinars, and certifications to enhance their expertise and wellbeing.

Training Delivered in 2025

- In 2025, CHAC delivered a diverse range of internal and external training courses to staff, including:
- Tribunal Service allowing representatives to raise issues with the Tribunal Service and to get updates from the Tribunal Service on a variety of issues.
- National Association of Welfare Rights Advisers - updates on benefit law and procedure and an opportunity to share best practice.
- Renters Right Act Overview - Training by Shelter on the upcoming Renters Rights Act and what it means for housing law.
- Money Advisor training session covering TV Licensing essentials and supporting people with priority bills. Money Guiders Training Introduction to Estate Planning.

Training Focus for 2026/2027

Planned Essential Training: To maintain high standards of service delivery and compliance, CHAC has prioritised the following sessions for the coming years:

- Debt Advice Casework (Parts 4–6): This advanced training covers a comprehensive range of topics, including credit report analysis, file reviews, advocacy, business debts, council tax arrears, and repossessions. Specialist Debt Advice (Insolvency): The final training session delves into insolvency solutions, such as administration orders, bankruptcy proceedings, debt relief orders, and individual voluntary arrangements (IVAs).
- Personal Safety and Lone Working: Equipping staff to manage conflict and minimise risks in lone working environments.
- Managerial Development: Training in financial management and funding strategies to strengthen organisational leadership.
- Strengthening mental health support strategies for staff.
- Enhancing awareness of personal safety and conflict resolution techniques.

Commitment to Excellence

CHAC is dedicated to fostering a culture of continuous improvement and learning. Our robust training and IT development programs ensure that staff are equipped to meet the needs of the community, adapt to legislative changes, and provide exceptional service.

Leona Gellatly
Joint Centre Manager
Email: leona@chac92.co.uk

IT Training and Development

During 2025 CHAC continued our longstanding approach to embracing the opportunities that improving our IT systems brings us. This included a comprehensive update to our telephone system by changing our provider to one which uses cloud-based systems and VoIP architecture. This has allowed us to be far more flexible. Relevant staff have access to apps on their phones and laptops which allow them to make calls to clients from anywhere (including from home) as if they were calling from CHAC's office line. It also means that calls can be transferred to them which is helpful for our staff that do work from home regularly. We can also customise our system far more with the ability to set custom voicemails (for instance when the office is closed overnight, or for training), or even configure a menu-based system (i.e. press 1 for x or 2 for y) though we've not yet found a need for this functionality it is helpful to know it exists. This has significantly improved our flexibility and how we work with our clients.

More widely our approach to IT makes it easier for us to support our clients. We record nearly all our communications in cloud-based systems (secured via Microsoft's enterprise level security and unique usernames and passwords) meaning that when a client calls no matter who dealt with it, we can see when they contacted the organisation. We can track post that's arrived or been dispatched and, of course, we have dedicated customer relationship management software in the form of CharityLog. This software not only allows us to maintain detailed records about our cases but also to pull rich statistical information from the clients that we see. From the amount of benefit gains realised, to the ethnic breakdown of our client base, to which wards our clients access the service from. All this information is available at the push of a few buttons.

Sadly, there have also been challenges during the year. In the middle of 2025 Microsoft announced a change to their non-profit donation scheme and began charging for licences that we previously benefitted from for free. This necessitated changing the licence types that we were using, adopting new working practices for some staff (a reliance on cloud-based instances of Office products rather than desktop versions) and some increased costs for staff who required the desktop full fat versions of various Microsoft products. Whilst this was frustrating we were able to adapt to this change with only a minimum amount of disruption thanks to our general flexibility and agility when it comes to IT.

Finally, on a positive note, WhatsApp has been embedded into our service offer this year. Clients are now able to contact us directly, share documents or pictures quickly (and securely thanks to WhatsApp's end to end encryption), using a method that they are more comfortable and familiar with.

Taken together CHAC is one of the more agile organisations working in the Tees Valley with the ability to quickly react to changing circumstances, client or funder needs, all while maintaining our high-quality service to clients.

Over the next twelve months we will continue to look for new ways to employ technology to benefit both the organisation but also, more importantly, our clients.

Lucas Ainsworth, Senior Caseworker
lucas@chac92.co.uk

(Dementia training is part of the charity's regular training, which involves all the staff and volunteers).

Statistics (Data analysis, monitoring, evaluation, outcomes, and impacts)

There are three key online packages that the staff use daily; Quick Benefit Calculator, with the ability to work out any unclaimed benefits, CharityLog, and Catalyst to record all contacts with clients, what took place, and outcomes. Also, referrals can be made to other providers.

Our stats show that for every one claimant we help, the outcome of the help and advice given will benefit two or three people directly involved as part of the claim (Spouse/Partner/Children).

Workload

The total workload for the year is measured by number of clients seen.

- Face to Face at:
  -Main office at Middlesbrough Town Centre.
  --Community Hubs (total of 14 hubs).
  -Unclaimed Benefit Take Up Campaign.
- Repeats (number of clients seen face to face for same issues).
- Number of clients signposted or referred.
- Number of clients received advice by telephone, email, text, WhatsApp, or other social media.
- Total number of issues dealt with.
- Number of clients received intensive support (their case took more than five weeks to resolve).
- Number of hard-to-reach adults joined CHAC on the job training program.

Monitoring

We use a nationally known licenced cloud database system known as CharityLog which enables the teams and supervisors to monitor the work that is in place, enabling continuity of service and a comprehensive database should the original caseworker be unavailable. This is alongside Catalyst which is provided by Community Money Advice for our debt cases

Details from a client's first contact are recorded, including name, contact number, nature of the call, and type of help required. When the client arrives for their appointment further information will be taken in line with GDPR, such as age, ethnicity, household composition, employment status, presenting problem, method of future contact, completion of authorisation letters on the client's behalf, and anything additional pertinent to the case.

The caseworkers throughout the lifetime of the client's case will build up histories and case notes, keeping a log of their required actions and those of which they are dependent on third parties.

To monitor success, we also track the outcome of the client cases such as homelessness prevented, money awarded to the client, if the appeal was successful (and any supporting rationale), debt options selected, client feedback, and so on.

The systems also maintain a database of all communications carried out between the client and any member of CHAC's staff whether by text, telephone, email, or post. (Please note that clients provide consent to use their information in line with GDPR and provide consent for third party audits during our client on-boarding approach.)

Outcomes

We measure the success by: -

- Number of clients benefited from the service directly.
- Number of clients benefited from the service indirectly.
- Money gained for clients (unclaimed benefits, successful representation at Tribunals).
- Conditions improved (successfully negotiated claims for disrepair, needs and occupancy).
- Homelessness prevented (appealing against illegal evictions, repossessions, harassment, and debt reduction).
- Reducing social exclusion (elderly people benefited from increased mobility income, winter fuel allowance, social assistance funding to supplement their income in the absence of retirement savings).
- Number of ex-offenders and disadvantaged /disaffected residents gaining sustainable employment or moving to other positive destinations.
- Percentage reductions in repeat enquiries from previous year (this is an indication that the service preventative measures for advice are working).

Welfare advice services are effective in addressing the problems associated with welfare benefits. A literature review commissioned by the National Association of Welfare Rights Advisors found that advice services are successful in improving take-up of benefits and delivering significant financial gains for clients.

The extra money that clients gain helps to improve living standards because it enables additional spending on fuel, food, education, recreation and transport. This in turn may contribute to the reduction of social exclusion. Clients may also experience better mental health after receiving welfare rights advice.

Local economies benefit from claimants who spend their money locally. In fact, research by Sheffield Hallam University shows that an estimated £19 billion loss of benefits through welfare reform could depress the economy by as much as £30.4 billion a year. There is also growing evidence that delivering welfare rights advice is cost effective. For example, a study by the Office of Public Management (OPM) on the impact of Macmillan's welfare rights service concluded that for every £1 spent on delivering the service there as a £20.80 return in benefit claims, compensation and financial rewards.

Navigating through the welfare system can be difficult and stressful even at the best of times. Yet for those who have a serious mental health condition, the anxieties can be even greater and the risk to their health and wellbeing far more pressing.

Sadly, financial problems and mental health often go hand in hand. Each builds off the back of the other. The net result is that a hugely disproportionate number of people with mental health conditions face severe debt crisis. Not just because of poor money management (impulse and emotional control are often symptoms of mental health conditions) but because these health conditions can significantly impact on income too. That's why access to the right advice and support is critical when people are struggling to deal with life itself. We aim to provide clients with the correct information they came for at the first appointment to avoid additional stress from repeat attendance for the same issue. But when needed we can provide ongoing support for those with the most complex problems or who need additional support.

Impact

We measure our service impact directly from information received from clients' feedback questionnaires, which were completed by clients when cases are closed by ticking one box only and asking, "which had the most impact":

-Reduced social exclusion
-Improved quality of life
-Improved health/mental health

Internal audits & assessments

Every month, cases are randomly selected from CharityLog or Catalyst for review by the Centre Manager/Supervisor. These reviews look at quality of advice, equal opportunity monitoring, consistency in advice given, compliance with regulations and policies, client feedback, timelines for communications, and outcomes of cases. This enables the Centre Manager/Supervisor to provide recommendations for improvements through a 'no-blame' approach ensuring the advisers still feel supported and that feedback is constructive and useful.

External audits & assessments

Bi-annually, an external partner organisation undertakes a similar exercise reviewing a randomly selected number of cases. These reviews and undertaken to ensure uniformity and consistency throughout the local advice work sector. Furthermore, every two years the Charity is audited externally by Recognising Excellence Ltd assessors to retain its advice quality mark, during which clients' cases are randomly selected and audited for quality, equal opportunity, data protection procedures and safeguarding.

Employee and volunteer performance reviews

Throughout the year our team undertake regular performance reviews, which enable the Centre Manager/Supervisor to provide feedback to further develop our service, this includes:

- Measurement against objectives
- Outcomes by period
- Quality control and health and safety issues
- Trainee and staff satisfaction
- Complaints and their outcomes
- Management accounts

In addition to this, CHAC has its own comprehensive internal and external evaluation policy in line with its Advice Quality Standard (AQS) and office manuals, which ensure monitoring will occur in relation to the following:

Coherence with policies, aims, and objectives.
Measurable achievement of activities, effectiveness and quality measured.
against the defined targets set at the outset.
User feedback on services via satisfaction questionnaires.
Placement provider's satisfaction.
Trainee progression within and on leaving the project.
Management effectiveness.
Administrative systems operation.

The Centre Managers provide the trustees quarterly with progress and statistical analysis reports, which include:

Measurement against objectives.
Placements and outcomes by period.
Quality control.
Trainee's satisfaction.

Our Year in Numbers

Benefited Directly 4854	Benefited Indirectly 9828	Issues Delt with 10158	Contacts 53913
Sign Posted 348	New Cases 2610	Benefit Issues 5601	Housing Issues 4437
Debt Issues 120	Tribunals Attended 14	Total Gains £2.7M	Homeless Prevented 482
Mental Health Improved 15%	Quality of Life Improved 34%	Reduced Social Exclusion 48%	Became Financial Resilient 34%
Conditions Improved 518	Income Increased 3854	Energy Issues 459	Emergency Drop -ins 288

Treasurer's Report

Once again, I would like to thank all our funders for their continued support. Without them we would not be able to sustain such a high level of service to the community.

2025 Financial Performance

During 2025, the Charity received a total income of £377,879. Our income streams were diversified as follows:
24%: Various time-limited grants
21%: Middlesbrough Council (Welfare advice delivery across 11 community hubs)
20%: National Lottery
20%: CHAC On-The-Job Training project
6%: Northern Gas Network (Energy advice for the Tees Valley)
6%: Central Government grants (Carbon footprint reduction initiatives)
3%: Local NHS (Social Prescribing team support)
The Charity's total expenditure for the year was £374,314.

Reserves and Staff Investment

The Charity's reserve was maintained at six months' running costs, equivalent to £120,000. We recognise the importance of valuing our staff during these challenging times. By offering increased wages and working to close the pay gap between our organization and the public sector, we aim to retain our dedicated team who play an essential role in supporting our community.

Outlook for 2026

We enter 2026 mindful that our clients continue to face financial pressures that impact their health and wellbeing. Simultaneously, we face our own challenges regarding shrinking funding and rising operational costs. I am confident that we will work harder than ever this year to be there for those who need us. Our staff and volunteers remain as committed as ever, working tirelessly to make a difference in people's lives.

Conclusion

Resources were expended in accordance with our fund providers' policies and conditions. Page 50 detailed income and sources. pages 54–55 trustees' Report, Page 57: Statement of Financial Activities (Income and Expenditure), page 58 Signed balance Sheet, confirming the Charity remains in a healthy financial position.

Naomi Louise Smith Naomi @chac92.co.uk

INCOMING RESOURCES	2024	2025
	£	£
Henry Smith Charity	24,050	44,150
Garfield Weston Foundation	25,000	0
29th May 1961 Charitable Trust	5,000	5,000
Lottery Reaching Community	74,185	56,763
Souter Charitable Trust	3,000	3,000
Clothworkers Foundation	22,500	0
Albert Gubay Foundation Restricted	0	25,000
Awards for all Costs of living	20,000	20,000
Bernicia Foundation		8,000
Grocers' Charity	5,000	0
Middlesbrough take up and hub contract	65,726	65,638
Charles & Elsie Sykes Trust	2,000	2,000
Newcastle Building Society Community	0	5,000
Rothley Trust	2,000	2,000
Tudor Trust	25,000	25,000
Woodsmith Foundation	5,000	10,000
Hadrian Trust	0	2,000
Hospital of God	1,000	1,500
Middlesbrough Council House hold Fund	0	10,140
Charles Hayward Foundation	5,000	0
Archer Trust	3,000	3,000
Tees Foundation	0	2,500
Northern Gas Network	16,500	19,500
Albert Hunt Trust	10,000	10,000
Barbour Foundation	3,000	4,000
Jack Brunton Charitable Trust	2,500	0
Groundwork Uk	5,947	17,841
1989 Willian Trust /Co Community Foundation	5,000	10,000
Evan Cornish Foundation	10,000	10,000
William Webster Charitable Trust	0	1,000
Darlington Building Society	5,000	0
Anton Jurgens Trust	0	6,390
Durham Community Foundation	0	4,900
Charitable G Payroll Giving Expenses	60	16
Aviva Community Foundation	2,623	652
Places for People		300
VCS Insurance PII payment		2,079
Arnold Clark Community Fund	0	500
Total incoming resources	**348,091**	**377,869**
Investment & Interest	10	10
	348,101	**377,879**

Charity registration number 1152785 (England and Wales)

CLEVELAND HOUSING ADVICE CENTRE

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CLEVELAND HOUSING ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss N Smith Mr B Brydon Mr G Williamson Mr M Bateman
Charity number (England and Wales)	1152785
Independent examiner	Davies Tracey Swan House Westpoint Road Teesdale Business Park Stockton on Tees TS17 6BP

CLEVELAND HOUSING ADVICE CENTRE

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CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The main objectives of the charity are the relief of poverty of the inhabitants of Cleveland and its environs in particular but without limitation by:

- The provision of a welfare rights advisory service.
- The provision of on the job training.

The trustees have considered the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Significant activities

The main activities undertaken for public benefit, in relation to the above objectives are:

- One to one advice with casework on:
    - Statutory rights to the people who are homeless, threatened with homelessness or living in poor conditions.
    - On all range of welfare and housing benefits available.
    - On all types of debt and arrears.
- Free representational advocacy service in person at appeal tribunals and county court.
- Outreach advisory services to people who are housebound.
- On the job training for residents who are both socially and economically excluded from the labour market.

Achievements and performance

Significant activities and achievements against objectives

During this year the charity continued to increase its advice capacity through its debt centre, working closely with the local national health Service (waiting well program) and Northern Gas Network (warmth program). We have provided welfare advice, support and help to over 27,000 people on a wide range of presenting problems, such as eviction, debt, homelessness, and welfare payment issues., which resulted in improving their quality of life.

Financial review

Reserves policy

The charity's reserves are maintained to cover at least 4 months expenditure.

Structure, governance and management

Governing document

The charity was registered as a charitable incorporated organisation on 9 July 2013 and is governed by its constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:

Miss N Smith
Mr B Brydon
Mr G Williamson
Mr M Bateman

Recruitment and appointment of trustees

Trustees are appointed by the board of the trustees.

The trustees' report was approved by the Board of Trustees.

Miss N Smith
Trustee

13 January 2026

CLEVELAND HOUSING ADVICE CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CLEVELAND HOUSING ADVICE CENTRE

I report to the trustees on my examination of the financial statements of Cleveland Housing Advice Centre (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Davies Tracey

Craig Davies ICAEW
Davies Tracey

Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Dated: 13 January 2026

CLEVELAND HOUSING ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	3	273,893	101,763	375,656	245,459	102,632	348,091
Investments	4	2,223	-	2,223	10	-	10
Total income		276,116	101,763	377,879	245,469	102,632	348,101
Expenditure on:							
Charitable activities	5	327,089	47,225	374,314	298,515	46,470	344,985
Total expenditure		327,089	47,225	374,314	298,515	46,470	344,985
Net income/(expenditure)		(50,973)	54,538	3,565	(53,046)	56,162	3,116
Transfers between funds		28,205	(28,205)	-	46,479	(46,479)	-
Net movement in funds	6	(22,768)	26,333	3,565	(6,567)	9,683	3,116
Reconciliation of funds:							
Fund balances at 1 January 2025		175,306	27,715	203,021	181,873	18,032	199,905
Fund balances at 31 December 2025		152,538	54,048	206,586	175,306	27,715	203,021

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CLEVELAND HOUSING ADVICE CENTRE

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	**10**		53,246		47,843
Current assets					
Debtors	**11**	62,481		62,993	
Cash at bank and in hand		97,444		97,960	
		159,925		160,953	
Creditors: amounts falling due within one year	**12**	(6,585)		(5,775)	
Net current assets			153,340		155,178
Total assets less current liabilities			206,586		203,021
The funds of the charity					
Restricted income funds	**13**		54,048		27,715
Unrestricted funds	**14**		152,538		175,306
			206,586		203,021

The financial statements were approved by the trustees on 13 January 2026

Miss N Smith
Trustee

1 Accounting policies

Charity information
Cleveland Housing Advice Centre is a Charitable Incorporated Organisation.

1.1 Accounting convention
The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds
Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	25% reducing balance
Fixtures and fittings	15% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	**2025**	**2025**	2024	2024	2024
	£	**£**	**£**	£	£	£
Hub & campaign advice project	65,639	-	65,639	65,726	-	65,726
Donated services and facilities	203,354	-	203,354	174,733	-	174,733
Training agreements	4,900	-	4,900	5,000	-	5,000
National Lottery Community fund	-	101,763	101,763	-	102,632	102,632
	273,893	101,763	375,656	245,459	102,632	348,091

4 Income from investments

	Unrestricted funds 2025	Unrestricted funds 2024
	£	**£**
Interest receivable	2,223	10

5 Expenditure on charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Direct costs		
Staff costs	237,526	219,257
Depreciation and impairment	13,487	8,608
Fund raising consultancy	2,809	2,810
Middlesbrough access advice	20,219	20,519
Training tutors	30,909	31,519
Motor and travel expenses	3,670	1,869
Advertising	7,315	-
Accountancy, bookkeeping and legal fees	4,365	9,442
IT development consultancy	19,081	23,234
Repairs and renewals	4,129	1,294
Subscriptions	5,261	2,398
Rent, rates and water	9,757	11,373
Insurance	720	695
Light and heat	2,699	2,950
Telephone, fax and internet	7,389	5,476
Postage, printing and stationery	2,348	2,425
Cleaning and sundries	2,256	941
Other charitable expenditure	374	175
	374,314	344,985
Analysis by fund		
Unrestricted funds	327,089	298,515
Restricted funds	47,225	46,470
	374,314	344,985

6 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	-	-
Depreciation of owned tangible fixed assets	13,487	8,608

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	9	9

Employment costs	2025 £	2024 £
Wages and salaries	196,272	194,416
Social security costs	21,992	16,141
Volunteers subsidies	19,262	8,700
	237,526	219,257

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

10 Tangible fixed assets

	Leasehold improvements	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 January 2025	54,506	69,901	124,407
Additions	18,331	558	18,889
At 31 December 2025	72,837	70,459	143,296
Depreciation and impairment			
At 1 January 2025	31,606	44,957	76,563
Depreciation charged in the year	9,713	3,774	13,487
At 31 December 2025	41,319	48,731	90,050
Carrying amount			
At 31 December 2025	31,518	21,728	53,246
At 31 December 2024	22,899	24,944	47,843

11 Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	62,481	62,993

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	4,310	3,501
Accruals and deferred income	2,275	2,274
	6,585	5,775

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Restricted fund	27,715	101,763	(47,225)	(28,205)	54,048

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Restricted fund	18,032	102,632	(46,470)	(46,479)	27,715

The purpose of the National Lottery Community restricted fund for RC North East and Cumbria Region is to provide core funding. Each instalment is expended over a period of six months.

Transfers between funds
Restricted funds are released to unrestricted funds when the Trustees consider the restrictions on those funds have been discharged

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
General funds	175,306	276,116	(327,089)	28,205	152,538

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	181,873	245,469	(298,515)	46,479	175,306

15 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Tangible assets	53,246	-	53,246
Current assets/(liabilities)	99,292	54,048	153,340
	152,538	54,048	206,586

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Tangible assets	47,843	-	47,843
Current assets/(liabilities)	127,463	27,715	155,178
	175,306	27,715	203,021

16 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

Staff, Volunteers and Trustees enjoying a well-deserved Christmas outing in Dec 2025 after working through a hard year. “Teamwork makes the dream work “.

Cleveland Housing Advice Centre CIO

Charity number: 1152785

Financial Conduct Authority number-FRN 627715

16 Borough Road

Middlesbrough

Cleveland

TS1 5DW

Tel: 01642 254544

Website: http://www.chac92.co.uk

Email:admin@chac92.co.uk

Facebook: https://www.facebook.com/profile.php?id=61557360376892

Serving

The Community since 1991

By a team of highly trained Advisors and volunteers from the Community

You can download this Annual Report by visiting the Charity Commission website: https://www.gov.uk/government/organisations/charity-commission

This Annual Report was published In-house by trainees using eco-friendly resources.

CLEVELAND HOUSING ADVICE CENTRE

England & Wales - Charity number 1152785

Accounts

CLEVELAND HOUSING ADVICE CENTRE

(CHAC)

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1152785

16 Borough Road, Middlesbrough, Cleveland. TS1 5DW

Financial Conduct Authority Number-FRN 627715

Annual Report
&
Accounts
Year Ended
31/12/2024

advice quality standard

MIDDLESBROUGH ADVICE PARTNERSHIP

FCA FINANCIAL CONDUCT AUTHORITY

advice UK

Serving the community since 1992

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Mission & Aims

The relief of poverty of the inhabitants of Middlesbrough, Stockton-on-Tees, Hartlepool, and Redcar & Cleveland (Teesside, Old County of Cleveland) by: -

-Ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

-Combating urban deprivation, unemployment, discrimination, and social exclusion.

Equality and Diversity Policy

CHAC Equality and Diversity Policy applies to all beneficiaries, employees, funding bodies, host employers, partner organisations, sub-contractors, executive members, and volunteers.

CHAC aims to ensure that its services are equally available to all people, regardless of their race, sexuality, gender, or disability. The centre is accessible for wheelchairs, with ground floor interviewing and disabled facilities, interpreters available on request, easy parking, near the main bus and train stations. Telephone, internet, and home visit advice services are available.

The executive members and all staff have a responsibility and commitment.
to be pro-active in promoting and celebrating diversity, and tackling
unlawful discrimination through a wide-ranging plan of action and by working.
hard to secure a truly inclusive environment, creating better working relationships.
in an atmosphere of inclusion by all, for all.

Main office and all hubs are accessible for wheelchairs, ground floor interviewing.
Interpreters on request and disabled facilities.

Environmental Strategy

All Partners, Agencies, and Beneficiaries are actively encouraged to be committed to environmental sustainability and the prudent use of natural resources. All those participating in CHAC's services adhere to CHAC recycling policies of all waste such as paper, glass, plastic, and ICT related items. Volunteers and trainees are encouraged and paid for using public transport. The Charity has achieved 99% of its paperless target.

Access to Services

All services free of charge including representations.

Telephone:	01642 254544	
Hub appointments	01642 802303	
Email:	advice@chac92.co.uk	
Website:	http://www.chac92.co.uk	
Facebook:	https://www.facebook.com/profile.php?id=61557360376892	
X:	https://x.com/AdviceCleveland	
YouTube:	https://www.youtube.com/watch?v=0BCT-b9jGa8	
Opening Times:	Monday – Friday 16 Borough Road, Middlesbrough, TS1 5DW.	09.00-17.00
Drop-in service	Mondays Thursdays	13:30-16:30 09:30-12:30

During 2024 CHAC delivered face to face welfare advice in the following local community hubs by appointments only: -

Middlesbrough Hubs

- Breckon Hill Community Centre TS4 2DS
- Easterside Hub, Broughton Avenue, Middlesbrough, TS4 3PZ
- Grove Hill Hub, Bishopton Road, Middlesbrough, TS4 2RP
- Hemlington Library, Cross Cliff, TS8 9JJ
- Hope Foundation, 1 Grange Road, Middlesbrough, TS1 5BA
- Middlesbrough House, Elm Street, Middlesbrough, TS1 2DA
- Newport Settlement, St Paul's Road, Middlesbrough, TS1 5NQ
- North Ormesby Community Hub, Derwent Street, North Ormesby, TS3 6JB
- Streets Ahead, 109-111 Parliament Road, Middlesbrough, TS1 4JE
- The Live Well Centre, Centre Square, 103 Albert Rd, Middlesbrough, TS1 2PB
- Thorntree Hub, Birkhall Road, Middlesbrough, TS3 9JW

Redcar and Cleveland Hubs

- Skelton Library, Coniston Road Skelton-in-Cleveland, TS12 2HP
- Saltburn Library, Windsor Rd, Saltburn-by-the-Sea TS12 1AT
- South Bank Library, 248 Normanby Road, TS6 6TD.

Essential Information

Working Name:	CHAC
Organisation type:	Charitable Incorporated Organisation (CIO)
CIO No:	1152785
Date of Registration as CIO	09 July 2013
Governing Document:	CIO-Constitution registered - 09 July 2013
Year-end /accounts:	31 December
Charity Correspondent:	Miss Naomi Smith Secretary 16 Borough Road Middlesbrough Cleveland TS1 5DW Tel: 01642 254544 E-mail: naomi@chac92.co.uk

Other information

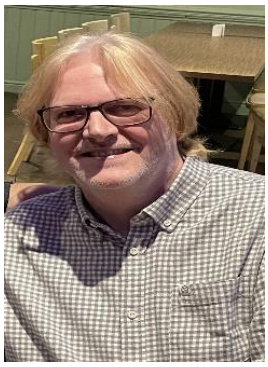
Date of starting as a charity	05/11/1990
First Registered as a Charity	25/10/1993
Converted to a CIO	09/07/2013.

Trustees

Our Board of Trustees is responsible for the overall governance and strategic direction of us as a charity. The Board accepts ultimate responsibility for the sound professional, legal, and financial management of CHAC. The Board agrees our vision and values, sets overall strategy and policies for all key activities, oversees its implementation, and monitors progress. The trustees identify and review the risks to which the charity is exposed, and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees meet on a quarterly basis to discuss issues of importance such as organisation performance, administrative issues, budgeting, quality assurance, staffing levels, financial targets, and any other matters. The trustees also meet twice yearly in extended meetings for policy reviews and equal opportunity audits. Staff meetings take place every week if possible and focus on current issues and staff welfare. The minutes of staff meetings are sent to the trustees for reviews and actions, likewise trustees' recommendations are circulated to staff, and therefore there is continuous feedback between staff and trustees. If the charity is not working as expected, the Centre Managers will call the trustees for an extraordinary meeting where such problems will be discussed, studied, and a recommended course of action agreed upon.

Members of the trustee board



Mr Malcolm Bateman BA Hons, PGCE (Chair). Appointed as Chair on 25/01/2017. Started as a Civil Servant then following graduation moved into tutoring and lecturing, from pre-entry to undergraduate level, in a variety of subject areas, including working within the charitable sector. Employed by Redcar Council since 2024, with experience in Housing and Council Tax Benefit (IRRV Level 3 qualification), six years as a Welfare Rights Officer, 8 years in Complaints and Corporate Support within Democratic Services, and now returned to Welfare Rights E-mail: malcolm@chac92.co.uk

Ms Naomi Smith BA Hons, MA (In education -trauma informed practice).

Started her career volunteering at CHAC providing welfare rights advice, through a scheme set up by the local job centre as a young single mum of one. Naomi then returned to education and completed an access course at a local college followed by BA degree in Social Work at Teesside University. Naomi was elected as a trustee in 2006. Naomi has completed a number of roles within the charity sector and in Local Authority Social Work teams. In 2023, she joined Middlesbrough council and is employed as an Adult Social Worker. She remains passionate about supporting the most vulnerable in Middlesbrough and across the Teesvalley. E-mail: naomi@chac92.co.uk

Mr Bernard Brydon. Started his career volunteering at CHAC in 1992. Appointed as a trustee in 1999. Has 30 years' experience helping and advising vulnerable and elderly people in the housing sector who have a variety of needs; including homelessness, substance abuse, mental health, domestic violence and ex-offenders. Currently a floating officer with Stockton on Tees Borough Council, assisting homeless and vulnerable clients in securing permanent accommodation and making it a home.
E-mail: bernie@chac92.co.uk

Mr Graham Williamson BA English. Started his career as a welfare rights advisor at Hartlepool CAB in 2007. Graham has an extensive experience working with vulnerable people in the Charitable Care and Health Sectors. Focusing on effective patient care, with special interest in technological advances and changes in healthcare regulations. Graham was appointed as a trustee on 15/03/2017. E-mail: graham@chac92.co.uk

Management Team

Mr Mahmoud Shehata B.Sc. Hons, DMS, MBA, MBIM, (Joint Centre Manager).

Strategic management and fundraising pedigree with strong national exposure, 43 years' business management experiences, an active member in various local and national consultation groups. Joined CHAC in 2001 as an independent fundraiser, and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, and jointly developed CHAC to what it is now. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting CEO until the end of 2016, and Joint Centre Manager in Jan 2017. Mahmoud manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley.
E-mail: mahmoud@chac92.co.uk.

Miss Leona Gellatly, (Joint Centre Manager). Level 5 Diploma in Leadership in Health and Social Care, started her career with CHAC in 2000 and moved up the charity management ladder to become a Welfare Advisor in 2003 while studying Social Security Policy & Practice at Teesside University, a Senior Supervisor/Caseworker in 2006, and the Centre Manager in 2014. In October 2015 Leona took maternity leave and returned in Aug 2016 on a part-time basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client. needs. From November 2021 Leona returned on a full-time basis. E-mail: leona@chac92.co.uk

Mr Lucas Ainsworth B.A. (Hons) in 20th Century History, (Supervisor/ Senior Caseworker). Following graduation in 2012 he undertook an apprenticeship at Redcar & Cleveland Welfare Rights which gave him an initial overview of welfare benefits and advice work. He then became a Money Guidance Worker at Redcar Citizens Advice in 2014, before becoming an Advice Session and Training Supervisor in 2016. In June 2017 he joined CHAC as a Caseworker on the Benefit Take Up Campaign and in September 2017, he became Caseworker working under the Tribunal Representation project and CharityLog Administrator. He became Senior Caseworker in 2018 and now continues to deliver advice with representation in benefits, housing and debt. He supervises the staff to ensure quality of advice and promote staff development as well as supporting management by assisting with charity accreditations, service planning and delivery. Email: lucas@chac92.co.uk

Staff during 2024

Full time paid staff:	8 (total combined hours worked 296)
Part time paid staff:	2 (total combined hours worked 42.5)
full-time equivalent	9.2
Volunteers	14 (Placements and regular)
Health & Safety Consultant	1
IT Consultant	1
Average income:	£24,800

Senior staff and volunteers

Margaret Foster-LLB (Hons)	Senior Adviser/Caseworker
Ian Wilson-BA	Senior Administrator
Alexander Bateman	Adviser/Caseworker
Tahira Selby	Adviser/Caseworker
Shelly Morte	Adviser/Caseworker
Shazana Arshad Ali –(UCACE)	Adviser/Caseworker
Christine Stonehouse	Receptionist
Denis Bennison	Receptionist / Volunteer
Akram El Gabry	IT Consultant / Tutor
Val Yare	Health & Safety Consultant
Nina Marizia Furmanek B.A.,	Media Consultant

Independent examiner

Mr. Craig Davies, ACA
Davies Tracey & Co
Chartered Accountants and Business Advisers
Swan House, West Point Road, Teesdale Business Park
Stockton-On-Tees, TS17 6BP
Tel: 01642 606003, Email: hello@daviestracey.co.uk

External quality auditors (AQS)

Recognising Excellence Limited
Unit 3, Twigworth Court Business Centre,
Tewkesbury Road, Twigworth, Nr. Gloucester, GL2 9PG.
Tel: 01452 733510 Email: info@recognisingexcellence.co.uk

Bank

Virgin Money
7 Linthorpe Road, Middlesbrough
TS1 1RF. Sort Code: 05 06 01

Legal and HR Advisors

Avensure Limited
South Central,11Peter Street, Manchester M2 QR

Area of benefit

Tees Valley, which includes the following unitary authorities:- Middlesbrough, Redcar & Cleveland, Stockton-on-Tees, Hartlepool and Darlington, in which Middlesbrough represents 70% of beneficiaries, Redcar & Cleveland 20%. Stockton-on-Tees 8%, Hartlepool, and Darlington 2%. CHAC training program for the hard-to-reach adult attracts beneficiaries from all over the Northeast.

Who benefits.

General public, young people, elderly, people with disabilities, housebound, people with mental health problems, disadvantaged/disaffected people, young unemployed, ex-offenders, prisoners, Probation services, and special needs training services.

Number of clients

For year ending 31 December 2024, the charity was contacted 36,999 times resulting in 4131people receiving one to one advice /support, 358 signposted to other providers, and 34,200 people receiving general advice. The majority came from the most deprived wards in the area. (Please see stats page 51 for full analysis.)

Membership

CHAC is a member of several national and local organisations in particular: -
Advice UK
Child Poverty Action Group (CPAG)
NCVO (National Council for Voluntary Organisations)
Middlesbrough Voluntary Development Agency (MVDA)
National Association of Welfare Rights Advisers (NAWRA)
National Homelessness Advice Service (NHAS)
Middlesbrough Financial Inclusion Group (MFIG)
RightsNet

Middlesbrough Advice Partnership (MAP)

CHAC is a founder partner of MAP, formed in 2010 and made up of the Middlesbrough Citizen Advice Bureau (CAB), Age UK

Teesside, Middlesbrough Council Welfare Rights Unit, Middlesbrough Council, and Middlesbrough Council Public Health. The partnership creates referral routes, shares best practice, and develops joint projects.

CHAC Community Money Advice (Debt Centre)

In September 2023 CHAC concluded an affiliation agreement with Community Money Advice Network (CMA), giving CHAC access to their resources, including training to provide a more comprehensive debt and money management advice in our local community, in particular areas of high deprivation, through a dedicated Debt Advice Centre based in CHAC's main town office. For more Information about CMA Network please visit: https://www.communitymoneyadvice.com/.

Meetings, Conferences, and External Audits during the year

Trustees' meetings	4
Trustees' policy reviews	2
Full Staff, Management, Operational	10
External Audits (CHAC)	4*
Middlesbrough Financial Inclusion	6
Middlesbrough Advice Partnership	2
Conferences	4
Fund Providers	6

* External audit (Health & Safety, Community Money Advice, Advice Quality Standard & accounts)

External organisations involved during the year.

-Middlesbrough CAB
-Middlesbrough Council Welfare Rights Unit
-Age UK Teesside
-Middlesbrough Council
-Middlesbrough & Stockton Mind
-Job Centre Plus
-Community Money Advice (CMA)
-Watson Woodhouse Solicitors (Housing Advice)

Financial Conduct Authority (FCA). FRN: 627715

The charity is regulated by the Financial Conduct Authority.

Advice Quality Standard (AQS)

Awarded by the Recognising Excellence Ltd, for casework accreditation for Welfare Benefits, Disability, Older People and Women's Services 31/07/2014 and retained on 25/07/2024 for a further 2 years. The Advice Quality Standard comprises of a set of standards designed to ensure a service is well run and has its own quality control mechanisms. Meeting the AQS evidence criteria means that the service has demonstrated the minimum level good practice required to meet the standard and sets a benchmark for the advice service to build upon.

Quality assurance

CHAC has 35 years' experience in delivering these services in the local community and the quality of its advice is assured in several ways. Firstly, as a member of Advice UK, CHAC is subject to policies and procedures set down by Advice UK. Secondly, the provision of training and quality of advice assessments developed between all the local advice providers, which ensured uniformity and consistency throughout the local advice work sector. Finally, CHAC is well connected to the service environment in Middlesbrough and has strong links with agencies such as Job Centre Plus and housing providers.

Policies and Procedures

The Charity has an office manual and employee handbook, which contain all procedures and policies in line with its advice quality standard for the manual and employment laws for the employee handbook. All policies and procedures are updated regularly:

-Equal Opportunities
-Environment
-Health & Safety
-Conflict of Interest
-Safeguarding Children and Vulnerable Adults
-Data Protection & Confidentiality
-Risk Assessment
-Complaints Procedure

General Data Protection Regulations

The charity is GDPR compliant and registered with the ICO (Information Commissioner's Office)

Insurance policies in place

Professional Indemnity
Employer's Liability
Public & Products Liability
Office

For further information contact Senior administrator email ian@chac92.co.uk or call 01642 254544.

Staff wellbeing night out, murder mystery, Ormesby Hall, National Trust, Middlesbrough, August 2024. Clockwise (Shazana Arshad, Leona Gellatly, Mahmoud Shehata, Ian Wilson, Alex Bateman, Shelly Morte, Lucas Ainsworth, Carole Shehata, Tahira Selby, Margaret Foster).

Area Description

Area Description: Middlesbrough and Tees Valley

Middlesbrough, an urban area and ranks as the fifth most deprived local authority in England (up from sixth in 2015). Seven of its wards are among the 100 most deprived in the country. With unemployment at 14.4%—almost double the national average of 7.8%—it trails only Nottingham in joblessness. The area is home to a diverse, multi-racial community, with a significant influx of refugees and asylum seekers rising from 1 in 220 people in 2015 to 1 in 145 in 2023, the highest proportion in the UK. Middlesbrough also reports the highest crime rate in England and Wales, driven by issues related to drugs and alcohol. Employment is often precarious, with more women in zero-hour or part-time jobs, and widespread reliance on credit and loans has fuelled rising personal debt.

The Case for Levelling Up: Tees Valley

The Tees Valley, with a population of 670,000, represents 1% of the UK's total but only 0.75% of its Gross Value Added (GVA), reflecting an annual economic gap of £4.3bn. Its GDP per capita in 2019 was £23,815—just 72.4% of the UK average and the third lowest among UK city regions. The closure of the SSI steelworks in 2015 exacerbated economic decline, with Tees Valley's GDP shrinking by 1.5% from 2016 to 2019, the only UK city region to see contraction during this period.
Key socio-economic challenges include:

- **Low Earnings**: Gross weekly wages lag the national average.
- **High Income Deprivation**: Among the most income-deprived areas in England, with significant inequality.
- **Employment Gaps**: Unemployment rates exceed national averages, with all local authorities in the most disadvantaged deciles.
- **Education Disparities**: A below-average proportion of residents hold degrees, with four local authorities in the highest deprivation deciles for education.
- **Severe Overall Deprivation**: Two local authorities rank among the 10 most deprived nationally, with nearly 30% of Lower Layer Super Output Areas (LSOAs) in the bottom 10% nationwide—three times the national rate.

The Tees Valley's declining economy and entrenched challenges underscore the urgency of targeted levelling-up efforts.

Being situated right in the centre of town has its advantages, however on Sunday the 3rd of August 2024, we found that our building was right in the path of a protest which included many rioters who wreaked havoc on the town. We were so worried about our staff, clients, and our building. Well, when you and you staff have worked so hard to maintain an old building and make it accessible and safe for your clients with what money we have, the thought it could be taken away in one day, sends shudders through us. Seeing that the Citizens Advice Bureau in Sunderland had been burnt down made us think we could also be targeted. We were all glued to the news praying that things would calm down. As a charity whose staff are from different backgrounds, they too felt very vulnerable. Seeing a car burning right over the road from our charity filled us with both shock and dread (picture above). We decided not to open on the Monday and our staff who had been kept informed all weekend adapted to work from home and the building remained closed and shuttered. This also protected our clients some of whom are newly sanctioned legal immigrants needing help to start out and people of all nationalities. We changed working tactics, but we didn't stop.

Thankfully we went unscathed as damage to either would have resulted in a terrible time for us and disaster for the most vulnerable in society who depend on us. We breathed a sigh of relief as the good people of Middlesbrough took over the clean-up operation and staged their own peaceful counter protest. This reminded us that Middlesbrough is a great town despite its problems.

Population of Tees Valley by district (2022)[2]

District	Land area (km²)	(%)	Population People	(%)	Density (/km²)
Darlington	197	25%	109,469	16%	554
Hartlepool	94	12%	93,861	14%	1,002
Middlesbrough	54	7%	148,285	22%	2,752
Redcar and Cleveland	245	31%	137,175	20%	560
Stockton-on-Tees	205	26%	199,966	29%	976
Tees Valley	**795**	**100%**	**688,756**	**100%**	**866**

Office for National Statistics 2022

Source: Office of National Statistics 2022	Middlesbrough	Stockton On-Tees	Redcar & Cleveland	Hartlepool
Residents describing their health as good	60%	61%	59%	62%
16-74 years old having no qualifications	36%	30%	35%	37%
Unemployment rate for economically active	6.2%	5%	5.2%	5.5%
Indices of deprivation 2019, score of 317	**5**	**73**	**40**	**10**

Key Services

What does the Project do to achieve its Purpose?

The project delivers personalised, one-on-one guidance on statutory rights to individuals in need. It prioritises support for those dealing with mental or physical health issues, homelessness, or poor living conditions. Additionally, it addresses financial hardships caused by the cost-of-living crisis, unclaimed welfare benefits, mounting debt, and the increased costs associated with achieving affordable warmth.

- **One-to-One Advice:** Providing guidance on statutory rights, welfare benefits, housing, and debt-related issues. This includes completing claim forms, conducting benefit checks to identify unclaimed benefits, and maximizing income to ensure financial stability and social inclusion.

- **Representation:** Offering free representation at appeal tribunals and county courts, managing all preparations and submissions to support clients' cases effectively.

- **Negotiation and Advocacy:** Engaging with landlords (social and private) and Local Authorities on issues such as homelessness, disrepair, rent arrears, and illegal eviction. Additionally, liaising with creditors to negotiate debt repayment plans, reductions, or full write-offs where feasible.

- **Referrals:** Directing clients to other qualified providers when additional expertise is required
  .
- **Outreach Services:** Conducting home visits and neighbourhood advice sessions for individuals with mobility challenges, mental health issues, or cultural and language barriers. This ensures that vulnerable groups, such as older adults and minority ethnic communities, have equal access to services.

- **Training and Employment Support:**
  - Providing tailored training placements for individuals reintegrating into society or those at risk of offending, equipping them with skills and experience to overcome barriers to employment and move closer to the labour market.

  - Supporting socially and economically excluded residents to secure meaningful opportunities, fostering long-term stability and reducing reoffending risks.

What does the project do to sustain its purpose?

To ensure the ongoing impact and effectiveness of our services, CHAC prioritises the following strategies:

- **Community Awareness:** Maintaining robust outreach efforts via media channels to ensure all residents are aware of CHAC's free services and find them accessible.

- **Advocacy and Policy Collaboration:** Partnering with national and local groups to influence housing policies, improve urban living conditions, and advocate for affordable housing.

- **Prevention Strategies:** Collaborating with partners to develop preventative measures for vulnerable populations, create referral pathways, and share best practices. This includes establishing joint projects and fostering public engagement through digital platforms for feedback and service improvement.

- **Resource Optimisation:** Enhancing human, physical, and financial resources to adapt to evolving client needs and socio-economic challenges, such as expanding outreach services.

- **Quality Assurance:** Continuously improving service delivery through adherence to the Advice Quality Standard (AQS), staff training, and feedback from clients and partners.

- **Training and Rehabilitation Support:** Developing innovative strategies for working with individuals reintegrating into society and young people at risk of offending. By emphasising the cost-effectiveness of on-the-job training compared to traditional intervention models, CHAC demonstrates the long-term societal benefits of reducing labour market exclusion.

- **Diversified Funding:** Expanding income sources and securing long-term contracts to ensure financial stability and sustainability.

Through these efforts, CHAC remains committed to delivering impactful services that address the immediate and long-term needs of the community.

Priorities Last Year – Next Year

In last year's Annual Report 2023, we aimed to develop and maintain our services in several ways for 2024:

-Maintain all the charity accreditations and provisions (achieved)
-Continue to provide advance training for our staff and volunteers (achieved)
-Increase our capacity to deal with complex casework by increasing number of hours delivering complex casework (achieved)
-Reduce waiting times by providing drop-in services (achieved)
-Continue to expand CHAC services into Redcar and Cleveland by increasing our services in East Cleveland and South Bank to address service gaps in areas with reduced availability. (achieved)
-Investigate possibilities to have a mobile advice unit. (Unattainable during 2023 due to increased demand and limited staff capacity)
-Improve the CHAC website (achieved)
-Improve our debt advice services by providing more debt training to our staff and to provide a more comprehensive debt and money management advice in our local community in particular areas of high deprivation (achieved)
-Collaborating with Local Health Authorities, providing support and referral route to their patients' Waiting Well programmes (achieved)

In the next 12 months (2025), we will seek to develop our services in the following ways (challenges ahead and prioritise for the next 12 months).

-Maintain all the charity accreditations and provisions
-Continue to provide advance training for our staff and volunteers
-Continue to expand CHAC services into Redcar and Cleveland by increasing our services in East Cleveland and South Bank to address service gaps in areas with reduced availability.
-Improve the energy efficiency in our workplace and reduce its costs
-Continue to Improve our debt advice services by modernising the way it delivered
-Continue to collaborate with Local Health Authorities, providing support and referral route to their patients' Waiting Well programmes
-Continue to collaborate with Local energy companies to support their client in achieving a fordable warmth.
-Enhance digital capabilities to empower clients.
-Diversity funding through crowd and match funding website
-Improve our preventative debt and welfare advice by starting a monthly podcast

Chair's Report

I want to begin by thanking the many and varied organisations, old and new, that have provided the much-needed support to CHAC that allows us to continue to provide a much-needed service in increasingly difficult times. I am glad to see that CHAC has continued to thrive and grow as we aim to provide a wider range of essential services regarding benefit, housing and debt issues.

Teesside is now benefitting from an expanded service include more debt advice and moving into new areas to support those services that already exist and as always demand outstrips the service provided. The level of support provided by our experienced and dedicated team never fails to impress me and I would like to thank each staff member and volunteer for their valued input. Everybody works so well together and there is never a doubt in my mind that the service provided to our clients will always be of the highest level. I would also like to thank the trustees for their continuing support and expertise.

Times continue to be difficult for the clients that we see, and without the support provided many would be facing higher levels of poverty, debt and homelessness, all which impact on the wellbeing of the individual and the family. That CHAC continues to thrive is testament not only to the good service provided, the continued need for such support, but also to the efforts of our fundraiser at a time when finding financial support is growing more difficult. I do not wish to name individuals within CHAC as I believe the whole organisation operates as a team in which every person involved always gives their best and is dedicated to the cause which CHAC pursues.

Again, the future looks uncertain, for many the difficulties will increase and more people will undoubtedly approach CHAC for support. We will always strive to support everyone that we can and recognise that the personal approach is always the best. We look forward to not only continuing the level of support that we currently provided, but also to expanding to help more wherever we can. We know that there are still many people not receiving the support they require, and we aim to help all those that we possibly can.

I would like to close by offering my continued support as Chair of Trustees, look forward to new times ahead and thank everyone involved at every level and with any connection to CHAC. Thank you again.

Malcolm Bateman Chair E-mail: malcolm@chac92.co.uk

Joint Centre Managers' Report

2024 presented significant challenges for CHAC, mirroring the broader difficulties facing the advice sector. Major funders have re-evaluated, modified, or closed their grant programs while they are assessing their impacts. This uncertainty has coincided with a surge in demand driven by the cost-of-living crisis, as more individuals and families turn to charities for support with financial instability and related mental health struggles.

Reduced grant availability and cuts to donations have tightened funding streams, while inflation has increased operating costs, including higher utility bills and wages.
To address these issues, CHAC has committed to implementing a new funding strategy focused on diversifying grant applications and exploring innovative solutions to secure sustainable resources.

Requests for money management support rose sharply, often coupled with issues like mental health struggles. Internally, reduced funding and increasing service demands have created operational pressures. CHAC has prioritised enhancing operational efficiency and aligning services with evolving community needs to address these challenges.

Demographic shifts and increased remote work have created challenges in recruiting and retaining volunteers. CHAC is developing innovative strategies to attract and retain committed individuals.

We are very pleased to report that all the priorities stated in the 2023 for 2024 were achieved Chac Community Money Advice debt Centre launched in April 2024to address financial challenges within the community, increasing our advice provisions to include energy efficiency and warmth and expending our outreach services in Redcar and Cleveland to 3 hubs.

During 2024, welfare benefits remained the largest advice area we delivered and represented 92% of our workload and contributed to Middlesbrough Council targets to tackle Child Poverty and Financial Inclusion by helping those on low incomes. CHAC specialist welfare benefits representation provided a much-needed service covering in-person representation at First Tier Tribunal hearings, case preparation for Upper Tribunal proceedings and comprehensive legal research, submission drafting, and client advocacy.

Our commitment to staff training and development is paramount providing our staff and volunteers with the skills needed to deal with more complex welfare, housing and debt advice and manage increased demands by increasing advice accuracy to reduce repeats and by adapting more into the digital landscape through enhanced IT training and development ensuring engagement with donors and stakeholders and strengthened service delivery.

CHAC's On-The-Job Training Project is deeply committed to providing comprehensive training opportunities for Tees Valley residents. This project is particularly tailored to address the unique struggles of individuals navigating through major life transitions. The primary aim is to assist those lacking essential support to seamlessly integrate into the labour market. Key challenges addressed include homelessness, mental health issues, abuse, substance misuse, offending, and poverty, coupled with secondary disadvantages like debt, learning disabilities, and a lack of employability skills.
This project didn't only reduce offending but to date helped 1965 beneficiaries to gain sustainable employment and improve their quality of life. This program makes up more than 50% of CHAC's volunteers and will continue to do so during 2025.

CHAC's impact is significant to both the individual client, their families, and dependents, and to the wider community. During 2024 we have helped secure £6.97 million in unclaimed entitlements for our clients. This has resulted in a significant reduction in worry and fear, an improved standard of living for the recipient and a substantial impact on their community, i.e., bills being paid, rent being paid, homes being maintained, revenue to local shops etc. The overall effect of this results in jobs being created which in turn benefit both the beneficiary and the local community. This also was confirmed in the clients' feedback forms in which 48% said they are more able to be involved in the community, access employment and have a better awareness of their rights as a result of our advice and help and 39% said it improve their mental or physical health or the quality of life in general.

During 2024, 2,241 people benefited directly from our services and 4,131 people benefited indirectly as part of the claim e.g. (spouse/partner/children), we also responded to 36,999 general enquiries and signposted 358 people to other services and helped 12 hard to reach adults through our training program.

The charity also puts significant commitment of time and resources to measure the outcomes of its provisions and tracks its performance over time and monitor specific indicators to make sure that our provisions stay on course. (Please see pages 27 and 49-59 for full stats for outcomes and impacts.)

The charity has retained its AQS accreditation up to 31 July 2026. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients. The provision of an assured quality service does mean a significant investment in staff time, resources, and employment of outside consultants to carry out internal audits, not just at the application stage, but also on an on-going basis. For the 15th year running, CHAC and partners (Middlesbrough Citizens Advice Bureau, Age UK Teesside, and Middlesbrough Council Welfare Rights) jointly delivered welfare advice in 11 local hubs, created referral routes, shared best practice, developed joint projects, made use of combined resources, and provided an electronic forum for the public and users to voice their views on how we can improve our services and provisions.

The support received from our Trustees during the year was invaluable, not just by providing organisational support but also by engaging with our partner organisations to prevent homelessness and isolation and making sure that our policies are updated and ensuring the wellbeing of everyone involved with the delivery of our services.

Our staff and volunteers have become a lifeline for many people, and we are very grateful to them for all their hard work during this challenging and unpredictable times. We may not be able to predict what further challenges are ahead, but are confident that our staff and volunteers will continue to deliver high quality, free, impartial, and independent advice to the community of Tees Valley and help alleviate some of the burdens

For 2025 we will continue working with local partners on the design and delivery of services to meet rising demands, look for opportunities to develop our services and maintain our accreditations, provide the right environment for our services, make the best use of digital tools and approaches, empower clients to self-help and address problems before they become serious issues.

Mahmoud Shehata & Leona Gellatly
Joint Centre Managers
E-mail: mahmoud@chac92.co.uk, E-mail: leona@chac92.co.uk

Staff and Clients Wellbeing

Promoting Wellbeing and Independence: At CHAC, we prioritise enhancing the overall wellbeing of our clients, focusing on independence, reducing isolation, and improving quality of life. Our services empower individuals to manage their finances during challenging periods, enabling them to remain secure in their homes while addressing critical personal and family health issues. We also place a special emphasis on supporting older people, often vulnerable due to fixed retirement incomes. By addressing the unique challenges of this demographic, CHAC ensures vital assistance reaches those who need it most.

Collaborating with NHS and Social Prescribing Teams: CHAC continues its close collaboration with Middlesbrough and Redcar & Cleveland NHS Social Prescribing teams, receiving numerous referrals through their Waiting Well Programme. This partnership ensures that patients, especially those in deprived areas, receive the help needed to reduce social and financial isolation. By addressing welfare, housing, and debt issues, CHAC supports individuals during critical stages of their treatment journey. This holistic approach facilitates better recovery outcomes and promotes long-term health and wellbeing improvements.

Supporting Staff Wellbeing and Team Achievements: CHAC recognises that staff wellbeing is integral to delivering high-quality services. Flexible working arrangements empower staff to balance personal and professional commitments effectively. A supportive workplace culture encourages open discussions around mental health. By providing self-education tools and coping strategies, CHAC fosters resilience among its team, mitigating risks of stress and burnout. CHAC believes in acknowledging the hard work of its team. In August 2024, staff enjoyed a Murder Mystery event at Ormesby Hall, and during the festive season, staff, volunteers, and trustees celebrated the year's accomplishments with a Christmas gathering. These initiatives reflect our commitment to fostering a positive, supportive, and rewarding environment for our team.

Through a focus on client and staff wellbeing, collaborative partnerships, and personalised support, CHAC is dedicated to improving lives within our community. We continue to create pathways to stability, security, and a better quality of life for those we serve.

Health and Safety

CHAC has engaged an external health, safety, and wellbeing expert to:

- Evaluate existing employee wellbeing strategies.
- Develop and implement a comprehensive health and wellbeing plan.
- Enhance productivity, attendance, and staff retention.
- Review staff feedback to inform future improvements.
- Provide ongoing training for trustees, staff, and managers.

Following the Charity Health, Safety & Welfare Audit in September 2024, all recommendations were implemented to ensure a safe and supportive work environment.

Safeguarding a Core Commitment: Safeguarding is integral to CHAC's work, ensuring vulnerable members of the community receive safe, quality support. CHAC adheres to recognised safeguarding procedures under its Advice Quality Standard, ensuring all staff and volunteers are appropriately trained and DBS-checked. Policies for safeguarding children and vulnerable adults are reviewed annually or immediately if legislative changes occur.

Training and Updates: In 2024, safeguarding policies were reviewed. In early 2025, a refresher training session will be delivered by **Naomi Smith**, an experienced safeguarding practitioner. The training will cover:

- Legal frameworks for safeguarding.
- Identifying and addressing safeguarding concerns.
- Reporting and documenting concerns effectively.

Environment

CHAC is committed to fostering sustainable local communities. We actively raise awareness of environmental conservation and encourage beneficiaries to engage in activities aligned with Middlesbrough Council Local agenda and sustainability strategies. By embedding sustainability into our community support, CHAC helps ensure a greener future for all.

Graham Williamson, Trustee
Email: graham@chac92.co.uk

Preventative Strategies, Clients' Care, and Equal Opportunity Monitoring

CHAC is driven by its ambition to make things better for people, individually and collectively, the power of good advice to help people solve their problems and to change the underlying causes of problems. Our preventative strategies are to make sure that:

1. Our advice is fit for the future not just for current issues.
2. We are there for people when they need us to make the biggest impact.
3. We close the gap in service delivery to reach the maximum number of people who require our support.
4. We take early action to prevent people reaching crisis by addressing problems as soon as they occur.

The above strategies influence the ways we design, deliver and where we operate our services in a way that puts people's needs first. We also know advice is at its best when it gives people the knowledge and confidence to help themselves and others. We recognise inequalities are entrenched in our society, so we work to remove barriers and design approaches that are inclusive and meet the needs of marginalised groups.

Our outreach and home visiting services are a key strength. This is how we reach people across different communities and develop new ideas and ways of working. It also means that we have a wide experience across our service, lots of opportunities to learn from each other, and the ability to work together to have a huge impact.

We're rooted in the community and strengthened by trustees, staff, and volunteers who lived and brought up their families within the community, extending our reach and impact beyond the advice we give individuals.

At our heart, we're about people helping people and from our earliest days this has included volunteers working alongside paid colleagues. A key element of how we'll always operate is by the amazing power of volunteering. We'll continue to develop our volunteering models to maintain this contribution to our service, and the connection this provides to our communities.

When we help people, we see the whole picture rather than one isolated problem. We see how people's issues interconnect and work hard to find a way forward that's right for them. We're proud that people trust and recommend us. We invest in this expertise and trust and use it to shape our advice work.

We're good partners. We know we can only make the biggest difference for people we support when we work alongside others. We work in partnership across our network as one service, in each community, and with others who want to shape a society where people face far fewer problems. We know that some of the tough challenges that people face can't be solved by one adviser or one organisation. This is why we continue to forge links with organisations across the Tees Valley to address complex challenges or deep-rooted issues.

Our 15 years long-standing partnership with Age UK, Middlesbrough Welfare Rights, and Middlesbrough Citizens Advice continues under the Middlesbrough Advice Partnership (MAP). This service provides advice to residents of Middlesbrough on their entitlement to benefits (by completing benefit checks, filling forms, and similar). This is usually in community settings such as Community Hubs and Libraries but also other venues throughout the Middlesbrough area. The work of MAP helps to ensure that people avoid hardship and debt by making sure that their income is maximised.

Likewise, our recent affiliation agreement with Community Money Advice Network (CMA) which gives CHAC access to their resources, including training to provide a more comprehensive debt and money management advice in our local community in particular areas of high deprivation.

CHAC is also an active member of the Middlesbrough Financial Inclusion Group (FIG) who meet quarterly to discuss wider financial issues throughout Middlesbrough and includes a huge range of organisations, from other small charities to Middlesbrough Council, large Housing Associations, and the Department for Work and Pensions. Involvement in FIG helps us to make sure that our voice is heard by a wider range of organisations and help to advocate for solutions to improve people's lives and wellbeing.

We have also attended meetings in Hartlepool and Redcar & Cleveland where similar FIG groups have been established over the last few years. As well as FIG and MAP we have also made closer links with other local charities on a one-to-one basis, exploring ways that we can help their clients and how they can access our services, either delivered in house or at their venue. For instance, our highly successful hubs based at South Bank, Skelton and Saltburn by-the-Sea Library, made our services more accessible to clients from Redcar & Cleveland. (Picture is for Lucas Ainsworth-Senior Adviser/Supervisor).

CHAC also participated in several national and local conferences. The objectives of these conferences and meetings are varied, for example helping people to get a better financial deal from their local banks and other credit providers, aiming to reduce financial exclusion in the Northeast, raising awareness and understanding among members about local and national issues, and increasing access to activities which support the framework and objectives of our national and local alliances.

We work together as a service to scan the horizon, and our constant radar keeps us alert to immediate and longer-term shifts. We use this to identify ways to respond and create better ways to support people and advocate for change. The power of our partnership means we come together to respond collectively, at scale, and with more impact.

Our continuous investment in up-to-date technology, didn't just help us to provide our services during the Covid 19 lockdown without loss of quality and to increase our staff capacity to meet the demand on our service but also helped identifying areas of need (including hidden need), targeting resources more effectively, ensuring that resources reach their targets quickly, efficiently and in ways that work best for our beneficiaries.

CHAC continued to develop its training programme for staff and volunteers using e-learning, webinars, and external tutors to deliver essential training such as safeguarding, health & safety and wellbeing, and data protection, and to develop staff skills when delivering our provisions.

The above is a brief overview of the actions taken by CHAC and working partners over the past year which, when taken together, means that we help to prevent social exclusion, improve quality of life, and promote mental wellbeing.

Clients' care and feedback

As part of our commitment to improving the service, we ask our clients from time to time to complete the client feedback questionnaire form to provide our clients with the opportunity to participate in the development of CHAC service. The questionnaires are analysed annually to identify the trends. During 2024 the charity received 129 feedback questionnaires, several thank you cards, and many thank you gifts (biscuit tins, tea bags… etc.) from its clients in appreciation for the help received by CHAC staff. The table below analyses the responses received.

Q1. How long did you wait for first appointment ?		Q2. How were you treated by our reception staff?		Q3. How well did the advice you received address your issues?	
Less than 1 week	40%	Well	97%	Well	98%
1 - 2 weeks	43%	Undecided	2%	Undecided	2%
3 - 4 weeks	9%	Poorly	1%	Poorly	0%
Over 4 weeks	7%	Not Answered	0%	Not Answered	0%
Not answered	1%				

Q4. How well you kept informed about the progress?		Q5. How well did we listen to what you had to say?		Q6. Would you recommend us to someone else ?	
Well	90%	Well	99%	Yes	100%
Undecided	2%	Undecided	1%	No	0%
Poorly	0%	Poorly	0%	Not Answered	0%
Not Answered	8%	Not Answered	0%		

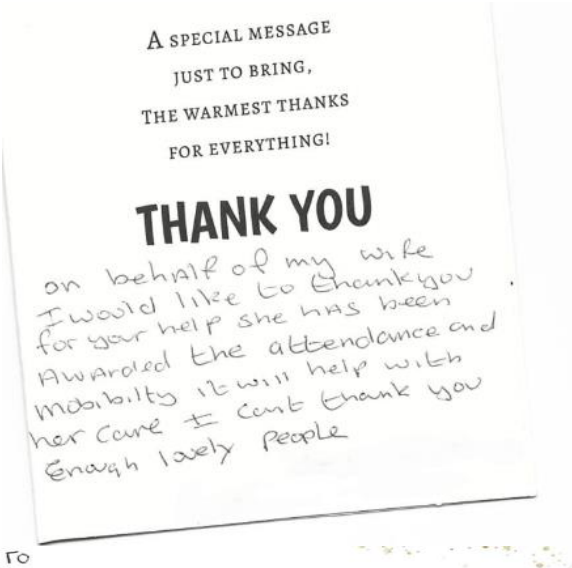
Q7. Are you satisfied with the outcome of your case?		Some clients were still waiting for outcomes for instance due to delays in DWP making decisions on claim forms therefore were not able to answer
Yes	84%	
No	5%	
Not Answered	11%	

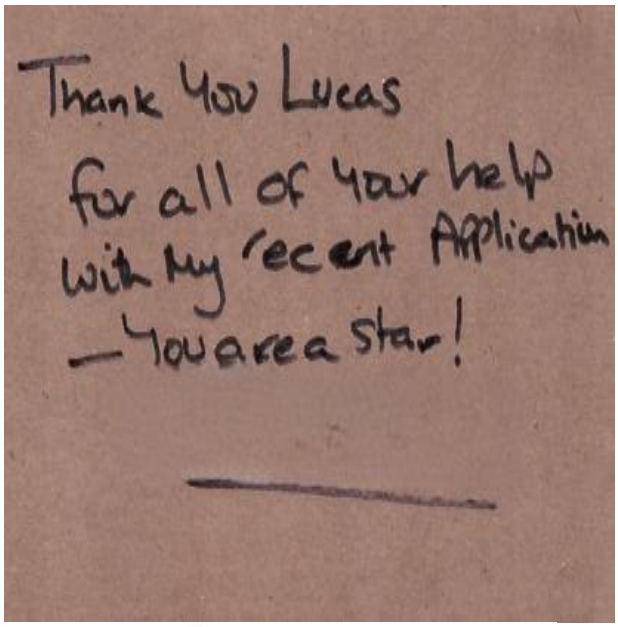
Q8. Has our service helped you with one of the following (please tick only one)... Feel more able to be involved in the community, access employment,	
a better awareness of your rights, etc; or	29%
Improve your mental or physical health; or	13%
Improved your quality of life in general?	48%
Not Answered	10%

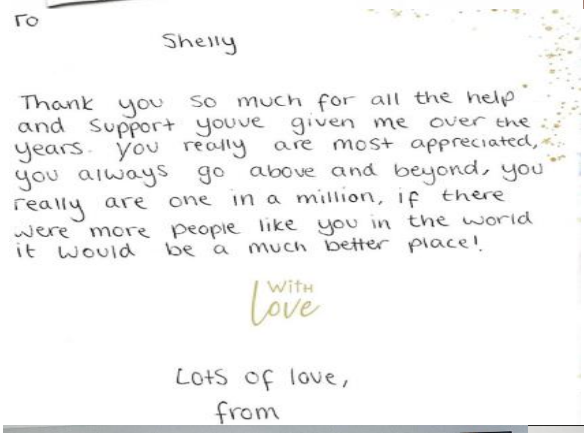
Q9. Do you have any further questions or suggestions that may help us improve our level of service?*
No keep doing what were doing
Really happy with service provided
Thought we could raise more awareness of our services
Excellent service
Very happy with the service provided
Client said he was in a really dark place before he contacted us and now feels he has his life back and is on top of the world
More staff to reduce waiting times and a hub in Guisborough
More communication
More staff to cope with demand
The adviser was really helpful
A friend told me about your service, you need more advertising
More staff
Maybe have a little more time for appointments

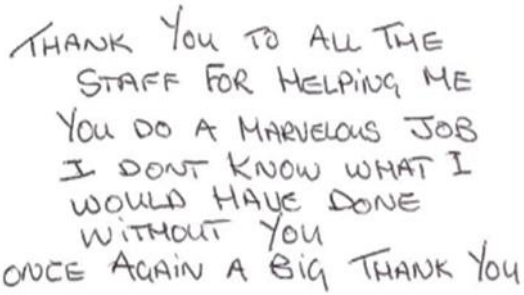
Testimonials

The Charity have a strict policy not to accept any gifts such as money, all types of alcohol, tobacco, and cigarettes, or any gifts which exceeds more than £15.00 in value. The Charity through the year received tea, coffee, and chocolate gifts as well as hundreds of thank you cards. Below is a section of them:









Equal opportunity monitoring during 2024

Staff and Executive members	Male	Female	Trans Gender	White	Ethnic	Disabled	Age 60+
Executive Members	3	1	0	4	0	0	1
Paid Staff	4	6	0	8	2	1	3
Volunteers	7	7	0	9	5	3	5
External Tutors	1	2	0	2	1	1	1
Totals	15	16	0	23	8	5	10
%	48%	52%	0	74%	26%	16%	32%

Clients	Male	Female	Trans Gender	White	Ethnic	Health issue/ Disabled	Age 55+
Clients Total Directly and Indirectly Benefited	2747	3600	25	5410	962	5480	3645
%	43.1%	56.5%	0.5%	84.9%	15.1%	86%	57.2%

Training programme 2022/2024. Results for 100 trainees	Male	Female	Trans Gender	White	Ethnic	Disabled	(18-25)	(26 & over)
Beneficiaries Total	54	46	0	70	30	8	58	42

(Also see beneficiary numbers, outcomes, and equal opportunity monitoring pages 49-59)

Bernard Brydon -Trustee
Email: bernard@chac92.co.uk

Staff Training and IT Development

At Cleveland Housing Advice Centre (CHAC), we place a strong emphasis on the continuous professional development of our team and the enhancement of our IT capabilities. These efforts ensure we remain compliant with legislative requirements, deliver the highest quality service to our clients, and equip our staff with the skills and tools they need to meet the evolving demands of our community.

Essential Training Overview

To ensure compliance with mandatory legislation and maintain operational excellence, CHAC schedules regular training cycles. Below is an overview of completed and planned training sessions:

Training Type	Cycle	Date Completed/Arranged	Provider
Safeguarding	Annual	29/01/2025	Naomi Smith BA (Hons), MA. Social Worker, Middlesbrough Council
Data Protection (GDPR)	Every Two Years	Scheduled for 2025	New provider to be sourced
Health, Safety, and Wellbeing	Annual	Training Nothing Identified / Audit September 2024	Ms. Val Yare, Consultant, Health & Safety Expert
Emergency First Aid	As Required	Up to date	Red Cross and St. John's Ambulance

CHAC Training Objectives, Risk and Compliance

- Ensure all staff have a clear understanding of their duties, responsibilities, and the tools necessary for compliance with legal standards.
- Maintain 100% adherence to mandatory legislation and associated training requirements.
- Promote continuous personal and professional development to enhance service delivery and staff resilience.
- Conduct risk assessments for all high-risk areas, activities, and equipment.
- Integrate a mental health strategy into the organisational framework, enhancing wellbeing support for staff.
- Ensure Equality Impact Assessments are applied to new policies where necessary.

- Equip staff to identify signs of abuse, respond effectively to concerns, and understand how to report unsafe practices.
- Safeguard organisational data against malicious or accidental damage.
- Ensure that data is accessible only to authorised personnel and can be promptly restored if compromised.
- Provide up to date first aid training to nominated staff, enabling them to handle emergencies effectively.

Skills and Knowledge Training for Staff

CHAC is committed to equipping advisors and caseworkers with specialised knowledge and tools to navigate complex client issues with the following key objectives:

- Reduce errors and streamline processes to expedite client access to entitlements.
- Enhance staff understanding of welfare systems and individual circumstances, such as advising clients with dementia or mental health challenges.
- Share best practices to promote anti-discriminatory approaches and inclusive service delivery.
- Strengthen IT proficiency to improve efficiency, support remote working, and align with CHAC's commitment to reduce paper.

Identifying Training Needs

CHAC employs a structured process to assess training requirements. This includes:

- Staff Engagement: Annual appraisals, one-to-one meetings, and feedback sessions to identify areas for growth.
- Legislative Monitoring: Staying abreast of changes in benefit entitlements and other legal updates.
- Managerial Observations: Identifying areas where refresher training can enhance performance and reduce errors.
- Networking: Exchanging ideas and best practices with local and national organisations to improve service delivery.
- Staff-Initiated Requests: Encouraging team members to pursue relevant training opportunities, webinars, and certifications to enhance their expertise and wellbeing.

Training Delivered in 2024

In 2024, CHAC delivered a diverse range of internal and external training courses to staff, including:

- Debt Advice Training (Community Money Advice):
    - Comprehensive sessions covering causes of debt, vulnerabilities, financial case studies, and resolution strategies.
    - Systems training on Catalyst and Trustfolio.
    - Accredited through exams to ensure proficiency.

- Welfare and Benefits Training:
    - CPAG Universal Credit Transition Protection.
    - DWP Awareness Sessions, including Disability Living Allowance and Personal Independence Payments, Industrial Injuries Disablement Benefit

- Specialist Training Modules:
    - Wiser Adviser E-Learning: Focused on debt, pensions, and financial case management.
    - Money Guiders City & Guilds Tier 1 Certification: Modules on budgeting, taxation, pensions, and planning for later life.

- Trauma-Informed Practice:
    - Training on recognising and managing the physical and emotional effects of trauma.
- Sector-Specific Webinars:
    - Topics included whistleblowing, mental health awareness, and annual leave regulations.
- Illegal Money Lending Awareness:
    - Delivered by the Illegal Money Lending Team, addressing loan shark activity and barriers to reporting.
- Fuel Poverty Training:
    - Delivered by Yorkshire Energy Doctor, focusing on energy efficiency, payment challenges, and available grants.

Training Focus for 2025/2026

Planned Essential Training: To maintain high standards of service delivery and compliance, CHAC has prioritised the following sessions for the coming years:

- Health and Safety Awareness
- Safeguarding Refresher Training (January 2025): Delivered by Naomi Smith, focusing on legislative updates, recognising safeguarding concerns, and reporting procedures.
- GDPR Refresher Training: Scheduled for 2025 to ensure ongoing data compliance.
- Emergency First Aid at Work: Training for nominated staff before certification expiry in 2025 and 2027.

Specialised and Advanced Training:

- Debt Advice Casework (Parts 4–6): This advanced training covers a comprehensive range of topics, including credit report analysis, file reviews, advocacy, business debts, council tax arrears, and repossessions. Specialist Debt Advice (Insolvency): The final training session delves into insolvency solutions, such as administration orders, bankruptcy proceedings, debt relief orders, and individual voluntary arrangements (IVAs)
- Personal Safety and Lone Working: Equipping staff to manage conflict and minimise risks in lone working environments.
- Managerial Development: Training in financial management and funding strategies to strengthen organisational leadership.

Wellbeing Training Initiatives:

- Strengthening mental health support strategies for staff.
- Enhancing awareness of personal safety and conflict resolution techniques.

IT Development and Sustainability

In alignment with CHAC's goal to reduce paper, we are focusing on:

- Enhancing staff IT proficiency to support remote working and improve operational efficiency.
- Investing in updated software and systems for secure and efficient data management.

- Promoting sustainable practices to reduce waste and improve environmental impact.

Commitment to Excellence

CHAC is dedicated to fostering a culture of continuous improvement and learning. Our robust training and IT development programs ensure that staff are equipped to meet the needs of the community, adapt to legislative changes, and provide exceptional service.

(The Charity dementia training is part of the charity regular Trauma training, which involve all the charity staff and volunteers).

For further details, contact:
Leona Gellatly
Joint Centre Manager
Email: leona@chac92.co.uk

IT Training and Development

2024 was a year of consolidation following a few years where we've spent time investing and developing our IT capabilities.

New laptops and desktops that had been rolled out in 2023 had now fully bedded in with staff now much more confident in their usage. Similarly, our improvements to IT security are now fully embedded.

The main procurement this year was a new printer/scanner for main reception. Our existing set up was old, unreliable and increasingly not up to the task. We therefore invested in a new system. This provides quicker scanning, at a higher quality, than the old system as well as higher quality printing. It has improved the efficiency of our administration and made it easier to continue to reduce our usage of paper.
As in previous years we've continued to participate in various conferences and meetings via Zoom and Teams.

For the coming year we're hoping to invest in tablets to allow us to explore other ways of assisting clients and making it easier for clients to access online accounts like their Universal Credit journals. Increasingly benefits and other things are moving online and whilst many clients have their own smartphones to access them during appointments it can be useful to have a device for the client to use if they can't bring their own.

We're also exploring the possibility of using WhatsApp more for communication with clients. This is a secure messaging service with end-to-end encryption which many clients will already be comfortable with using. Having it available means we can more easily share documents with clients (or they can share them with us) and communicate with clients easily as well by both voice, video and text.

Lucas Ainsworth, Supervisor
lucas@chac92.co.uk

Core Services -The work we do

Navigating the ever-evolving benefits system can be daunting, but it's important to recognise that support may be available based on individual circumstances.

At the heart of our work is providing practical assistance and financial support to a variety of groups, including the unemployed, individuals with low earnings, people with disabilities, children, retirees, caregivers, and those facing illness. We also offer intensive support for individuals dealing with mental health issues, dementia, learning disabilities, older adults, and those for whom English is not their first language. These services are delivered through a range of channels, including telephone, video link, email, face-to-face appointments, and home visits. In-person appointments take place at our CHAC office in Middlesbrough Town Centre or any of the 11 local hubs across Middlesbrough's 19 Council wards. Additionally, our services extend to South Bank, Skelton, and Saltburn Libraries, covering the Redcar & Cleveland area.

In 2024, we assisted 5559 individuals with comprehensive welfare advice. Our Help to Claim service provided vital support to clients applying for a variety of benefits, including Universal Credit, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit, Housing Benefit, Discretionary Housing Payments, Council Tax Support, Personal Independence Payment, Disability Living Allowance, Attendance Allowance, and Carer's Allowance.

Types of Welfare Advice

- **Simple Advice**: Advisors engage with clients through confidential interviews, phone calls, emails, or letters. This includes reviewing benefit entitlements, addressing changes in circumstances, and offering direct support with forms, letters, or calls.
- **Complex Advice:** CHAC's caseworkers provide in-depth, personalised support for clients facing complex barriers in accessing benefits. This includes individuals with significant health conditions or those dealing with extensive documentation and legal processes.
    - **Document Review & Case Preparation**: Caseworkers thoroughly review medical reports and DWP documentation to build a comprehensive

understanding of the client's situation, ensuring all relevant information is included in the case submission.

- **Tribunal Representation & Advocacy**: Caseworkers represent clients at Tribunal hearings, advocating on their behalf and ensuring that all critical details are presented clearly. This support is essential for clients appealing decisions on benefits like PIP or ESA.
- **Ongoing Case Management**: Due to long waiting times for Tribunals, caseworkers provide continuous support, including regular updates, reviewing cases, and addressing any interim issues while awaiting decisions.
- **Handling Delays**: Caseworkers manage delays within the welfare system, offering reassurance and addressing immediate concerns, such as financial hardship, during the wait for a decision.
- **Collaboration & Long-Term Support**: For complex cases, CHAC caseworkers collaborate with other professionals and provide ongoing support after Tribunals, ensuring that clients are not left without assistance regardless of the outcome.

This approach ensures that clients receive comprehensive, personalized support, increasing their chances of successfully navigating the welfare system and securing their entitled benefits.

Personalised Assistance

Our 1:1 assistance ensures individuals receive tailored support across multiple aspects of the welfare system. Key offerings include:

- **Information and Guidance**: Providing information on available benefits and eligibility, guiding clients through the complex welfare system.
- **Benefits Assessment**: Conducting personalised assessments based on individual or family circumstances, analysing income, living expenses, and relevant factors to identify suitable benefits.
- **Application Support**: Helping clients complete application forms and prepare for interviews or assessments.
- **Appeals and Advocacy**: Assisting clients with appeals and providing advocacy during appeal hearings, including resolving issues related to delays or incorrect payments.
- **Financial Planning**: Offering financial planning support during transitions between welfare benefits or when circumstances change.

- **Referrals to Other Services**: Collaborating with community organisations to provide holistic support, including referrals to mental health services, healthcare, or educational programs.

Drop-in Service

In response to increasing demand, we launched a drop-in Welfare Benefits Advice service in November 2023. This service continues to operate on Mondays (1:30 PM - 4:30 PM) and Thursdays (9:30 AM - 12:30 PM), providing flexible, personalised appointments for clients. The drop-in service continues to grow in demand, ensuring we remain responsive to the evolving needs of our community.

Welfare Benefits Appeals

In 2024, we supported many individuals with appeals, particularly for disability benefits such as Personal Independence Payment (PIP), where the Department for Work and Pensions (DWP) had denied claims. Our Tribunal Representation service remained a vital resource, offering expert representation at welfare benefit tribunals, ensuring fair representation for clients navigating appeals.

Face-to-face tribunal sessions continued to be the most common format at local hearing centres, making it easier for clients to engage with Tribunal panel members. CHAC continues to be one of the few organisations providing this vital service in the community.

In 2024, we also increased staff capacity by ensuring team members who had not yet received formal tribunal representation training gained valuable experience working alongside experienced caseworkers.

Housing Advice

In 2024, we expanded our housing-related services to address the growing demand for support in tackling homelessness, rent arrears, disrepair, and illegal evictions. We engage with landlords and local authorities to resolve these issues and refer clients to qualified providers when necessary. Additionally, we partner with a local solicitor to offer fortnightly legal advice sessions in a comfortable, secure setting.

Our focus includes:

- Homelessness and re-housing (particularly accessing social housing).
- Possession and repossession matters.
- Representation for Housing Benefit issues.
- Cases involving substandard living conditions and disrepair.

We continue to provide essential support with Housing Benefit, Local Housing Allowance, and assistance with rent charges within Universal Credit and Council Tax Support.

Debt Advice

In 2024, CHAC saw a significant rise in inquiries for debt advice, highlighting an increased demand for support with complex debt issues. In response, our focus for 2024 has been on expanding our team's capacity to manage these cases, boosted by our partnership with Community Money Advice (CMA) and the recruitment of a full-time trainee debt caseworker.

As we prepared to launch our Debt Centre in 2024, our collaboration with CMA strengthened our regulatory compliance, training, and access to essential resources. Operating under the Financial Conduct Authority (FCA), we ensure that our services meet the highest standards.

Our Debt Advisors provide expert, tailored advice to help clients regain financial stability and address both immediate and long-term debt challenges.

In early 2024, our staff completed the Generalist Debt Advice qualification with CMA, accredited by the FCA and Money and Pensions Service (MaPS). This certification equips our team to offer a broad range of services, including budgeting support, Debt Relief Orders (DROs), Debt Management Plans (DMPs), bankruptcy assistance, and creditor negotiations.

Since April 2024, CHAC has managed a diverse caseload, many of whom face additional challenges such as mental health conditions, disabilities, and addiction. Our approach combines practical financial support with emotional care, incorporating Counselling, Mental Health First Aid (MHFA), and Trauma-Informed Training to enhance client confidence and stability.

We have successfully supported clients in:

- Initiating Debt Relief Orders (DROs)
- Negotiating Debt Management Plans (DMPs)
- Improving financial stability and reducing stress

This holistic, person-centred approach has been key in helping clients regain control over their finances and improve their overall well-being.

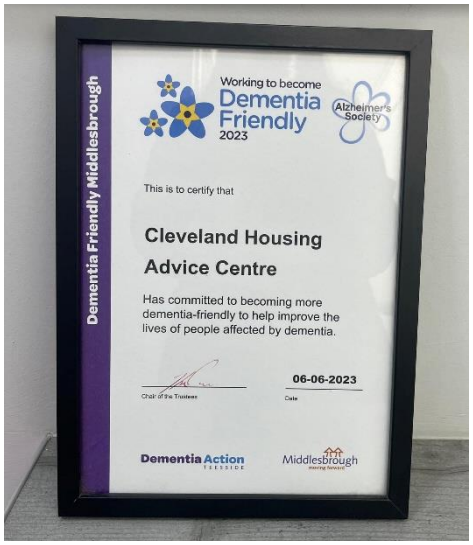
Looking ahead to 2025, we aim to expand our reach across Tees Valley and further develop our advisors' qualifications, continuing to make a positive, lasting impact on the lives of those we serve.

Energy Efficiency and Affordable Warmth Project

In 2024, we completed preparations for our Energy Efficiency and Affordable Warmth Project, set to launch in 2025. This project will provide personalised energy advice, benefits eligibility checks, carbon monoxide safety, and access to energy-saving initiatives. Our goal is to support vulnerable individuals in maintaining warm, safe, and energy-efficient homes while reducing their energy costs.

NHS Waiting Well Program

The NHS Waiting Well program supports patients awaiting planned surgery by addressing financial and cost-of-living challenges that could impact their recovery.



CHAC plays a vital role in reducing financial and housing burdens, which in turn improves patients' mental wellbeing and better prepares them for their upcoming treatment. Patients often face concerns like being unable to work and struggling to pay bills or living in substandard housing, all of which can negatively affect their recovery. This pilot program is funded by Durham and Tees Valley through the County Durham Community Foundation (CDCF) and is managed by local NHS Waiting Well practitioners. CHAC has been actively involved in providing support through referrals, primarily from the Social Prescribing Team in Redcar & Cleveland. CHAC offers specific services, including budgeting advice, money management, welfare benefits advice, and assistance with claiming benefits, all designed to ease financial stress and improve patients' overall wellbeing.

As part of the program, CHAC tracks and provides data on:

- The success of each referral pathway
- The number of patient referrals and a summary of their circumstances
- Patient progress, outcomes, and any unmet needs This data helps monitor the success and speed of recovery following the support provided, aiming to optimize patient recovery and wellbeing.

Face-to-Face Outreach and Home Visiting Services

Our outreach and home visiting services play a crucial role in ensuring access to advice and support for those with additional needs, such as mental or physical illness, dementia, and elderly individuals. These services are especially important for preventing isolation and addressing the growing risk of financial instability due to rising costs.

Welfare Advice in the Community on behalf of Middlesbrough Council

Amid rising demand and potential funding cuts, our ongoing partnership with

Middlesbrough Council continues to effectively address challenges in an ever-changing environment. To navigate these obstacles, we focus on adaptability, efficiency, collaboration, and the integration of innovative technology. The Middlesbrough Advice Partnership (MAP), initially supported by the Big Lottery from 2010 to 2015, continues to receive backing from Middlesbrough Council. This long-standing collaboration enables key providers to test new service delivery models, expanding access to vital advice services for communities in urgent need. Our promotional efforts include posters, leaflets, and social media platforms such as Facebook. The service is widely recognised and thrives through word-of-mouth referrals. To ensure efficient coordination, we use a shared online booking system (DaySmart), streamlining appointment scheduling for frontline staff and advice workers.

Throughout 2024, clients accessed services via a dedicated phone line managed by CHAC, email, or through partner referrals. After a swift assessment, clients were scheduled for appointments at one of 11 hubs or directed to other suitable services. Urgent cases were prioritised for immediate response.

For more specialised support, clients were referred to CHAC or internal advisors, ensuring personalised assistance based on individual needs. This Welfare Advice service demonstrates the power of adaptability and collaboration, playing a crucial role in achieving Middlesbrough Council's broader objectives.

We invite other organisations to join our efforts, strengthening our collective capacity to meet diverse community needs. Through open partnerships, we aim to increase the impact of our services and foster a more inclusive, responsive support network. We welcome organisations committed to making a positive difference in our community.

CHAC’s delivery in Redcar & Cleveland

In 2023, CHAC’s Welfare Advice service expanded its reach to include South Bank Library and Skelton Library in response to the growing demand for welfare support. Since 2021, our services have gradually expanded across Redcar & Cleveland, with valuable referrals from both the Redcar & Cleveland Council Welfare Rights Unit and the Redcar & Cleveland Social Prescribing Team.

While further outreach expansion was initially planned for 2025, the significant rise in demand led to an earlier rollout in October 2024. This included the addition of Saltburn Library as a new venue to better serve the surrounding areas. In 2024, CHAC handled 192 cases, supporting 289 individuals and securing a total of £714,307.94 in one-off and recurring benefit awards for our clients.

On-the-Job Training Project Empowering Transitions

CHAC’s On-the-Job Training program continued to achieve impressive pre-engagement and engagement outcomes in 2024, successfully integrating individuals facing difficult life transitions, including those with past convictions or those re-entering society, into the labour market.

The program has helped 1,950 beneficiaries secure sustainable employment and improve their quality of life, with more than 50% of CHAC's volunteers coming through this initiative. By providing a supportive and unique environment, the program offers an alternative to traditional volunteering or employment opportunities, allowing participants to develop essential skills, build confidence, and gain work experience in a real, dynamic setting.

Participants receive personalised support tailored to their specific needs, helping them overcome barriers such as literacy and numeracy challenges, transportation, childcare costs, and welfare issues. Through this training, they gain valuable experience working with the public, developing skills in empathy, confidentiality, and equal opportunity practices within a fast-paced, changing environment.

Many participants secure employment with local authorities, social services, Jobcentres, and service industries, thanks to the hands-on experience and training provided. Referrals come from probation services, Stockton STEPS, Triage, Jobcentre Plus, the project contributes to long-term regional goals, including crime reduction, youth empowerment, employment promotion, and combating social exclusion and discrimination.

(Please refer to page 43 for case studies related to this program. Picture in page 36 for our delivery staff and in page 41 is for Alex Bateman and Shazana Arshad delivering g in the community).

Case studies

The case studies in this section are true, and good for describing and understanding the different aspects of our work and in presenting them in this section we have made sure that people featured in these case studies cannot be identified for data protection compliance. For example, age, gender, ethnicity, marital status, and detailed medical conditions only stated if relevant to the case outcome. Also, this year we have not linked each case to a specific caseworker, to make sure clients cannot be identified: -

Welfare Benefits Case Studies

Case Study: Supporting an Individual in Severe Financial and Emotional Distress

A middle-aged client, living alone in privately rented accommodation, suffered from rheumatoid arthritis, severe anxiety, depression, angina, and high blood pressure, and relied on a mobility aid. They had been relying on an inheritance, which was nearly depleted, and with rising living costs, including rent, council tax, and utilities, were heading toward significant financial hardship. The client was hesitant to engage with the benefits system. They were initially referred to a community hub, but upon arrival, an adviser recognised the complexity of their needs and arranged for more intensive support. The client was emotionally distressed, on the verge of a panic attack, but the adviser provided immediate reassurance and focused on calming them. The support process began by addressing the client's urgent financial needs. A Personal Independence Payment (PIP) claim was initiated, though it triggered a panic attack. A Council Tax Reduction (CTR) claim was reinstated, and later, a Universal Credit (UC) application was completed with phone assistance due to the client's limited IT skills. Further actions included submitting a new CTR claim, assisting with the PIP application form, communicating with the landlord to confirm housing details, and arranging a Jobcentre appointment to verify housing costs. Over several sessions, the client's emotional well-being was prioritised, with each step explained carefully to ensure understanding despite their anxiety and memory challenges. After months of intensive support, significant improvements were achieved in the client's financial and emotional stability. The client received a 90% reduction in Council Tax, lowering their monthly bill to £10, and their Universal Credit claim covered the full rent and provided an additional £210 per month on top of their ESA. They were awarded enhanced PIP rates for daily living and mobility components, resulting in an additional £800 per month. The client's quality of life drastically improved, providing financial security and enabling them to afford support for household tasks. With a scheduled occupational therapy assessment, the client expressed profound gratitude, acknowledging that without this intervention, they would have struggled to manage their financial and health challenges. This case highlights the importance of compassionate, tailored support for individuals facing complex health and financial issues.

Case Study: Supporting an Individual with Complex Needs at Tribunal Stage

The client, a neurodivergent individual on the autism spectrum, previously received Personal Independence Payment (PIP) with significant reasonable adjustments to maintain employment. However, their autism-related needs led to frequent relocations, contributing to instability. When their PIP claim was reviewed, despite documented challenges, they were awarded zero points, terminating their entitlement. By the time I became involved, the case had already progressed to the Tribunal stage. During the Tribunal Hearing, the client's case was reviewed by the Tribunal Judge who, after examining extensive evidence—including Tribunal papers, medical records, and my submission—determined that it was unnecessary to directly question the client. The Judge acknowledged the merit of the case and reinstated the client's previous PIP award of Enhanced Daily Living and Standard Mobility. The client was awarded £9,845.76 in back payments, covering the unsupported period, and their new award was extended for two years, ensuring they have the resources to manage their condition. This case underscores the systemic challenges neurodivergent individuals face when seeking support. Despite a history of entitlement to PIP, the client's needs were initially overlooked, but with thorough advocacy at the Tribunal stage, a fair outcome was secured. This case highlights the importance of recognising hidden disabilities and ensuring support systems are equipped to address the unique needs of those on the autism spectrum.

Supporting a Client in Navigating Disability Benefits

The client sought assistance to apply for Attendance Allowance (AA), but during the consultation, their spouse revealed that the client had been receiving the Low-Rate Mobility component of Disability Living Allowance (DLA) indefinitely from 2004. The client initially considered applying for AA based on a recommendation from a friend. However, I clarified that applying for AA would terminate the client's existing DLA award, including the mobility component, as Attendance Allowance does not cover mobility needs. Given the client's increasing care needs, I advised them to request a change of circumstances with DLA to maintain their mobility support while addressing their care needs.
I contacted the DLA helpline to initiate a change of circumstances on the client's behalf. I explained to the client and their spouse that the reassessment could result in an increase, decrease, or no change to the existing award. Despite the uncertainties, I assured them that I would provide thorough details of the client's challenges and support needs to ensure the correct outcome. After submitting the updated claim, the client's care component was increased to the High-Rate Care component of DLA, providing £108.55 per week, along with a back payment of £1,302.60. The client and their spouse were very pleased with the result, expressing gratitude for the support. This case highlights the importance of providing accurate advice when navigating complex benefit systems, as the client would have risked losing their mobility entitlement if they pursued the wrong benefit. By addressing the misunderstanding and advocating for the appropriate course of action, we ensured the client received the necessary support without jeopardising their existing benefits.

Supporting a Client with Complex Mental Health Challenges and Financial Concerns

The client, accompanied by a family member, sought assistance regarding gaps in their National Insurance contributions, which could affect their future eligibility for a state pension. Due to severe mental health conditions, including profound anxiety, the client had no income or benefits for over a decade and struggled with high-stress situations, often fainting. During the initial consultation, I assessed their circumstances and recommended claims for Universal Credit (UC) and Personal Independence Payment (PIP), ensuring that the process minimised stress and provided continuous support. I assisted the client in submitting claims for both Universal Credit and Personal Independence Payment. This included helping them complete the UC50 form to demonstrate their limited capability for work and guiding them through the PIP application process, gathering medical evidence to support the claim. Throughout the process, I maintained clear communication, ensuring the client felt in control and reassured at each stage. The client's applications were successful, resulting in an Enhanced Daily Living component of PIP (£108.55 per week), a Standard Mobility component (£28.70 per week), back payment of £1,235.25, and Universal Credit, which provided a monthly standard allowance of £393.45 and an additional £416.19 for Limited Capability for Work-Related Activity (LCWRA). These awards have provided the client with financial stability, alleviated concerns about future pension eligibility, and allowed access to resources for better mental health management. This case highlights the importance of a compassionate, structured approach in navigating complex systems to improve the client's quality of life and long-term financial security.

Supporting a Parent Through a Complex Disability Benefit Claim for a Child

The client, a single parent with three children, lives in council-rented accommodation and receives various benefits, including Universal Credit, Housing Benefit, and Child Benefit. I had previously assisted the client in securing successful Disability Living Allowance (DLA) claims for their two younger children, both of whom were awarded the Higher Rate Care component due to significant physical disabilities. The client then sought assistance to apply for DLA for their eldest child, aged 14, who faces severe mental health challenges. Having supported the client with the other children's DLA claims, I was familiar with their situation. During the consultation, the client shared detailed information about the eldest child's condition, including reports from the child's doctor, consultants, and psychiatrist. I helped the client gather the necessary medical reports, reviewed and organised the evidence, and completed the DLA application. I ensured all supporting documents accurately reflected the child's care and mobility needs. I also explained the assessment process and the steps for requesting a Mandatory Reconsideration or appeal if necessary. The claim was successful, and the eldest child was awarded the Higher Rate Care and Higher Rate Mobility components of DLA. This added financial stability to the family, further alleviating the economic strain of caring for three children with additional needs. The client expressed deep gratitude, acknowledging the vital role the awards played in reducing their financial stress and better supporting their children's needs. This case highlights the importance of ongoing, holistic support for families navigating complex disability benefit systems.

Riot Response

Over the course of a week, I worked with partner agencies to coordinate a swift and comprehensive response to the recent civil unrest. This included engaging with affected residents to address concerns about insurance policies and tenancy agreements, and liaising with key stakeholders, such as the Middlesbrough Police and Crime Commissioner, to ensure a cohesive strategy. Additionally, I arranged for broken windows in the affected area to be boarded up, with repairs underway, and initiated discussions with landlords to explore relocation options for residents whose accommodations were no longer suitable. Although significant work remains to address the aftermath of the riots, these initial steps have provided stability and reassurance to the community. I have balanced this extensive effort with my responsibilities at CHAC and SAFI, ensuring the necessary attention is given to this complex and ongoing situation.

Debt Case Studies

Supporting a Client Through Complex Debt and Financial Recovery

The client a caregiver, sought assistance after an extended illness left them unable to work, leading to the loss of a vital grant, mounting unpaid bills, leading to stress and worry. After a thorough review of the client's financial situation, assisting with their reapplication for the lost grant and helping them apply for Universal Credit to establish a stable income. I prioritised critical debts and negotiated with creditors to create a realistic Debt Management Plan. The grant reapplication was successful, resulting in a substantial back payment. Universal Credit stabilized their income, along with the debt management plan gave them financial stability both now and into the future.

Supporting a Single Parent to Achieve Financial Stability

The client, a single parent, with a history of bankruptcy, experiences of domestic violence, and ongoing physical and mental health issues, coupled with difficulties they faced in engaging with services. The client carried a significant debt burden of £26,474.40, spread across 22 creditors, including a priority fuel debt, which caused overwhelming stress and financial instability. A bespoke, client-centred approach was adopted to rebuild trust and maintain engagement. This included a combination of face-to-face and telephone consultations tailored to the client's needs and sensitivities. Adjustments were made to ensure clear, actionable advice was provided, particularly addressing the client's tendency to disengage when progress was perceived as slow. A Debt Relief Order (DRO) was identified as the optimal solution based on the client's Standard Financial Statement, and the application process was navigated with careful guidance. Practical budgeting advice was also offered, empowering the client to manage their finances effectively and regain a sense of control. The application for the Debt Relief Order was successfully approved, discharging the client's unsecured debts and providing a crucial pathway out of financial turmoil. As a result, the client experienced a significant reduction in financial stress and reported feeling more in control of their situation. They expressed renewed optimism about their financial future and a restored trust in advisory services, which had previously been eroded by past negative experiences. This case demonstrates the transformative impact of empathetic, tailored support, and highlights the vital role of strategic financial guidance in helping individuals overcome complex financial challenges and achieve long-term stability.

Debt Management and Financial Recovery - Tailored Support for Vulnerable Clients

The client approached for assistance due to mounting debts, worsened by the cost-of-living crisis and health issues that hindered their ability to communicate with creditors. This resulted in escalating debt and harassment, severely impacting their emotional and physical well-being. The client resorted to borrowing from family and friends, further exacerbating the situation. Tailored support was provided, including telephone consultations and a home visit for comfort. Immediate steps were taken to halt creditor charges by contacting creditors and placing the client on the priority register with their energy provider to avoid utility disconnections. A comprehensive budgeting plan and financial education were provided. Additionally, negotiations with creditors led to the creation of a realistic Debt Management Plan (DMP) that aligned with the client's repayment capacity. The client's financial situation improved through the suspension of further creditor charges and the successful establishment of a manageable DMP. This alleviated immediate financial pressure, reducing anxiety and improving sleep and physical health. The client also gained confidence in managing their finances, beginning to save and regain control over their financial future.

Housing Case Studies

Unreasonable Rent Increase and Habitability Concerns

The client, a single parent with a young dependant, resides in a two-bedroom private rental property, reliant on Universal Credit, including housing assistance. The landlord issued a rent increase from £485 to £540 per month, but the notice was not in the required Section 13 format and was given with just one month's notice. The client reported significant habitability issues including widespread damp, mould, a collapsed kitchen ceiling, broken windows, a faulty boiler, and missing safety certifications (Gas Safety, EPC, and 'How to Rent' guide). Additionally, the tenancy agreement misrepresented the property as "partly furnished," while the provided furnishings were in poor condition. The deposit was not placed in a Deposit Protection Scheme, violating legal requirements. Legal advice was provided to address the client's concerns, including requesting necessary documents from the landlord to strengthen their case in the event of eviction proceedings. The client was advised on housing options, including applying for council support due to the uninhabitable condition of the property, ensuring they wouldn't be considered "intentionally homeless." Financial assistance, such as Discretionary Housing Payments, was explored. A housing advisor was engaged to review the tenancy agreement and assess potential legal actions. The client was advised to continue paying rent while pursuing legal avenues and was provided with ongoing support. The client became well-informed about their legal rights, including the issues surrounding the rent increase, habitability problems, and deposit protection violations. This understanding empowered them to pursue their case effectively, explore alternative housing options, and secure potential financial support. Legal support and guidance ensured the client was prepared for any future legal action, alleviating immediate concerns, and armed with the necessary knowledge going forwards.

Housing Case Study: Tenancy and Legal Issues

The client, a caregiver with two children, lives in a private rental property primarily supported by Universal Credit. Facing mental health challenges, the client was threatened with eviction by their landlord over alleged rent arrears, despite lacking written proof and a valid Section 21 Notice. Further complications arose from an unprotected deposit, missing safety documentation, unfair tenancy clauses, unauthorised landlord entry, and harassment, including threats to report the client's mental health to social services. Legal advice was provided, and the client was referred to tenancy experts for potential action against the landlord. They were informed of their legal rights regarding deposit protection, required safety documents, and the potential invalidity of the Section 21 Notice. The client was also advised on relocation options and to document any harassment for authorities. The client gained clarity on their rights, ensuring they understood the legal implications of the landlord's violations. This helped them navigate the situation, with preparations made for relocation or legal action if needed, giving them future security.

Navigating Complex Housing and Benefit Entitlement Issues

A client living alone in a shared ownership property sought assistance after experiencing financial hardship due to ill health, including diabetes, a heart condition, and mental health struggles. Unable to work, the client applied for Universal Credit (UC) to cover housing costs but was denied the housing element due to issues with their tenancy status. The property was in a 50:50 shared ownership arrangement between a housing association and the client's late parents. Following their deaths, no formal succession process had been triggered for the rental portion of the property. Despite regular rent payments made under the father's estate, the Department for Work and Pensions (DWP) rejected the housing cost eligibility, citing the unresolved tenancy transfer. The case involved addressing multiple challenges, including the unresolved tenancy succession, ownership transfer issues, and administrative delays with the housing association. Numerous calls and formal complaints were made to the housing association to clarify the tenancy succession process and expedite the client's eligibility for housing support. Legal advice was provided to help the client navigate ownership transfer and tenancy rights. Despite an apology and compensatory payment from the housing association for administrative errors, the critical rental tenancy issue remained unresolved, prompting further escalation. The client attended a legal clinic to expedite the ownership transfer, which, once completed, would formalise tenancy rights and make the client eligible for housing support. The client's situation progressed with the housing association acknowledging their administrative errors and issuing compensation. The legal clinic facilitated the acceleration of the ownership transfer process, which was necessary to formalise tenancy rights. Once completed, this will unlock eligibility for housing support and resolve the issue of the housing element denial from UC. The client was reassured that their tenancy status would soon be regularised, providing them with eligibility for housing support. The case highlighted the challenges vulnerable clients face in navigating complex shared ownership arrangements and underscored the importance of coordinated efforts between housing agencies and benefits departments. The client gained confidence that their housing stability would be secured, alleviating financial anxiety related to housing costs.

Leona Gellatly. Joint Centre Manager
Email: Leona@chac92.co.uk

Statistics (Data analysis, monitoring, evaluation, outcomes, and impacts)

There are two key online packages that the staff use daily; Quick Benefit Calculator, with the ability to work out any unclaimed benefits, and CharityLog to record all contacts with clients, what took place, and outcomes. Also, referrals can be made to other providers.

Our stats show that for every one claimant we help, the outcome of the help and advice given will benefit two or three people directly involved as part of the claim (Spouse/Partner/Children).

Workload

The total workload for the year is measured by number of clients seen.

- Face to Face at:
  - Main office at Middlesbrough Town Centre
  - Office at South Bank (Redcar & Cleveland)
  - Community Hubs (total of 11 hubs)
  - Unclaimed Benefit Take Up Campaign
- Repeats (number of clients seen face to face for same issues)
- Number of clients signposted or referred.
- Number of clients received advice by telephone, email, text, WhatsApp, or other social media.
- Total number of issues dealt with
- Number of clients received intensive support (their case took more than five weeks to resolve).
- Number of hard-to-reach adults joined CHAC on the job training program.

Monitoring

We use a licenced cloud database system nationally known as CharityLog which enables the teams and supervisors to monitor the work that is in place, enabling continuity of service and a comprehensive database should the original caseworker be unavailable.

Details from a client's first contact are recorded, including name, contact number, nature of the call, and type of help required. When the client arrives for the interview further information will be taken in line with GDPR, such as, age, ethnicity, household composition, employment status, presenting problem, method of future contact, completion of authorisation letters on the client's behalf and anything additional pertinent to the case.

The caseworkers throughout the lifetime of the client's case will build up histories and case notes, keeping a log of their required actions and those of which they are dependent on third parties.

To monitor success, we also track the outcome of the client cases such as homelessness prevented, money awarded to the client, if the appeal was successful or failed (and any supporting rationale), client feedback, and so on.

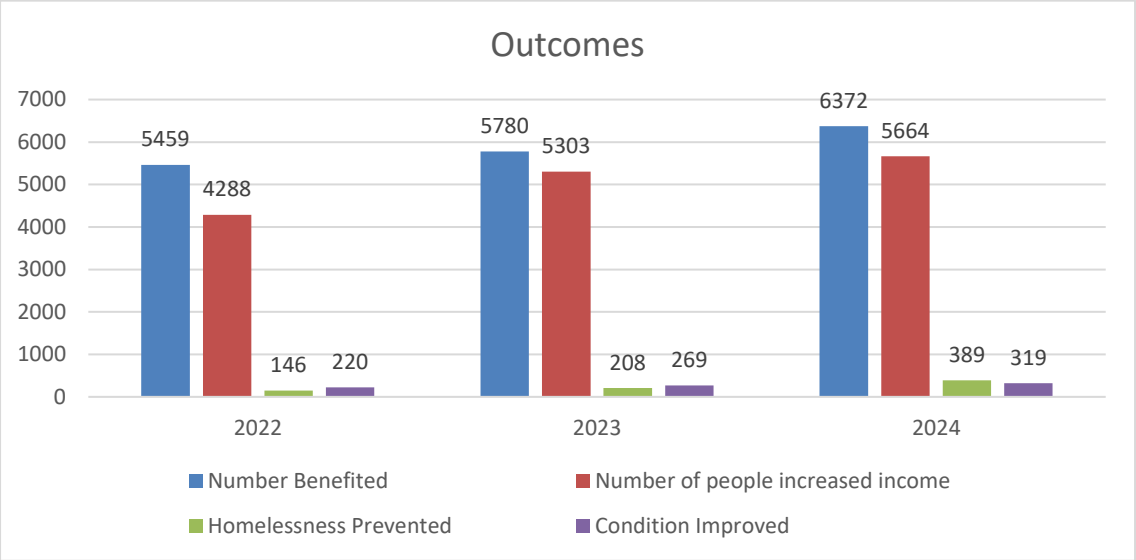
The system also maintains a database of all communications carried out between the client and any member of CHAC's staff whether by text, telephone, email, or post. (Please note that clients provide consent to use their information in line with GDPR and provide consent for third party audits during our client on-boarding approach.)

Outcomes

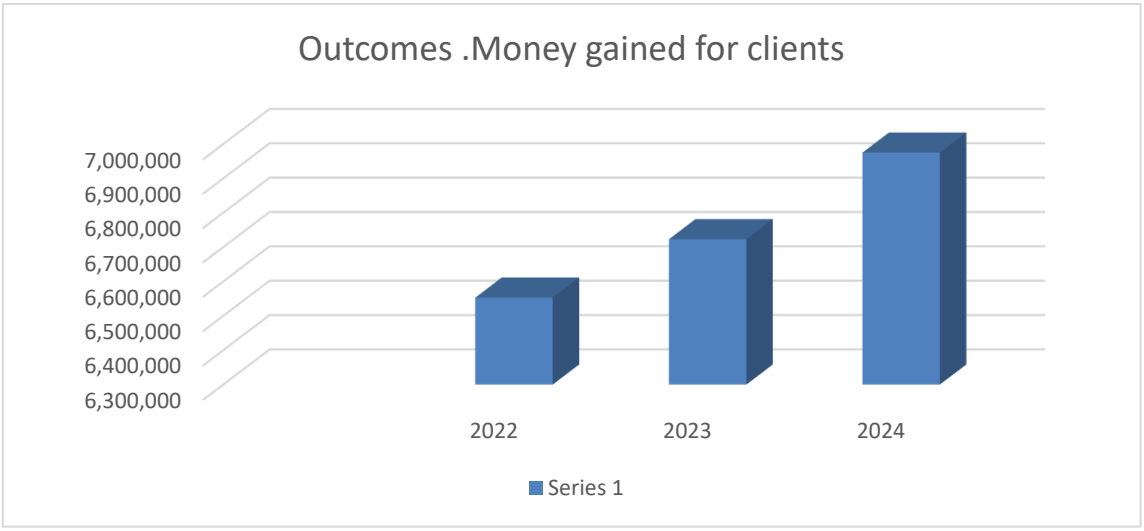
We measure the success by: -

- Number of clients benefited from the service directly.
- Number of clients benefited from the service indirectly.
- Money gained for clients (unclaimed benefits, successful representation at Tribunals).
- Conditions improved (successfully negotiated claims for disrepair, needs and occupancy).
- Homelessness prevented (appealing against illegal evictions, repossessions, harassment and debt reduction).
- Reducing social exclusion (elderly people benefited from increased mobility income, winter fuel allowance, social assistance funding to supplement their income in the absence of retirement savings).
- Number of ex-offenders and disadvantaged /disaffected residents gaining sustainable employment or moving to other positive destinations.
- Percentage reductions in repeat enquiries from previous year (this is an indication that the service preventative measures for advice are working).

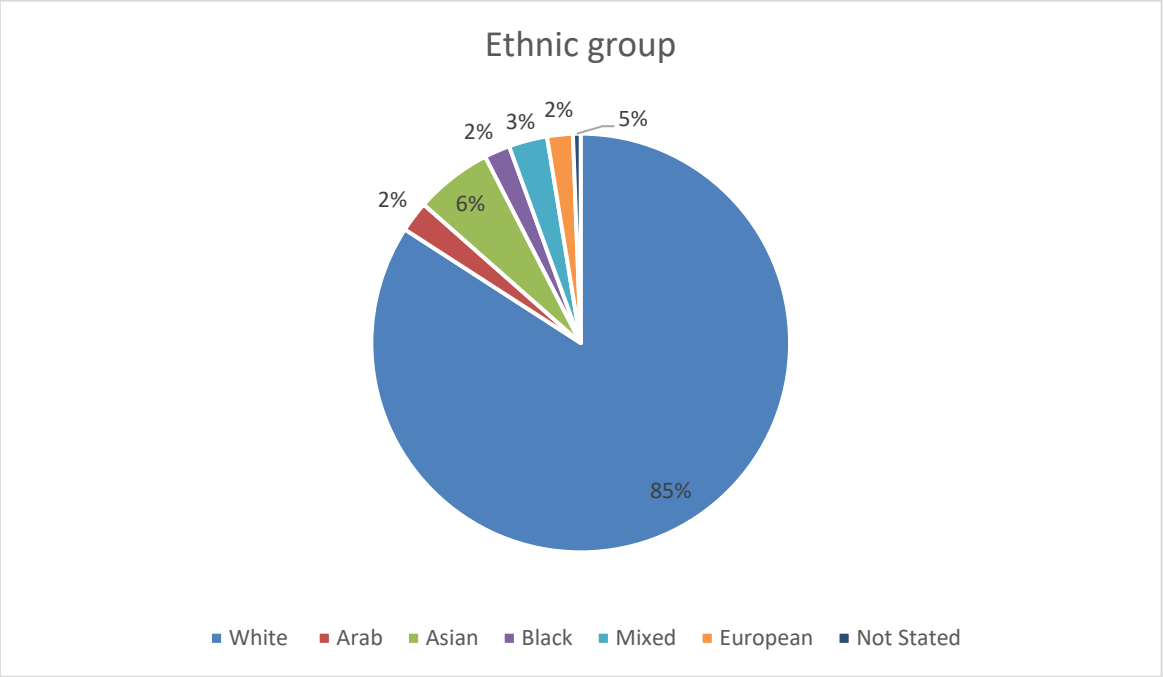
Welfare advice services are effective in addressing the problems associated with benefits and tax credits. A literature review commissioned by the National Association of Welfare Rights Advisors found that advice services are successful in improving take-up of benefits and delivering significant financial gains for clients.



The extra money that clients gain helps to improve living standards because it enables. additional spending on fuel, food, education, recreation and transport. This in turn may contribute to the reduction of social exclusion. Clients may also experience better mental health after receiving welfare rights advice.

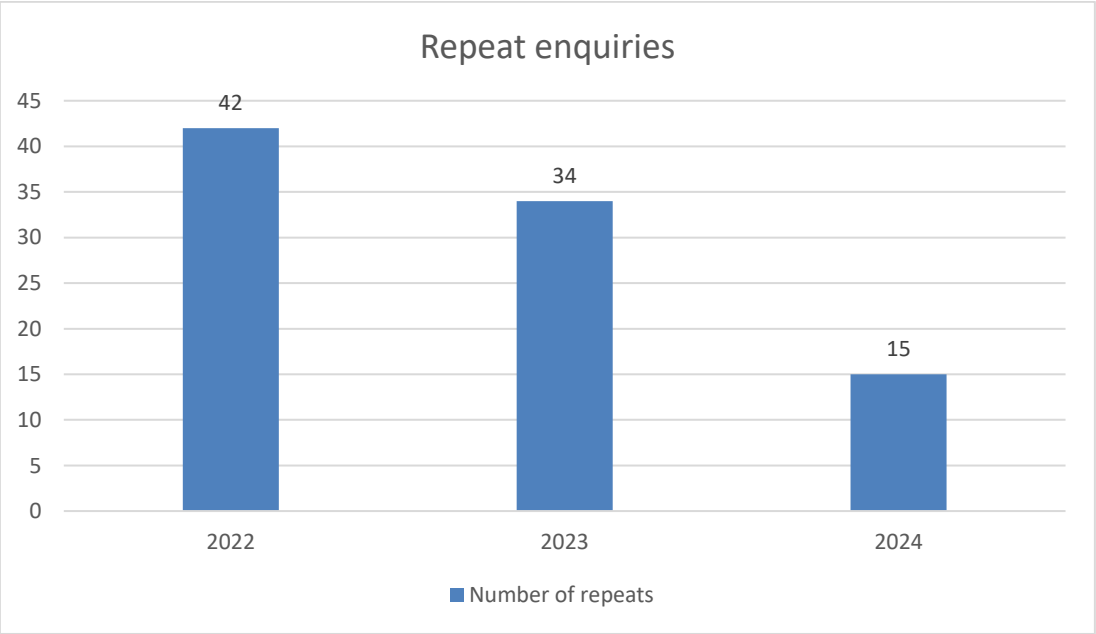


Local economies benefit from claimants who spend their money locally. In fact, research by Sheffield Hallam University shows that an estimated £19 billion loss of benefits through welfare reform could depress the economy by as much as £30.4 billion a year. There is also growing evidence that delivering welfare rights advice is cost effective. For example, a study by the Office of Public Management (OPM) on the impact of Macmillan's welfare rights service concluded that for every £1 spent on delivering the service there as a £20.80 return in benefit claims, compensation and financial rewards.



Navigating through the welfare system can be difficult and stressful even. at the best of times. Yet for those who have a serious mental illness, the anxieties can be even greater and the risk to their health and wellbeing far. more pressing.

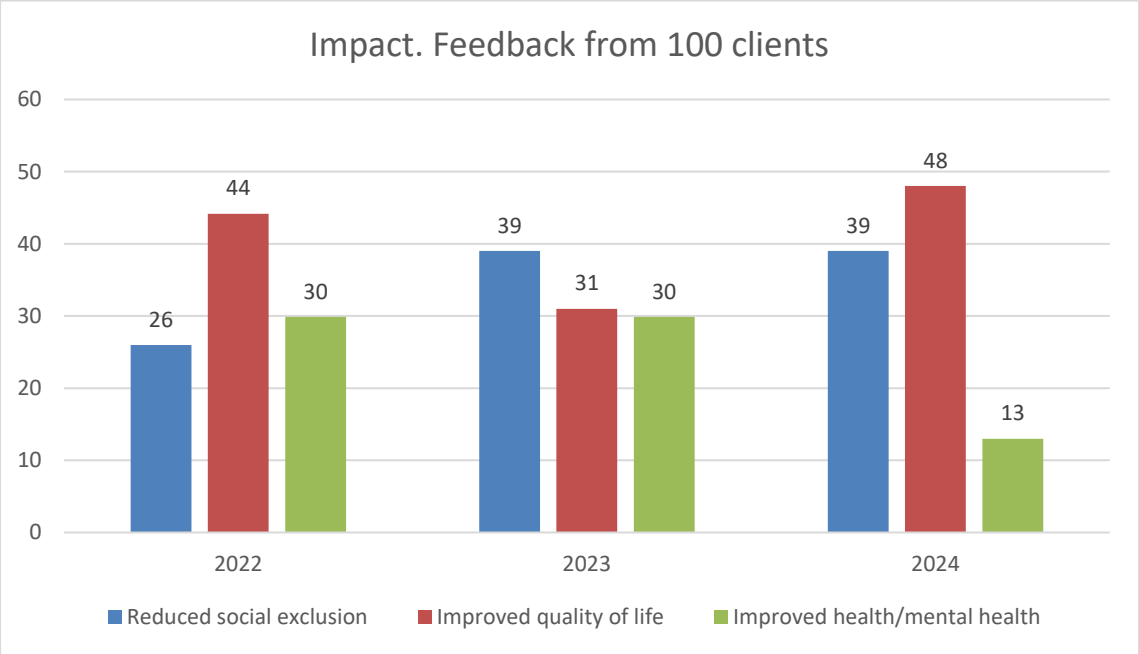
Sadly, financial problems and mental health are a marriage made in hell. Each ride off the back of the other. The net result is that a hugely disproportionate number of people with mental health problems face severe debt crisis. Not just because poor money management, impulse and emotional control are often symptoms of mental health problems but because these health issues hit income too.



For too many people, mental illness and debt come together in a spiral of distress that can carry a heavy cost. Therefore, it is crucial we examine all elements to ensure that someone with temporary mental health problems doesn't experience permanent financial distress. That's why access to the right advice and support is critical when people are struggling to deal with life itself. We aim to provide clients with the correct information they came for at the first interview to avoid additional stress from repeat attendance for the same issue.

Impact

We measure our service impact directly from information received from clients' feedback questionnaires, which were completed by clients when files are closed by ticking one box only and asking, "which had the most impact".
-Reduced social exclusion
-Improved quality of life
-Improved health/mental health



Internal audits & assessments

Every month, cases are randomly selected from the CharityLog for audit and assessment by the Centre Manager/ Supervisor. These audits look at quality of advice, equal opportunity monitoring, consistency in quality, compliance with regulations and policies, client feedback, timelines for communications and outcomes of cases. This enables the Manager/Supervisor to provide recommendations for improvements that are shared in team meetings and reports through a 'no-blame' approach ensuring the full team still feel supported and that feedback is constructive and useful.

External audits & assessments

Bi-annually, an external partner organisation undertakes a similar exercise reviewing a randomly selected number of cases. These reviews and undertaken to ensure uniformity and consistency throughout the local advice work sector. Furthermore, every two years the Charity is audited externally by Recognising Excellence Ltd assessors to retain its advice quality mark, during which clients' files are randomly selected and audited for quality, equal opportunity, data protection procedures and safeguarding.

Employee and volunteer performance reviews

Throughout the year our team undertake regular performance reviews, which enable line-management to provide feedback to further develop our service, this includes:

- Measurement against objectives
- Outcomes by period
- Quality control and health and safety issues
- Trainee and staff satisfaction
- Complaints and their outcomes
- Management accounts

In addition to this, CHAC has its own comprehensive internal and external evaluation policy in line with its Advice Quality Standard (AQS) and office manuals, which ensure monitoring will occur in relation to the following:

Coherence with policies, aims, and objectives.
Measurable achievement of activities, effectiveness and quality measured. against the defined targets set at the outset within an annual self-assessment plan in line with legal service commission quality mark containing key attention area of:
User feedback on services via satisfaction questionnaires.
Placement provider's satisfaction.
Trainee progression within and on leaving the project.
Management effectiveness.
Administrative systems operation.

The Centre Managers provide the trustees quarterly with progress and statistical analysis reports, which include:

Measurement against objectives.
Placements and outcomes by period.
Quality control.
Trainee's satisfaction

Beneficiary Numbers, Outcomes, and Impact 2024		Notes
Town centre office (face to face)	841	Town Centre office
Hubs & benefit campaigns (face to face)	1070	Middlesbrough, 14 Local hubs
Redcar & Cleveland (face to face)	242	Southbank and Skelton hubs
Appeals at welfare benefits Tribunals	23	In person
Home visits	17	Covering Tees Valley
Telephone and video (one to one) appointments	33	
Repeats	15	Same issues
Total one to one & directly benefited	**2241**	Required complex advice
Indirectly benefited as part of the claim	**4131**	E.g. (Spouse/Partner/Children)
Total people benefited directly and indirectly	**6372**	
Received intensive support	**320**	Supported 3 weeks and over
Sign posted to other services	**358**	
Advice Topics / issues dealt with	**4577**	See individual analysis
General enquiries (Tel, text, email, social media)	**36,999**	Received general advice
Average weekly enquiries	**712**	
Average weekly clients (working weeks)	**80**	Received one to one advice
Average daily clients based on 252 working days/yr.	**16**	Received one to one advice
Cost per client directly benefited	**£85.27**	
Cost per client benefited directly and indirectly	**£42.94**	
Average number of enquiries per day	**142**	

Organisations benefited from our work	
Working partners	8
Local Authorities	5
Social services	2
Social prescribers	2
Job Centres	1
	18

Outcomes		
Money gained for clients (Offices and Hubs)	**6.98 M**	Unclaimed benefits
Homelessness prevented	**389**	Illegal evictions / debt reduction
Conditions improved	**319**	Disrepair, needs and occupancy
Increased income	**5664**	Received correct entitlement
Reductions in repeat enquiries from previous year	**47%**	Indication that preventative measures are working.

Impact		
Reduced Social exclusion	**39%**	Clients' feedback questionnaires
Improved quality of life	**48%**	ticking one box only which had
Improved health/mental health	**13%**	most impact.

Advice Topics dealt with during 2023			
Benefits	4300	Debt	86
Housing	985	Other	93
		Total Issues Dealt With:	**4577**

Advice Topics dealt with during 2024

Benefits	4300
Housing	98
Debt	86
Other	93
Total Issues Dealt With:	**4577**

Benefits Issues Breakdown

Personal Independence Payment	**Issues**
MR & Appeals	432
Making and Managing a Claim	238
Eligibility	195
Form Filling & Checking	157
Renewals & reviews	113
Medical Assessment	103
Claiming Process	81
Revision & Supersession	69
Poor Administration	8
Backdating	1
Transfer from DLA to PIP	2
Complaints	3
Other	30
Total	**1432**

Other Benefits	**Issues**
AA	553
ESA	324
DLA	188
CTR	182
PC	163
CA	163
HB	118
SRP	36
CB	24
WTC/CTC	17
LSF	3
NI	2
IS	1
Other Benefit Issues	280
Total	**2054**

Universal Credit	**Issues**
Eligibility, entitlement & Calculation	171
MR & Appeals	74
Work Capability Assessment	60
Claiming Process	59
Form Filling & Checking	32
Housing Costs Element	32
Transfer from Legacy Benefits	25
Making & managing a claim	6
Poor Administration	5
Budgeting Advance	4
Waiting Times for Payments	3
Sanctions and Hardship Payments	2
Discretionary Housing Payment	2
Rent Restrictions - Private Housing	2
Complaints	1
Bedroom Tax	1
Other	55
Total	**534**

Other Related Issues	**Issues**
General Benefit Entitlement	136
Blue Badge	27
Winter Fuel Payment	9
Food Voucher	6
Maternity Allowance	5
Disability Bus Pass	3
Bereavement Benefits	3
Industrial Injuries Benefit	3
Statutory Sick Pay	2
Appointees	2
Household Support Fund	2
Fuel Voucher	1
Other	81
Total	**280**

Total Benefit Issues **4300**

Equal opportunity monitoring

Gender	
Female	56.5%
Male	43.1%
Trans Gender	0.2%
Non-Binary	0.0%
Intersex	0.0%
Unknown	0.3%

Age Range	
0 To 15	0.0%
16 To 24	3.3%
25 To 34	9.0%
35 To 44	11.8%
45 To 54	18.7%
55 To 64	25.5%
65 To 74	17.4%
75 To 84	11.7%
85 To 94	1.4%
95 To 104	0.0%
105+	0.0%
Unknown	1.2%

Ethnic Group	
White - British/English/Welsh/Scottish/Northern Irish	84.9%
Asian Or Asian British - Pakistani	2.6%
Asian Or Asian British - Any Other Asian Background	2.3%
Arab Or Arab British	2.0%
Black Or Black British - African	1.6%
White - Other European	1.2%
Any Other Ethnic Group	0.6%
Asian Or Asian British - Bangladeshi	0.5%
Did Not Wish to Disclose Ethnic Group	0.5%
Mixed - White and Asian	0.5%
White - Any Other White Background	0.5%
Mixed - White and Black Caribbean	0.3%
Asian Or Asian British - Indian	0.2%
Black Or Black British - Caribbean	0.2%
Black Or Black British - Other Black Background	0.2%
Mixed - White and Black African	0.2%
White - Irish	0.2%
White - Gypsy or Irish Traveller	0.2%
Asian Or Asian British - Chinese	0.0%
Asian Or Asian British - Japanese	0.0%
Mixed - Any Other Mixed Background	0.0%
Unknown	1.6%

Accommodation Type	
Owned Outright	26.1%
Housing Association	20.8%
Private Rental	20.8%
Thirteen Group	10.4%
Owned With Mortgage	10.0%
Staying With Friends/family	3.7%
Sofa Surfing	2.8%
Sheltered/Supported Accommodation	1.6%
Shared Ownership	1.1%
Council House	0.6%
Temporary Accommodation	0.5%
Residential Care	0.3%
Homeless	0.2%
Safehouse	0.0%
Unknown	1.1%

Marital Status	
Single	40.1%
Married/Civil Partnership	31.7%
Divorced	8.7%
Widowed	8.1%
Co-Habiting	5.8%
Separated	3.9%
Other	0.6%
Unknown	1.1%

Living Arrangements	
Lives Alone	38.3%
Lives With Partner	21.8%
Lives With Partner & Children	14.9%
Lives With Dependent Children	13.1%
Lives With Other Adult/s	6.8%
Lives With Parents	4.0%
Unknown	1.1%

People in Household	
Client Only	244
Client plus 1	450
Client plus 2	261
Client plus 3	176
Client plus 4	115
Client plus 5+	78
Unknown	14
Total	1338

Employment status	
Long Term Sick	36.7%
Retired	26.6%
Unemployed	11.0%
Part Time	7.3%
Carer	5.3%
Full Time	3.1%
Temporary Sick	3.1%
Self-Employed	2.3%
Student	1.9%
House Person	1.1%
Maternity/Paternity Leave	0.5%
Unknown	1.1%

Local Authority	
Redcar and Cleveland	47.1%
Middlesbrough	44.9%
Stockton	5.6%
North Yorkshire Council	1.1%
Hartlepool	0.8%
County Durham	0.2%
Darlington	0.0%
Other	0.0%
Unknown	0.3%

Disabilities	
Yes	86.0%
No	12.9%
Unknown	1.1%

Where did you hear about us?	
Friends or Family	35.6%
Social Prescriber	9.0%
Middlesbrough FIG (Hubs/UCB/etc)	6.1%
Redcar & Cleveland Council	5.0%
Middlesbrough Welfare Rights	3.4%
Citizens Advice	3.0%
Jobcentre Plus	2.5%
Middlesbrough Council	2.5%
GP Surgery	2.2%
MIND	2.0%
Age UK	1.6%
Carers Together	1.2%
CHAC Website	1.2%
CHAC Poster	0.9%
Doesn't Recall	0.9%
Impact on Teesside	0.6%
STAMP	0.6%
TVWC	0.6%
Facebook	0.5%
Step Forward Tees Valley	0.5%
Thirteen Group	0.5%
Accent Housing	0.3%
Firm Foundations	0.3%
FROG	0.3%
Internal Referral	0.3%
Thumhara Centre	0.3%
Beyond Housing	0.2%
Harbour	0.2%
Hope Foundation	0.2%
Legal Advisers / Solicitors	0.2%
Local MP	0.2%
Middlesbrough College	0.2%
Probation Service	0.2%
Salvation Army	0.2%
Stockton Council	0.2%
Other*	16.6%

Clients accessing service by ward

Newport	8.2%	Headland & Harbour	0.6%
Central (Middlesbrough)	7.5%	Mandale And Victoria	0.6%
Guisborough	5.9%	Stainsby Hill	0.6%
Eston	4.4%	Trimdon	0.6%
South Bank	3.9%	Ingleby Barwick South	0.5%
Longlands And Beechwood	3.7%	Ladgate	0.5%
Teesville	3.1%	Marton East	0.5%
Park	3.0%	Parkfield And Oxbridge	0.5%
West Dyke	2.8%	Ropner	0.5%
Kirkleatham	2.6%	Stainton And Thornton	0.5%
Berwick Hills And Pallister	2.3%	Yarm	0.5%
Normanby	2.3%	Belmont	0.3%
Ayresome	2.2%	Billingham Central	0.3%
Grangetown	2.2%	Newtown	0.3%
Brambles And Thorntree	2.0%	Norton Central	0.3%
Coatham	2.0%	Nunthorpe	0.3%
Park End and Beckfield	2.0%	Billingham North	0.2%
Saltburn	2.0%	Billingham West And Wolviston	0.2%
Skelton East	2.0%	Bishopsgarth And Elm Tree	0.2%
Coulby Newham	1.9%	Cockerton	0.2%
Hutton	1.9%	Coxhoe	0.2%
Linthorpe	1.9%	Eaglescliffe East	0.2%
Newcomen	1.9%	Eaglescliffe West	0.2%
Hemlington	1.7%	Hardwick And Salters Lane	0.2%
Longbeck	1.7%	Hillside & Raskelf	0.2%
Brotton	1.6%	Ingleby Barwick North	0.2%
Dormanstown	1.6%	Kader	0.2%
Loftus	1.4%	Marton West	0.2%
Skelton West	1.4%	Morton-on-Swale & Appleton Wiske	0.2%
North Ormesby	1.2%	Northern Parishes	0.2%
Acklam	1.1%	Park East	0.2%
Lockwood	1.1%	Richmond	0.2%
Billingham East	0.8%	Roseworth	0.2%
Ormesby	0.8%	Rural West	0.2%
St Germain`s	0.8%	Southern Villages	0.2%
Wheatlands	0.8%	Stockton Town Centre	0.2%
Zetland	0.8%	Village	0.2%
Great Ayton	0.6%	Unknown	0.5%

Sources of information

Cleveland Housing Advice Centre CharityLog
Middlesbrough Advice Partnership CharityLog
Middlesbrough Council Financial Inclusion Group (FIG)
Middlesbrough Council
Mahmoud Shehata – Joint Centre Manager
Email: mahmoud@chac92.co.uk

Treasurer's Report

Thank you*:* Cleveland Housing Advice Centre continues to help thousands of people each year through the support and commitment of many organisations and people. We recognize that many people are facing increased financial pressures due to rising inflation and the higher cost of living, and we provide them with the assistance they require.

2024 had more than its fair share of political, economic, and social change. But we've also had a year of choices, challenges, and opportunities. It will come as no surprise that we're predicting that 2025 will be another year of considerable change for both our sector and society.

While some of our major fund providers are working towards a renewed purpose of their funding, and other due to the unprecedented recent effects on society, through the pandemic and current cost of living crisis, which increased dependence being placed upon civil society as a source of intervention has consequently caused them to question why does the Trust need to exist forever?'. This is of course a measure concern to us as we rely on their generous funding to support our advice sector.

During 2024 the charity also had new opportunities to expand its advice previsions to support its core costs through its newly formed community money advice debt centre, working with Norther Gas Network providing support for people struggling with the current cost of living crisis and energy price cap increases and with local NHS Social Prescribing teams, through their waiting well programme to reduce social and financial isolation to facilitates better recovery outcomes for them while waiting for hospital treatment. These new opportunities contributed to 14.4% of our voluntary income of £348,101 during 2024.

Middlesbrough Benefit Take-Up Campaign and outreach hub advice on behalf of Middlesbrough Council contributed 19%, Central Government grants 7%, CHAC On The Job Training project contributed 7%, National Lottery 30%, Continuation Grant 16.2 %, and one-off grants 6.4%. The Charity also received a special grant from the Tudor Trust to support our staff wellbeing, which was highly appreciated by our staff and volunteers.

The Charity reserve was maintained at 6 months' running cost during 2024 which was equivalent to £120,000. We recognize the importance of valuing our staff and supporting them during these challenging times. By offering increased wages and closing the pay gap between our organization and the public sector, we aim to retain

our well-trained and dedicated staff who play an essential role in providing crucial support to our community.

As the challenging nature of the current climate means many people are looking for positive alternatives and ways to build a brighter future and better communities, we will continue to adapt and innovate to meet the changing needs of our community. We will continue to work closely with our partner organizations and supporters to ensure that our resources are used as efficiently and effectively as possible, so that we can continue to provide vital services to those who rely on us.

Our service is free at the point of delivery and must remain so, but we will continue to reduce and control expenditure and support our staff wellbeing through one off bonus payments to support the increase in costs of living and by offering more flexible working arrangements which can reduce travelling costs and offering help and advice for those who need it most.

We will continue to increase the use of online technology and telephone technology to save costs, this will pay dividends in terms of training, working closely with our partner organisations and continue to research ways of finding extra resources, either through fund-raising or sharing projects with other providers.

Outlook:

It is difficult to predict what will be happening in the next 12 months or so, but I can confirm that funding in hand or promised for 2025 is scheduled to be received on time and we don't anticipate any significant short fall. The Charity goes forward to 2025 with a total of £266,000 of promised grants, £120,000 cash reserve and other expected additional income of £84,000 and forecasted expense of £340,000.

We are grateful for all the support and commitment from our partner organisations and volunteers, as well as the generous donations from our funders. With their help, we have been able to maintain our operational costs and support our staff's wellbeing.

Conclusion: The resources were expended in accordance to fund providers' policies and conditions. Page 64 detail income received and source. Pages 68 and 69 enfold the Trustees report, page 71 provides a statement of financial activities including income and expenditure, and page 72 encloses the charity's signed balance sheet.

Naomi Smith
Treasurer E-mail: naomi@chac92.co.uk

INCOMING RESOURCES	**2023**	**2024**
	£	**£**
Henry Smith Charity	33,100	24,050
Garfield Weston Foundation	25,000	25,000
29th May 1961 Charitable Trust	5,000	5,000
Lottery Reaching Community	61,096	74,185
Souter Charitable Trust	3,000	3,000
Clothworkers Foundation	0	22,500
Lottery Costs of Living	56,112	0
Awards for all Costs of living	0	20,000
A B Charitable Trust	5,000	
Grocers' Charity	0	5,000
Middlesbrough take up and hub contract	46,370	65,726
Charles & Elsie Sykes Trust	3,000	2,000
Newcastle Building Society Community	5,000	0
Rothley Trust	2,000	2,000
Tudor Trust	27,000	25,000
Woodsmith Foundation	0	5,000
Hadrian Trust	1,000	0
Hospital of God	0	1,000
Swan Mountain Trust	4,000	0
Charles Hayward Foundation	0	5,000
Archer Trust	0	3,000
Edward Gostling Foundation	5,000	0
Northern Gas Network	0	16,500
Albert Hunt Trust	7,000	10,000
Barbour Foundation	3,000	3,000
Jack Brunton Charitable Trust	0	2,500
Groundwork Uk	0	5,947
1989 Willian Trust	0	5,000
Evan Cornish Foundation	8,000	10,000
Rank Foundation	14,177	0
Darlington Building Society	0	5,000
People's Postcode Trust -neighbour	25,000	0
Durham Community Foundation	5,000	0
Charitable G Payroll Giving Expenses	60	60
Aviva Community Foundation		2,623
Total incoming resources	**343,915**	**348,091**
Investment & Interest	595	10
	344,510	**348,101**

Charity registration number 1152785

CLEVELAND HOUSING ADVICE CENTRE

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

CLEVELAND HOUSING ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss N Smith Mr B Brydon Mr G Williamson Mr M Bateman
Charity number	1152785
Independent examiner	Davies Tracey Swan House Westpoint Road Teesdale Business Park Stockton on Tees TS17 6BP

CLEVELAND HOUSING ADVICE CENTRE

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Trustees' report	1 - 2
Independent examiner's report	3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 13

CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The main objectives of the charity are the relief of poverty of the inhabitants of Cleveland and its environs in particular but without limitation by:

- The provision of a welfare rights advisory service.
- The provision of on the job training.

The trustees have considered the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Significant activities

The main activities undertaken for public benefit, in relation to the above objectives are:

- One to one advice with casework on:
    - Statutory rights to the people who are homeless, threatened with homelessness or living in poor conditions.
    - On all range of welfare and housing benefits available.
    - On all types of debt and arrears.
- Free representational advocacy service in person at appeal tribunals and county court.
- Outreach advisory services to people who are housebound.
- On the job training for residents who are both socially and economically excluded from the labour market.

Achievements and performance

Significant activities and achievements against objectives

During this year the charity increased its advice capacity by opening a debt centre, working closely with the local nation health service (waiting well program) and Northern Gas Network (warmth program). We have provided advice, support and help to over 20,000 people on a wide range of presenting problems, such as eviction, debt, homelessness, and welfare payment issues, which resulted in improving their quality of life.

Financial review

Reserves policy

The charity's reserves are maintained to cover at least 4 months expenditure.

Structure, governance and management

Governing document

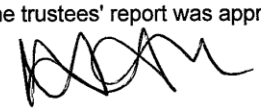
The charity was registered as a charitable incorporated organisation on 9 July 2013 and is governed by its constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:
Miss N Smith
Mr B Brydon
Mr G Williamson
Mr M Bateman

Recruitment and appointment of trustees

Trustees are appointed by the board of the trustees.

The trustees' report was approved by the Board of Trustees.



Miss N Smith
Trustee

17 January 2025

CLEVELAND HOUSING ADVICE CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CLEVELAND HOUSING ADVICE CENTRE

I report to the trustees on my examination of the financial statements of Cleveland Housing Advice Centre (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of [ENTER IN DATABASE cy1015], which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Craig Davies ICAEW
Davies Tracey

Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Dated: 17 January 2025

CLEVELAND HOUSING ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	245,459	102,632	348,091	290,187	54,096	344,283
Investments	4	10	-	10	227	-	227
Total income		245,469	102,632	348,101	290,414	54,096	344,510
Expenditure on:							
Charitable activities	5	298,515	46,470	344,985	302,474	36,064	338,538
Total expenditure		298,515	46,470	344,985	302,474	36,064	338,538
Net income/(expenditure)		(53,046)	56,162	3,116	(12,060)	18,032	5,972
Transfers between funds		46,479	(46,479)	-	78,700	(78,700)	-
Net movement in funds	6	(6,567)	9,683	3,116	66,640	(60,668)	5,972
Reconciliation of funds:							
Fund balances at 1 January 2024		181,873	18,032	199,905	115,233	78,700	193,933
Fund balances at 31 December 2024		175,306	27,715	203,021	181,873	18,032	199,905

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CLEVELAND HOUSING ADVICE CENTRE

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**10**		47,843		29,870
Current assets					
Debtors	**11**	62,993		42,026	
Cash at bank and in hand		97,960		133,762	
		160,953		175,788	
Creditors: amounts falling due within one year	**12**	(5,775)		(5,753)	
Net current assets			155,178		170,035
Total assets less current liabilities			203,021		199,905
The funds of the charity					
Restricted income funds	**13**		27,715		18,032
Unrestricted funds	**14**		175,306		181,873
			203,021		199,905

The financial statements were approved by the trustees on 17 January 2025

Miss N Smith
Trustee

1 Accounting policies

Charity information

Cleveland Housing Advice Centre is a Charitable Incorporated Organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	25% reducing balance
Fixtures and fittings	15% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	**2024**	**2024**	2023	2023	2023
	£	**£**	**£**	£	£	£
Hub & campaign advice project	65,726	-	65,726	46,370	-	46,370
Donated services and facilities	174,733	-	174,733	243,817	-	243,817
Training agreements	5,000	-	5,000	-	-	-
National Lottery Community fund	-	102,632	102,632	-	54,096	54,096
	245,459	102,632	348,091	290,187	54,096	344,283

4 Income from investments

	Unrestricted funds 2024	Unrestricted funds 2023
	£	**£**
Interest receivable	10	227

5 Charitable activities

	Charitable Expenditure 2024 £	Charitable Expenditure 2023 £
Staff costs	219,257	197,624
Depreciation and impairment	8,608	5,409
Fund raising consultancy	2,810	3,949
Middlesbrough access advice	20,519	24,873
Training tutors	31,519	44,440
Motor and travel expenses	1,869	1,956
Accountancy, bookkeeping and legal fees	9,442	4,693
IT development consultancy	23,234	19,696
Repairs and renewals	1,294	1,112
Subscriptions	2,398	3,055
Rent, rates and water	11,373	12,496
Insurance	695	1,067
Light and heat	2,950	5,423
Telephone, fax and internet	5,476	5,618
Postage, printing and stationery	2,425	4,705
Cleaning and sundries	941	2,247
Bank charges	175	175
	344,985	338,538
	344,985	338,538
Analysis by fund		
Unrestricted funds	298,515	302,474
Restricted funds	46,470	36,064
	344,985	338,538

6 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	8,608	5,409

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	9	8

Employment costs	2024 £	2023 £
Wages and salaries	194,416	173,144
Social security costs	16,141	13,883
Volunteers subsidies	8,700	10,597
	219,257	197,624

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

10 Tangible fixed assets

	Leasehold improvements £	Fixtures and fittings £	Total £
Cost			
At 1 January 2024	33,504	64,321	97,825
Additions	21,002	5,580	26,582
At 31 December 2024	54,506	69,901	124,407
Depreciation and impairment			
At 1 January 2024	26,948	41,008	67,956
Depreciation charged in the year	4,659	3,949	8,608
At 31 December 2024	31,607	44,957	76,564
Carrying amount			
At 31 December 2024	22,899	24,944	47,843
At 31 December 2023	6,556	23,314	29,870

11 Debtors

Amounts falling due within one year:	2024 £	2023 £
Trade debtors	62,993	42,026

12 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	3,501	4,112
Accruals and deferred income	2,274	1,641
	5,775	5,753

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Restricted fund	18,032	102,632	(46,470)	(46,479)	27,715

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
Restricted fund	78,700	54,096	(36,064)	(78,700)	18,032

The purpose of the National Lottery Community restricted fund for RC North East and Cumbria Region is to provide core funding. Each instalment is expended over a period of six months.

Transfers between funds
Restricted funds are released to unrestricted funds when the Trustees consider the restrictions on those funds have been discharged

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	181,873	245,469	(298,515)	46,479	175,306

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
General funds	115,233	290,414	(302,474)	78,700	181,873

15 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Tangible assets	47,843	-	47,843
Current assets/(liabilities)	127,463	27,715	155,178
	175,306	27,715	203,021

	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
At 31 December 2023:			
Tangible assets	29,870	-	29,870
Current assets/(liabilities)	152,003	18,032	170,035
	181,873	18,032	199,905

16 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Staff, Volunteers and Trustees enjoying a well-deserved Christmas outing in Dec 2024 after working through a hard year. “Teamwork makes the dream work “.

Cleveland Housing Advice Centre CIO

Charity number: 1152785

Financial Conduct Authority number-FRN 627715

16 Borough Road

Middlesbrough

Cleveland

TS1 5DW

Tel: 01642 254544

Website: http://www.chac92.co.uk

Email:admin@chac92.co.uk

Facebook: https://www.facebook.com/profile.php?id=61557360376892

X: https://x.com/AdviceCleveland

Serving

The Community since 1992

By a team of highly trained Advisors and volunteers from the Community

You can download this Annual Report by visiting the Charity Commission website: https://www.gov.uk/government/organisations/charity-commission

This Annual Report was published In-house by trainees using eco-friendly resources.

CLEVELAND HOUSING ADVICE CENTRE

England & Wales - Charity number 1152785

Accounts

CLEVELAND HOUSING ADVICE CENTRE

(CHAC)

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1152785

16 Borough Road, Middlesbrough, Cleveland. TS1 5DW

Financial Conduct Authority Number-FRN 627715

Annual Report
&
Accounts
Year Ended
31/12/2023

Serving the community since 1992

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Mission & Aims

The relief of poverty of the inhabitants of Middlesbrough, Stockton-on-Tees, Hartlepool, and Redcar & Cleveland (Teesside, Old County of Cleveland) by: -

-Ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

-Combating urban deprivation, unemployment, discrimination, and social exclusion.

Equality and Diversity Policy

CHAC Equality and Diversity Policy applies to all beneficiaries, employees, funding bodies, host employers, partner organisations, sub-contractors, executive members, and volunteers.

CHAC aims to ensure that its services are equally available to all people, regardless of their race, sexuality, gender, or disability. The centre is accessible for wheelchairs, with ground floor interviewing and disabled facilities, interpreters available on request, easy parking, near the main bus and train stations. Telephone, internet, and home visit advice services are available.

The executive members and all staff have a responsibility and commitment.
to be pro-active in promoting and celebrating diversity, and tackling
unlawful discrimination through a wide-ranging plan of action and by working.
hard to secure a truly inclusive environment, creating better working relationships.
in an atmosphere of inclusion by all, for all.

Main office and all hubs are accessible for wheelchairs, ground floor interviewing.
Interpreters on request and disabled facilities.

Environmental Strategy

All Partners, Agencies, and Beneficiaries are actively encouraged to be committed to environmental sustainability and the prudent use of natural resources. All those participating in CHAC's services adhere to CHAC recycling policies of all waste such as paper, glass, plastic, and ICT related items. Volunteers and trainees are encouraged and paid for using public transport. The Charity has achieved 99% of its paperless target.

Access to Services

All services free of charge including representations.

Telephone:	01642 254544	
Hub appointments	01642 802303	
Email:	advice@chac92.co.uk	
Website:	http://www.chac92.co.uk	
Facebook:	https://www.facebook.com/groups/2506018839709053	
Twitter:	https://twitter.com/AdviceCleveland	
YouTube:	https://www.youtube.com/watch?v=0BCT-b9jGa8	
Opening Times:	Monday – Friday 16 Borough Road, Middlesbrough, TS1 5DW.	09.00-17.00
Drop-in service	Mondays Thursdays	13:30-16:30 09:30-12:30

During 2023 CHAC delivered face to face welfare advice in the following local community hubs by appointments only: -

Middlesbrough Hubs

- Breckon Hill Community Centre TS4 2DS
- Easterside Hub, Broughton Avenue, Middlesbrough, TS4 3PZ
- Grove Hill, Bishopton Road, Middlesbrough, TS4 2RP
- Hemlington Library, Cross Cliff, TS8 9JJ
- Hope Foundation, 1 Grange Road, Middlesbrough, TS1 5BA
- Middlesbrough House, Elm Street, Middlesbrough, TS1 2DA
- Newport Settlement, St Paul's Road, Middlesbrough, TS1 5NQ
- North Ormesby Community Hub, Derwent Street, North Ormesby, TS3 6JB
- Streets Ahead, 109-111 Parliament Road, Middlesbrough, TS1 4JE
- The Live Well Centre, Dundas Shopping Centre, Middlesbrough, TS1 1HR
- Thorntree, Birkhall Road, Middlesbrough, TS3 9JW

Redcar and Cleveland Hubs

- Tees Valley Women's Centre, Upper Albion Street, South Bank TS6 6XG, however the service ceased here on 31 October 2023 and on 6 November 2023 moved to two new hubs below:
- Skelton Library, Coniston Road Skelton-in-Cleveland, TS12 2HP
- South Bank Library, 248 Normanby Road, TS6 6TD.

Essential Information

Working Name:	CHAC
Organisation type:	Charitable Incorporated Organisation (CIO)
CIO No:	1152785
Date of Registration as CIO	09 July 2013
Governing Document:	CIO-Constitution registered - 09 July 2013
Year-end /accounts:	31 December
Charity Correspondent:	Miss Naomi Smith Secretary 16 Borough Road Middlesbrough Cleveland TS1 5DW Tel: 01642 254544 E-mail: naomi@chac92.co.uk
Other information	
	Date of starting as a charity 05/11/1990
	First Registered as a Charity 25/10/1993
	Converted to a CIO 09/07/2013.

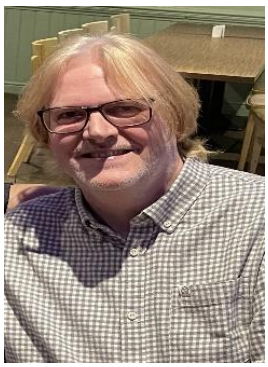
Trustees

Our Board of Trustees is responsible for the overall governance and strategic direction of us as a charity. The Board accepts ultimate responsibility for the sound professional, legal, and financial management of CHAC. The Board agrees our vision and values, sets overall strategy and policies for all key activities, oversees its implementation, and monitors progress. The trustees identify and review the risks to which the charity is exposed, and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees meet on a quarterly basis to discuss issues of importance such as organisation performance, administrative issues, budgeting issues, quality assurance, staffing levels, financial targets, and any other matters. The trustees also meet twice yearly in extended meetings for policy reviews and equal opportunity audits. Staff meetings take place every week and focus on current issues and staff welfare. The minutes of staff meetings are sent to the trustees for reviews and actions, also minutes of trustees' meetings and actions to be taken are circulated to all staff, and therefore there is continuous feedback between staff and trustees. If the charity is not working as expected, the Centre Managers will call the trustees for an extraordinary meeting where such problems will be discussed, studied, and a recommended course of action agreed upon.

Members of the trustee board

Mr Malcolm Bateman BA Hons, PGCE (Chair).



Appointed as Chair on 25/01/2017. Started as a Civil Servant then following graduation moved into tutoring and lecturing, from pre-entry to undergraduate level, in a variety of subject areas, including working within the charitable sector. Employed by Middlesbrough Council since 2006, with experience in Housing and Council Tax Benefit (IRRV Level 3 qualification), six years as a Welfare Rights Officer, before moving into Complaints and Corporate Support within Democratic Services. E-mail: malcolm@chac92.co.uk

Ms Naomi Smith BA Hons, MA (In education -trauma informed practice).

Started her career volunteering at CHAC providing Welfare Rights advice, through a scheme set up by the local job centre as a young single mum of one. Naomi then returned to education and completed an access course at a local college followed by BA degree in Social Work at Teesside University. Elected as a trustee in 2006. In 2021 she made the change from working in domestic abuse support to working as a social worker in North Yorkshire. She supports vulnerable families from a whole range of backgrounds who require social work interventions to remain safe and happy, working with those in need. E-mail: naomi@chac92.co.uk

Mr Bernard Brydon

Started his career volunteering at CHAC in 1992. Appointed as a trustee in 1999. Has 30 years' experience helping and advising vulnerable and elderly people in the housing sector who have a variety of needs; including homelessness, substance abuse, mental health, domestic violence and ex-offenders. Currently a floating officer with Stockton on Tees Borough Council, assisting homeless and vulnerable clients in securing permanent accommodation and making it a home. E-mail: bernie@chac92.co.uk

Mr Graham Williamson BA English

Started his career as a welfare rights advisor at Hartlepool CAB in 2007. Graham has an extensive experience working with vulnerable people in the Charitable Care and Health Sectors. Focusing on effective patient care, with special interest in technological advances and changes in healthcare regulations. Graham was appointed as a trustee on 15/03/2017. E-mail: graham@chac92.co.uk

Joint Centre Managers

The day to day running of CHAC is shared between Mahmoud Shehata and Leona Gellatly and all the decisions are made collectively. This job sharing is working well and is cost effective, it brings 23 years' experience of working together as well as complementing each other's varied experience. Every other week the Joint Centre Managers hold a staff meeting whereby all staff give their feedback, and final decisions are made.

Mr Mahmoud Shehata B.Sc. Hons, DMS, MBA, MBIM, (Joint Centre Manager).

Strategic management and fundraising pedigree with strong national exposure, 41 years' business management experiences, an active member in various local and national consultation groups. Joined CHAC in 2001 as an independent fundraiser, and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, and jointly developed CHAC to what it is now. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting CEO until the end of 2016, and Joint Centre Manager in Jan 2017. Mahmoud manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley. E-mail: mahmoud@chac92.co.uk

Miss Leona Gellatly

Level 5 Diploma in Leadership in Health and Social Care, (Joint Centre Manager). Started her career with CHAC in 2000 and moved up the charity management ladder to become a Welfare Advisor in 2003 while studying Social Security Policy & Practice at Teesside University, a Senior Supervisor/Caseworker in 2006, and the Centre Manager in 2014. In October 2015 Leona took maternity leave and returned back in Aug 2016 on a part-time basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client. needs. From November 2021 Leona returned on a full-time basis.
E-mail: leona@chac92.co.uk

Staff during 2023

Full time paid staff:	8 (total combined hours worked 296)
Part time paid staff:	2 (total combined hours worked 42.5)
full-time equivalent	9.2
Volunteers	14 (Placements and regular)
Health & Safety Consultant	1
IT Consultant	1
Average income:	£23,175

Senior staff and volunteers

Lucas Ainsworth- BA(Hons)	Senior Adviser/Supervisor
Margaret Foster-LLB (Hons)	Senior Adviser/Caseworker
Ian Wilson-BA	Senior Administrator
Alexander Bateman	Adviser/Caseworker
Tahira Selby	Adviser/Caseworker
Shelly Morte	Adviser/Caseworker
Shazana Arshad Ali –(UCACE)	Adviser/Caseworker
Yvonne Knight	(Passed away 2/12/2023)
Denis Bennison	Receptionist / Volunteer
Akram El Gabry	IT Consultant / Tutor
Val Yare	Health & Safety Consultant
Nina Marizia Furmanek B.A.,	Media Consultant

Independent examiner

Mr Craig Davies, ACA
Davies Tracey & Co
Chartered Accountants and Business Advisers
Swan House, West Point Road, Teesdale Business Park
Stockton-On-Tees, TS17 6BP
Tel: 01642 606003, Email: hello@daviestracey.co.uk

External quality auditors (AQS)

Recognising Excellence Limited
Unit 3, Twigworth Court Business Centre,
Tewkesbury Road, Twigworth, Nr. Gloucester
GL2 9PG.
Tel: 01452 733510 Email: info@recognisingexcellence.co.uk

Bank

Virgin Money
7 Linthorpe Road, Middlesbrough
TS1 1RF. Sort Code: 05 06 01

Legal Advisors

Avensure Limited
South Central,11Peter Street, Manchester M2 QR

Area of benefit

Tees Valley, which includes the following unitary authorities:- Middlesbrough, Redcar & Cleveland, Stockton-on-Tees, Hartlepool and Darlington, in which Middlesbrough represents 70% of beneficiaries, Redcar & Cleveland 20%. Stockton-on-Tees 8%, Hartlepool, and Darlington 2%. CHAC training program for the hard-to-reach adult attracts beneficiaries from all over the Northeast.

Who benefits.

General public, young people, elderly, people with disabilities, housebound, people with mental health problems, disadvantaged/disaffected people, young unemployed, ex-offenders, prisoners, Probation services, and special needs training services.

Number of clients

For year ending 31 December 2023, the charity was contacted 36,9615 times resulting in 3,960 people receiving one to one advice /support, 484 signposted to other providers, and 32,517 people receiving general advice. The majority came from the most deprived wards in the area. (Please see stats page 51 for full analysis.)

Membership

CHAC is a member of several national and local organisations in particular: -
Advice UK
Child Poverty Action Group (CPAG)
NCVO (National Council for Voluntary Organisations)
Middlesbrough Voluntary Development Agency (MVDA)
National Association of Welfare Rights Advisers (NAWRA)
National Homelessness Advice Service (NHAS)
Middlesbrough Financial Inclusion Group (MFIG)
RightsNet

Middlesbrough Advice Partnership (MAP)

CHAC is a founder partner of MAP, formed in 2010 and made up of the Middlesbrough Citizen Advice Bureau (CAB), Actes, Age UK Teesside, Middlesbrough Council Welfare Rights Unit,

Middlesbrough Council, and Middlesbrough Council Public Health. The partnership creates referral routes, shares best practice, and develops joint projects.

CHAC Community Money Advice (Debt Centre)

In September 2023 CHAC concluded an affiliation agreement with Community Money Advice Network (CMA), giving CHAC access to their resources, including training to provide a more comprehensive debt and money management advice in our local community, in particular areas of high deprivation, through a dedicated Debt Advice Centre based in CHAC's main town office. For more Information about CMA Network please visit: https://www.communitymoneyadvice.com/.

Meetings, Conferences, and External Audits during the year

Trustees' meetings	4
Trustees' policy reviews	2
Staff (CHAC)	12
External Audits (CHAC)	4*
Middlesbrough Financial Inclusion	4
Middlesbrough Advice Partnership	4
Conferences	6
Fund Providers	12

* External audit (Health & Safety, Safeguarding, Advice quality standard and accounts)

External organisations involved during the year.

-Middlesbrough CAB
-Actes (Achieving Change Through Enterprising Solutions)
-Middlesbrough Council Welfare Rights Unit
-Age UK Teesside
-Middlesbrough Council
--Tees Valley Women's Centre Limited (TVWC)
-Middlesbrough & Stockton Mind
-Job Centre Plus
-Hartlepool Council (ESF)
-Community Money Advice (CMA)
-Watson Woodhouse Solicitors (Housing Advice)

Financial Conduct Authority (FCA). FRN: 627715

The charity is regulated by the Financial Conduct Authority.

Advice Quality Standard (AQS)

Awarded by the Recognising Excellence Ltd, for general help with casework in welfare benefits on the 31/07/2014 and retained on 31/07/2022 for a further 2 years. The Advice Quality Standard comprises of a set of standards designed to ensure a service is well run and has its own quality control mechanisms. Meeting the AQS evidence criteria means that the service has demonstrated the minimum level good practice required to meet the standard and sets a benchmark for the advice service to build upon.

Quality assurance

CHAC has 33 years' experience in delivering these services in the local community and the quality of its advice is assured in several ways. Firstly, as a member of Advice UK, CHAC is subject to policies and procedures as set down by Advice UK. Secondly, through CHAC's Advice Quality Standard (AQS) awarded by Recognizing Excellence Ltd for general help with casework in welfare benefits on the 31/07/14, which the charity retained on 31/7/22 through external audits. Thirdly, by the provision of training and quality of advice assessments developed between all the local advice providers, which ensure uniformity and consistency throughout the local advice work sector, and finally the charity debt advice is regulated by the Financial Conduct Authority (FCA). CHAC is well connected into the service environment in Middlesbrough and has strong links into agencies such as Job Centre Plus and housing providers.

Policies and Procedures

The Charity has an office manual and employee handbook, which contain all procedures and policies in line with its advice quality standard for the manual and employment laws for the employee handbook. All policies and procedures are updated regularly, in particular:

-Equal Opportunities
-Environment
-Health & Safety
-Conflict of Interest
-Safeguarding Children and Vulnerable Adults
-Data Protection & Confidentiality
-Risk Assessment
-Complaints Procedure

General Data Protection Regulations

The charity is GDPR compliant and registered with the ICO (Information Commissioner's Office)

Insurance policies in place

Professional Indemnity
Employer's Liability
Public & Products Liability
Office

For further information contact
Senior administrator email ian@chac92.co.uk or call 01642 254544.

Yvonne Knight (6.2.1959-2.12.2023)

What can we say about the sudden loss of Yvonne Knight but how sad we all are. Yvonne's job title was Receptionist at CHAC, but in fact she was so, so much more. She was one of the first people to either hear from, or to greet clients. "The human face of CHAC". She strove to ensure that clients had the best possible care during their time with us and many confirm this by their letters and cards of thanks. Yvonne loved her job and made sure she left no stone unturned when helping clients, or staff. Her relationship with staff was wonderful. She was the "Mother Hen" to them all. She certainly kept them in check and provided great support to them. Her death has shocked us all and it really will be hard to fill her shoes. She will be missed so very much.

Area Description

The context to the work of CHAC is its location in Middlesbrough, an urban area of high deprivation. Middlesbrough has a 'rank of average score' of 5 (an increase of one, from 6 in 2015). This means it's the fifth most deprived local authority area in England, and that it has become more deprived since 2015. Seven of its wards rank in the 100 most deprived in England. Figures from the ONS show unemployment at 14.4% (second worst in the UK after Nottingham at 14.8%) and compared to a national average of 7.8%; for those in employment. It is a multi-race community with a recent high influx of refugees. Asylum seekers and refugees increased from 1 in 220 in 2015, to 1 in 145 of the local population in 2023, the largest in the UK. The area has the highest crime rate in England and Wales (with a crime rate of 129 per 1,000 people, 2022/23 stats), much of which is linked to drug and alcohol related issues. There are proportionately more women in employment than men, most of that is zero-hour contracts and part-time. Many people are caught in the credit and loan culture, which has led to the increase of personal debt amongst local people.

The need to Level Up. The Tees Valley is a prime case for levelling up

The Tees Valley has a population of 670,000, which is 1% of the UK total, but it only accounts for 0.75% of UK Gross Value Added. This is an output gap of 25% or £4.3bn per annum. Prior to COVID-19, Tees Valley Gross Domestic Product (GDP) stood at £16.1billion, the smallest economy of any city region or combined authority. In terms of GDP per capita, Tees Valley stood at £23,815 in 2019, around 72.4% of the UK rate of £32,876, which was the third lowest city region / combined authority area.

The output gap between the Tees Valley economy and other parts of England has been growing wider for several years and since the closure of the SSI steelworks at Redcar in 2015, the widening of this gap has accelerated. In real terms, Tees Valley GDP shrank by 1.5% between 2016 and 2019, the only city region/combined authority area to see a declining economy over this time.

The key socio-economic challenges facing the region can be summarised as:

■ Gross weekly earnings are lower than the national average across the Tees Valley and three of the local authority areas have a high level of disadvantage for this metric.

■ The Tees Valley is one of the most income deprived areas in England and income inequality across the TVCA area is amongst the highest in the country.

■ The employment/unemployment rates across the Tees Valley are worse than the national average and all local authorities are in the highest deciles of disadvantage for this metric.

■ The proportion educated to degree level or equivalent is below the national average across Tees Valley and four of the local authority areas are in the highest deciles of disadvantage for this metric.

■ The deprivation rankings for all local authorities are in the highest deciles of disadvantage, with two local authorities in the top ten most deprived nationally. 121 or 29% of Tees Valley's 417 Lower Layer Super Output Areas (LSOAs) are in the 10% most deprived nationally, almost three times the national rate.

Office for National Statistics mid-year 2021 Estimation.

Source: Office of National Statistics (Mid 2021)	Middlesbrough	Stockton On-Tees	Redcar & Cleveland	Hartlepool	Totals
Estimated residents	141,300	197,400	137,200	93,800	**569,700**
Number of households	58,164	83,953	55,441	43,120	**240,678**
Residents describing their health as good	60%	61%	59%	62%	
16-74 years old having no qualifications	36%	30%	35%	37%	
Unemployment rate for economically active	6.2%	5%	5.2%	5.5%	
Indices of deprivation 2019, score of 317 local Authorities in England, (updated mid 2021)	**5**	**73**	**40**	**10**	

Key Services

What does the project do to achieve its purpose?

It provides one to one advice on statutory rights to anyone in need of assistance with a focus on people who have mental or physical health conditions, are threatened with homelessness, or are living in poor conditions. The advice covers all range of welfare benefits available, all aspects of housing rights and debt related issues.

It assists clients to complete claim forms, and it carries out benefit checks with all relevant clients to identify unclaimed benefits to maximise their income and ensure security of tenure, mental wellbeing, and to reduce social exclusion.

It provides free representation in person at appeal tribunals and before county courts, which includes all required preparations and submissions.

It negotiates and liaises on behalf of clients with landlords (social and private), and Local Authorities, covering a wide range of issues, including homelessness, disrepair, rent arrears, and illegal eviction.

It negotiates on behalf of clients with creditors to agree a workable solution for debt repayment, reduction, or getting the debt totally written off when possible.

It refers clients to other qualified suitable providers in the event that CHAC cannot help them.

It provides outreach advisers to make home visits and carry out neighbourhood advice sessions to people with mobility needs, mental health problems, minority ethnic people unable to access advice because of cultural restrictions, sick or disabled, older people, and those who have problems of a personal or potentially embarrassing nature.

It provides training placements and support for prisoners during their resettlement programs to remove their barriers to employment and help them to settle back in the community.

It provides training placements and support for young unemployed at risk of offending, and residents who are both socially and economically excluded to move them closer to the labour market.

What does the project do to sustain its purpose?

It will continue to make sure, through direct and indirect media, that all the people in the community are aware of and will make use of its free advice, representations, and training provisions when they need it, and that its service is equally accessible to all of them.

It will continue to work with national parliamentary groups on Homelessness and Housing needs to improve urban living and introduce affordable housing in areas of high need.

It will continue to work with local and national partners in developing preventative strategies for vulnerable groups, such as those in debt or living in poor conditions, creates referral routes, shares best practice, develops joint projects, makes good use of partners combined resources and provides an electronic forum for the public and users to voice their views on how we can improve our services and provisions.

It will continue to improve its human, physical, and financial resources to meet its clients' needs and changes in social and economic policies. The shape of work (e.g., outreach) will change to meet and address new circumstances as these arise.

It will continue to improve its quality of services by monitoring and maintaining its Advice Quality Standard (AQS) procedures, staff training, clients' feedback, and consultation with other providers.

It will continue to develop strategies with, for, and among partner professionals who are dealing with prisoners' rehabilitations and young people at risk of offending and aims to convince the statutory sector that it is more cost efficient to provide this type of on-the-job training and employment support rather than traditional day care or medical models of intervention, using the excellent outcomes achieved in previous years. On average, each person excluded from the labour market costs the health and social care sector over £30,000, a cost which could be alleviated if programmes were in place that allowed and supported residents who are socially excluded from the labour market to gain employment.

It will continue its diversifications of its sources of income and rely on long-term service contracts.

Priorities Last Year – Next Year

In last year's Annual Report 2022, we aimed to develop and maintain our services in a number of ways for 2023:

-Maintain all the charity accreditations and provisions. (achieved)
-Continue to provide advance training for our staff and volunteers. (achieved)
-Increase our capacity to deal with complex casework by employing a debt/housing advisor. (Debt case worker started on 3/10/2023) (achieved)
-To improve the CHAC website. (moved to 2024)
-Continue to expand CHAC services into Redcar and Cleveland two new hubs in Southbank Library and Skelton Library (achieved)
-Investigate possibilities to have a mobile advice unit. (moved to 2024)
-Update IT system by early 2023 (achieved)
-Complete the short film about CHAC's services by early 2023 Please see short film on https://www.youtube.com/watch?v=0BCT-b9jGa8 (achieved)

In the next 12 months (2024), we will seek to develop our services in the following. ways (challenges ahead and prioritise for the next 12 months).

-Maintain all the charity accreditations and provisions
-Continue to provide advance training for our staff and volunteers
-Increase our capacity to deal with complex casework by increasing number of hours delivering complex casework
-Reduce waiting times by providing drop in services
-Continue to expand CHAC services into Redcar and Cleveland by increasing our services in East Cleveland and South Bank to address service gaps in areas with reduced availability.
-Investigate possibilities to have a mobile advice unit.
-Improve the CHAC website
-Improve our debt advice services by providing more debt training to our staff and to provide a more comprehensive debt and money management advice in our local community in particular areas of high deprivation
-Collaborating with Local Health Authorities, providing support and referral route to their patients' Waiting Well programmes.

Chair's Report

I am now into my 7th year as Chair of Trustees at CHAC and am always pleased to see the exceptional service and dedication offered by all involved.

2023 has been no different and again we have grown and continue to support many vulnerable people. The year has, however, been marred by the sad loss of our colleague Yvonne who will be sadly missed.

It is wonderful to see that CHAC continues to be such an important, and indeed necessary, source of support for those people facing difficulties for many reasons. We have now seen the addition of a specialist debt worker which supports the community even more as CHAC provides a service in Middlesbrough and beyond.

The offices are looking even better than before and with the friendly reception staff always welcoming, CHAC is, as ever, a welcoming environment for what is often a very difficult time for those who benefit from our services.

All staff, volunteers included, and trustees continue to be dedicated and proud of what we do which is undoubtedly reflected in the level of success. Indeed, CHAC has emerged post COVID stronger and more determined than ever.

It was also wonderful to see all the effort and time put into the production of the video about CHAC come to fruition and receive such positive feedback. I would strongly encourage everyone to view the video to gain an insight and feeling for what we continue to achieve which can be found at chac92.co.uk, under the about section, or by using this link CHAC - Serving the community since 1992 - YouTube

In continuingly difficult times, for many, the cost-of-living crisis, continuing challenges to benefits, rising housing costs, spiralling debt, and an uncertain year ahead, to know there is support available from such dedicated staff is in itself very rewarding.

I hope the year ahead proves to be as successful and more, that CHAC continues to help even more people and that our support can reach a wider community beyond the immediate locality, help is needed everywhere.

Malcolm Bateman Chair
E-mail: malcolm@chac92.co.uk

Joint Centre Managers' Report

During 2023, welfare benefits remained the largest advice area we delivered and represented 92% of our workload. This gives us some of the clearest insights into the way in which the system works and the challenges it poses. Also, it contributes to Middlesbrough Council targets to tackle Child Poverty and Financial Inclusion by helping those on low incomes.

Our specialist welfare benefits advice was delivered to the general public, which includes vulnerable people with complex needs and members of minority ethnic communities. Our specialist advice covers the full range of advice topics including in person representation at First Tier Tribunal and assistance with preparing and presenting cases at the Upper Tribunal.

CHAC conducts necessary research on legal matters, prepares submissions, advises clients on the applicability of the law to their case and then makes arguments to the relevant Tribunal or to the relevant Government department (primarily Department for Work and Pensions or local authorities).

We can't emphasise enough the importance of maintaining an up-to-date training program in an everchanging political and economic environment; to that effect during 2023, we provided advanced training for our staff and volunteers to extend their skills to cover a wider range of welfare, debt, and housing issues and increased their capacity to deal with complex casework as well as deal with the increased number of new clients resulting from the economic downturn.

We further enhanced their capabilities by concluding an affiliation agreement in September 2023 with Community Money Advice Network (CMA) giving CHAC access to their resources, including training to provide a more comprehensive debt and money management advice service in our local community, in particular in areas of high deprivation.

CHAC's On-The-Job Training Project is deeply committed to providing comprehensive training opportunities for Tees Valley residents. This project is particularly tailored to address the unique struggles of individuals navigating through major life transitions. The primary aim is to assist those lacking essential support to seamlessly integrate into the labour market. Key challenges addressed include homelessness, mental health issues, abuse, substance misuse, offending, and poverty, coupled with secondary disadvantages like debt, learning disabilities, and a lack of employability skills.

This project didn't only reduce offending but to date helped 1950 beneficiaries to gain sustainable employment and improve their quality of life. This program makes up more than 50% of CHAC's volunteers and will continue to do so during 2024.

During 2023, 3,960 people benefited directly from our services and 3,864 people benefited indirectly as part of the claim e.g. (spouse/partner/children), we also responded to 32,517 general enquiries and signposted 484 people to other services and helped 12 hard to reach adults through our training program.

39% of our clients said that our services reduced their social exclusion, 31% said it improved their quality of life, 30% said it improved their mental health, 98% were satisfied about the advice quality, 88% satisfied about the outcomes of their issues, and 97% will recommend CHAC.

CHAC's impact is significant to both the individual client, their families and dependants, and to the wider community. We have helped secure £6.9M in unclaimed entitlements for our clients. This has resulted in a significant reduction of worry and fear, an improved standard of living for the recipient and a substantial impact on their community i.e. bills being paid, rent being paid, homes being maintained, revenue to local shops etc. The overall effect of this results in jobs being created which in turn benefits both the beneficiary and the local community. This money would have remained unclaimed and therefore lost to the community.

The charity also puts significant commitment of time and resources to measure the outcomes of its provisions and tracks its performance over time and monitor specific indicators to make sure that our provisions stay on course. (Please see pages 27-28 and 51-61 for full stats for outcomes and impacts.)

We are pleased to report that the charity complied with its Advice Quality Standard (AQS) accreditation during 2023 by demonstrating that we are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of our clients. The provision of an assured quality service does mean a significant investment in staff time, resources, and employment of outside consultants to carry out internal audits, not just at the application stage, but also on an on-going basis. We consider this investment worthwhile, as it means the people of Tees Valley are receiving a high-quality service, inspected, and approved by an external agency.

For the 14th year running, CHAC and partners (Middlesbrough Citizens Advice Bureau, Age UK Teesside, and Middlesbrough Council Welfare Rights) jointly delivered welfare advice in 11 local hubs, created referral routes, shared best practice, developed joint projects, made use of combined resources, and provided an electronic forum for the

public and users to voice their views on how we can improve our services and provisions.

The Charity continued during 2023 to adapt to the evolving digital landscape to remain competitive and engage with its donors. For IT training and development please see page 36.

The support received from our Trustees during the year was invaluable, not just by providing organisational support but also by engaging with our partner organisations to prevent homelessness and isolation, and making sure that our policies are updated and ensuring the wellbeing of everyone involved with the delivery of our services.

Our staff and volunteers have become a lifeline for many people, and we are very grateful to them for all their hard work during this challenging and unpredictable times. We may not be able to predict what further challenges are ahead, but I am confident that our staff and volunteers will continue to deliver high quality, free, impartial, and independent advice to the community of Tees Valley and help alleviate some of the burdens.

Volunteer recruitment and retention was increasingly difficult in 2023. This is partly due to demographic shifts, as the traditional pool of older volunteers is shrinking. Additionally, the changing nature of work and the rise of remote employment have made it more challenging for people to commit to regular volunteering.

For 2024 we will continue working with local partners on the design and delivery of services to meet rising demands, look for opportunities to develop our services and maintain our accreditations, provide the right environment for our services, make the best use of digital tools and approaches, empower clients to self-help and address problems before they become serious issues.

Mahmoud Shehata & Leona Gellatly
Joint Centre Managers
E-mail: mahmoud@chac92.co.uk, E-mail: leona@chac92.co.uk

Staff and Clients Wellbeing

All our provisions support people's wellbeing with particular emphasis on maintaining independence, reducing isolation, and improving their quality of life. We help them to take control or keep control of their finances during this difficult period and help to keep them secure in their homes and allow them to focus on other issues such as their own health or that of their family members. Our service also takes care to target older people who are often vulnerable and may have fixed incomes if they are retired.

The Charity works closely with Middlesbrough and Redcar & Cleveland NHS Social Prescribing teams, receiving many referrals through their Waiting Well Programme. Patients are more likely to recover well and may even make longer term changes that improve their health and wellbeing by reducing social and financial isolation in particular patients living in deprived wards. CHAC helps by providing welfare, housing, and debt advice to these vulnerable individuals at an important point in their treatment.

Staff wellbeing has also been a focus. All our staff work from home when possible and have the flexibility to make this decision by themselves. Happy, healthy staff mean that they can be more productive and help to improve the quality of service we provide to clients.

For the second year running we received a generous grant from the Tudor Trust earlier in the year, allowing CHAC to fund a wellbeing grant to all staff and volunteers for up to £300 each to be spent on something that would improve their wellbeing as a reward for their hard work during the Covid 19 pandemic.

CHAC fosters a supportive culture where staff feel safe discussing mental health, and equipping them with tools for self-education and coping strategies to reduce depression risk.

Health and Safety

The Charity employs the help of an external health, safety, and wellbeing expert on an ongoing basis to:

- Assess current wellbeing strategies and provisions available to employees.
- Map out, plan, and implement an effective health and wellbeing strategy.
- Improve attendance, productivity, and retention.
- Review staff feedback.
- Provide the training necessary for trustees, staff, and managers.

The Charity Health, Safety & Welfare audit took place in Sept 2023, after which the Charity implemented all its recommendations, and the training took place on November 2023.

Safeguarding

Safeguarding underpins all the work that we do. CHAC follows recognised procedures set by its Advice Quality Standard when dealing with vulnerable members of the community. CHAC provides the appropriate training and supervision for its staff and volunteers to ensure this safeguarding, and all its staff are DBS checked.

CHAC's strict safeguarding policies for children and vulnerable adults are reviewed annually However, if changes are identified in the interim because of amendments to legislation or similar, updates will be made as soon as possible.

Training and review

CHAC ensures that appropriate safeguarding training and refresher courses are available to all staff and volunteers. The training covers directions on how to listen, react, and record any allegations/concerns.

In 2023 the safeguarding training was delivered by Naomi Smith, an experienced safeguarding practitioner, on the 29 November 2023. This covered the legislative basis for safeguarding, the signs of something that would give rise to a safeguarding concern, how to report it, and how to record any concerns or allegations. The policy was reviewed also on 29 November 2023.

Environment

CHAC supports the development of sustainable local communities, mainly in the area of raising awareness and understanding of the need to conserve natural resources and the environment. Beneficiaries access opportunities to activities which support the framework of local agenda 21 and the local council's environmental sustainability strategy.

Graham Williamson, Trustee
Email: graham@chac92.co.uk

Preventative Strategies, Clients' Care, and Equal Opportunity Monitoring

CHAC is driven by its ambition to make things better for people, individually and collectively, the power of good advice to help people solve their problems and to change the underlying causes of problems. Our preventative strategies are to make sure that:

1. Our advice is fit for the future not just for current issues.
2. We are there for people when they need us to make the biggest impact.
3. We close the gap in service delivery to reach the maximum number of people who require our support.
4. We take early action to prevent people reaching crisis by addressing problems as soon as they occur.

The above strategies influence the ways we design, deliver and where we operate our services in a way that puts people's needs first. We also know advice is at its best when it gives people the knowledge and confidence to help themselves and others. We recognise inequalities are entrenched in our society, so we work to remove barriers and design approaches that are inclusive and meet the needs of marginalised groups.

Our outreach and home visiting services are a key strength. This is how we reach people across different communities and develop new ideas and ways of working. It also means that we have a wide experience across our service, lots of opportunities to learn from each other, and the ability to work together to have a huge impact.

We're rooted in the community and strengthened by trustees, staff, and volunteers who lived and brought up their families within the community, extending our reach and impact beyond the advice we give individuals.

At our heart, we're about people helping people and from our earliest days this has included volunteers working alongside paid colleagues. A key element of how we'll always operate is by the amazing power of volunteering. We'll continue to develop our volunteering models to maintain this contribution to our service, and the connection this provides to our communities.

When we help people, we see the whole picture rather than one isolated problem. We see how people's issues interconnect and work hard to find a way forward that's right for them. We're proud that people trust and recommend us. We invest in this expertise and trust and use it to shape our advice work.

We're good partners. We know we can only make the biggest difference for people we support when we work alongside others. We work in partnership across our network as one service, in each community, and with others who want to shape a society where people face far fewer problems. We know that some of the tough challenges that people face can't be solved by one adviser or one organisation. This is why we continue to forge links with organisations across the Tees Valley to address complex challenges or deep-rooted issues.

Our 14 years long-standing partnership with Age UK, Middlesbrough Welfare Rights, Actes, and Middlesbrough Citizens Advice continues under the Middlesbrough Advice Partnership (MAP). This service provides advice to residents of Middlesbrough on their entitlement to benefits (by completing benefit checks, filling forms, and similar). This is usually in community settings such as Community Hubs and Libraries but also other venues throughout the Middlesbrough area. The work of MAP helps to ensure that people avoid hardship and debt by making sure that their income is maximised.

Likewise, our recent affiliation agreement with Community Money Advice Network (CMA) which gives CHAC access to their resources, including training to provide a more comprehensive debt and money management advice in our local community in particular areas of high deprivation.

CHAC is also an active member of the Middlesbrough Financial Inclusion Group (FIG) who meet quarterly to discuss wider financial issues throughout Middlesbrough and includes a huge range of organisations, from other small charities to Middlesbrough Council, large Housing Associations, and the Department for Work and Pensions. Involvement in FIG helps us to make sure that our voice is heard by a wider range of organisations and help to advocate for solutions to improve people's lives and wellbeing.

We have also attended meetings in Hartlepool and Redcar & Cleveland, where similar FIG groups have been established over the last few years.

As well as FIG and MAP we have also made closer links with other local charities on a one-to-one basis, exploring ways that we can help their clients and how they can access our services, either delivered in house or at their venue. For instance, our highly successful hubs based at South Bank and Skelton made our services more accessible to clients from Redcar & Cleveland.

CHAC also participated in several national and local conferences. The objectives of these conferences and meetings are varied, for example helping people to get a better financial deal from their local banks and other credit providers, aiming to reduce financial exclusion in the Northeast, raising awareness and understanding among

members about local and national issues, and increasing access to activities which support the framework and objectives of our national and local alliances.

We work together as a service to scan the horizon and our constant radar keeps us alert to immediate and longer-term shifts. We use this to identify ways to respond and create better ways to support people and advocate for change. The power of our partnership means we come together to respond collectively, at scale, and with more impact.

Our continuous investment in up-to-date technology, didn't just help us to provide our services during the Covid 19 lockdown without loss of quality and to increase our staff capacity to meet the demand on our service but also helped identifying areas of need (including hidden need), targeting resources more effectively, ensuring that resources reach their targets quickly, efficiently and in ways that work best for our beneficiaries.

CHAC continued to develop its training programme for staff and volunteers using e-learning, webinars, and external tutors to deliver essential training such as safeguarding, health & safety and wellbeing, and data protection, and to develop staff skills when delivering our provisions.

The above is a brief overview of the actions taken by CHAC and working partners over the past year which, when taken together, means that we help to prevent social exclusion, improve quality of life, and promote mental wellbeing.

Clients' care and feedback

As part of our commitment to improving the service, we ask our clients from time to time to complete the client feedback questionnaire form to provide our clients with the opportunity to participate in the development of CHAC service. The questionnaires are analysed annually to identify the trends. During 2023 the charity received 85 feedback questionnaires, several thank you cards, and many thank you gifts (biscuit tins, tea bags… etc.) from its clients in appreciation for the help received by CHAC staff. The table below analyses the responses received.

How long did you wait for your initial appointment?	
Less than 1 week	57%
1-2 Weeks	37%
3-4 Weeks	5%
Over 4 Weeks	1%
Not Answered	0%

How well did the advice received adress your issues	
Well	99%
Poor	0%
Not Answered	1%

How well did we listen to what you had to say?	
Well	98%
Poorly	0%
Not Answered	2%

Are you satisfied with the outcome of your case?	
Yes	78%
No	13%
Not Answered	10%

How were you treated by Reception staff?	
Well	98%
Poorly	0%
Not Answered	2%

How satisfied were you with the level of Follow up & update	
Well	94%
Poorly	3%
Not Answered	3%

Would you recommend us to someone else if they needed help and advice	
Yes	97%
Not Answered	0%
Not Answered	3%

Clients Feedback 2023	

Reasons for non-satisfaction	
DWP Refusal	85%
Taking too long for appeal	5%
Not Answered	10%

Do you have any further questions or suggestions that may help us improve our level of service?			
Carry on the way you are	34%	Reduce waiting time	17%
Expand to Redcar and Cleveland	37%	Bigger office please	12%

Testimonials

The Charity have a strict policy not to accept any gifts such as money, all types of alcohol, tobacco, and cigarettes, or any gifts which exceeds more than £15.00 in value. The Charity through the year received tea, coffee, and chocolate gifts as well as hundreds of thank you cards. Below is a section of them:

To Tahira and Staff.

I just wanted to say how grateful I am for all your help and support during the most difficult time of my life. You have all been very kind to me and Tahira dealt with my case with compassion and did not give up until I recieved the apology I needed. I hope my case and its resolution can help others in the same circumstances, so again a big thank you.

From

To Shelly and her 'gold' team,

The very best of wishes and a big thankyou to you all - from:-

To the Receptionist staff.

Thankyou so much for your help & support. You have made me feel safe and heard. You all are very friendly and very helpful. Thankyou for your kindness.

Lots of love

XXX

To the staff,

Just to express my thanks for your help & support throughout the last quarter. I've successfully been

awarded LCWRA & the DWP decision is a huge relief. It is without question down to your input & form filling assistance. Thank you. In addition I'll receive the outcome after my recent PIP Assessment in approx 2 weeks time. I'll keep you informed.

With gratitude

Equal opportunity monitoring during 2023

Staff and Executive members	Male	Female	Trans Gender	White	Ethnic	Disabled	Age 60+
Executive Members	3	1	0	4	0	0	1
Paid Staff	4	6	0	8	2	1	3
Volunteers	7	7	0	9	5	3	5
External Tutors	1	2	0	2	1	1	1
Totals	15	16	0	23	8	5	10
%	48%	52%	0	74%	26%	16%	32%

Clients	Male	Female	Trans Gender	White	Ethnic	Disabled	Age 55+
Clients Total Directly and Indirectly Benefited	3278	4499	17	6494	1330	883	3912
%	41.9%	57.9%	0.2%	83%	17%	11%	50%

Training programme 2021/2023. Results for 100 trainees	Male	Female	Trans Gender	White	Ethnic	Disabled	(18-25)	(26 & over)
Beneficiaries Total	54	46	0	70	30	8	58	42

(Also see beneficiary numbers, outcomes, and equal opportunity monitoring pages 51-61.)

Bernard Brydon -Trustee
Email: bernard@chac92.co.uk

Staff Training and IT Development

Essential Training

Type	Cycle	Date completed	Provider
Safeguarding	Annual	29/11/2023	Naomi Smith BA (Hons), MA. Social worker with Middlesbrough Council
Data Protection	Every Two Years	Due by 25/8/2024	MOORE ClearComm. Data Privacy and Cyber Security Consultant
Health & Safety and Wellbeing	Annual	19/1/2023 16/2/2023 2/3/2023 9/11/2023	Ms Val Yare Consultant, Expert in Health & Safety, and wellbeing
Emergency First Aid	As required	All nominated First Aiders training is up to date	Red Cross and St. John's Ambulance

Aims

- Ensure clear understanding of duties and responsibilities among all staff.
- Maintain 100% compliance with mandatory legislation and associated training.

Objectives

- Establish Risk Assessments for all identified spaces, work activities, and equipment with significant risk. Implement a mental health plan within the people strategy, promoting awareness and enhancing wellbeing support for staff. Ensure Equality Impact Assessments are in place for new policies where necessary.
- Equip staff to recognise signs of abuse, respond to suspected or alleged abuse, understand methods to reduce the likelihood of abuse, and know how to recognise and report unsafe practices.
- Safeguard data from malicious or accidental damage, promptly restoring data in case of loss or damage. Ensure data accessibility only to authorised personnel.

- Provide first aid training to prevent worsening injuries, aid recovery, relieve pain, and protect the unconscious until medical experts arrive.

Development Training Section

Aims

Our primary goal is to equip all advisors and caseworkers with the essential tools required for precise guidance on various benefit entitlements. Training opportunities enable them to evaluate case studies, navigate scenarios, and acquire valuable insights and strategies to effectively assist clients through the intricacies of the welfare benefits system.

Objectives

- Enhance the accuracy of advice, minimise repetitive processes, and expedite the attainment of correct entitlements for clients.
- Increase individual staff capacity and self-development, particularly in areas such as advising individuals with dementia.
- Identify and share best practices, promoting an anti-discriminatory approach.
- Address recommendations from performance appraisals.
- Evaluate the effectiveness of a new performance management system.
- Define clearer performance expectations (outcomes).
- Invest in staff development.
- Improve IT and computer skills to boost efficiency, support remote work, reduce waste, and contribute to CHAC's goal of becoming 99% paperless.

How CHAC identifies staff training needs

CHAC's training needs analysis is a systematic process aimed at identifying required training and providing details related to its implementation. This process identifies the skills, knowledge, and attitudes that CHAC staff need to enhance performance. Identification occurs through: -

- Discussions with staff during annual appraisals, one-to-one meetings, and staff meetings, leading to relevant training for up-to-date knowledge and skill development.
- Monitoring changes or updates in legislation related to benefit entitlements advised by the Charity.
- Managerial recognition of the need for refresher training for staff and volunteers to reduce errors and foster a culture of continuous learning.

- Networking with relevant local or national organisations to exchange ideas, implement best practices, and advocate for changes in government policies.
- Staff-initiated requests for attending webinars, online courses, conferences, or purchasing law books to enhance advice-giving abilities, mental health, and overall wellbeing.

Training Accomplished in 2023

Throughout 2023, our dedicated staff engaged in a variety of internal and external training courses, enriching their knowledge and skills in key areas. The training sessions included:

- Sexual Violence Awareness: Explored abuse awareness, various forms of abuse, understanding sexual violence laws, and identifying abusive behaviour.
- CPAG Managed Migration: This webinar looked in detail at the process by which claimants will be migrated from legacy benefits to UC and the rules regarding transitional protection to ensure that claimants are not worse off.
- Dementia Awareness: Covered the nature of dementia, perspectives of individuals with dementia, and strategies to support them effectively.
- Migration to UC Training: Provided insights into transitional protection, migration procedures, and different rules related to Universal Credit.
- Money Guidance: Included 6 modules addressing diverse types of debt, offering guidance on effective advising and outlining relevant procedures.
  - Introduction to Foundation Modules
  - What is Money Guidance
  - My Role in Money Guidance
  - Personal and Professional Boundaries
  - Who is Money Guidance for
  - Signposting and Sources of Information for Money Guidance
  - Continuing my Money Guidance Journey
  - Foundation Assessment practice
  - Foundation Assessment
- Our Trainee Debt caseworker has completed City and Guilds Qualification in Money Guiding
- Charitylog Excel Reporting Template: This course focuses on creating efficient report templates for routine needs. Advanced template creation, data summarisation, and enhanced analysis using countifs. The course aims to empower participants to adeptly utilise Excel within Charitylog for customised and data-driven reporting.
- Charitylog: Internal Training: This included how to work with Charitylog and explanation of the tabs etc and where to record certain elements of advice.

- Charitylog: Managing Staff & Volunteers Designed for Charitylog users familiar with System Administration, this course covers key areas in managing staff and volunteers. Topics include webforms, recruitment projects, additional fields for key dates, and management projects.
- CPAG Benefits for Non-EEA Nationals: Covered laws, eligibility criteria, and available public funds for non-EEA nationals.
- Wiser Advisor

- Introduction to Debt Advice
- Basic Banking Rights Module
- Credit Referencing: The Essentials
- Introduction to Income Maximisation
- Standard Financial Statement (SFS)
- Introduction to Welfare Benefits
- Advising Clients with Gas and Electric Debt
- Introduction to Breathing Space

- CPAG Benefits for EEA Nations: Explored laws, eligibility criteria, and available public funds for EEA nationals.
- Severe Mental Illness Awareness Training: Covered managing mental health at work, supporting individuals with mental health challenges, and customer support related to mental health.
- NAWRA Conference: An overview of the managed migration process and how transitional protection works, with a look at some early experiences of how it can go wrong from Bristol.
- Loan Shark & Illegal Money Lending Awareness: Raised awareness of illegal money lending, addressing topics such as identifying loan sharks, the role of the Illegal Money Lending Team, signs of illegal lending, supporting victims, reporting procedures, and community involvement.
- Fuel Poverty: Delivered by the Yorkshire Energy Doctor, covering the cost of energy bills, tips for managing bills, advice for handling payment difficulties, available schemes and grants, energy-efficient practices, and ensuring energy suppliers are aware of customer vulnerabilities.

Training Providers

- Wiser Adviser www.wiseradviser.org
- National Homelessness Advice Services (NHAS) www.nhas.org.uk
- Child Poverty Action Group (CPAG) cpag.org.uk
- Shelter england.shelter.org.uk

This diverse training portfolio reflects our commitment to continuous learning, enabling our staff to stay informed and offer the highest quality support to our community.

Training Focus for 2024/2025

In the upcoming year, CHAC's primary training objectives for 2024/2025 revolve around empowering all staff with essential skills and knowledge. This comprehensive training, whether conducted in-house or online, aligns with the charity's core objectives. Key priorities include staying current with legal changes impacting the primary service of delivering welfare advice to the public and fostering continuous improvement of individual skills through self-development initiatives.

Essential Training:

To ensure compliance with legal requirements and maintain a high standard of service, the following essential training sessions are planned: Health and Safety Awareness

- Emergency First Aid at Work (arranged before expiry in 2024 & 2025)
- Safeguarding Refresher (scheduled for September 2024)
- GDPR Refresher (scheduled for August 2024)

While certain training sessions were initially planned, unforeseen circumstances led to their postponement. These sessions are now anticipated to be completed in 2024, allowing staff to participate and enhance their knowledge and skill sets.

Wellbeing Training

- Personal Safety & Lone Working: This course addresses risks associated with lone working, providing tools to minimise risks and increase confidence in managing personal safety and conflict situations.
- Mental Health Awareness Client Support: Training focuses on understanding mental health's impact on both staff and clients, offering skills to maintain mental health at work, respond to and support clients, and cope with challenging situations.
- Loss & Bereavement Awareness: This training deepens staff understanding of how bereavement impacts individuals, addressing factors influencing grief, identifying needed support, and overcoming barriers to discussing loss and grief.

Confirmed and Booked Training

- In addition to the above, CHAC has confirmed and booked the following training sessions:
- Part 1 Generalist Debt Advice: Covers causes and effects of debt, vulnerability, debt, and mental health, the debt advice process, and more.
- Part 2 Generalist Debt Advice: Focuses on financial case studies, debt resolution options, priority and non-priority debts, and post-judgment options.
- Part 3 Generalist Debt Advice: Covers tackling problem cases, negotiating with difficult creditors, enforcement agents (bailiffs), and debt relief orders.
- Part 4 Casework/Specialist Debt Advice: Includes credit reports, options, and strategies for dealing with debt, debt respite scheme (Breathing Space), and illegal money lending.
- Part 5 Casework/Specialist Debt Advice: Covers file reviews, business debts, repossessions, council tax, advocacy, and the court system.

- Part 6 Casework/Specialist Debt Advice (Insolvency): The final training day explores insolvency options, administration orders, bankruptcy, debt relief orders, and individual voluntary arrangements.
- These training initiatives reflect CHAC's commitment to continuous improvement, ensuring staff are well-equipped to meet the diverse needs of the community and provide exceptional services.

Development Training Managers

- Financial Management Aspects
- Funding Strategies

Leona Gellatly
Joint Centre Managers
E-mail: leona@chac92.co.uk

Picture above for Leona Gellatly, Mayor of Middlesbrough Chris Cooke (middle), and Lucas Ainsworth, Supervisor (Becoming Dementia Friendly campaign 2023)

IT Training and Development

2023 was a year in which we were able to make some significant improvements to our IT infrastructure. Whilst the refit to our existing fleet of laptops that was successfully carried out a few years previously allowed us to continue using them, by 2023 it was clear that they needed replacement. We therefore were able to procure new laptops and also replace the reception desktops. This has improved reliability with fewer connectivity issues and fewer instances of advisers or reception staff having no access to our cloud-based systems.

We have also taken the opportunity to significantly improve on cyber security. Whilst we've always ensured that access to sensitive data is controlled with passwords, timed lockouts, and similar measures, we've upgraded our devices to Windows 11 to take advantage of Microsoft's latest security features. We've also rolled out Bitlocker Encryption to all hard drives and the ability to remotely wipe any lost or stolen devices.

Whilst confidential client data has always been cloud based and protected via passwords to login into those cloud services, therefore loss or theft of a device wouldn't risk a data breach, this extra level of security just adds additional assurance. As in previous years we've continued to participate in various conferences and meetings via Zoom and Teams. We've even been able to take part in a Tribunal hearing for a client remotely via video link.

For the coming year we intend to upgrade our printing and scanning abilities as our existing printer has become life expired and the volume of materials that require scanning and uploading for applications has increased. In addition this will aid in reducing the amount of paperwork that we need to store and deal with (with the environmental and security implications that come with that).

We also intend to refresh all our staff on Data Protection issues to ensure that they are always aware of their responsibilities and to help ensure that we are fully compliant with any changes that may occur within Data Protection law. Following Brexit, it is now possible for the UK to diverge from the original EU GDPR that was established in 2018.

Lucas Ainsworth, Supervisor
lucas@chac92.co.uk

Core Services -The work we do

Navigating the evolving benefits system can be challenging, but it's crucial to recognize that assistance may be available based on individual circumstances.

Our primary focus is on providing practical help and financial support to various groups, including the unemployed, those with low earnings, disabilities, children, retirees, caregivers, and individuals dealing with illness.

We also provide intensive support to those people who need it, including people who have a mental health issue, dementia, adults with learning disabilities, older people, and people for whom English isn’t their first language.

These services take place by telephone, video link, email, face to face appointments, or home visits. The face-to-face appointments take place at CHAC office in Middlesbrough Town Centre or at any of the 11 local hubs covering the 19 Council wards in Middlesbrough. Also, our services are available in South Bank and Skelton Libraries, covering clients coming from the Redcar & Cleveland area.

In 2023, CHAC assisted 3,960 individuals with comprehensive welfare advice. Our Help to Claim service supported clients in applying for benefits, covering key areas like Universal Credit, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit, Housing Benefit, Discretionary Housing Payments, Council Tax Support, Personal Independence Payment, Disability Living Allowance, Attendance Allowance, and Carer’s Allowance.

Categorization of Welfare Advice

- Simple Advice*:* Advisors work with clients through confidential interviews, phone calls, emails, or letters. This includes situational assessments, benefit entitlement reviews, addressing changes of circumstances, and direct support with forms, letters, or calls.

- Complex Advice: Caseworkers provide intricate support by aiding clients in preparing and submitting necessary documentation. This involves a thorough review of clients' extensive medical notes and Tribunal documentation prepared by the DWP. The detailed scrutiny enables the caseworkers to construct a clear and comprehensive understanding of the issues the client faces, allowing for the inclusion of essential facts within the submissions they prepare. Additionally, caseworkers actively participate in face-to-face appeal Tribunals, particularly for cases involving benefit refusals or terminations. Due to delays in the Tribunal

Service listing hearings, cases may be open for more than six months. When the case is initially opened, the demanding nature of preparing for a Tribunal hearing will require the caseworker to carry out six or seven weeks' worth of work preparing that individual case so it is ready for a hearing. Once the extensive preparatory work is completed the caseworker will, at a lower intensity, continue to review the case and remain in contact with the client for the many months it will take waiting for a hearing to be listed. Our steadfast commitment is to empower communities through the provision of accessible and comprehensive welfare rights assistance.

Personalized Assistance

1:1 assistance ensures individuals receive support across various welfare system aspects. Key offerings include:

Information and Guidance

- Furnishing information on available welfare benefits and eligibility criteria.
- Providing guidance to navigate the complex welfare system.

Benefits Assessment

- Conducting personalized assessments based on individual or family circumstances.
- Analysing income, living expenses, and relevant factors to pinpoint suitable benefits.

Application Support

- Helping in completing application forms.
- Providing support in preparing for interviews or assessments.

Appeals and Advocacy

- Assisting individuals in filing appeals and providing advocacy during appeal hearings.
- Extending support to resolve issues related to benefit delays or incorrect payments.

Financial Planning

- Helping in financial planning during transitions between welfare benefits or changing circumstances.

Referrals to Other Services

- Collaborating with community organizations for holistic support.
- Making referrals to mental health services, healthcare, or educational programs.

Drop-in service (New)

In November 2023, we started a drop-in service dedicated to Welfare Benefits Advice, available on Mondays (1:30 PM - 4:30 PM) and Thursdays (9:30 AM - 12:30 PM). This service addresses the growing demand for assistance and reflects our commitment to identifying and meeting specific client needs through personalized appointments. The drop-in service may expand based on demand, further enhancing our responsiveness to evolving needs.

Appeals at Welfare Benefits Tribunals

In 2023, individuals sought assistance primarily for disability benefit appeals, particularly related to Personal Independence Payment (PIP), where the Department for Work and Pensions (DWP) had denied awards. The challenges also extended to appeals concerning Work Capability Assessments for Universal Credit and Employment and Support Allowance.

Throughout 2023, CHAC's Tribunal Representation service remained a vital resource in the local area, providing representation for those appealing welfare benefit decisions to HM Courts and Tribunals Service.

This consistent demand underscored the essential role the service played in ensuring fair representation and due process.

In 2023, face-to-face sessions continue to be the predominant format for Tribunals at our local hearing centre, providing some clients with a more accessible means of communication with the Tribunal panel members, having a CHAC representative present proved beneficial for clients in navigating paperwork. However, this format posed challenges for some clients, particularly those dealing with social anxiety.

CHAC continues to play a vital role in the local community, distinguishing itself as one of the few organisations with the capacity to advocate at Tribunals, while other agencies either scaled back their services or diminished their capacity to represent. Our dedication to delivering specialised services remained unwavering.

In 2024, as part of our ongoing efforts to enhance capabilities, we project that certain staff members, who have not yet undergone First Tier Tribunal Representation training through CPAG, will participate in the program. Upon completion, they will apply their newfound knowledge to relevant cases, thereby strengthening our ability to navigate the complexities of welfare benefit appeals. Our commitment to ensuring fair representation and supporting individuals throughout the Tribunal process remains unyielding as we continue to evolve and adapt.

Housing Advice

In 2023, CHAC expanded its capacity and capabilities to address housing-related issues. We would like to highlight our approach to advocating and supporting clients facing many challenges in the housing sector, which involves actively engaging with landlords (both social and private) and Local Authorities to tackle homelessness, disrepair, rent arrears, and illegal eviction on behalf of clients.

As part of our commitment to providing support, CHAC refers clients to qualified providers when our direct assistance is not feasible. Collaborating closely with a local solicitor, we facilitate fortnightly sessions within CHAC's main office, creating a secure and comfortable environment for clients to receive more complex legal advice for free.

Our focus extends to addressing issues related to rent arrears, rent increases, and providing guidance on tenancy matters. Throughout 2023, CHAC has identified key areas of emphasis, including:

- Homelessness and re-housing (particularly accessing social housing)
- Possession and repossession matters.
- Representation and support related to Housing Benefit.
- Cases involving disrepair and substandard living conditions.

Furthermore, CHAC provides essential assistance with Housing Benefit, Local Housing Allowance, and support for rent charges within Universal Credit and Council Tax Support.

Despite ongoing challenges, CHAC continues to encounter cases of homelessness and individuals at imminent risk, including those served with notices to quit, possession summons, and possession orders. The root causes of homelessness vary widely, encompassing issues such as rent or mortgage arrears, relationship breakdowns, domestic violence, eviction by family or friends, the end of assured shorthold tenancy, landlord selling, affordability concerns, leaving care or prison. CHAC remains steadfast in its dedication to addressing these challenges and positively impacting the lives of those we serve.

Debt Advice

In response to the escalating demand for debt services throughout 2023, CHAC experienced a significant increase in inquiries from beneficiaries seeking guidance on suitable organisations to assist them on navigating more complex debt issues compared to previous years. As we anticipate a continued surge in demand, our strategic focus for the upcoming year is on enhancing our teams' capabilities and expanding their capacity to handle more complex debt matters.

Looking forward to 2024, CHAC is dedicated to advancing the training of both staff and volunteers, aiming to cover a broader spectrum of debt issues.

The affiliation with Community Money Advice (CMA) and the recruitment of a full-time trainee debt caseworker in 2023 have laid the foundation for an advanced training program, strengthening our ability to address complex debt casework.

As we prepare to launch our Debt Centre in early 2024, our affiliation with CMA will further support us in regulatory compliance, training, and access to online resources.

Aligned with other organisations providing debt advice, CHAC will continue to operate under the regulatory framework of the Financial Conduct Authority (FCA). Adhering to FCA rules necessitates specific processes, ensuring that we maintain compliance in our operations.

To uphold a high standard of service, our caseworkers will undergo rigorous training and engage in continuous professional development regularly. Our commitment is to provide clients with the best possible service, ensuring they receive expert guidance in managing their financial challenges.

Welfare Advice in the Community on behalf of Middlesbrough Council
In the face of escalating demand and imminent funding reductions, our collaborative partnership continues to work seamlessly to address unprecedented challenges in a rapidly evolving environment.

To effectively navigate these hurdles, we prioritise adaptation, heightened efficiency, collaboration, and the integration of technological solutions.
Initially supported by the Big Lottery from 2010 to 2015, the Middlesbrough Advice Partnership (MAP) still receives support from Middlesbrough Council. This enduring collaboration empowers key providers to test innovative delivery models, extending advice services into communities with urgent needs.

Our promotional efforts span various channels, including displayed posters, leaflets, and Facebook pages. The service, widely recognised within the community, thrives on word-of-mouth promotion. A shared online booking system (DaySmart) optimises appointment scheduling, aimed at fostering seamless coordination among frontline staff and advice workers.

Throughout 2023, clients accessed the service through a dedicated phone line managed by CHAC, email, or partner referrals. Swift assessments led to appointments at one of the 11 hubs, with information on alternative services provided when more suitable. Urgent situations are promptly addressed.

For specialised assistance, clients are directed to CHAC or internal advisors, ensuring a personalised response to individual needs. The Welfare Advice in the Community service exemplifies adaptability and collaboration, playing a pivotal role in fulfilling Middlesbrough Council's broader objectives.

In 2023, CHAC engaged in discussions with Middlesbrough Council's Strategic Business Manager and Operations Manager to explore the benefits and potential support that could be provided to CHAC. The focus was on assisting residents approaching CHAC with debt problems. The realisation of such support is contingent upon the Household Support Fund continuing into 2024. We hope to delve deeper into these possibilities and seize any potential opportunities that could benefit the town overall.

We extend a warm invitation to other organisations to join our collaborative efforts, bolstering our collective capacity to meet diverse community needs. Through open partnerships, we aspire to amplify the impact of our service, fostering a more inclusive and responsive support network. Our doors are open to organisations sharing our commitment to making a positive difference in our community.

CHAC's delivery in Redcar & Cleveland

As from the 6 November 2023 CHAC's Welfare Advice and Community Money Advice extended its service delivery to include South Bank Library and Skelton Library to meet increasing demand for welfare advice.

Our services have gradually expanded in Redcar & Cleveland since 2021; supported by referrals from both Redcar & Cleveland Council Welfare Rights Unit and Redcar & Cleveland Social Prescribing Team.

Throughout 2023, 192 cases were dealt with, we supported 289 people and a total of £714,307.94 was awarded in both one-off and recurring awards of benefits gained for our clients.

NHS Waiting Well (Prepare Well) program

The NHS Waiting Well program aims to address the financial and cost-of-living issues experienced by patients who are awaiting planned surgery. This pilot project focuses on improving an individual's preparation while waiting for surgery to optimise their wellbeing in the hope of aiding a quicker/better recovery. CHAC supports the programme to reduce those financial and housing burdens.

For example, patients awaiting surgery worry about paying their bills whilst they are unable to work. They may also be living in substandard or inadequate housing which could impact significantly on their recovery. Reducing their worries impacts positively on their mental wellbeing and better prepares them to deal with the treatment they are about to undertake.

The Durham and Tees Valley Funding for this program is managed by County Durham Community Foundation (CDCF) on behalf of the NHS local Waiting Well Practitioners.

Because CHAC already receives many patients' referrals on this program from the Social Prescribing Team in Redcar & Cleveland, CHAC was invited to take part in a funded study to provide specific data to monitor the success and speed of their recovery following the help and advice given such as budgeting, managing money and claiming benefits.

To demonstrate the success of the programme CHAC then provides the following data to the Waiting Well programme:

- Success of each referral pathway
- Number of patient referrals received and a summary of their circumstances.

- Patient progress and outcomes
- Any unmet needs

Face-to-Face Outreach and Home Visiting Services

CHAC's face-to-face outreach and home visiting services are dedicated to enhancing access to free advice, free representations, and offering practical assistance and support. These services are specifically tailored for individuals with additional support needs such as physical or mental illness, injury, dementia (with all advice delivery staff being dementia-trained), older people, those dealing with sensitive or potentially embarrassing issues, individuals experiencing rural isolation. CHAC also extends support and advice to their caregivers and partners.

The demand for these services is steadily increasing. Without our intervention, there is a risk of social isolation for older individuals. The consequences could include a growing number falling into debt due to rising energy bills and changes in benefit legislation. Additionally, more and more older people might curtail recreational activities to meet the increasing demands of their basic needs, leading to a potential increase in housebound individuals due to the high cost of transportation.

Our face-to-face outreach and home visiting services play a crucial role in addressing these challenges and preventing adverse outcomes in the community.

On-the-Job Training Project Empowering Transitions

CHAC’s on the job training program continued to achieve excellent pre-engagement and engagement outcomes during 2023, bringing people on the periphery into the labour market.

The program involves prisoners on license, former offenders and people going through difficult life transitions in activities that involve them as mentors and peer supporters. This project didn’t only reduce offending but to date helped 1950 beneficiaries to gain sustainable employment and improve their quality of life. This program makes up more than 50% of CHAC's volunteers.

This project provides an alternative setting which is more suitable for certain people than what is on offer from other volunteering or employment related opportunities. The nature of the support provided by both staff and other volunteers is highly appreciated by the beneficiaries, as is the atmosphere and general working environment.

The project is unique amongst other similar providers in that it provides all trainees with the opportunity to engage with members of the public as part of their training, building their experience, knowledge, skills, abilities, qualities, attitudes and above all maintaining confidentiality, equal opportunities principles, and empathy to service users in a real pressurised environment which is continually changing.

In fact, because of their training many beneficiaries find work opportunities with social services, Jobcentres, service industries, other main providers, and local authorities.

The support delivered by CHAC is specially made to beneficiaries' individual needs, tailored to their wants and barriers faced, with the aim of enabling them to compete for the wide range of paid employment vacancies that the project makes available through its partners .

We ascribe our success to targeting the service to a hard-to-reach client group through empathy and perseverance in building up the confidences and abilities of our beneficiaries in a non-threatening environment, removing barriers to training and employment, overcoming any literacy and numeracy problems, subsidizing unaffordable cost such as transport and childcare and Helping with any debt, housing and other welfare problems. Design and management of the project through detailed consultation and involvement of all our partners and the private sector participation in offering employment.

The project receive referral from probation services, Stockton STEPS, Triage, Jobcentre Plus, and prison services. The project meets long-term regional objectives for reduction of crime in the community and building confidence and skills of young people, protect and promote employment, and combat discrimination and social exclusion by extending opportunities to all those who can benefit.

Please see case studies in relation to this program page 50.

Case studies

The case studies in this section are true, and good for describing and understanding the different aspects of our work and in presenting them in this section we have made sure that people featured in these case studies cannot be identified for data protection compliance. For example, age, gender, ethnicity, marital status, and detailed medical conditions only stated if relevant to the case outcome. Also, this year we have not linked each case to a specific caseworker, to make sure clients cannot be identified: -

Severe learning disabilities – Personal Independence Payment (PIP)

The client required help to complete their work capability assessment and PIP assessment forms. The client has severe learning difficulties and as such is not able to read nor write, despite people trying to teach them. The client's partner must complete their UC Journal for them each month as a result of this. The caseworker managed to get the DWP to agree the client Limited Capability for Work and Work-Related Activity in Universal Credit (so no longer needing to search for work). The DWP prior to an appeal hearing agreed with the caseworker that the client is not able to do anything safely and independently and have awarded the client Enhanced Rate for Daily Living and Enhanced Rate for Mobility, which results in a back payment of around £6,263.35 and will then receive £691.00 every four weeks going forward. Hopefully both the Client and partner will be able to continue without the added worry of completing forms and without worry of being penalised for not completing job search journals.

Mental health (extreme anxiety) - PIP

The client first came to our organisation very anxious and having no trust in the benefit system, in particular no trust in the DWP. Client suffers from extreme anxiety and brain damage; client had tried to claim PIP in the past a couple of times but unfortunately was unsuccessful. The caseworker supported the client to initially make the claim via phoning the DWP for a form, they then filled the form out with the client and supported them through a lengthy telephone assessment. The caseworker had many talks reassuring and calming the client when their anxiety was heightened. They were awarded £71 per week Enhanced Mobility and £68.10 per week Standard Daily Living with a back payment of £1946.Without our help client would not have been able to navigate the application process and would have missed out on entitlement.

Statutory Sick Pay and New Style Employment Support Allowance for immigrants

The Client came in for a benefits check. The client had stopped work due to injury. They have no access to public funds and are in a mixed tenancy with a housemate who does have access to public funds. The caseworker assisted the client by explaining how income related benefits counted as public funds, but contribution-based benefits (such as Statutory Sick Pay and New Style Employment Support Allowance) did not. They also explained to the client what they could and could not claim due to their immigration status. This resulted in the client being £109.40 a week better off.

Severe health disability-income & homelessness

Client works thirty hours a week and is currently awaiting a major organ transplant. Following a Section 21 no-fault eviction they are homeless and sofa surfing. Due to all these factors, the client wished to cut back working hours due to fatigue. The caseworker assisted the client by working through the process of claiming Universal Credit, looking at various cut off points and the effects these would have on their income. The aim being to cut hours to a level the client could manage without suffering further financial distress. The caseworker discussed Disability Benefits, including PIP, ESA, and SSP as well as discussing helping the client with their housing issues. The caseworker put the client in touch with other inhouse caseworkers for further support with this issue. The Client gained £140 a week in Universal Credit which allowed them to reduce their hours at work and we were successfully able to help the client to a suitable accommodation.

Serious health and mental Condition - PIP

Client lives alone in a private two bedroom rented property. They are in receipt of Universal Credit along with PIP at the Standard Rates of both components. The client had requested a Mandatory Reconsideration against a decision refusing an award of the Enhanced Rates of PIP. Their health conditions including PTSD, Emotional Dysregulation Disorder and Hypervigilance have all been diagnosed by a psychiatrist working with the client because of a recent mental health crisis. The caseworker forwarded further supporting evidence from the psychiatrist and GP which also referred to the decision notice which states that the client has a serious Health Condition which affects their ability to function on a daily basis and undertake any journeys familiar or unfamiliar. The client's award was increased to the Enhanced Rate Daily Living Component and Enhanced Rate Mobility Component of Personal Independence Payment.

Severe health and mental health conditions - Home Visit - PIP

The caseworker attended a home visit to assist in filling in a PIP form, as client had recently been discharged from hospital after spending several weeks in Intensive Care. The client was not able to leave the house as they were still severely unwell. They had many health conditions along with a substantial amount of medical evidence. The client did not want to talk to an assessor about their health and became terribly upset at the thought of it. Despite the clear medical evidence and the clients severe health and mental health conditions the DWP still decided they had to participate in a telephone medical assessment which the client found too intimidating and stressful. However with our help during the assessment, the client was awarded £101.75 per week Enhanced Daily Living and £71 per week Enhanced Mobility with a back payment of £2073.

Allegation of fraud. Ensuring DWP decision followed the correct legal process.

Client previously claimed PIP but had had their claim terminated following allegation of fraud. The client disclosed no savings and had a significant overpayment of PIP which currently repaying. The client had, in the past, been under treatment for serious physical and mental health conditions which caused them to claim PIP. The client had been subject to surveillance by the DWP following the allegation and attended an interview under caution. Following this the DWP terminated the client's claim all the way back to when started more than five years previously. The client had challenged the decision via Mandatory reconsideration (MR) and then appealed to the First Tier Tribunal. Client brought a bundle of documents and DVDs containing hours of surveillance footage and looking for help in challenging the decision. The caseworker spent considerable time going over all the allegations' documents and consulted with colleagues inhouse. Whilst the caseworker was unable to find a way for the client to avoid the overpayment as the DWPs evidence was strong they did ensure that the DWP decision followed the correct legal process and ensured that the client understood the process that was being applied with a clear understanding of what was going to happen.

Mental and physical health issues. Illegal eviction due to rent arrears.

The client was referred for housing support, whilst they were dealing with mental and physical health issues following a traumatic incident two years ago. The client faced challenges in temporary accommodation, including a recent house fire, security issues, and pressure to return to an inadequately repaired property. Additionally, the client confronted threats of eviction due to rent arrears not lawfully due under the main tenancy agreement. CHAC's intervention featured a comprehensive assessment, risk evaluation, property review, and collaboration with the housing provider for repairs. Efforts included emergency heating support, resolution of rent arrears, and referrals for occupational therapy, social work support, and the 'Changing Futures' program. Client feedback highlighted trust in CHAC and collaborative efforts, showcasing the effectiveness of a holistic approach in improving living conditions and well-being amidst complex challenges.

Council Tax Arrears-Neither client speaks English. Use of Language Line

Client attended a hub venue with partner for advice regarding an outstanding balance on a Court Summons for Non-Payment of Council Tax Arrears for the sum of £1,110.00 including Court Fee. A hearing date had been set for the clients to attend if the balance was not paid immediately. Neither client spoke English, so the caseworker contacted Language Line for interpretation and discussed the outstanding balance on the account in a five-way conversation with both clients, interpreter, Council Tax adviser and caseworker. The appointment lasted for 2 hours 30 minutes to discuss a solution agreeable to clients to avoid Court Attendance and reach a payment plan. Information provided by Universal Credit was checked thoroughly, the Housing Element was disregarded but all other elements were included in the assessment which allowed for a 36% Discount of their Council Tax bill. All details and calculations remained correct, and the clients agreed to a payment plan which if the client made all payments on time would ensure the balance is cleared before next bill was due.

Significant difficulties with managing daily life - Universal Credit & PIP

Client lives with their partner and a non-dependent child in a housing association property. The client claims Universal Credit with a current active claim for PIP. The client struggles with many health conditions which cause significant difficulties with managing daily life. Previously they had been on the Enhanced Rate in both components but following a review this had been reduced to Standard Rate in both components. The caseworker assisted the client to prepare a Mandatory Reconsideration of the decision including completing the form and preparing supportive medical evidence. This was submitted and following the Mandatory Reconsideration the client was successful in increasing their award to the Enhanced Rate in both components. This secured them additional income of £691 every four weeks for an indefinite period.

DWP Tribunal conducted via video link by CHAC request.

The client came to us seeking help with tribunal representation in a case against D.W.P. Their adult child suffered from extreme chronic fatigue syndrome. This was to the extent that they were not able to leave their bed most of the time, were not able to sit upright, and certainly not able to travel to court for their hearing. Because of this the Tribunal had to be conducted via video link. The Tribunal Panel agreed with our Submission and awarded the client the Enhanced Rate for both Components of PIP. The client received £4,000+ in back payments and an ongoing income of £691 every four weeks.

Challenging DWP wrong Tribunal decision

The client came to seek help with claiming PIP. They had previously lost their Tribunal Hearing and had wanted to make a new claim. The caseworker sat with the client and their teenage child who acted as interpreter. The client suffered from an array of physical health conditions. The result was that following our assistance in completing a new claim form an outright award of Enhanced Rate for both Components was made. The client received more than £8,000 in back payments and gained an ongoing income of £691 every four weeks.

Mental health - Debt

The client separated from their partner and was living rent free with their parents. The client was very distressed and agitated, and has a chronic physical condition, anxiety, stress, and depression for which they receive PIP and Employment and Support Allowance. The client had a debt to a creditor for which they were jointly liable with their ex-partner. The client had contacted the creditor and offered half of the outstanding debt to try and settle the matter, but this was refused. The client was unaware that, as they had jointly taken on the debt, they were liable for the whole debt if creditors cannot get in contact with the other debtor. The caseworker obtained all the information about the client's health conditions and impact of the debt on the client's health. The client was referred to a debt adviser by telephone who agreed to investigate and negotiate with the creditor to pursue the client's partner for balance. The client, in meantime, will pay the minimum payment for the debt negotiated by the caseworker. The client was now less anxious and depressed after the referral to pursue partner for the balance. The client feels that their mental health will improve because of support received.

Training project case studies – Permission was given to publish the following case studies by each participant.

Ex-offenders – Prisoners- Breaking the offending cycle.

I am a serving prisoner in HMP Kirklevington. As part of my pre-release programme, I was placed on a six-month work placement. This was intended to prepare me for life outside. The prison had arranged a placement at CHAC. I took the train from the prison to CHAC four days a week. When I first arrived my confidence was really low from being in prison. CHAC was welcoming and supportive and just what was needed as a transition into a working environment. After two months working in administration, I started working on case files. The problems I worked on gave me a sense of worth and wellbeing, further increasing my sense of self-esteem. "Hearing what people were going through, made me feel lucky, that I had a roof over my head and food to eat. You got really involved in people's lives, you saw how little they had, how desperate it was, and you were helping and fighting for them ... it's like it gave you a purpose in life, like no matter how bad you felt you had it, they had it worse, and you were helping them. After working for six months, I got an interview for a paid job in telesales, thanks to my experience at CHAC. "They got me back up, got my confidence up, it was so low, and you think you're worthless, but CHAC helped me get into the world of work again.

Young People at Risk- Removing barriers to training and employment.

L had no previous employment history but had attended college. She came to us with a troubled family history that led to her being rebellious at college, causing disruption to her education that led to eventual expulsion. Following on from this she became reclusive, depressed, and lacking in any self-worth and confidence. Her goals were simple yet difficult, she needed a sense of routine to conform to so that she could enter the employment market. Her level of confidence was very low and needed to know if she could face the outside world. Before interacting with clients, L learned how to file and store data, she learned the importance of data storage and the protection of client information. Once settled in and interacting well with the team, L greeted clients and assisted with basic paperwork. From there she moved on to taking calls, collecting, and recording customer feedback and making client appointments. The daily interaction with the team and members of the public started to reflect in her confidence. During her time with us she attended all our agreed days for attendance and L learned how to manage her time effectively and was excellent at retaining the knowledge she gained from various members of staff. Her newfound confidence gave her the motivation to look for jobs relating to administration. She accepted a position with an Insulation firm that has not only put her newly acquired office skills to good use but her new knowledge of benefits. She has not only reached her goal but risen high above it, happily going to work daily, enjoying helping others and enjoying a newfound self-confidence. The biggest benefit L found from our support was that she started to realise she could do whatever she set her mind to. Finally, she can hold her head high and is proud of herself, her mental health has greatly improved, she now enjoys waking up and facing the world and whatever it may throw at her. L is continuing training at her place of employment but has expressed a desire to return to us as a volunteer in the future. 46

Leona Gellatly - Joint Centre Manager
Email: Leona@chac92.co.uk

Statistics (Data analysis, monitoring, evaluation, outcomes, and impacts)

There are two key online packages that the staff use daily; Quick Benefit Calculator, with the ability to work out any unclaimed benefits, and CharityLog to record all contacts with clients, what took place, and outcomes. Also, referrals can be made to other providers.

Our stats show that for every one claimant we help, the outcome of the help and advice given will benefit two or three people directly involved as part of the claim (Spouse/Partner/Children).

Workload

The total workload for the year is measured by number of clients seen.

- Face to Face at:
  - Main office at Middlesbrough Town Centre
  - Office at South Bank (Redcar & Cleveland)
  - Community Hubs (total of 11 hubs)
  - Unclaimed Benefit Take Up Campaign
- Repeats (number of clients seen face to face for same issues)
- Number of clients signposted or referred.
- Number of clients received advice by telephone, email, text, Whatsapp, or other social media.
- Total number of issues dealt with
- Number of clients received intensive support (their case took more than five weeks to resolve).
- Number of hard-to-reach adults joined CHAC on the job training program.

Monitoring

We use a licenced cloud database system nationally known as CharityLog which enables the teams and supervisors to monitor the work that is in place, enabling continuity of service and a comprehensive database should the original caseworker be unavailable.

Details from a client's first contact are recorded, including name, contact number, nature of the call, and type of help required. When the client arrives for the interview further information will be taken in line with GDPR, such as, age, ethnicity, household composition, employment status, presenting problem, method of future contact, completion of authorisation letters on the client's behalf and anything additional pertinent to the case.

The caseworkers throughout the lifetime of the client's case will build up histories and case notes, keeping a log of their required actions and those of which they are dependent on third parties.

To monitor success, we also track the outcome of the client cases such as homelessness prevented, money awarded to the client, if the appeal was successful or failed (and any supporting rationale), client feedback, and so on.

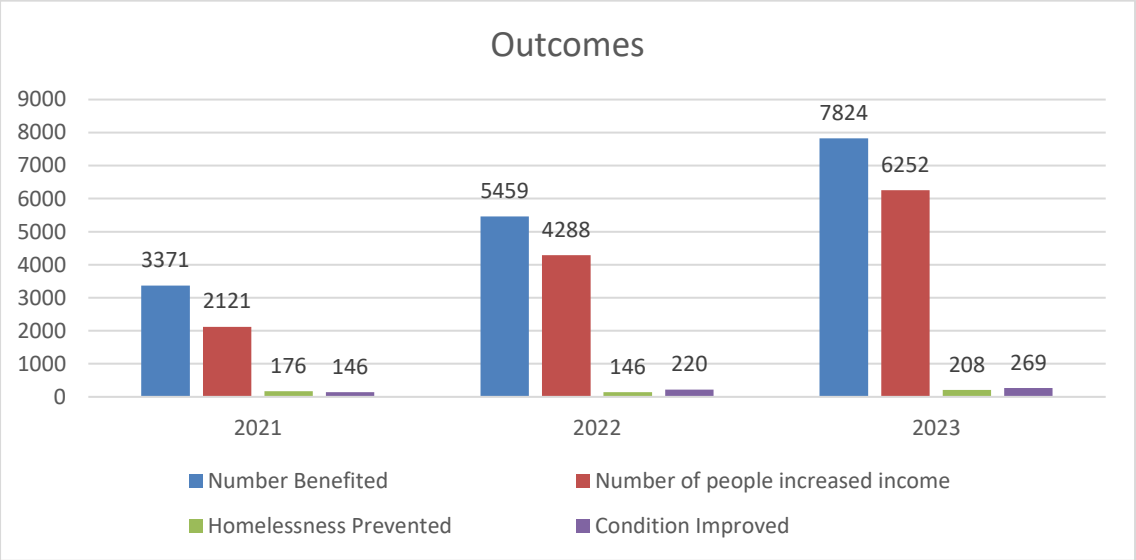
The system also maintains a database of all communications carried out between the client and any member of CHAC's staff whether by text, telephone, email, or post. (Please note that clients provide consent to use their information in line with GDPR and provide consent for third party audits during our client on-boarding approach.)

Outcomes

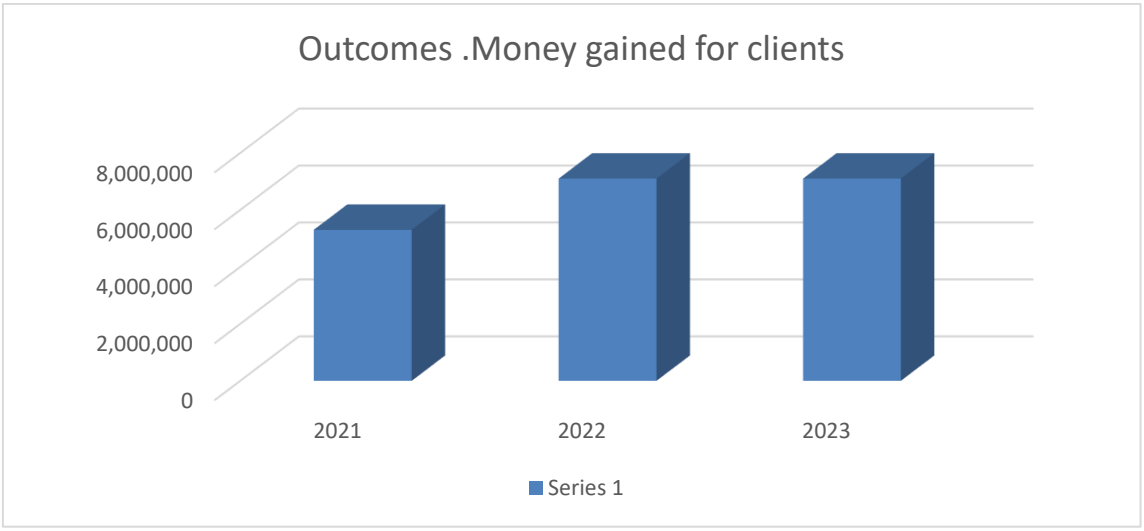
We measure the success by: -

- Number of clients benefited from the service directly.
- Number of clients benefited from the service indirectly.
- Money gained for clients (unclaimed benefits, successful representation at Tribunals).
- Conditions improved (successfully negotiated claims for disrepair, needs and occupancy).
- Homelessness prevented (appealing against illegal evictions, repossessions, harassment and debt reduction).
- Reducing social exclusion (elderly people benefited from increased mobility income, winter fuel allowance, social assistance funding to supplement their income in the absence of retirement savings).
- Number of ex-offenders and disadvantaged /disaffected residents gaining sustainable employment or moving to other positive destinations.
- Percentage reductions in repeat enquiries from previous year (this is an indication that the service preventative measures for advice are working).

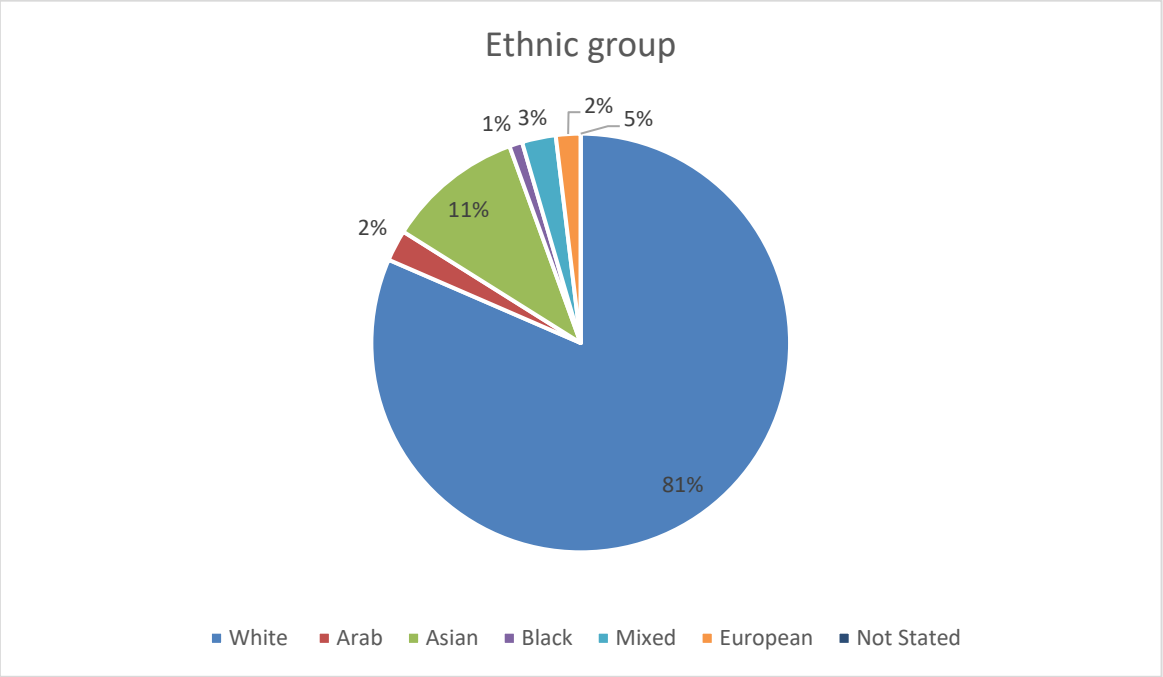
Welfare advice services are effective in addressing the problems associated with benefits and tax credits. A literature review commissioned by the National Association of Welfare Rights Advisors found that advice services are successful in improving take-up of benefits and delivering significant financial gains for clients.



The extra money that clients gain helps to improve living standards because it enables. additional spending on fuel, food, education, recreation and transport. This in turn may contribute to the reduction of social exclusion. Clients may also experience better mental health after receiving welfare rights advice.

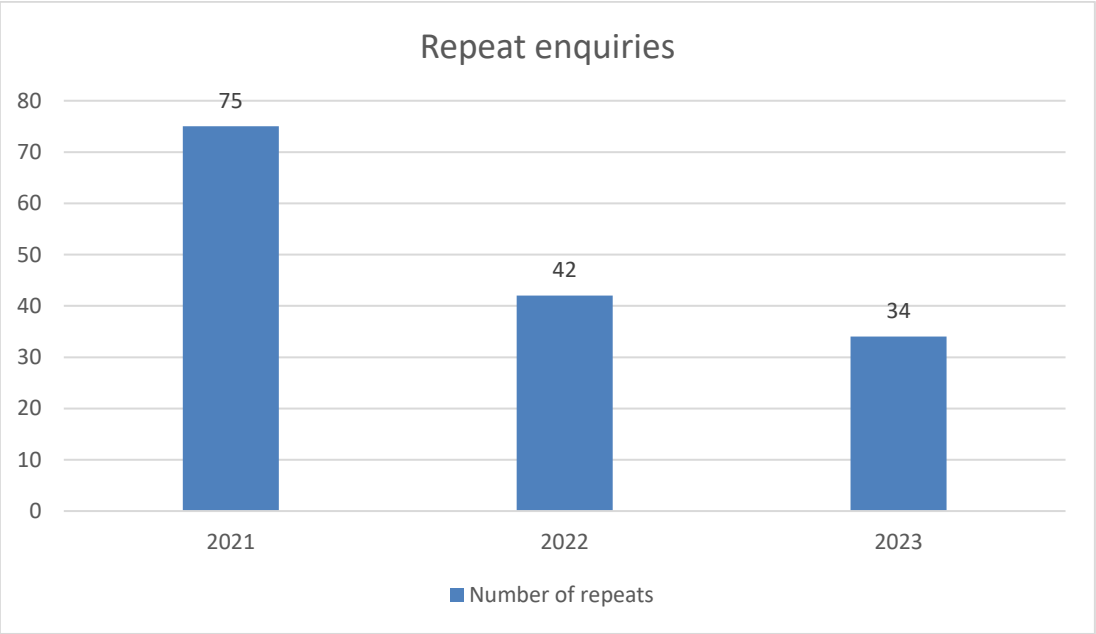


Local economies benefit from claimants who spend their money locally. In fact, research by Sheffield Hallam University shows that an estimated £19 billion loss of benefits through welfare reform could depress the economy by as much as £30.4 billion a year. There is also growing evidence that delivering welfare rights advice is cost effective. For example, a study by the Office of Public Management (OPM) on the impact of Macmillan's welfare rights service concluded that for every £1 spent on delivering the service there as a £20.80 return in benefit claims, compensation and financial rewards.



Navigating through the welfare system can be difficult and stressful even. at the best of times. Yet for those who have a serious mental illness, the anxieties can be even greater and the risk to their health and wellbeing far. more pressing.

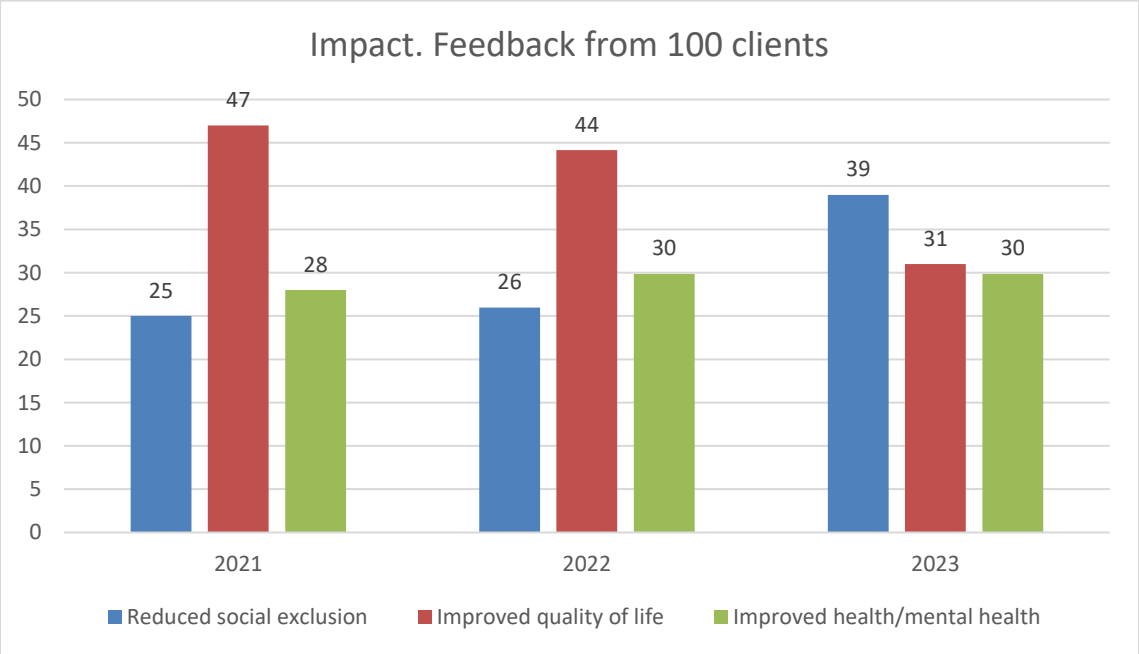
Sadly, financial problems and mental health are a marriage made in hell. Each ride off the back of the other. The net result is that a hugely disproportionate number of people with mental health problems face severe debt crisis. Not just because poor money management, impulse and emotional control are often symptoms of mental health problems but because these health issues hit income too.



For too many people, mental illness and debt come together in a spiral of distress that can carry a heavy cost. Therefore, it is crucial we examine all elements to ensure that someone with temporary mental health problems doesn't experience permanent financial distress. That's why access to the right advice and support is critical when people are struggling to deal with life itself. We aim to provide clients with the correct information they came for at the first interview to avoid additional stress from repeat attendance for the same issue.

Impact

We measure our service impact directly from information received from clients' feedback questionnaires, which were completed by clients when files are closed by ticking one box only and asking, "which had the most impact".
-Reduced social exclusion
-Improved quality of life
-Improved health/mental health



Internal audits & assessments

Every month, cases are randomly selected from the CharityLog for audit and assessment by the Centre Manager/ Supervisor. These audits look at quality of advice, equal opportunity monitoring, consistency in quality, compliance with regulations and policies, client feedback, timelines for communications and outcomes of cases. This enables the Manager/Supervisor to provide recommendations for improvements that are shared in team meetings and reports through a 'no-blame' approach ensuring the full team still feel supported and that feedback is constructive and useful.

External audits & assessments

Bi-annually, an external partner organisation undertakes a similar exercise reviewing a randomly selected number of cases. These reviews and undertaken to ensure uniformity and consistency throughout the local advice work sector. Furthermore, every two years the Charity is audited externally by Recognising Excellence Ltd assessors to retain its advice quality mark, during which clients' files are randomly selected and audited for quality, equal opportunity, data protection procedures and safeguarding.

Employee and volunteer performance reviews

Throughout the year our team undertake regular performance reviews, which enable line-management to provide feedback to further develop our service, this includes:

- Measurement against objectives
- Outcomes by period
- Quality control and health and safety issues
- Trainee and staff satisfaction
- Complaints and their outcomes
- Management accounts

In addition to this, CHAC has its own comprehensive internal and external evaluation policy in line with its Advice Quality Standard (AQS) and office manuals, which ensure monitoring will occur in relation to the following:

Coherence with policies, aims, and objectives.
Measurable achievement of activities, effectiveness and quality measured. against the defined targets set at the outset within an annual self-assessment plan in line with legal service commission quality mark containing key attention area of:
User feedback on services via satisfaction questionnaires.
Placement provider's satisfaction.
Trainee progression within and on leaving the project.
Management effectiveness.
Administrative systems operation.

The Centre Managers provide the trustees quarterly with progress and statistical analysis reports, which include:

Measurement against objectives.
Placements and outcomes by period.
Quality control.
Trainee's satisfaction

Beneficiary Numbers, Outcomes, and Impact 2023		Notes
Town centre office (face to face)	1075	Town Centre office
Hubs & benefit campaigns (face to face)	2567	Middlesbrough, 14 Local hubs
Redcar & Cleveland (face to face)	192	Southbank and Skelton hubs
Appeals at welfare benefits Tribunals	16	In person
Home visits	12	Covering Tees Valley
Telephone and video (one to one) appointments	66	
Repeats	32	Same issues
Total one to one & directly benefited	**3960**	Required complex advice
Indirectly benefited as part of the claim	**3864**	E.g. (Spouse/Partner/Children)
Total people benefited directly and indirectly	**7824**	
Received intensive support	**287**	Supported 3 weeks and over
Sign posted to other services	**484**	
Advice Topics / issues dealt with	**4549**	See individual analysis
General enquiries (Tel, text, email, social media)	**32517**	Received general advice
Average weekly enquiries	**626**	
Average weekly clients (working weeks)	**80**	Received one to one advice
Average daily clients based on 252 working days/Yr.	**16**	Received one to one advice
Cost per client directly benefited	**£85.27**	
Cost per client benefited directly and indirectly	**£42.94**	
Average number of enquiries per day	**140**	

Organisations benefited from our work	
Working partners	8
Local Authorities	5
Social services	2
Social prescribers	2
Job Centres	1
	18

Outcomes		
Money gained for clients (Offices and Hubs)	**6.9 M**	Unclaimed benefits
Homelessness prevented	**208**	Illegal evictions / debt reduction
Conditions improved	**269**	Disrepair, needs and occupancy
Increased income	**6252**	Received correct entitlement
Reductions in repeat enquiries from previous year	**20%**	Indication that preventative measures are working.

Impact		
Reduced Social exclusion	**39%**	Clients' feedback questionnaires
Improved quality of life	**31%**	ticking one box only which had
Improved health/mental health	**30%**	most impact.

Advice Topics dealt with during 2023			
Benefits	4167	Debt	33
Housing	175	Other	174
		Total Issues Dealt With:	**4549**

Benefits Issues Breakdown

Personal Independence Payment	**Issues**
MR & Appeals	432
Making and Managing a Claim	252
Eligibility	189
Form Filling & Checking	169
Renewals & reviews	104
Medical Assessment	93
Claiming Process	90
Revision & Supersession	49
Poor Administration	6
Poor Administration	4
Alleged Fraud	4
Payment	2
Backdating	1
Transfer from DLA to PIP	1
Complaints	1
Other	39
Total	**1436**

Other Benefits	**Issues**
ESA	451
AA	333
CTR	175
DLA	172
PC	154
CA	151
HB	129
SRP	49
WTC/CTC	29
CB	25
NI	7
IS	3
LSF	2
Other Benefit Issues	**258**
Total	**1938**

Universal Credit	**Issues**
Eligibility, entitlement & Calculation	161
Work Capability Assessment	81
MR & Appeals	65
Claiming Process	59
Other	50
Form Filling & Checking	43
Housing Costs Element	20
Poor Administration	10
Making & managing a claim	9
Transfer from Legacy Benefits	8
Complaints	6
Sanctions and Hardship Payments	5
Discretionary Housing Payment	5
Rent Restrictions - Social Housing	3
Waiting Times for Payments	3
Bedroom Tax	3
Rent Restrictions - Private Housing	2
Budgeting Advance	2
Total	**535**

Other Related Issues	**Issues**
General Benefit Entitlement	130
Other	74
Food Voucher	17
Blue Badge	9
Disability Bus Pass	6
Bereavement Benefits	5
Fuel Voucher	4
Statutory Sick Pay	3
Maternity Allowance	3
Appointees	3
Industrial Injuries Benefit	2
Household Support Fund	1
Winter Fuel Payment	1
Total	**258**
Total Benefit Issues	**4167**

Equal opportunity monitoring

Gender	
Male	41.5%
Female	56.0%
Trans Gender	0.2%
Non-Binary	0.0%
Intersex	0.0%
Unknown	2.4%

Age Range	
0 To 15	0.0%
16 To 24	2.9%
25 To 34	12.4%
35 To 44	16.1%
45 To 54	18.7%
55 To 64	27.8%
65 To 74	13.3%
75 To 84	6.7%
85 To 94	1.6%
95 To 105	0.5%

Ethnic Group	
Arab Or Arab British	2.4%
Asian Or Asian British	10.5%
Black Or Black British - African	2.0%
Black Or Black British - Caribbean	1.0%
Mixed - Other Mixed Background	0.7%
Mixed - White and Asian	0.5%
Mixed - White and Black African	0.3%
Mixed - White and Black Caribbean	0.9%
Any Other Ethnic Group	1.2%
White - UK	80.3%
White - Other European	1.9%
White - Irish	0.5%
White - Gypsy Or Irish Traveller	0.3%
White - Any Other White Background	0.3%

Accommodation Type	
Council House	1.0%
Homeless	0.5%
Housing Association	24.0%
Owned Outright	18.7%
Owned With Mortgage	10.4%
Private Rental	23.5%
Residential Care	0.5%
Shared Ownership	0.9%
Sheltered/Supported Accommodation	1.7%
Sofa Surfing	2.1%
Staying With Friends/family	5.5%
Temporary Accommodation	0.2%
Thirteen Group	9.3%

Marital Status	
Co-Habiting	4.7%
Divorced	7.6%
Married/Civil Partnership	28.5%
Other	0.0%
Separated	5.2%
Single	46.3%
Widowed	5.5%
Unknown	2.2%

Living Arrangements	
Couple With Children	16.1%
Couple Without Children	16.1%
Others Sharing	3.1%
Single Female No Children	16.8%
Single Female With Children/pregnant	20.0%
Single Male No Children	20.7%
Single Male with Children	5.2%
Unknown	2.1%

Employment Status	
Carer	3.5%
Full Time	5.4%
Part Time	8.5%
Self-Employed	2.2%
House Person	1.7%
Long Term Sick	43.9%
Maternity/Paternity Leave	0.0%
Retired	15.7%
Student	0.5%
Temporary Sick	2.2%
Unemployed	15.2%
Unknown	1.2%

Local Authorities	
Middlesbrough	70.2%
Redcar & Cleveland	20.0%
Stockton	7.6%
Hartlepool	0.7%
Darlington	0.5%
County Durham	0.5%
Hambleton	0.5%

Disabilities	
Registered disabled	489
Self-identified as disabled	395

Clients Accessing Service By Ward

Acklam	1.2%	Newcomen	0.9%
Aycliffe West	0.2%	Newport	9.8%
Ayresome	2.1%	Newtown	0.3%
Belmont	0.7%	Normanby	1.7%
Berwick Hills And Pallister	2.6%	North Ormesby	3.3%
Billingham	1.4%	Northern Parishes	0.3%
Brambles And Thorntree	3.5%	Norton South	0.6%
Brinkburn And Faverdale	0.2%	Nunthorpe	0.3%
Brotton	0.5%	Ormesby	0.3%
Central (Middlesbrough)	14.1%	Park	4.2%
Coatham	1.9%	Park End And Beckfield and Oxbridge	4.3%
Coulby Newham	1.6%	Roseworth	0.3%
Coxhoe	0.2%	Saltburn	0.7%
Dormanstown	0.5%	Skelton East	3.2%
Eaglescliffe	0.5%	South Bank	3.4%
Eastbourne	0.2%	St Germain`s	0.9%
Eston	2.4%	Stainsby Hill	0.5%
Grangetown	1.6%	Stainton And Thornton	0.3%
Great Ayton	0.2%	Stephenson	0.0%
Guisborough	5.5%	Stockton Town Centre	0.3%
Hardwick	0.3%	Stokesley	0.3%
Hartburn	0.5%	Teesville	3.1%
Headland & Harbour	0.5%	Trimdon	0.5%
Hemlington	2.6%	Unknown	0.7%
Hutton	1.2%	Victoria	0.2%
Ingleby Barwick	0.2%	Village West	0.3%
Kader	0.5%	Dyke	1.9%
Kirkleatham	1.4%	Wheatlands	0.7%
Ladgate	1.2%	Yarm	0.5%
Linthorpe	1.4%	Zetland	0.7%
Loftus	1.0%		
Longbeck	1.4%		
Longlands And Beechwood	3.8%		
Lumley	0.2%		
Mandale And Victoria	1.0%		
Marton	0.8%		

Where did you hear about us?

Accent Housing	1.0%	STAMP	1.9%
AgeUK	0.2%	Step Forward Tees Valley	0.7%
CHAC Poster, Website and Facebook	0.8%	Stockton Council	1.2%
Citizens Advice	2.2%	Thirteen Group	0.2%
Firm Foundations	0.7%	Thumhara Centre	0.3%
Friends or Family	45.5%	Together In a Crisis (TIAC)	0.5%
FROG	0.2%	Triage	0.3%
GP Surgery and Social Prescriber	16.1%	Tribunal Service &DWP	0.2%
Harbour	0.3%	TVWC	0.5%
Hope Foundation	0.3%		
Impact on Teesside	0.3%		
Internal Referral	0.2%		
Jobcentre Plus	1.9%		
Legal Advisers / Solicitors	0.4%		
Middlesbrough Council	2.8%		
Middlesbrough FIG (Hubs/UCB/etc)	7.1%		
Middlesbrough Welfare Rights	1.2%		
MIND and NHS Mental health	4.0%		
Probation Service	0.5%		
Redcar & Cleveland Council	8.1%		
Shelter	0.2%		

Sources of information
Cleveland Housing Advice Centre CharityLog
Middlesbrough Advice Partnership CharityLog
Middlesbrough Council Financial Inclusion Group (FIG)
Middlesbrough Council

Mahmoud Shehata – Joint Centre Manager

Email: mahmoud@chac92.co.uk

Treasurer's Report

Thank you*:* Cleveland Housing Advice Centre continues to help thousands of people each year through the support and commitment of many organisations and people. We recognize that many people are facing increased financial pressures due to rising inflation and the higher cost of living, and we provide them with the assistance they require.

As we move forward, we will continue to adapt and innovate to meet the changing needs of our community. We will work closely with our partner organizations and supporters to ensure that our resources are used as efficiently and effectively as possible, so that we can continue to provide vital services to those who rely on us. While the road ahead may still be uncertain, we are confident in our ability to navigate it with resilience and determination. We will keep striving to make a positive difference in the lives of those we serve, and to build a brighter future for our community.

During 2023 we faced rising operational costs due to inflation, increased service demand, and regulatory compliance. These rising costs put pressure on already a limited budget. In 2023 the charity received a total of £345,000 voluntary income, Middlesbrough Benefit Take-Up Campaign and outreach hub advice on behalf of Middlesbrough Council contributed 13%, Central Government grants 16%, CHAC on the job training project contributed 7%, National Lottery 16%, Continuation Grant 36 %, and one-off grants 12%. The Charity also received a special grant from the Tudor Trust to support our Staff wellbeing, which was highly appreciated by our Staff and volunteers.

The Charity reserve was maintained at 6 months' running cost during 2023 which was equivalent to £135,000. We recognize the importance of valuing our staff and supporting them during these challenging times. By offering increased wages and closing the pay gap between our organization and the public sector, we aim to retain our well-trained and dedicated staff who play an essential role in providing crucial support to our community.

Additionally, we are aware that the rising cost of living is affecting many of the people we serve, and we remain committed to providing them with the assistance they need. As the demand for our services continues to increase, we will work closely with our supporters and partner organizations to ensure that we are able to meet this demand and continue to provide the highest quality support possible.

Our service is free at the point of delivery and must remain so, but we will continue to reduce and control expenditure and support our staff wellbeing through one off

bonus payments to support the increase in costs of living and by offering more flexible working arrangements which can reduce travelling costs and offering help and advice for those who need it most.

We will continue to increase the use of online technology and telephone technology to save costs, this will pay dividends in terms of training, working closely with our partner organisations and continue to research ways of finding extra resources, either through fund-raising or sharing projects with other providers.

Outlook:

It is difficult to predict what will be happening in the next 12 months or so, but I can confirm that funding in hand or promised for 2024 is scheduled to be received on time and we don't anticipate any significant short fall. The Charity go forward to 2024 with a total of £260,000 of promised grants, £134,000 Cash reserve and a forecasted expense of £300,000.

The Charity Managers and Trustees are working hard to secure additional funding, find creative ways to continue and expand our activities, meet our priorities for 2024 listed in page 17 of this annual report, and avoid any cuts in the vital services we provide.

Debt advice work is life changing. It's not just about money, it is about enabling people to escape from circumstances that have blighted their lives. I am looking forward to the opening of CHAC Community Money Advice Centre in affiliation with Community Money Advice (CMA) National Network to provide a Specialized Debt Advice Service in the community as out-and-out Centre.

We are grateful for all the support and commitment from our partner organisations and volunteers, as well as the generous donations from our funders. With their help, we have been able to maintain our operational costs and support our staff's wellbeing.

Conclusion: The resources were expended in accordance to fund providers' policies and conditions. Page 64 detail income received and source. Pages 68 and 69 enfold the Trustees report, page 71 provides a statement of financial activities including income and expenditure, and page 72 encloses the charity's signed balance sheet.

Naomi Smith
Treasurer E-mail: naomi@chac92.co.uk

INCOMING RESOURCES	**2022**	**2023**
	£	**£**
Henry Smith Charity	35,200	33,100
Garfield Weston Foundation	25,000	25,000
29th May 1961 Charitable Trust	5,000	5,000
The National Lottery Community Fund”	0	61,096
Souter Charitable Trust	3,000	3,000
Hilden Charitable Fund	5,000	0
Lottery Costs of Living	0	56,112
A B Charitable Trust	20,000	5,000
Middlesbrough take up and hub contract	98,125	46,370
Charles & Elsie Sykes Trust	3,000	3,000
Newcastle Building Society Community	3,000	5,000
Rothley Trust	2,000	2,000
Tudor Trust	20,000	27,000
Charles Hayward Foundation	5,000	0
Hadrian Trust	4,000	1,000
ESF	20,000	0
Swan Mountain Trust	0	4,000
Allen Lane Foundation	0	0
Archer Trust	3,000	0
Edward Gostling Foundation	0	5,000
Community Foundation Resilience Fund	15,000	0
Albert Hunt Trust	7,000	7,000
Barbour Foundation	0	3,000
William Leech Charity:	1,500	0
William Webster Charitable Trust	3,000	0
1989 Willian Trust /Co Community Foundation	5,000	0
Evan Cornish Foundation	0	8,000
Rank Foundation	0	14,177
Awards for All England	5,000	0
People's Postcode Trust -neighbour	0	25,000
Speedomick Foundation	2,000	0
Durham Community Foundation	0	5,000
Charitable G Payroll Giving	65	60
Total incoming resources	**289,890**	**343,915**
Investment	209	595
	290,099	**344,510**

Charity registration number 1152785

CLEVELAND HOUSING ADVICE CENTRE

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

CLEVELAND HOUSING ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss N Smith Mr B Brydon Mr G Williamson Mr M Bateman
Charity number	1152785
Independent examiner	Davies Tracey Swan House Westpoint Road Teesdale Business Park Stockton on Tees TS17 6BP

CLEVELAND HOUSING ADVICE CENTRE

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Independent examiner's report	3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 12

CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Objectives and aims

The main objectives of the charity are the relief of poverty of the inhabitants of Cleveland and its environs in particular but without limitation by:

- The provision of a welfare rights advisory service.
- The provision of on the job training.

The trustees have considered the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Significant activities

The main activities undertaken for public benefit, in relation to the above objectives are:

- One to one advice with casework on:
    - Statutory rights to the people who are homeless, threatened with homelessness or living in poor conditions.
    - On all range of welfare and housing benefits available.
    - On all types of debt and arrears.
- Free representational advocacy service in person at appeal tribunals and county court.
- Outreach advisory services to people who are housebound.
- On the job training for residents who are both socially and economically excluded from the labour market.

Achievements and performance

During this year the charity increased its advice capacity by a further 57 hours, delivered its services from 2 main offices and 14 hubs in Tees valley. We have provided advice, support and help to over 15,000 people on a wide range of presenting problems, such as eviction, debt, homelessness, and welfare payment issues., which resulted in improving their quality of life.

Financial review

Reserves policy

The charity's reserves are maintained to cover at least 4 months expenditure.

Structure, governance and management

Governing document

The charity was registered as a charitable incorporated organisation on 9 July 2013 and is governed by its constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:

Miss N Smith

Mr B Brydon

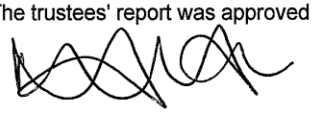
Mr G Williamson

Mr M Bateman

Recruitment and appointment of new trustees

Trustees are appointed by the board of the trustees.

The trustees' report was approved by the Board of Trustees.



Miss N Smith
Trustee

2 February 2024

CLEVELAND HOUSING ADVICE CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CLEVELAND HOUSING ADVICE CENTRE

I report to the trustees on my examination of the financial statements of Cleveland Housing Advice Centre (the charity) for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Davies Tracey

Craig Davies ICAEW
Davies Tracey

Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Dated: 2 February 2024

CLEVELAND HOUSING ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	3	290,187	54,096	344,283	289,890	-	289,890
Investments	4	227	-	227	209	-	209
Total income		290,414	54,096	344,510	290,099	-	290,099
Expenditure on:							
Charitable activities	5	302,473	36,064	338,537	287,182	-	287,182
Net (outgoing)/incoming resources before transfers		(12,059)	18,032	5,973	2,917	-	2,917
Gross transfers between funds		78,700	(78,700)	-	-	-	-
Net income/(expenditure) for the year/ Net movement in funds		66,641	(60,668)	5,973	2,917	-	2,917
Fund balances at 1 January 2023		115,233	78,700	193,933	112,316	78,700	191,016
Fund balances at 31 December 2023		181,874	18,032	199,906	115,233	78,700	193,933

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CLEVELAND HOUSING ADVICE CENTRE

BALANCE SHEET

AS AT 31 DECEMBER 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	**9**		29,871		24,196
Current assets					
Debtors	**10**	42,026		72,200	
Cash at bank and in hand		133,762		101,986	
		175,788		174,186	
Creditors: amounts falling due within one year	**11**	(5,753)		(4,449)	
Net current assets			170,035		169,737
Total assets less current liabilities			199,906		193,933
Income funds					
Restricted funds	**12**		18,032		78,700
Unrestricted funds			181,874		115,233
			199,906		193,933

The financial statements were approved by the Trustees on 2 February 2024

Miss N Smith
Trustee

1 Accounting policies

Charity information

Cleveland Housing Advice Centre is a Charitable Incorporated Organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	25% reducing balance
Fixtures and fittings	15% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds
	2023	2023	2023	2022
	£	£	£	£
Hub & campaign advice project	46,370	-	46,370	98,125
Donated services and facilities	243,817	-	243,817	171,765
Training agreements	-	-	-	20,000
National Lottery Community fund	-	54,096	54,096	-
	290,187	54,096	344,283	289,890

4 Investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	227	209

5 Charitable activities

	Charitable Expenditure 2023 £	Charitable Expenditure 2022 £
Staff costs	197,624	161,290
Depreciation and impairment	5,409	4,367
Fund raising consultancy	3,949	4,069
Middlesbrough access advice	24,873	18,971
Training tutors	44,440	40,007
Motor and travel expenses	1,956	4,619
Accountancy, bookkeeping and legal fees	4,693	6,873
IT development consultancy	19,696	16,109
Repairs and renewals	1,111	-
Subscriptions	3,055	1,942
Rent, rates and water	12,496	12,947
Insurance	1,067	1,469
Light and heat	5,423	1,241
Telephone, fax and internet	5,618	5,904
Postage, printing and stationery	4,705	3,907
Cleaning and sundries	2,247	3,125
Bank charges	175	342
	338,537	287,182
	338,537	287,182
Analysis by fund		
Unrestricted funds	302,473	287,182
Restricted funds	36,064	-
	338,537	287,182

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	8	7

Employment costs	2023 £	2022 £
Wages and salaries	173,144	145,885
Social security costs	13,883	11,920
Volunteers subsidies	10,597	3,485
	197,624	161,290

There were no employees whose annual remuneration was more than £60,000.

8 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxationof Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

9 Tangible fixed assets

	Leasehold improvements £	Fixtures and fittings £	Total £
Cost			
At 1 January 2023	32,227	54,516	86,743
Additions	1,277	9,805	11,082
At 31 December 2023	33,504	64,321	97,825
Depreciation and impairment			
At 1 January 2023	24,965	37,581	62,546
Depreciation charged in the year	1,982	3,426	5,408
At 31 December 2023	26,947	41,007	67,954
Carrying amount			
At 31 December 2023	6,557	23,314	29,871
At 31 December 2022	7,261	16,935	24,196

10 Debtors

Amounts falling due within one year:	2023 £	2022 £
Trade debtors	42,026	72,200

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	4,112	2,791
Accruals and deferred income	1,641	1,658
	5,753	4,449

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 January 2022	Incoming resources	Balance at 1 January 2023	Incoming resources	Resources expended	Transfers	Balance at 31 December 2023
	£	£	£	£	£	£	£
Restricted fund	78,700	-	78,700	54,096	(36,064)	(78,700)	18,032

The purpose of the National Lottery Community restricted fund for RC North East and Cumbria Region is to provide core funding. Each instalment is expended over a period of six months.

Transfers between funds
Restricted funds are released to unrestricted funds when the Trustees consider the restrictions on those funds have been discharged

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

13 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 December 2023 are represented by:						
Tangible assets	29,871	-	29,871	24,196	-	24,196
Current assets/(liabilities)	152,003	18,032	170,035	91,037	78,700	169,737
	181,874	18,032	199,906	115,233	78,700	193,933

14 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

Staff, Volunteers and Trustees enjoying a well-deserved Christmas outing in Dec 2023 after working through a hard year. “Teamwork makes the dream work “.

Cleveland Housing Advice Centre CIO

Charity number: 1152785

Financial Conduct Authority number-FRN 627715

16 Borough Road

Middlesbrough

Cleveland

TS1 5DW

Tel: 01642 254544

Website: http://www.chac92.co.uk

Email:admin@chac92.co.uk

Facebook: https://www.facebook.com/groups/2506018839709053

Twitter: https://twitter.com/AdviceCleveland

Serving
The Community since 1992
By a team of highly trained Advisors and volunteers from the Community

You can download this Annual Report by visiting the Charity Commission website: https://www.gov.uk/government/organisations/charity-commission
This Annual Report was published In-house by trainees using eco-friendly resources.

CLEVELAND HOUSING ADVICE CENTRE

England & Wales - Charity number 1152785

Accounts

CLEVELAND HOUSING ADVICE CENTRE

(CHAC)

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1152785

16 Borough Road, Middlesbrough, Cleveland. TS1 5DW

Financial Conduct Authority Number-FRN 627715

Annual Report

&

Accounts

Year Ended

31/12/2022

Serving the community since 1992

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Mission & Aims

The relief of poverty of the inhabitants of Middlesbrough, Stockton-on-Tees, Hartlepool, and Redcar & Cleveland (Teesside, Old County of Cleveland) by: -

-Ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

-Combating urban deprivation, unemployment, discrimination, and social exclusion.

Equality and Diversity Policy

CHAC Equality and Diversity Policy applies to all beneficiaries, employees, funding bodies, host employers, partner organisations, sub-contractors, executive members, and volunteers.

CHAC aims to ensure that its services are equally available to all people, regardless of their race, sexuality, gender, or disability. The centre is accessible for wheelchairs, with ground floor interviewing and disabled facilities, interpreters available on request, no appointments required, easy parking, near the main bus and train stations. Telephone, internet, and home visit advice services are available.

The executive members and all staff have a responsibility and commitment to be pro-active in promoting and celebrating diversity, and tackling unlawful discrimination through a wide-ranging plan of action and by working hard to secure a truly inclusive environment, creating better working relationships in an atmosphere of inclusion by all, for all.

Environmental Strategy

All Partners, Agencies, and Beneficiaries are actively encouraged to be committed to environmental sustainability and the prudent use of natural resources. All those participating in CHAC's services adhere to CHAC recycling policies of all waste such as paper, glass, plastic and ICT related items. Volunteers and trainees are encouraged and paid for using public transport. The Charity has achieved 99% of its paperless target.

Access to Services

All services free of charge including representations.

Telephone:	01642 254544
Hub appointments	01642 802303
Email:	admin@chac92.co.uk
Website:	http://www.chac92.co.uk
Facebook:	https://www.facebook.com/groups/2506018839709053
Twitter:	https://twitter.com/AdviceCleveland

Opening Times: Monday – Friday 09.00-17.00
16 Borough Road,
Middlesbrough, TS1 5DW.
Also, at
Tees Valley Women's Centre Building
Upper Albion Street, Southbank TS6 6XG.
Appointments only, call 01642254544

During 2022. CHAC delivered face to face welfare advice in the following local community hubs by appointments only: -

- Streets Ahead, 109-111 Parliament Road, Middlesbrough, TS1 4JE
- Middlesbrough & Stockton Mind, Mind Centre, 90-92 Lothian Rd, Middlesbrough, TS4 2QX
- The Neptune Centre, Ormesby Road, Middlesbrough, TS3 7RP
- North Ormesby Community Hub, Derwent Street, North Ormesby, TS3 6JB
- The Live Well Centre, Dundas Shopping Centre, Middlesbrough, TS1 1HR
- Hope Foundation, 1 Grange Road, Middlesbrough, TS1 5BA
- Middlesbrough House, Elm Street, Middlesbrough, TS1 2DA
- Newport Settlement, St Paul's Road, Middlesbrough, TS1 5NQ
- Thorntree, Birkhall Road, Middlesbrough, TS3 9JW
- Grove Hill, Bishopton Road, Middlesbrough, TS4 2RP
- Easterside Hub, Broughton Avenue, Middlesbrough, TS4 3PZ
- Hemlington Library, Cross Cliff, TS8 9JJ
- Acklam Green Centre, Stainsby Road, Middlesbrough T55 4JS
- Meath Street, Gresham, Middlesbrough TS1 4RT

Main office and all hubs have

Accessible for wheelchairs
Ground floor interviewing
Interpreters on request
Disabled facilities

Essential Information

Working Name:	CHAC
Organisation type:	Charitable Incorporated Organisation (CIO)
CIO No:	1152785
Date of Registration as CIO	09 July 2013
Governing Document:	CIO-Constitution registered - 09 July 2013
Year-end /accounts:	31 December
Charity Correspondent:	Miss Naomi Smith Secretary 16 Borough Road Middlesbrough Cleveland TS1 5DW Tel: 01642 254544 E-mail: naomi@chac92.co.uk

Other information

Date of starting as a charity	05/11/1990
First Registered as a Charity	25/10/1993
Converted to a CIO	09/07/2013

Trustees

Our Board of Trustees is responsible for the overall governance and strategic direction of us as a charity. The Board accepts ultimate responsibility for the sound professional, legal, and financial management of CHAC. The Board agrees our vision and values, sets overall strategy and policies for all key activities, oversees its implementation, and monitors progress. The trustees identify and review the risks to which the charity is exposed, and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees meet on a quarterly basis to discuss issues of importance such as organisation performance, administrative issues, budgeting issues, quality assurance, staffing levels, financial targets, and any other matters. The trustees also meet twice yearly in extended meetings for policy reviews and equal opportunity audits. Staff meetings take place every week and focus on current issues and staff welfare. The minutes of staff meetings are sent to the trustees for reviews and actions, also minutes of trustees' meetings and actions to be taken are circulated to all staff, and therefore there is continuous feedback between staff and trustees. In the event that the charity is not working as expected, the Centre Managers will call the trustees for an extra-ordinary meeting where such problems will be discussed, studied, and a recommended course of action agreed upon.

Members of the trustee board

Mr Malcolm Bateman BA Hons, PGCE (Chair).

Appointed as Chair on 25/01/2017. Started as a Civil Servant then following graduation moved into tutoring and lecturing, from pre-entry to undergraduate level, in a variety of subject areas, including working within the charitable sector. Employed by Middlesbrough Council since 2006, with experience in Housing and Council Tax Benefit (IRRV Level 3 qualification), six years as a Welfare Rights Officer, before moving into Complaints and Corporate Support within Democratic Services. E-mail: malcolm@chac92.co.uk

Ms Naomi Smith BA Hons, MA (In education -trauma informed practice).

Started her career volunteering at CHAC providing Welfare Rights advice, through a scheme set up by the local job centre as a young single mum of one. Naomi then returned to education and completed an access course at a local college followed by BA degree in Social Work at Teesside University. Elected as a trustee in 2006. In 2021 she made the change from working in domestic abuse support to working as a social worker in North Yorkshire. She supports vulnerable families from a whole range of backgrounds who require social work interventions to remain safe and happy, working with those in need. E-mail: naomi@chac92.co.uk

Mr Bernard Brydon.

Started his career volunteering at CHAC in 1992. Appointed as a trustee in 1999. Has 30 years' experience helping and advising vulnerable and elderly people in the housing sector who have a variety of needs; including homelessness, substance abuse, mental health, domestic violence and ex-offenders. Currently a floating officer with Stockton on Tees Borough Council, assisting homeless and vulnerable clients in securing permanent accommodation and making it a home. E-mail: bernie@chac92.co.uk

Mr Graham Williamson BA English.

Started his career as a welfare rights advisor at Hartlepool CAB in 2007. Graham has an extensive experience working with vulnerable people in the Charitable Care and Health Sectors. Focusing on effective patient care, with special interest in technological advances and changes in healthcare regulations. Graham was appointed as a trustee on 15/03/2017. E-mail: graham@chac92.co.uk

Joint Centre Managers

The day to day running of CHAC is shared between Mahmoud Shehata and Leona Gellatly and all the decisions are made collectively. This job sharing is working well and is cost effective, it brings 21 years' experience of working together as well as complementing each other's varied experience. Every other week the Joint Centre Managers hold a staff meeting whereby all staff give their feedback, and final decisions are made.

Mr Mahmoud Shehata B.Sc. Hons, DMS, MBA, MBIM, (Joint Centre Manager).

Strategic management and fundraising pedigree with strong national exposure, 35 years' business management experiences, an active member in various local and national consultation groups. Joined CHAC in 2001 as an independent fundraiser, and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, and jointly developed CHAC to what it is now. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting CEO until the end of 2016, and Joint Centre Manager in Jan 2017. Mahmoud manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley. E-mail: mahmoud@chac92.co.uk

Miss Leona Gellatly

Level 5 Diploma in Leadership in Health and Social Care, (Joint Centre Manager). Started her career with CHAC in 2000 and moved up the charity management ladder to become a Welfare Advisor in 2003 while studying Social Security Policy & Practice at Teesside University, a Senior Supervisor/Caseworker in 2006, and the Centre Manager in 2014. In October 2015 Leona took maternity leave and returned back in Aug 2016 on a part-time basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client. needs. From November 2021 Leona returned on a full-time basis.
E-mail: leona@chac92.co.uk

Staff numbers during 2022

Full time paid staff:	5 (total combined hours worked 178)
Part time paid staff:	4 (total combined hours worked 96)
full-time equivalent	7.4
Volunteers	14 (Placements and regular)
Health & Safety Consultant	1
IT Consultant	1
Average income:	£21,000

Senior staff and volunteers

Lucas Ainsworth- BA(Hons)	Senior Adviser/Supervisor
Margaret Foster-LLB (Hons)	Senior Adviser/Caseworker
Ian Wilson-BA	Senior Administrator
Alexander Bateman	Adviser/Caseworker
Tahira Selby	Adviser/Caseworker
Shelly Morte	Adviser/Caseworker
Yvonne Knight	Receptionist
Denis Bennison	Receptionist / Volunteer
Akram El Gabry	IT Consultant / Tutor
Val Yare	Health & Safety Consultant and Tutor

Independent examiner

Mr Craig Davies, ACA
Davies Tracey & Co
Chartered Accountants and Business Advisers
Swan House, West Point Road, Teesdale Business Park
Stockton-On-Tees, TS17 6BP
Tel: 01642 606003, Email: hello@daviestracey.co.uk

External quality auditors (AQS):

Recognising Excellence Limited
Unit 3, Twigworth Court Business Centre,
Tewkesbury Road, Twigworth, Nr. Gloucester
GL2 9PG.
Tel: 01452 733510 Email: info@recognisingexcellence.co.uk

Bank:

Virgin Money
7 Linthorpe Road, Middlesbrough
TS1 1RF. Sort Code: 05 06 01

Legal Advisors

Avensure Limited
South Central,11Peter Street, Manchester M2 QR

Area of benefit:

Tees Valley, which includes the following unitary authorities:- Middlesbrough, Redcar & Cleveland, Stockton-on-Tees, Hartlepool and Darlington, in which Middlesbrough represents 92% of beneficiaries and Redcar & Cleveland 8%.

CHAC training program for the hard-to-reach adult attracts beneficiaries from all over the North East.

Who benefits:

General public, young people, elderly, people with disabilities, housebound, people with mental health problems, disadvantaged/disaffected people, young unemployed, ex-offenders, prisoners, Probation services, and special needs training services.

Number of clients:

For the year ending 31 December 2022, the total number of clients was 19,135. The majority came from the most deprived wards in the area (See stats page 53).

Membership:

CHAC is a member of several national and local organisations in particular: -
Advice UK
Child Poverty Action Group (CPAG)
NCVO (National Council for Voluntary Organisations)
Middlesbrough Voluntary Development Agency (MVDA)
National Association of Welfare Rights Advisers (NAWRA)
National Homelessness Advice Service (NHAS)
Middlesbrough Financial Inclusion Group (MFIG)
RightsNet

Middlesbrough Advice Partnership (MAP): -

CHAC is a founder partner of MAP, formed in 2010 and made up of the Middlesbrough Citizen Advice Bureau (CAB), Actes, Age UK Teesside, Middlesbrough Council Welfare Rights Unit, Middlesbrough Council, and Middlesbrough Council Public Health. The partnership creates referral routes, shares best practice, and develops joint projects.

Meetings, Conferences, and External Audits during the year:

Trustees' meetings	4
Trustees' policy reviews	2
Staff (CHAC)	12
External Audits (CHAC)	4*
Middlesbrough Financial Inclusion	4
Middlesbrough Advice Partnership	4
Conferences	6
Fund Providers	12

* External audit (Health & Safety, Safeguarding, Advice quality standard and accounts)

External organisations involved during the year:

-Middlesbrough CAB
-Actes (Achieving Change Through Enterprising Solutions)
-Middlesbrough Council Welfare Rights Unit
-Age UK Teesside
-Middlesbrough Council
-Middlesbrough Council Public Health
-Tees Valley Women's Centre Limited (TVWC)
-Middlesbrough & Stockton Mind
-Job Centre Plus
-Hartlepool Council (ESF)

Financial Conduct Authority (FCA). FRN: 627715

The charity is regulated by the Financial Conduct Authority.

Advice Quality Standard (AQS)

Awarded by the Recognising Excellence Ltd, for general help with casework in Welfare benefits on the 31/07/2014 and retained on 31/07/2022 for a further 2 years. The Advice Quality Standard comprises of a set of standards designed to ensure a service is well run and has its own quality control mechanisms. Meeting the AQS evidence criteria means that the service has demonstrated the minimum level good practice required to meet the Standard and sets a benchmark for the advice service to build upon.

Quality assurance

CHAC has 33 years' experience in delivering these services in the local community and the quality of its advice is assured in several ways. Firstly, as a member of Advice UK, CHAC is subject to policies and procedures as set down by Advice UK. Secondly, through CHAC's Advice Quality Standard (AQS) awarded by Recognizing Excellence Ltd for general help with casework in welfare benefits on the 31/07/14, which the charity retained on 31/7/22 through external audits. Thirdly, by the provision of training and quality of advice assessments developed between all the local advice providers which ensure uniformity and consistency throughout the local advice work sector, and finally the charity debt advice is regulated by the Financial Conduct Authority (FCA). CHAC is well connected into the service environment in Middlesbrough and has strong links into agencies such as Job Centre Plus and housing providers.

Policies and Procedures

The Charity has a work manual and employee handbook, which contain all procedures and policies in line with its advice quality standard for the manual and employment laws for the employee handbook. All policies and procedures are updated regularly, in particular:

-Equal Opportunities
-Environment
-Health & Safety
-Conflict of Interest
- Child and Vulnerable Adult protection -
- Confidentiality
- Risk Assessment
- Complaints Procedure

General Data Protection Regulations

The charity is GDPR compliant and registered with the ICO (Information Commissioner's Office)

Insurance policies in place

Professional Indemnity
Employer's Liability
Public & Products Liability
Office

For further information contact
Senior administrator Email ian@chac92.co.uk or call 01642 254544

Area Description

The context to the work of CHAC is its location in Middlesbrough, an urban area of high deprivation. Middlesbrough has a 'rank of average score' of 5 (an increase of one, from 6 in 2015). This means it's the fifth most deprived local authority area in England, and that it has become more deprived since 2015. Seven of its wards rank in the 100 most deprived in England. Figures from the ONS show unemployment at 14.4% (second worst in the UK after Nottingham at 14.8%) and compared to a national average of 7.8%; for those in employment. It is a multi-race community with a recent high influx of refugees. Asylum seekers & refugees increased from 1 in 220 in 2015, to 1 in 145 of the local population in 2022, the largest in the UK. The area has the highest crime rate in England and Wales (with a crime rate of 129 per 1,000 people 2021/22 stats), much of which is linked to drug and alcohol related issues. There are proportionately more women in employment than men, most of that is a zero-hour contract and part-time. Many people are caught in the credit and loan culture, which has led to the increase of personal debt amongst local people.

The need to Level Up. The Tees Valley is a prime case for levelling up.

The Tees Valley has a population of 670,000, which is 1% of the UK total, but it only accounts for 0.75% of UK Gross Value Added. This is an output gap of 25% or £4.3bn per annum. Prior to COVID-19, Tees Valley Gross Domestic Product (GDP) stood at £16.1billion, the smallest economy of any city region or combined authority. In terms of GDP per capita, Tees Valley stood at £23,815 in 2019, around 72.4% of the UK rate of £32,876, which was the third lowest city region / combined authority area.

The output gap between the Tees Valley economy and other parts of England has been growing wider for a number of years and since the closure of the SSI steelworks at Redcar in 2015, the widening of this gap has accelerated. In real terms, Tees Valley GDP shrank by 1.5% between 2016 and 2019, the only city region/combined authority area to see a declining economy over this time.

The key socio-economic challenges facing the region can be summarised as:

■ Gross weekly earnings are lower than the national average across the Tees Valley and three of the local authority areas have a high level of disadvantage for this metric.

■ The Tees Valley is one of the most income deprived areas in England and income inequality across the TVCA area is amongst the highest in the country.

■ The employment/unemployment rates across the Tees Valley are worse than the national average and all local authorities are in the highest deciles of disadvantage for this metric.

■ The proportion educated to degree level or equivalent is below the national average across Tees Valley and four of the local authority areas are in the highest deciles of disadvantage for this metric.

■ The deprivation rankings for all local authorities are in the highest deciles of disadvantage, with two local authorities in the top ten most deprived nationally. 121 or 29% of Tees Valley's 417 Lower Layer Super Output Areas (LSOAs) are in the 10% most deprived nationally, almost three times the national rate.

Office for National Statistics mid-year 2021 Estimation.

Source: Office of National Statistics (Mid 2021)	Middlesbrough	Stockton On-Tees	Redcar & Cleveland	Hartlepool	Totals
Estimated residents	141,300	197,400	137,200	93,800	**569,700**
Number of households	58,164	83,953	55,441	43,120	**240,678**
Residents describing their health as good	60%	61%	59%	62%	
16-74 years old having no qualifications	36%	30%	35%	37%	
Unemployment rate for economically active	6.2%	5%	5.2%	5.5%	
Indices of deprivation 2019, score of 317 local Authorities in England, (updated mid 2021)	**5**	**73**	**40**	**10**	

Key Services

What does the project do to achieve its purpose?

It provides one to one advice on statutory rights to anyone in need of assistance with a focus on people who have mental or physical health conditions, are threatened with homelessness, or are living in poor conditions. The advice covers all range of welfare benefits available, all aspects of housing rights and debt related issues.

It assists clients to complete claim forms and it carries out benefit checks with all relevant clients to identify unclaimed benefits so as to maximise their income and ensure security of tenure, mental wellbeing, and to reduce social exclusion.

It provides free representation in person at appeal tribunals and before county courts, which includes all required preparations and submissions.

It negotiates and liaises on behalf of clients with landlords (social and private), and Local Authorities, covering a wide range of issues, including homelessness, disrepair, rent arrears, and illegal eviction.

It negotiates on behalf of clients with creditors to agree a workable solution for debt repayment, reduction, or getting the debt totally written off when possible.

It refers clients to other qualified suitable providers in the event that CHAC cannot help them.

It provides outreach advisers to make home visits and carry out neighbourhood advice sessions to people with mobility needs, mental health problems, minority ethnic people unable to access advice because of cultural restrictions, sick or disabled, aged over 80, and those who have problems of a personal or potentially embarrassing nature.

It provides training placements and support for prisoners during their resettlement programs to remove their barriers to employment and help them to settle back in the community.

It provides training placements and support for young unemployed at risk of offending, and residents who are both socially and economically excluded to move them closer to the labour market.

What does the project do to sustain its purpose?

It will continue to make sure, through direct and indirect media, that all the people in the community are aware of and will make use of its free advice, representations, and training provisions when they need it, and that its service is equally accessible to all of them.

It will continue to work with national parliamentary groups on Homelessness and Housing needs to improve urban living and introduce affordable housing in areas of high need.

It will continue to work with local and national partners in developing preventative strategies for vulnerable groups, such as those in debt or living in poor conditions, creates referral routes, shares best practice, develops joint projects, makes good use of partners combined resources and provides an electronic forum for the public and users to voice their views on how we can improve our services and provisions.

It will continue to improve its human, physical, and financial resources to meet its clients' needs and changes in social and economic policies. The shape of work (e.g., outreach) will change to meet and address new circumstances as these arise.

It will continue to improve its quality of services by monitoring and maintaining its Advice Quality Standard (AQS) procedures, staff training, clients' feedback, and consultation with other providers.

It will continue to develop strategies with, for, and among partner professionals who are dealing with prisoners' rehabilitations and young people at risk of offending, and aims to convince the statutory sector that it is more cost efficient to provide this type of on-the-job training and employment support rather than traditional day care or medical models of intervention, using the excellent outcomes achieved in previous years. On average, each person excluded from the labour market costs the health and social care sector over £30,000, a cost which could be alleviated if programmes were in place that allowed and supported residents who are socially excluded from the labour market to gain employment.

It will continue its diversifications of its sources of income and rely on long-term service contracts.

Priorities Last Year – Next Year

In last year's Annual Report 2021, we aimed to develop and maintain our services in a number of ways for 2022:

-Maintain all the charity accreditations and provisions. (Achieved)
-Continue to provide advance training for our staff and volunteers. (Achieved)
-Increase our capacity to deal with complex casework by employing an additional welfare case advisor. (Achieved)
-To go totally paperless by the end of 2022. (Achieved 99%)
-To make a short film about CHAC's services. (Achieved 70%)
-Expand CHAC services into Redcar and Cleveland. (Achieved)
-Investigate possibilities to have an advice mobile unit. (Moved to 2023)
-Update IT system over the next year. (Moved to 2023)

In the next 12 months (2023), we will seek to develop our services in the following ways (challenges ahead and prioritise for the next 12 months).

-Maintain all the charity accreditations and provisions.

-Continue to provide advance training for our staff-and volunteers.

-Increase our capacity to deal with complex casework by employing a debt/housing advisor.

-To improve the CHAC website.

-Continue to expand CHAC services into Redcar and Cleveland.

-Investigate possibilities to have an advice mobile unit.

-Update IT system by early 2023

-Complete the short film about CHAC's services by early 2023

Chair's Report

Another year has passed and CHAC has continued to help a wide variety of people deal with often very complex and hugely impactful issues affecting everyday life. As we continue to see more and more people face hardship and struggle to cope with everyday living, so CHAC continues to support the vulnerable and assist them to navigate the world of Welfare Benefits and housing issues.

I am proud to continue as the Chair of Trustees and would like to thank my fellow trustees, all staff and volunteers for their commitment, dedication, support and hard work over the past year and in the times ahead.

CHAC has continued to provide support to an increasing number of people and across a wider geographic area without ever losing site of the aims and aspirations of what we represent, to assist those who need help the most. As many organisations face cuts CHAC has been able to gradually expand whilst maintaining very high standards.

In the current financial climate of price increases, rising inflation and potential cuts, the need for support to those facing such financial hardship is more important than ever, not just in terms of the initial impacts but also in the wider aspects of mental and physical wellbeing.

CHAC continues to address these issues at a local level whilst recognising that demand will as ever be greater than we can meet. We know this will not change in the immediate future as the North East continues to be one of the most deprived areas of England, as we continue striving to raise the expectations of local residents.

We continue to grow and maintain our reputation and very high standards and this can only be achieved by all of our hard work but also through the continuing partnership working.

In addition, I would also like to thank our funders for their amazing support and we hope to continue working with you long into the future on existing and new and exciting projects.

I genuinely hope we will always be able to support anyone who approaches us and that we are all very proud of the achievements we have already made and will continue to make in the years ahead.

Malcolm Bateman Chair
E-mail: malcolm@chac92.co.uk

Joint Centre Managers' Report

We began 2022 with the Prime Minister setting out plans for living with the Covid 19 pandemic. CHAC was ahead of this and fully operational, none of its staff were "furloughed" at any stage since the Covid-19 outbreak in March 2020 and by increasing its staff numbers and management hours to meet the surge in demand during 2021 and 2022 respectively.

The Government measures introduced over lockdown had helped many low-income families. Those with debts had benefited from the breathing space given by the government introducing the moratorium on debt collections. Those on Universal Credit also benefited from the £20 a week uplift. However, these measures were only temporary and as expected once removed, we started to see more people asking for help with benefits, money worries, needing access to foodbanks and energy vouchers or at risk of homelessness.

The impacts of the war in Europe early in 2022 are still felt in our supermarkets, on the forecourts and in other essential service areas. Our staff and volunteers have become a lifeline for many people and we are very grateful to them for all their hard work during some challenging and unpredictable times. We may not be able to predict what further challenges are ahead but I am confident that our staff and volunteers will continue to deliver high quality, free, impartial and independent advice to the community of Tees Valley and help alleviate some of the burdens.

The support we are receiving from our Trustees is invaluable, not just by providing organisational support but also by engaging with our partner organisations to prevent homelessness and isolation, and making sure that our policies are updated and ensuring the wellbeing of everyone involved with the delivery of our services.

The Charity maintained its 6 main objectives during 2022 despite the post Covid 19 impact, the war in Europe and the economy downturn. These objectives are: -

-Continue to meet clients' needs and expectations and look for opportunities to develop our services and maintain our accreditations.
-Provide the right environment for our services, and make best use of digital tools and approaches.
-Empower clients to self-help or address problems before they become serious issues.
-Continue working with local partners on the design and delivery of services to improve the living conditions for our clients and their quality of life.
-Maintain and strengthen local, regional, and national partnerships.

-Reduce crime in the local community by providing bespoke support and help for hard-to-reach adults, in particular prisoners and young people at risk of offending.
Working to achieve our objectives we have delivered 3 main services in 2022 resulting in helping 5,459 clients and their families, achieving Client Financial Gains in excess of £7.1 million, provided advice 19,135 times and helped 16 hard to reach adults through our training program. These services were: -

1-Welfare advice and representation service:

- 1:1 advice covering all welfare benefits available, debt, and arrears.
- Help to claim, supporting clients who are applying for Universal Credit through the application process and any issues they may face up to their first payment.
- Free representation in person at Welfare Appeal Tribunals which includes all required preparations and submissions for clients needing assistance challenging decisions made by the Department for Work and Pensions (DWP), Local Councils, or HM Revenue and Customs.

These services take place by telephone, video link, email, face to face appointments, or home visits. The face-to-face appointments take place at the CHAC office in Middlesbrough Town Centre or at its office in South Bank which covers clients coming from the Redcar & Cleveland unitary authority. We also provide intensive support to those people who need it, including people who have a mental health issue, adults with learning disabilities, older people, and people for whom English isn't their first language.

2-Welfare Advice in the Community on behalf of Middlesbrough Council.
This service contributes to Middlesbrough Council targets to tackle Child Poverty and Financial Inclusion by helping those on low incomes. The key issues which clients seek advice for are mainly welfare benefits, however we have seen an increase in clients seeking advice with debt, energy costs and housing. The service provides welfare advice in 14 community hubs in partnership with Middlesbrough CAB, Actes, Age UK Teesside, and Middlesbrough Council Welfare Rights Unit. Clients contact the service using a dedicated phone or email or through a partner referral. The client is then assessed and immediately provided with information, and emergencies dealt with. If further advice or specialist advice such as benefits, housing, or debt is needed then an appointment is booked for them.

3-CHAC on the job training program for hard-to-reach adults in particular prisoners (on temporary Licence), ex-offenders and young people at risk of offending who are not supported nor engaged by mainstream and going through transition stages in their lives, to remove barriers to training and employment and getting them back into mainstream society speedily. The project helps an average of 50 people per year.

Based on the last 5 years beneficiaries' outcomes, 75% gained sustainable employment and 25% moved into other positive outcomes such as further education or voluntary work. For more detailed information about our services and case studies please see "Core services page "45-46".

The charity retained its AQS accreditation until at least 31 July 2024 as a result of an audit by Recognising Excellence Ltd external assessors which took place in July 2022. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients. The provision of an assured quality service does mean a significant investment in staff time, resources, and employment of outside consultants to carry out internal audits, not just at the application stage, but also on an on-going basis. We consider this investment worthwhile, as it means the people of Tees Valley are receiving a high-quality service, inspected and approved by an external agency. The charity also puts significant commitment of time and resources to measure the outcomes of its provisions and tracks its performance over time and monitor specific indicators to make sure that our provisions stay on course (please see "Statistics" pages 47 to 56)

During 2022, 26% of our clients said that our services reduced their social exclusion, 44% said it improved their quality of life, and 30% said it improved their mental health.

Clients' end of service questionnaires for 2022 on the quality and delivery of our services showed that 98 % are satisfied in relation to waiting time for appointments, 100% are satisfied about our reception help on arrival, 98% are satisfied about the advice quality, 98% are happy about the follow up, 94% satisfied about the outcomes of their issues, and 100% will recommend CHAC. (Please see pages 24-25 and 47-56 for full details.)

During 2022 we will continue to provide advanced training for our staff and volunteers to extend their skills to cover a wider range of welfare, debt, and housing issues and to increase our capacity to deal with complex casework as well as deal with the increasing number of new clients resulting from the Covid-19 economic downturn. The development of these services, and the maintenance of existing advice services, is dependent upon both our current funding remaining stable, and new funding opportunities being identified and secured.

Mahmoud Shehata & Leona Gellatly
Joint Centre Managers
E-mail: mahmoud@chac92.co.uk, E-mail: leona@chac92.co.uk

Staff and Clients Wellbeing

Staff and Clients Wellbeing

All our provisions support the people's wellbeing with particular emphasis on maintaining independence, reducing isolation and improving their quality of life. In particular we will help them to take control or keep control of their finances during this difficult period and help to keep them secure in their homes and allow them to focus on other issues such as their own health or that of their family members. Our service also takes care to target older people who are often vulnerable and may have fixed incomes if they've retired.
All our staff worked from home when possible and had the flexibility to make this decision by themselves.

The charity employs the help of an external health, safety, and wellbeing expert on an ongoing basis to:

✓ Assess current wellbeing strategies and provisions available to employees
✓ Map out, plan and implement an effective health and wellbeing strategy
✓ Improve attendance, productivity and retention

CHAC Workplace Health and Wellbeing Strategy guide highlights five key stages:

- Planning our approach
- Developing our approach
- Launching our strategy
- Reviewing staff feedback and adapting our strategy
- Provide the training necessary for trustees, staff, and managers

The Charity Health, Safety & Welfare audit took place in Aug 2022 after which the charity implemented all its recommendations and scheduled all required training for 2023 and thereafter.

Graham Williamson, Trustee
Email: graham@chac92.co.uk

Preventative Strategies, Clients' Care, and Equal Opportunity Monitoring

Preventative strategies

The year 2022 has been a very challenging one for staff and trustees alike, having had to continue to adapt to the changes brought on by Covid-19 and current recession which will remain for the whole of 2023, warns the independent office of budget responsibilities.

With inflation having risen to 11.0%, the cost of living will still be rising at almost three times the rate of benefits. While the minimum wage has risen 6.6 per cent, further inflation means gains we made for our clients in the last 12 months have been wiped out here. More and more people are looking for intensive help and support.

For too many old people, poor mental health and debt come together in a spiral of distress that can carry a heavy cost. Therefore, it is crucial we provide these services to ensure that someone with temporary mental health problems doesn't experience permanent financial distress.

CHAC has continued to forge links with organisations across the Tees Valley. Our long-standing partnership with AgeUK, Middlesbrough Welfare Rights, Actes, and Middlesbrough Citizens Advice continues under the Middlesbrough Advice Partnership (MAP). This service provides advice to residents of Middlesbrough on their entitlement to benefits (by completing benefit checks, filling forms, and similar). This is usually in community settings such as Community Hubs and Libraries but also other venues throughout the Middlesbrough area. The work of MAP helps to ensure that people avoid hardship and debt by making sure that their income is maximised. MAP advisers also refer and signpost people to other sources of support, for instance for debt or housing issues.

CHAC continues to be a member of the Middlesbrough Financial Inclusion Group (FIG) who meet quarterly to discuss wider financial issues throughout Middlesbrough and includes a huge range of organisations from other small charities to Middlesbrough Council, large Housing Associations, and the Department for Work and Pensions. Involvement in FIG helps us to make sure that our voice is heard by a wider range of organisations and help to advocate for solutions to improve people's lives and wellbeing.

We have also attended meetings in Hartlepool and Redcar & Cleveland where similar FIG groups are just starting to be established with similar aims.

As well as FIG and MAP we have also made closer links with other local charities on a one-to-one basis, exploring ways that we can help their clients and how they can access our services, either delivered in house or at their venue. For instance, our office based at South Bank in Redcar & Cleveland made our services more accessible to clients from Redcar & Cleveland Authority.

CHAC also participated in several national and local conferences. The objectives of these conferences and meetings are varied, for example; helping people to get a better financial deal from their local banks and other credit providers, aiming to reduce financial exclusion in the North East, to raise awareness and understanding among members about local and national issues, and to increase access to activities which support the framework and objectives of our national and local alliances.

Continuing with the improvements in the I.T. system that have previously been rolled out, CHAC has now also invested in a new phone system which enables a seamless service to be provided to clients. Caseworkers can now make calls from their phones via an app which makes it appear that they are calling from our main office line even though the adviser may be at home (or not even in the country!) Similarly, this also means that anyone calling the office can be put straight through to the adviser without the caller knowing that the adviser may not be in the building. This system also has helped clients with anxiety who don't like taking calls from withheld numbers as it means that advisers working from home can now ring clients using the new system and answer the phone confident that the call is from CHAC.

CHAC continued to developed its training programme for staff and volunteers using e-learning, webinars, and external tutors to deliver essential training such as safeguarding, health & safety and wellbeing, and data protection and to develop staff skills when delivering our provisions. CHAC's "On the Job" training programme aimed at people who face exclusion from work due to lack of experience, a criminal past, or are trying to return to work perhaps after recovering from a long-term illness or having been a carer is now fully operational after a short pause in 2021 due to Covid-19 restrictions. It is again offering placements to this disadvantaged group, to remove barriers to training and employment and getting them back into mainstream society speedily.

Staff wellbeing has also been a focus. Happy, healthy staff mean that they can be more productive, helping to improve the quality of service we can provide to clients. We received a generous grant from the Tudor Trust earlier in the year, allowing CHAC to fund a well-being grant to all staff and volunteers for up to £300 each to be spent on something that would improve their happiness and this well-being grant has been offered again by the Tudor Trust for 2023. Management have focused on keeping in

regular contact with all staff to offer support and to check on everyone's mental health. Social events have also been arranged including a Christmas meal night out.

The above is a brief overview of the actions taken by CHAC over the past year which, when taken together, mean that we help to prevent social exclusion for all our clients, to improve their quality of life and also to promote their mental health and wellbeing.

Nina Furmanek B.A., is an undergraduate with a bachelor's degree in Advertising & Marketing from El Campico Business School in Jacarilla, Alicante, Spain. The Charity during 2022 was aiming to produce an introductory video to give people an insight into

what CHAC is all about and its purpose, meet the staff and volunteers, and gets a feel for its ethos and services. We approached Nina, having seen some of her previous media work, and she was very happy to take on the challenge of a new project as a volunteer. She visited us in Middlesbrough in July 2022 and fitted in extremely well with all our Staff and volunteers, in fact I believe she has made friends for life. The creation of the video documentary involved filming over 2 weeks, interviewing staff, beneficiaries and Partner Organisations as well as filming local landmarks. She respected data protection and all consents were obtained before filming commenced. We are hoping to launch this short video in early 2023.

Clients' care and feedback

As part of our commitment to improving the service, we ask our clients from time to time to complete the client feedback questionnaire form to provide our clients with the opportunity to participate in the development of CHAC service. The questionnaires are analysed annually to identify the trends. During 2022 the charity received 77 feedback questionnaires, several thank you cards, and a large number of thank you gifts (biscuit tins, tea bags… etc.) from its clients in appreciation for the help received by CHAC staff. The table below analyses the responses received.

How long did you wait for your initial appointmen	
Less than 1 week	74%
1-2 Weeks	24%
3-4 Weeks	1%
Over 4 Weeks	1%
Not Answered	0%

How were you treated by Reception staff?	
Very Well	100%
Well	0%
Undecided	0%
Poorly	0%
Very Poorly	0%
Not Answered	0%

How satisfied were you with the advice you receiv	
Very Satisfied	96%
Satisfied	4%
Undecided	0%
Unsatisfied	0%
Very Unsatisfied	0%
Not Answered	0%

How satisfied were you with the level of Follow up & update	
Very Satisfied	88%
Satisfied	10%
Undecided	1%
Unsatisfied	1%
Very Unsatisfied	0%
Not Answered	0%

How well did we listen to what you had to say?	
Very Well	92%
Well	10%
Undecided	0%
Poorly	0%
Very Poorly	0%
Not Answered	0%

Would you recommend us to someone else if they needed help and a	
Certain to	100%
Likely to	0%
Undecided	0%
Unlikely to	0%
Certainly not	0%
Not Answered	0%

Are you satisfied with the outcome of your case?	
Yes	94%
Undecided	3%
No	3%
Not Answered	0%

Clients feed back
questionnaires
2022

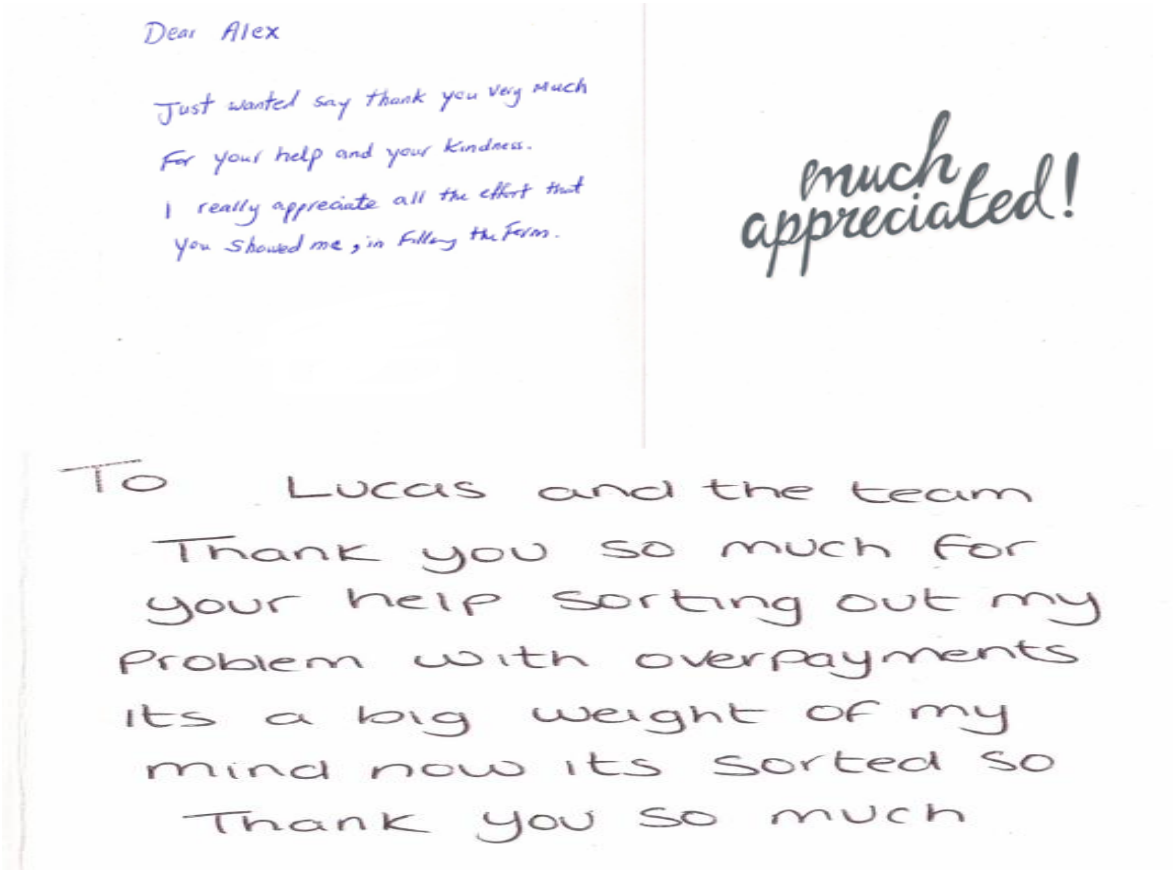
Thank you cards and gifts

The Charity have a strict policy not to accept any gifts such as money, all types of alcohol, tobacco, and cigarettes, or any gifts which exceeds more than £15.00 in value. The Charity through the year received tea, coffee and chocolate gifts as well as hundreds of thank you cards. Below is a section of them:

Testimonials from other organisations

"Hi all. Wow! Thank you so much for the support you have given Martin. To see how confident Martin has become and how he has been able to adapt to task is just fantastic. You actually change people lives for the better!" – Stephen O'Boyle, STEPS.

"Just wanted to say a big thank you for yesterday. For your feedback, everyone got something from the session, and they loved your energy." – Gaynor Goad, MIND



Safeguards

CHAC follows recognised procedures set by its advice quality standard when dealing with vulnerable members of the Community. CHAC provides the appropriate training and supervision for its staff and volunteers to ensure this safeguarding and all its staff are DBS checked.

Environment

CHAC supports the development of sustainable local communities, mainly in the area of raising the awareness and understanding of the need to conserve natural resources and the environment. Beneficiaries access opportunities to activities which support the framework of local agenda 21 and the local council's environmental sustainability strategy.

Equal opportunity monitoring during 2022:

Staff and Executive members	Male	Female	White	Ethnic	Disabled	Age 60+
Executive Members	3	1	4	0	0	1
Paid Staff	4	5	8	1	1	3
Volunteers	7	7	9	5	3	5
External Tutors	1	2	2	1	1	1
Totals	15	15	23	7	5	10
%	50%	50%	77%	23%	17%	33%

Clients	Male	Female	White	Ethnic	Disabled	Age 55+
Clients Total	2402	3057	4640	819	1037	3603
%	44%	56%	85%	15%	19%	66%

Training programme 2020/2022. Results for 100 trainees	Male	Female	White	Ethnic	Disabled	(18-25)	(26 & over)
Beneficiaries Total	54	46	70	30	8	58	42

(Also see Beneficiary numbers, outcomes and equal opportunity monitoring pages 53-56.)

Bernard Brydon -Trustee
Email: bernard@chac92.co.uk

Staff Training and IT Development

Essentia Training:

Type	Cycle	Date completed	Provider
Safeguarding	Annual	7/9/2022	Naomi Smith BA (Hons), MA. Social worker with North Yorkshire Council
Data Protection	Annual	25 /8/2022	Moore Clear. Data Privacy and Cyber Security Consultant
Health & Safety and Wellbeing	Annual	Next scheduled on 19/1/2023	Ms Val Yare Consultant, Expert in Health & Safety and wellbeing
Emergency First Aid	As required	All nominated First Aiders training is up to date	Red Cross and St. John's Ambulance

Aims

- ✓ Ensure all staff understand their duties and responsibilities
- ✓ Remain compliant with 100% of all mandatory legislation and training required to achieve it.

Objectives

- ✓ Ensure that 100% of Risk Assessments are in place for all identified spaces, work activities, and equipment that present significant risk. Implement a mental health plan as part of the people strategy, raise awareness, and provide enhanced wellbeing support for staff. Ensure Equality Impact Assessments are in place for new policies (where required).

- ✓ Know how to recognise signs of abuse, know how to respond to suspected or alleged abuse, understand ways to reduce the likelihood of abuse, know how to recognise and report unsafe practices.

- ✓ Protect data from malicious or accidental damage, quickly restoring data in the event of damage or loss, and ensuring that data is accessible to those who actually need it, and not to anyone else.

- ✓ First aid. Preventing injury from getting worse, aiding recovery, relieving pain, and protecting the unconscious until medical experts arrive.

Development Training:

Aims

To provide all our advisors and caseworkers with all the necessary tools they need to be able to accurately advise on all types of benefit entitlement. Through training they have the opportunity to appraise case studies and scenarios, and gain helpful hints and tactics on how best to support clients through the complexity of the welfare benefits system.

Objectives

- ✓ Increase accuracy of advice, reduce repeats, and gain correct entitlements for clients as quick as possible.
- ✓ Increase individual staff capacity and their self-developments, for example when providing advice to people with dementia.
- ✓ Identify and share good practice and to promote anti-discriminatory practice.
- ✓ Satisfy the recommendations of performance appraisals.
- ✓ Test the efficiency of a new performance management system.
- ✓ Establish clearer performance expectations (Outcomes).
- ✓ Invest in our staff.
- ✓ Improve IT and computer skills to increase efficiency, working remotely, cutdown in waste and contribute to CHAC strategy to become 99% paperless.

How CHAC identify staff training needs?

CHAC training needs analysis is a systematic process of identifying which kind of training is required and provide the details related to training implementation. It also identifies the new skills, knowledge, and attitudes which CHAC staff need to acquire in order to improve performance. This is normally identified: -

- ✓ Through discussions with staff during annual appraisals, one-to-one meetings and staff meetings any relevant training will be arranged as required to ensure relevant staff have up to date knowledge and have developed their skills in other areas that are relevant to their job roles. For example, dementia awareness, bereavement and mental health awareness training as well as

training on CharityLog reporting. Whilst for managers a focus on financial management and funding strategies

- ✓ When legislations are changed/updated in relation to any types of benefits entitlements that the charity advise on

- ✓ When managers feel that Refresher training is required for Staff and volunteers. Refresher Training reduces errors, and leads to a culture of continuous learning. It promotes parity in employee knowledge, excellence, and adherence to safety norms.

- ✓ Through networking with other relevant organisations either local or national. To help exchange ideas, learn and implement best practice and to help others lobby for change to Government policies.

- ✓ When a member of staff approaches the management and requests to attend, a Webinar, or on-line course or a conference, or buy a law book which help them to improve their advice ability, mental health, and wellbeing.

Training completed during 2022

During the course of the year staff completed a range of internal and external training courses covering topics like: -

- ✓ Appeals to the Upper Tribunal.
- ✓ Refreshers on QBC and updates on Housing Benefit.
- ✓ Council Tax and Pensions.
- ✓ Assisting advisers in ensuring that the decision-making rules in relation to Universal Credit can be made to work to the advantage of claimants where that is their intention.
- ✓ Understanding of how the social security system is underpinned by law, how those laws work and relates to each other, how to find and understand it and other matters related to advanced casework
- ✓ ESA to UC and how natural migration is working.
- ✓ PIP, how its working and current issues with it.
- ✓ Challenging benefit overpayment decisions and recent developments in the benefits world.

They also accessed specialist support from NHAS as needed which helped to embed their knowledge and skills developed from the training in 2021 and deliver housing advice.

Mangers and senior supervisors participated in numerous Financial Inclusion Group (FIG) meetings, NAWRA conferences, and CPAGs Welfare Rights Conference, and Community Money Advice discussions, cascading relevant information to relevant staff such as:

- ✓ Building stronger links with local organisations and community groups.
- ✓ Real level of unemployment in the UK (that is accounting for sickness and those otherwise removed from the labour force not just those actively seeking work).
- ✓ Gaining a better picture of demand/need for debt advice in the area.

Training providers

Wiser Adviser hhttp://www.wiseradviser.org/
National Homelessness Advice Services (NHAS). https://www.nhas.org.uk/
Child Poverty Action Group (CPAG) https://cpag.org.uk/
Shelter https://england.shelter.org.uk/

Training priorities for 2023/2024

CHAC training priorities for 2023 are to provide all its staff with the necessary training, in-house or online, to meet the charity's main objectives, to keep up to date with changes in law which affect our main provision in delivering welfare advice to the public, to improve individual skills and encourage self-development. CHAC will increase the charity's capacity and widen its services to include debt advice by the end of 2023 following on from the initial steps taken in 2022.

Main priorities: -

Essential Training:

Health and safety, wellbeing , emergency first aid at work training, safeguarding and GDPR training are all updated regularly and arranged before expiry, to remain compliant with the law.

- ✓ H&S Awareness – Booked for January 2023
- ✓ Risk Assessment – Booked for February 2023

- ✓ Working with VDUs (Display Screen Equipment/Visual Display Units) To be Arranged 2023
- ✓ Emergency First Aid at Work to be arranged before expiry in 2024 & 2025
- ✓ Safeguarding refresher, scheduled for September 2023
- ✓ GDPR refresher, scheduled for August 2023

Wellbeing Training

-Personal Safety & Lone working. The course is designed to raise awareness of risks our staff may face while lone working and give them the tools they need to minimise these risks. By the end of the course, they will have a greater understanding of potential risks and feel more confident in managing their personal safety and conflict situations. The training includes the following topics:

- ✓ Lone Working - the law and the responsibilities of both employer and employee
- ✓ Risk assessment - identifying and assessing risk related to all aspects of lone working
- ✓ Tracing systems - ensuring staff are traceable and procedures are put in place in case of emergency
- ✓ Travelling safely - practical tips for relevant modes of transport
- ✓ Home visits - best practice for safety while conducting home visits from leaving the office to leaving the visit
- ✓ Understanding aggression - including recognising the early warning signs of aggression
- ✓ Conflict Resolution management - including physical and verbal de-escalation and diffusion techniques
- ✓ Post incident support - reporting and the responsibility of employer and employee

-Mental Health Awareness Client Support. The training will give our staff a better understanding how mental health problems can impact on them and our clients, and will help them to build the skills to look after their mental health at work. It will help to develop their understanding of how best to respond to and support our clients and equip them with helpful approaches to cope with challenging situations. The training includes the following topics:

- ✓ Introduction to mental health and wellbeing
- ✓ Mental health problems and how they can impact on us and our clients
- ✓ Looking after our mental health
- ✓ Practical tips for supporting people
- ✓ Signposts to support and information.

-Dementia Awareness (Dementia Friendly). During the friendly and interactive session our staff will learn more about dementia, how it affects a person and what they can do to help people affected by dementia in the community.

-Loss & Bereavement Awareness. The training will give our staff a better understanding of how bereavement can impact an individual and the factors that influence how they grieve, it will explain what support people need when they are grieving and help overcome the barriers to talking about their loss and grief.

Development Training -Staff

- ✓ Understanding and using supersessions procedures in relation to Universal Credit.
- ✓ Understanding social security law and finding it online
- ✓ Appeals to the Upper Tribunal
- ✓ Quarterly conference of updates of Welfare Benefits
- ✓ Dizions (Charitylog) -
- ✓ Quick Benefit Calculator-Refresher
- ✓ Council Tax and Housing Benefit Training- Internal Training
- ✓ State Pension and Pension Credit Refresher - Internal Training
- ✓ Debt advice – Preparing for complex debt advice delivery by employing a specialist debt advisor with abilities to provide in house training

Development Training -Mangers

- ✓ Financial Management Aspects
- ✓ Funding Strategies

Leona Gellatly
Joint Centre Managers
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IT Training and Development

2022 has been a year of consolidation for our IT, as new ways of working that we developed during Covid 19 continued to be employed effectively to allow us to work flexibly and efficiently to support our clients.

During 2022 we took advantage of Zoom and Teams to conduct remote meetings where this worked better for staff and trustees. For instance, during a Trustee meeting in CHAC one Trustee joined the meeting via Zoom whilst the remainder of the participants were in the room.

Various conferences and training was also conducted via Zoom or Teams. We also used it to support social activities with a Christmas Bingo Party being held via Zoom.

The refreshing of our existing equipment that was mentioned in last year's report was carried out at the start of 2022 and has been very successful in breathing new life to previously tired equipment. This will now be useful for several more years to come.

However, in order to ensure that CHAC is always best equipped to deal with any problems, we are looking in 2023 to procure some new laptops allowing the refreshed laptops to be used for extra capacity with training placements or similar.

Whilst we didn't make any significant changes this year, we were still able to make a few improvements.

Firstly, we have rolled out a dedicated WiFi network for clients to use, this is separate to our own WiFi ensuring continued security but means that clients who have no credit or no signal can access the internet on their devices during appointments for instance to access their Universal Credit journals or review electronic bank statements.

Secondly, we have undertaken data protection training during the year, after which we informally reviewed some of our practices to ensure that our IT was being used in a data secure manner.

For the coming year we will focus on procuring new laptops to equip our Advice Team and continue to explore further opportunities to make best use of the various IT resources we have available to us.

Lucas Ainsworth, Supervisor
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Core Services -The work we do

CHAC has been embedded in the local community for the last 33 years, located in Middlesbrough town centre with an aim to relieve poverty in the local community. By ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively and by combating urban deprivation, unemployment, discrimination, marginalization, and social exclusion.

Welfare advice and Help to Claim

The benefits system can be complicated at the best of times. What's more, it's been constantly evolving in recent years as successive Governments implement changes. But these issues should not detract from a simple fact. Depending on your people's personal circumstances, they might be entitled to assistance.

In short, the benefits system exists to provide practical help and financial support for those who are unemployed and looking for work. It also provides people with assistance if their earnings are low, if they have a disability, are bringing up children, are retired, care for someone or are ill.

Some of the common concerns we hear from people are that they are unsure whether they are actually eligible for benefits, or they are unsure how to navigate the system and claim the benefits they are entitled to.

CHAC's advice support team can offer information and support to help our clients to gain a clear understanding of the benefits system.

During 2022 we have provided 3718 people with welfare advice covering the following: -Universal Credit (UC) is a means-tested benefit supporting people of working age on a low income. Working age means under state pension age. It replaces 6 existing means-tested benefits known as legacy benefits. These are: Income based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit and Housing Benefit. When a client already in receipt of one of these legacy benefits and their circumstances change, they arrive at CHAC to seek advice prior to claiming Universal Credit. Our Help to Claim service supports clients who are applying for Universal Credit through the application process and any issues they may face up to their first payment.

New style Jobseeker's Allowance (JSA)-for unemployed or work less than 16 hours a week who may be eligible for new style Jobseeker's Allowance. These include being available for work and actively seeking work and being under state pension age.

New style Employment and Support Allowance / contribution-based Employment and Support Allowance (ESA) is a benefit for people under state pension age who have limited capability for work due to an illness or disability, and are not in receipt of Statutory Sick Pay.

Pension credit is a means tested benefit for people who are on a low income and have reached state pension age.

Housing benefit is provided through local council and is a means-tested benefit to assist people on low incomes with their rent.

Council Tax Support, administered by the local council, is a means-tested benefit to assist people on a low income with their council tax bill.

Personal Independence Payment is a benefit for people who are between 16 and state retirement age and, due to an illness or disability, have additional care needs.

Disability Living Allowance (DLA) is a benefit for children who have additional care or mobility needs due to an illness or disability. The child must be under 16 years of age to claim, with additional age rules for the mobility component.

Attendance Allowance is for people who have reached state pension and are either physically or mentally disabled and require assistance or supervision with their personal care needs or require supervision or support to ensure they are safe.

Carer's Allowance is paid to those who provide informal care of more than 35 hours a week to a person who is in receipt of one of the following benefits:

Disability reduction scheme for council tax (disabled band reduction scheme). This is a non-means-tested reduction and therefore not dependent on income and capital.

Severe Mental Impairment disregard for Council Tax. People who are severely mentally impaired are not included when working out Council Tax bills.

Carer disregard for council tax. You are disregarded as an occupant of the property if you are a live-in carer looking after someone. The person you care for cannot be your

husband, wife, civil partner, or your child under 18. If you are the carer of a child under 18 you can be disregarded if you are not their parent.

The welfare advice is split into two categories, 'simple' and 'complex'. For simple advice, the welfare advisor /caseworker will work with clients through confidential face-to-face interviews, over the phone, via e-mail or by letter, identifying which method best suits the clients' needs to:

- Undertake situational assessments for clients
- Review any additional benefit entitlement
- Address any change of circumstances
- Provide direct support to clients through completing forms, writing letters or making phone calls to assist clients who find these aspects challenging.

For complex advice the welfare caseworker will assist clients with preparing, submitting and attending appeal Tribunals. These tribunals are usually where a decision has been made to refuse or stop benefits. This is an intensive and complex work which can take up to 8 weeks to change a decision.

Case studies

Shelly Morte, Caseworker. DLA. "Improving mental health".

Client suffers from Anxiety, Depression, PTSD (Post Traumatic Stress Disorder), and borderline personality disorder. He claimed ESA, PIP and Housing Benefit. The client explained that he has started attending University and wanted to know how being a full-time student in receipt of a student loan will affect his other benefits. I advised the client how much of the Disabled Student Allowance will be disregarded and calculated that he would still be eligible to receive ESA. This would also keep his entitlement for Housing Benefit. I contacted all the relevant benefit agencies on behalf of the client, as he struggled with anxiety and was afraid to do this, to inform them of the change in circumstances. I also spoke to Student Finance to ask for a breakdown of his student loan to send to all the relevant departments as proof. As a result, the client's benefits are still in pay, and he continues his university course.

Tahira Selby, Caseworker. Housing Repairs. "Improving quality of life".

The client came to our office looking for help with housing repairs. I discussed the areas of concern with the client and identified that she needed the following repairs: Damp (throughout the property), mold in the bathroom, drafts & holes in the roof and floors and unreplaced piping in the bathroom. The client had photographic evidence of the repairs that needed to be carried out, so I contacted their social housing landlord and following a discussion we arranged appointment dates and times for the various jobs to be carried out. I also asked the landlord to assess the property for asbestos as it was suspected that there was some present. The landlord arranged for this to happen and following an assessment work will be carried out to make this safe for the future. As a result, the client's living situation was improved along with their safety in their home.

Tahira Selby, Caseworker. Mandatory Reconsideration. “Improving mental health”.

The client came in looking for help with submitting a Mandatory Reconsideration as she had scored six points for the Daily Living Component and four points for the Mobility Component of Personal Independence Payment. The client suffered from a variety of different health conditions including Scoliosis alongside Depression, Anxiety and Memory Issue. I went through the client’s medical records which enabled me to put a strong enough argument together to the DWP about her entitlement. This was rejected so I advised the client to appeal to the Tribunal with my representation. I wrote a submission detailing the heavy bodily restrictions the client’s health conditions imposed on her. The Tribunal accepted the severity of the impact of her conditions and therefore awarded my client the Standard Rate for Daily Living. The client was therefore awarded £4,476.90 in back payments and then an ongoing payment of £61.85 per week up.

Margaret Foster, Senior Caseworker. Debt. “Improving mental health”.

Client is 40 years old and has separated from her husband. She is living rent free as her parents own the property. The client was very distressed and agitated, and suffers from a chronic physical condition, anxiety, stress and depression for which she receives PIP and Employment and Support Allowance. She had a debt to a creditor for which she was jointly liable with her ex-husband. Client had contacted the creditor and offered half of the outstanding debt to try and settle the matter, but this was refused. I began advising the client of her responsibilities on the debt and offered reassurance that support was available. Client was unaware that, as she had jointly taken on the debt, she was liable for whole debt if creditors cannot get hold of her partner for his half. I obtained all information about the client’s health conditions and impact of the debt on her health. I referred client to a debt adviser by telephone who agreed to investigate and negotiate with the creditors to pursue husband for balance. Client in meantime will pay minimum payment from the bill. Client is less anxious and depressed after referral to pursue husband for the balance. Client feels her mental health will now improve as she has had support.

Appeals at welfare benefits Tribunals

The main issues that people have come seeking assistance with in 2022 were around disability benefit appeals, primarily Personal Independence Payment (PIP) where the Department for Work and Pensions (DWP) had refused an award, as regarding Work Capability Assessments for Universal Credit and Employment and Support Allowance.

During 2022 CHAC’s Tribunal Representation service has continued to be one of the few sources in the local area of representation for those who wish to appeal their welfare benefit decisions to HM Courts and Tribunals Service. This has meant that the service has continued to be in high demand throughout the last twelve months.

During that time the service helped a total of 81 people and has raised a total of £147,076.53 for our clients. This is a lower figure than last year however we have found that we’re having more success on application for benefits (meaning fewer decisions being appealed) but also that waiting times for hearings have increased meaning we’ve had fewer decisions (therefore we have more cases waiting for decisions). 2021 was a bumper year as the Tribunal Service cleared the Covid backlog. During 2022 Tribunals have returned to being primarily held face to face in our local hearing centre. This has been positive for some of our clients as they’ve found it much

easier to express themselves when they can see the Tribunal panel members and can be sat with their representative for CHAC helping them find the right place in the paperwork. Though obviously for other clients, particularly those with social anxiety, it has been difficult. The volume of appeals work has continued at a similar level to 2021 (if not slightly higher) as the DWP have continued to make assessments and reassessment of clients' claims. CHAC also continues to be one of the few organisations locally who is willing to represent at Tribunal as other local agencies have either closed or have had to reduce their capacity to provide specialist services. Some members of staff have undertaken training through CPAG regarding Upper Tribunal hearings and we hope in 2023 to be able to use that knowledge with suitable cases.

Shelly Morte, Caseworker. First Tier Tribunal, PIP Entitlement. "Improving mental health"

The Department for Work and Pensions first contacted us regarding a client who needed representation at a First Tier Tribunal. The Client was a 43-year-old female who suffered with extreme mental health issues, who had tried to commit suicide the year before and currently self-harms. The client was in receipt of Personal Independence Payment, however after a review and a telephone assessment had been carried out by the DWP her entitlement ended. The client was distraught, not only due to her own entitlement to PIP ending, but also as it subsequently meant that her partner's award of Carers Allowance would end alongside this. The client was very anxious and depressed, was struggling to cope with this financial hit with three young children at home, and was suffering from suicidal thoughts. I met with the client on many occasions to support her with the tribunal process. During this time, I was able to supply her with a food voucher which would assist her with emergency food. I presented evidence to the tribunal requesting an urgent hearing which was agree to and I attended with the client and the outcome was successful. She was awarded the Enhanced rate of the Daily Living Component at £92.40 per week and a backdated payment of £5438.56. The client's partner's Carers Allowance was also reinstated at the rate of £69.70 per week with a back payment of £3785.60 given. Client stated she does not know what she would have done without our help and assistance and our help allowed her to focus on improving her own wellbeing and mental health.

Lucas Ainsworth, Senior Caseworker – First Tier Tribunal, Child DLA Entitlement "Reducing social exclusion"

Client (23) lives in a housing association property with her two dependent children (1 and 3). She claims UC, CA and CTR. She had no health conditions of her own but was a full time carer for her eldest child who has complex autism needs and involvement from multiple agencies to support him and her. She had applied for Child DLA shortly after her child had been born and was awarded the highest rate of the care component. Once they turned 3 she applied for the highest rate of the mobility component. This was refused and she appealed. She had had a hearing but due to the complexity of the law around qualifying for the mobility component for a child under 5 the Tribunal suggested that she contact us for assistance in preparing her case. I met with the client and reviewed her case file and medical evidence. I spent time reviewing the law on mobility for children under 5 and determined that the client had a case. I prepared a submission and attended the hearing with the client to help present the case. Following the hearing the Tribunal awarded the high rate of mobility for ten years meaning she had an ongoing award of an extra £64.50 per week and a one-off back payment of £2,902.50. She was extremely pleased with this as the mobility component would help her cover the costs of transport to get her child to specialist provision as he started at pre-school.

Lucas Ainsworth, Senior Caseworker – First Tier Tribunal, Adult DLA Overpayment "Improving mental health"

Client (47) lives with her dependent child in a housing association property. She is working part-time and is also a full time student at university. She does not currently claim any benefits. She has spinal/neck damage dating back from many years ago. She had been on Disability Living Allowance for many years from roughly 2008 until late 2016. Following a review by the DWP in 2018 they determined that from 2013 to 2016 she was no longer entitled to DLA as her conditions had improved and therefore had been overpaid approximately £15,000 of DLA along with similar amounts of HB, CTS and WTC. Her total overpayment was therefore in the region of £30,000. She had appealed this but due to Covid and the complexity of the case it had taken until 2022 to come to a hearing. The client was directed to CHAC by the Tribunal Service as she had attended a hearing alone and the Tribunal were concerned the client did not understand the process she was going through and how to best present her arguments. I met with the client who had a case file of over 1,300 pages of documentation dating back to 2008 (a typical appeal would normally have a case file of around 300). I reviewed the file, read entries and commentary in the social security law volumes and identified that the client had case to say she had been entitled through to the end of 2015. I prepared a submission laying out our arguments and attended the full day (cases are normally listed for only one hour) hearing with the client and helped her to present the arguments. Following the hearing the Tribunal agreed that the client had been entitled until late 2015 meaning her overpayment was reduced to around £4,500 of DLA and a similar amounts for her other benefits meaning she went from owing approximately £30,000 to £10,000 as a result of our intervention and work on her case.

Tahira Selby, Caseworker – Local Council Revision – Housing Benefit Overpayment "Improving quality of life"

The client lives in shared accommodation and works full time. He doesn't currently claim any benefits and has no dependents. He has been paying back an overpayment for Housing Benefit from several months in 2019 totalling around £1,000. He felt it was unfair he had to repay this, didn't fully understand what had happened and wanted help challenging the decision. The client explained that he had arrived in the UK when he was 16 years old, fleeing persecution in his home country. He could not speak English upon arrival and was taken into care and placed in supported accommodation. He was appointed a Support Worker and a Social Worker to look after him. Up until the age of 18 his tenancy and benefits had been managed by his support and social workers. After this he had to manage these himself. In 2019, as a result of one person moving out of the Supported Accommodation, and the client gaining short term work his local council requested he provide information so they could recalculate his entitlement to HB. Due to his lack of understanding of English and the social security system, he failed to do so within the required timescale. The information the client had was confused and the council were not helpful on the telephone so we submitted a subject access request to get full copies of all records held about the client. We reviewed these and in consultation with expert advice from Shelter determined that there were grounds for an Anytime Revision as the client was otherwise outside the normal time limits to appeal the decision. We prepared a letter to be sent to the council laying out the legal arguments and submitted this by email to the Council. At the time of writing we are waiting the outcome of this letter but without our involvement the client would have had no prospect of challenging the decision due to the complex legal issues raised and his lack of familiarity with the social security system.

Welfare Advice in the Community on behalf of Middlesbrough Council.

Most advice services are experiencing increasing demand, in a rapidly changing environment, with anticipated reductions in funding. This places unprecedented challenges on the sector which can only be met by adapting, working more efficiently and collaboratively, doing things differently and embracing technological solutions. The funding was first provided by the Big Lottery between 2010 and 2015 to form Middlesbrough Advice Partnership (MAP), and currently by Middlesbrough Council. The partnership presented an opportunity for key advice providers to work collaboratively to test new models of delivery and extend the reach of advice services into communities with the greatest advice needs.

The advice sessions have been promoted through a variety of channels; posters and leaflets about the advice service are clearly displayed at all sites and on their respective Facebook pages. The use of a shared online booking system (DaySmart) enables frontline staff at community centres to schedule appointments for clients with the advice workers throughout the week.

The MAP project has additionally incorporated work to deliver a range of financial education sessions to local community groups with the aim of improving basic financial skills and empowering people to more effectively manage their money. The project also aimed to pilot new delivery systems and shared processes in order to improve the effectiveness and efficiency of advice services.

In 2022 the service provided welfare advice in 14 local hubs in partnership with Middlesbrough CAB, Actes, Age UK Teesside, and Middlesbrough Council Welfare Rights Unit. Clients contact the service using a dedicated phone or email or through a partner referral. The client is then assessed and immediately provided with information and emergencies dealt with. If further advice or specialist advice such as benefits, housing or debt is needed then an appointment is booked for them. The following are case studies from local hubs.

Alex Bateman, Caseworker – PIP wrong and late decision due to Covid-19

Client is sixty-three years old and lives on her own in a housing association property. Client had underlying health conditions and needed support with her Personal Independence Payment application. Client's original form had been filled in by a friend and was missing critical information, resulting in client being awarded zero points. This decision was also extremely late due to the COVID pandemic. I assisted client by preparing a written request for a Mandatory Reconsideration, pointing out details on client's significant health conditions which would appear to make her eligible for PIP, making clear the points I believed she qualified for. I was later contacted by the client who told me that the DWP had decided that she did indeed qualify for standard rates of both the Daily Living and Mobility Components of Personal Independence Payments, leading to not only an ongoing award of a value of £83.70 per week but also a substantial back payment of £6,093.36 overing almost a year and a half.

Margaret Foster, Senior Caseworker – Suspension of Housing Benefit

Client is a 45-year-old who lives with her adult son in a housing association property. The client has long term mental health conditions of psychosis and agoraphobia, for which she receives PIP and ESA. I worked with the client to establish whether the correct procedure had been followed to suspend her Housing Benefit and reviewed her current decision notice and documents. The client was anxious and agitated, I advised her she had provided all the correct information requested by the Housing Benefit Department by E-mail and I would contact the department for an update on her claim. She was happy that she now had support as during the pandemic, contact with the Housing Benefit Section had proved difficult for her. The clients landlord had contacted her to warn that if the arrears were not reduced possession action would be taken at court. Upon contacting Housing Benefit I spoke with a call handler who informed me that the client's Housing Benefit had now been put back in place and an updated decision notice would be sent out with back payments to cover the suspension period. The client agreed to pay £100 to reduce her rent arrears and, along with the reinstated Housing Benefit, her landlord confirmed court proceedings would not be taken. The client was advised to apply for a Discretionary Housing Payment to cover a small shortfall between her rent and Housing Benefit. The client was relieved that suspension had been removed, her accommodation secured and would return for further support with any developments with future Housing Benefit problems.

CHAC's Office at Southbank - (Redcar & Cleveland Authority)

In November 2021 we started a pilot project to deliver welfare benefits advice service from an office located within Tees Valley Women's Centre (South Bank) for residents of Redcar & Cleveland.

This service is now going strong and covering all aspects of our services. During 2022 155 cases were dealt with, 354 people were assisted and £391,609.34 of one off and ongoing awards of benefit gained for clients.

Shelly Morte, Caseworker, PIP Appeal

Client, aged 41, was previously entitled to Enhanced Daily Living for Personal Independence Payment (PIP) for several years. After a telephone assessment was carried out, the DWP informed the client that he was no longer entitled to PIP. This distressed the client greatly as he disagreed that his conditions had improved. We therefore assisted him to complete a Mandatory Reconsideration request. This was then refused by the DWP and we therefore started the appeal process with HM Courts & Tribunals Service. We prepared a submission along with medical evidence and sent this to the Tribunal on the client's behalf. The client, even with our support, found the whole process extremely stressful as he suffered from mental health and suicidal tendencies. Much support was offered through this period. On the day of the tribunal, I received a phone call offering the client his original award of Enhanced Daily Living of £89.60 per week for PIP, with a back payment £3,368.70, on the basis of our submission and medical evidence.

Face to face outreach and home visiting services

CHAC's face to face outreach and home visiting services aim to increase access to free advice and free representations, and provide practical help and support for people who are housebound due to old age, physical or mental illness, injury, dementia (all advice delivery staff are dementia trained), those who have problems of a personal or

potentially embarrassing nature, or are rurally isolated, and also provide advice to their carers and partners.

The demand for this service is on the increase and without our help will inevitably lead to social isolation of older people; more and more aged people will go into debt due to soaring energy bills and changes to benefit legislation, more and more aged people will cut down their recreational activities to meet the current increase in their basic needs, and will become housebound due to high cost of transportation.

Alex Bateman, Caseworker. U.C. "Client unable to engage effectively" - Home Visit

Client is a fifty-eight-year-old female who due to her extensive history of domestic abuse from her father was seen as a home visit in conjunction with MIND. Client is unemployed and her partner is self-employed. Client had numerous issues as she finds it very hard to engage effectively due to her mental health. Principally, I assisted client by performing full benefits check to make sure she was receiving all benefits she was entitled too. This highlighted irregularities with her Universal Credit which required further meetings with her husband to resolve and required contact to be made with Job Centre Plus staff to make sure they understood client's condition and Limited Capability for Work Related Activity. Client also had a Personal Independence Payments Health Assessment due to be performed over the Telephone the following week. Supported client by going through what questions would be asked and how she should honestly answer these questions to best match the needed Activity Descriptors This means the couple will be awarded £45.73 a week in Universal Credit, depending on client's partners monthly earnings and client will be awarded £156.90 per week in PIP.

Shelly Morte, Caseworker. ESA and PIP. "Reducing social exclusion" - Home Visit

A home visit was necessary for a client who had recently been discharged from hospital and was still extremely unwell. Client was in receipt of ESA and PIP and lived in a caravan which she owned. As this was no longer suitable due to her health, the client was allocated a social housing property and was requiring advice on how to claim help towards paying for the rent. Client was unsure of rent costs at her new property and a phone call was made to the housing provider to gain this information. I explained to the client she would have to make a claim for Universal Credit for help with housing costs and this would mean the end of her ESA claim, along with the included Severe Disability Premium. The client agreed to do this and, due to her not being able to leave home and having no access to the internet, a claim was made on her behalf during the home visit. As the client is housebound, with very little mobility, she became very distressed when asked to attend the Jobcentre in order for her claim to be processed. I eventually escalated the issue to the Advanced DWP Customer Support team, which led to a call back the next day from the Jobcentre, and I was able to make the DWP understand the client's complex needs and arrange for them to get the information another way. I contacted the client's Adult Social Worker to see if anything could be put in place to help with her new property and arrange for an Occupational Therapist to visit. The client had no furniture due to her previous accommodation being a caravan. I made a referral to another charity who can give her a bed and also arranged for them to deliver her a wardrobe, table, bedding, and pots and pans when she had moved into the property. Thanks to our intervention at a home visit the client was able to make sure her new accommodation was secured with the rent being paid, was suitably adapted to deal with her complex health needs, and that she had at least basic furniture. This client continues to access support through CHAC due to the multiple complex health conditions making it difficult for her to manage her benefit claims independently.

-**CHAC on the job training program for hard-to-reach adults**

Since 1995 CHAC has provided on the job training for hard-to-reach adults in particular prisoners (on temporary License), ex-offenders and young people at risk of offending who are not supported nor engaged by mainstream and going through transition

stages in their lives. This has led to 50% of CHAC's staff and volunteers coming from this disadvantaged group. By empowering such individuals through real responsible work serving the local community by advising them about their statutory rights, all range of welfare benefits, housing and debt and further progressing them to doing advocacy and representation for their clients we aim to build up their self-worth, boost their confidence, give them skills needed in the local and national labour market and thus sustainable employment.

The support delivered by CHAC is specially made to beneficiaries' individual needs, tailored to their aims and the barriers they want to work to overcome, with the aim of enabling them to compete for the wide range of vacancies that the project makes available. Project coordinators foster close working relationships on a 1:1 basis with a range of employers to maintain the flow of employment opportunities available to beneficiaries.

Support includes 1:1 information advice and guidance, action planning, CV preparation, bespoke interview preparation for each vacancy. In-work support post placement reduces attrition and offers ongoing support in the early days of securing work. Without this support and training provided by CHAC, this client group will become severely disadvantaged in the labour market.

This program has not only reduced offending but helped so far 1,824 beneficiaries to gain sustainable employment and improve their quality of life. The program meets local strategies (providing work and training for people who are socially excluded) and regional objectives for reduction of crime in the community.

We judge success by two hard outcomes, the number of ex-offenders and young people at risk of offending gaining sustainable employment as a result of training (sustainable employment is 6 months and over) and number of offenders not returning back to crime We ascribe our success to the following key processes:

i. Targeting the service to a hard-to-reach client group through empathy and perseverance in building up the confidence and abilities of our beneficiaries in a non-threatening supportive environment.

ii. Removing barriers to training and employment through: awareness training, model of action planning, peer group influence, appropriate rewards, teamwork, and full participation in the decision-making process. Delivering services that are needs driven, encouragement and assistance in applying for paid employment, supplying first employment reference and post-employment support. Overcoming any literacy and

numeracy problems. Subsidising unaffordable costs such as transport and childcare. Helping with any debt, housing and other welfare problems.

iii. The private sector participation in offering full time or part time employment.

iv. The design and management of the project through detailed consultation and involvement of all the providers, training supervisors, external consultants, and tutors, taking into consideration feedback from prisoners and young people themselves. This consultation is ongoing throughout the project's duration.

Case studies -Ex-offenders – Prisoners- Breaking the offending cycle

I am a serving prisoner in HMP Kirklevington. As part of my pre-release programme, I was placed on a six-month work placement. This was intended to prepare me for life outside. The prison had arranged a placement at CHAC. I took the train from the prison to CHAC four days a week. When I first arrived my confidence was really low from being in prison. CHAC was welcoming and supportive and just what was needed as a transition into a working environment. After two months working in administration, I started working on case files. The problems I worked on gave me a sense of worth and wellbeing, further increasing my sense of self-esteem. "Hearing what people were going through, made me feel lucky, that I had a roof over my head and food to eat. You got really involved in people's lives, you saw how little they had, how desperate it was, and you were helping and fighting for them ... it's like it gave you a purpose in life, like no matter how bad you felt you had it, they had it worse, and you were helping them. After working for six months, I got an interview for a paid job in telesales, thanks to my experience at CHAC. "They got me back up, got my confidence up, it was so low, and you think you're worthless, but CHAC helped me get into the world of work again.

Case studies -Young People at Risk- Removing barriers to training and employment

L had no previous employment history but had attended college. She came to us with a troubled family history that led to her being rebellious at college, causing disruption to her education that led to eventual expulsion. Following on from this she became reclusive, depressed, and lacking in any self-worth and confidence. Her goals were simple yet difficult, she needed a sense of routine to conform to so that she could enter the employment market. Her level of confidence was very low and needed to know if she could face the outside world. Before interacting with clients, L learned how to file and store data, she learned the importance of data storage and the protection of client information. Once settled in and interacting well with the team, L greeted clients and assisted with basic paperwork. From there she moved on to taking calls, collecting, and recording customer feedback and making client appointments. The daily interaction with the team and members of the public started to reflect in her confidence. During her time with us she attended all our agreed days for attendance and L learned how to manage her time effectively and was excellent at retaining the knowledge she gained from various members of staff. Her new found confidence gave her the motivation to look for jobs relating to administration. She accepted a position with an Insulation firm that has not only put her newly acquired office skills to good use but her new knowledge of benefits. She has not only reached her goal but risen high above it, happily going to work daily, enjoying helping others and enjoying a newfound self-confidence. The biggest benefit L found from our support was that she started to realise she could do whatever she set her mind to. Finally, she can hold her head high and is proud of herself, her mental health has greatly improved, she now enjoys waking up and facing the world and whatever it may throw at her. L is continuing training at her place of employment but has expressed a desire to return to us as a volunteer in the future.

Case studies Mental health- Removing barriers to training and employment

J had no employment history before coming to us but had attended University. He had unsuccessfully attempted to get some support from various other organisations, as he suffered with his mental health after a breakdown due to the pressures of university which caused him to leave. Following this, J became reclusive, depressed and lacking in any self-worth. Although he would portray himself as outgoing, he was in fact totally lacking in confidence, needing to be to be accompanied by his mum to his initial meeting with us. J's main goal was to restore his confidence and motivation by having a daily routine of leaving the house and interacting with other people, after a long spell of seclusion due to his mental health. He was keen to ascertain if office work would be suitable for him moving forward in the job market. During his time with us J took part in all daily activities carried out by our receptionists and administration staff. Before interacting with clients, J learned how to file and store data, he learned the importance of data storage and the protection of clients' information. He attended two training sessions held at our office by external trainers for all staff which included safeguarding vulnerable adults and children, along with Data Protection. Once settled in and interacting well with the team, J greeted clients and assisted with basic paperwork, from there J moved on to taking calls and collecting and recording customer feedback. Having a routine helped J become more motivated, the daily interaction with the team and members of the public started to reflect in his confidence. During his time with us J attended all our agreed days for attendance and he learned how to manage his time effectively and was excellent at retaining the knowledge he gained from various members of staff. The training he had undertaken would also assist him within any employment setting, this helped J became more confident and he was able to work independently without needing to be prompted. His confidence improved massively, and this gave him the motivation to look for jobs relating to administration. J applied for several positions and gained an apprenticeship with Middlesbrough College working in their data department. J now has the confidence to move forward and knows that we are here to support him in any way we can. He feels he has not only reached his goals but feels he has risen high above them. He can now leave the house unaccompanied and can interact with new people without feeling extremely anxious. The biggest benefit J found from our support was that he started to realise he could do whatever he set his mind to he knows he is able to contact us any time for support or encouragement. J mental health has greatly improved, he now enjoys waking up getting out and facing the world and whatever it may throw at him.

Practical results:

In the last 5 years 320 beneficiaries have left CHAC to enter paid employment. 100 out of 120 prisoners / ex-offenders who completed CHAC's on the job training program are in employment or started self-employment or moved to other positive outcomes and 109 have not reverted to crime so far since they left the project. 155 out of 200 young people at risk gained full or part time employment and 20 started in further education.

Leona Gellatly - Joint Centre Manager
Email: Leona@chac92.co.uk

Statistics (Data analysis, monitoring, evaluation, outcomes and impacts)

There are two key online packages that the staff use on a daily basis; Quick Benefit Calculator, with the ability to work out any unclaimed benefits, and CharityLog to record all contacts with clients, what took place, and outcomes. Also, referrals can be made to other providers.

Our stats show that for every one claimant we help, the outcome of the help and advice given will benefit two or three people directly involved as part of the claim (Spouse/Partner/Children).

Workload

The total workload for the year is measured by number of clients seen

- Face to Face at:
  - Main office at Middlesbrough Town Centre
  - Office at South Bank (Redcar & Cleveland)
  - Community Hubs (total of 14 hubs)
  - Unclaimed Benefit Take Up Campaign
- Repeats (number of clients seen face to face for same issues)
- Number of clients signposted or referred
- Number of clients received advice by telephone, email, text, Whatsapp, or other social media
- Total number of issues dealt with
- Number of clients received intensive support (their case took more than five weeks to resolve).
- Number of hard-to-reach adults joined CHAC on the job training program.

Monitoring

We use a licenced cloud database system nationally known as CharityLog which enables the teams and supervisors to monitor the work that is in place, enabling continuity of service and a comprehensive database should the original caseworker be unavailable.

Details from a client's first contact are recorded, including name, contact number, nature of the call, and type of help required. When the client arrives for the interview further information will be taken in line with GDPR, such as, age, ethnicity, household composition, employment status, presenting problem, method of future contact, completion of authorisation letters on the client's behalf and anything additional pertinent to the case.

The caseworkers throughout the lifetime of the client's case will build up histories and case notes, keeping a log of their required actions and those of which they are dependent on third parties.

To monitor success, we also track the outcome of the client cases such as homelessness prevented, money awarded to the client, if the appeal was successful or failed (and any supporting rationale), client feedback, and so on.

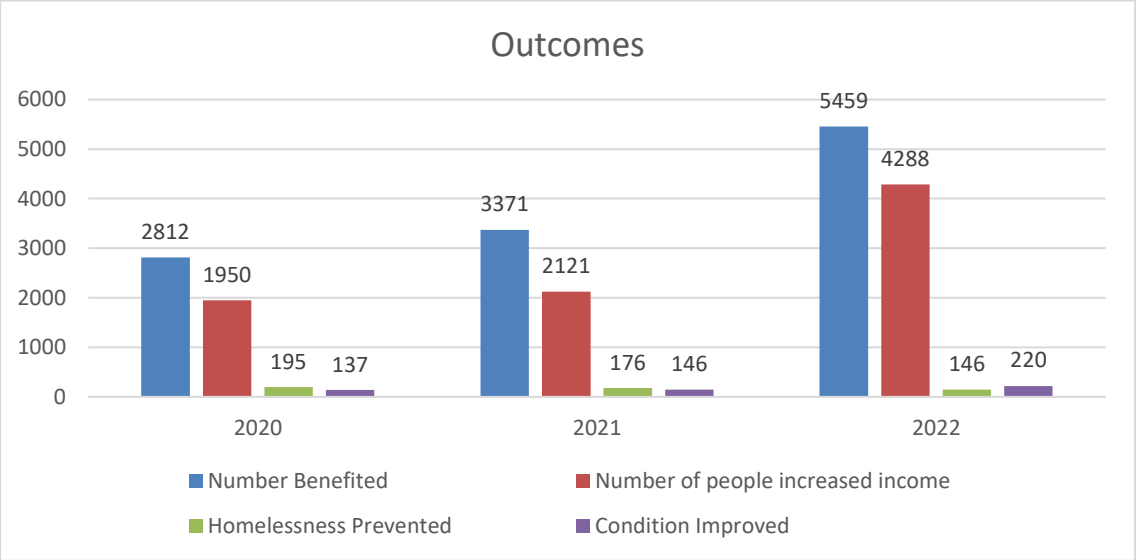
The system also maintains a database of all communications carried out between the client and any member of CHAC's staff whether by text, telephone, email or post. (Please note that clients provide consent to use their information in line with GDPR and also provide consent for third party audits during our client on-boarding approach.)

Outcomes

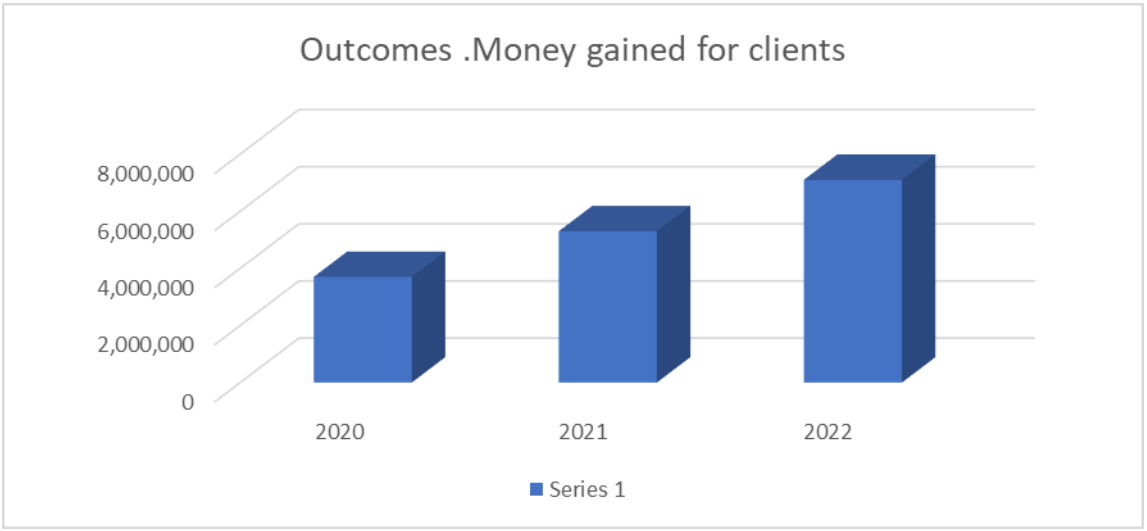
We measure the success by: -

- Number of clients benefited from the service directly.
- Number of clients benefited from the service indirectly.
- Money gained for clients (unclaimed benefits, successful representation at Tribunals).
- Conditions improved (successfully negotiated claims for disrepair, needs and occupancy).
- Homelessness prevented (appealing against illegal evictions, repossessions, harassment and debt reduction).
- Reducing social exclusion (elderly people benefited from increased mobility income, winter fuel allowance, social assistance funding to supplement their income in the absence of retirement savings).
- Number of ex-offenders and disadvantaged /disaffected residents gaining sustainable employment or moving to other positive destination
- Percentage reductions in repeat enquiries from previous year (this is an indication that the service preventative measures for advice are working).

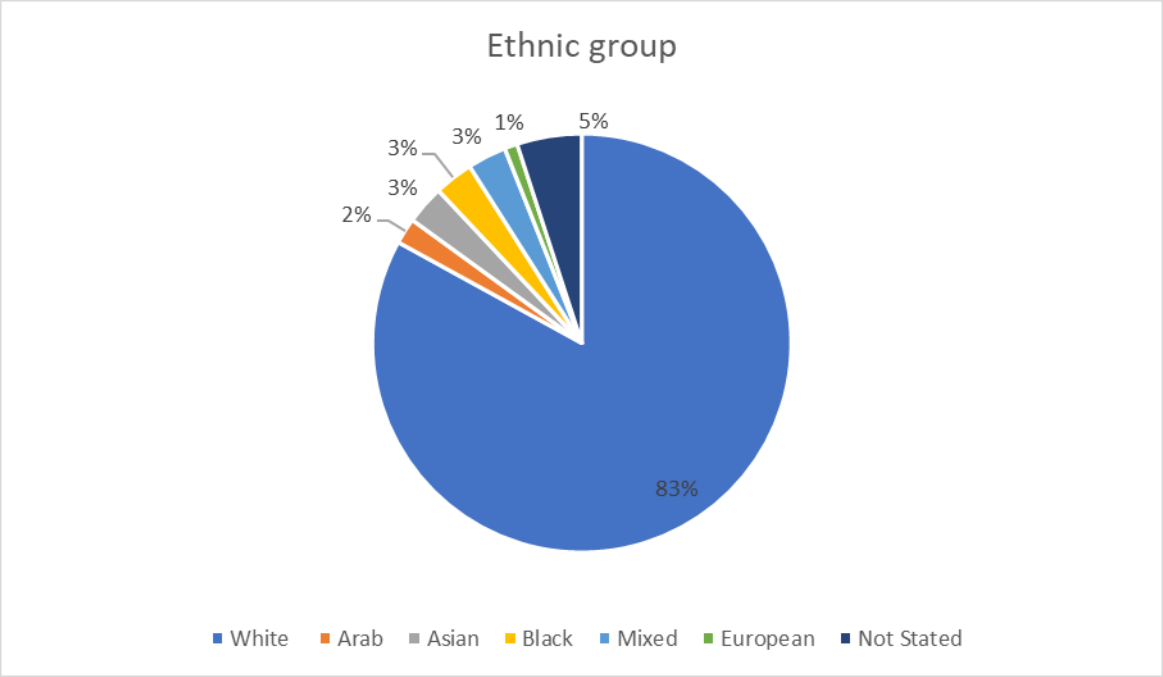
Welfare advice services are effective in addressing the problems associated with benefits and tax credits. A literature review commissioned by the National Association of Welfare Rights Advisors found that advice services are successful in improving take-up of benefits and delivering significant financial gains for clients.



The extra money that clients gain helps to improve living standards because it enables additional spending on fuel, food, education, recreation and transport. This in turn may contribute to the reduction of social exclusion. Clients may also experience better mental health after receiving welfare rights advice.

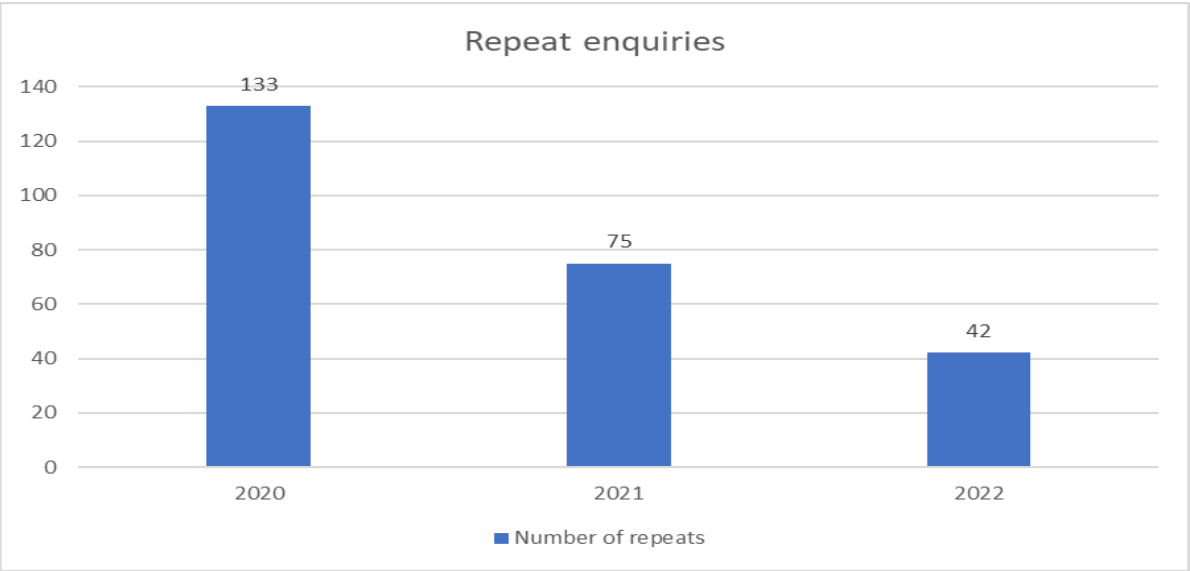


Local economies benefit from claimants who spend their money locally. In fact, research by Sheffield Hallam University shows that an estimated £19 billion loss of benefits through welfare reform could depress the economy by as much as £30.4 billion a year. There is also growing evidence that delivering welfare rights advice is cost effective. For example, a study by the Office of Public Management (OPM) on the impact of Macmillan's welfare rights service concluded that for every £1 spent on delivering the service there as a £20.80 return in benefit claims, compensation and financial rewards.



Navigating through the welfare system can be difficult and stressful even at the best of times. Yet for those who have a serious mental illness, the anxieties can be even greater and the risk to their health and wellbeing far more pressing.

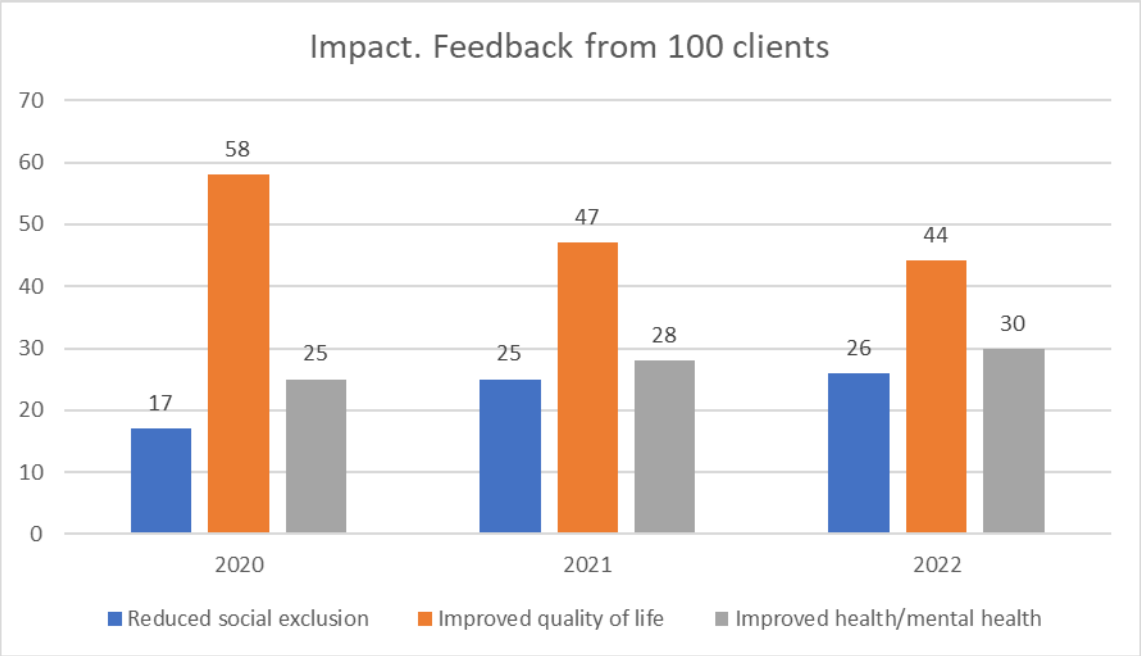
Sadly, financial problems and mental health are a marriage made in hell. Each rides off the back of the other. The net result is that a hugely disproportionate number of people with mental health problems face severe debt crisis. Not just because poor money management, impulse and emotional control are often symptoms of mental health problems but because these health issues hit income too.



For too many people, mental illness and debt come together in a spiral of distress that can carry a heavy cost. Therefore, it is crucial we examine all elements to ensure that someone with temporary mental health problems doesn't experience permanent financial distress. That's why access to the right advice and support is critical when people are struggling to deal with life itself. We aim to provide clients with the correct information they came for at the first interview to avoid additional stress from repeat attendance for the same issue.

Impact

We measure our service impact directly from information received from clients' feedback questionnaires, which were completed by clients when files are closed by ticking one box only, and asking "which had the most impact".
-Reduced Social exclusion
-Improved quality of life
-Improved health/mental health



Internal audits & assessments

Every month, cases are randomly selected from the CharityLog for audit and assessment by the Centre Manager/ Supervisor. These audits look at quality of advice, equal opportunity monitoring, consistency in quality, compliance with regulations and policies, client feedback, timelines for communications and outcomes of cases. This enables the Manager/Supervisor to provide recommendations for improvements that are shared in team meetings and reports through a 'no-blame' approach ensuring the full team still feel supported and that feedback is constructive and useful.

External audits & assessments

Bi-annually, an external partner organisation undertakes a similar exercise reviewing a randomly selected number of cases. These reviews and undertaken to ensure uniformity and consistency throughout the local advice work sector. Furthermore, every two years the Charity is audited externally by Recognising Excellence Ltd assessors to retain its advice quality mark, during which clients' files are randomly selected and audited for quality, equal opportunity, data protection procedures and safeguarding.

Employee and volunteer performance reviews

Throughout the year our team undertake regular performance reviews, which enable line-management to provide feedback to further develop our service, this include:

- Measurement against objectives
- Outcomes by period
- Quality control and health and safety issues
- Trainee and staff satisfaction
- Complaints and their outcomes
- Management accounts

In addition to this, CHAC has its own comprehensive internal and external evaluation policy in line with its Advice Quality Standard (AQS) and office manuals, which ensure monitoring will occur in relation to the following:

Coherence with policies, aims, and objectives.
Measurable achievement of activities, effectiveness and quality measured against the defined targets set at the outset within an annual self-assessment plan in line with legal service commission quality mark containing key attention area of:
User feedback on services via satisfaction questionnaires.
Placement provider's satisfaction.
Trainee progression within and on leaving the project.
Management effectiveness.
Administrative systems operation.

The Centre Managers provide the trustees quarterly with progress and statistical analysis reports, which include:

Measurement against objectives.
Placements and outcomes by period.
Quality control.
Trainee's satisfaction

Beneficiary Numbers, Outcomes and Impact 2022		Notes
Town centre office (face to face)	1337	Town Centre office
Hubs & benefit campaigns (face to face)	3315	Middlesbrough, 14 Local hubs
Southbank bank office (face to face)	600	Redcar & Cleveland
Appeals at welfare benefits Tribunals	81	In person
Home visits	8	Covering Tees Valley
Telephone Advice	76	Appointments booked
Repeats	42	Same issues
Total one to one	5459	All required complex advice
Sign posted	442	Unable to help
General enquires (Tel, text, email, Social media)	13218	General advice
Training program	16	Hard to reach adult
Total Work Load	19135	
In which		
Number of Clients benefited directly	1702	
Indirectly benefited as part of the claim	3550	E.g (Spouse/Partner/Children)
Received intensive support	220	Supported 3 weeks and over
Benefits issues 93 %	3718	
Housing issues 6%	238	
Debt issues 1%	30	
Average weekly clients	374	
Average daily clients	74	
Organisations benefited from our work		
Working partners	8	
Local Authorities	5	
Social services	2	
Job Centres	1	
	16	
We measure success (outcomes) by: -		
Money gained for clients	7.1 M	Unclaimed benefits
Homelessness prevented	220	Illegal evictions / debt reduction
Conditions improved	146	Disrepair, needs and occupancy
Increased income	4288	Received correct entitlement
Reducing social exclusion	598	Elderly people benefited from increased income, E.g. mobility income, winter fuel allowance, Social assistance funding
Training program	16	Residents gaining sustainable employment or moving to other positive destination.
Reductions in repeat enquiries from previous year	20%	Indication that preventative measures are working.
Impact		
Reduced Social exclusion	26%	Clients feedback questionnaires
Improved quality of life	44%	ticking one box only which had
Improved health/mental health	30%	most impact.

Advice Topics dealt with during 2022

Benefits	3718	Debt	30
Housing	64	Other	174
		Total Issues Dealt With:	**3986**

Benefits Issues Breakdown

Personal Independence Payment	**Issues**	**Other Benefits**	**Issues**
MR & Appeals	364	ESA	351
Claiming Process	302	Council Tax Support	245
Eligibility	193	Attendance Allowance	236
Revision & Supersession	151	Carers Allowance	172
Form Filling & Checking	118	Housing Benefit	172
Medical Assessment	100	Pension Credit	154
Poor Administration	8	Disability Living Allowance	132
Backdating	5	State Pension	54
Complaints	4	Child Benefit	39
Transfer from DLA to PIP	2	Tax Credits	38
Other	75	IS/JSA	23
		Bereavement Benefits	6
		Winter Fuel Payment	6
		Industrial Injuries	5
		Social Fund	5
		Statutory Sick Pay	3
Total	**1322**	**Total**	**1641**

Universal Credit	**Issues**	**Other Related Issues**	**Issues**
Eligibility, entitlement, calculation	180	General Benefit Entitlement	160
Work Capability Assessment	60	Food Voucher	12
Claiming Process	59	Overpayments	11
MR & Appeals	43	Fuel Voucher	9
Housing Costs Element	18	Blue Badge	5
Form Filling & Checking	17	Council Tax Energy Rebate	4
Poor Administration	6	Disability Bus Pass	2
Rent Restrictions	5	Household Support Fund	2
Sanctions	5	NHS Low Income Scheme	2
Complaints	4	Cold Weather Payments	2
Waiting Times for Payments	3	Other	102
Transfer from Legacy Benefits	2	**Total**	**311**
Alternative Payment Arrangements	1		
Bedroom Tax	1	**Total Benefit Issues**	**3718**
Other	40		
Total	**444**		

Equal opportunity monitoring

Gender	
Female	56%
Male	42%
Unknown	2%
Age Range	
16 To 24	5%
25 To 34	12%
35 To 44	17%
45 To 54	20%
55 To 64	27%
65 To 74	13%
75 To 84	5%
85 To 94	1%

Ethnic Group	
Arab Or Arab British	2%
Asian Or Asian British	3%
Black Or Black British - African 2	2%
Black Or Black British - Caribbean	1%
Mixed - Other Mixed Background	1%
Mixed - White and Asian	1%
Mixed - White and Black Caribbean	1%
Not Stated	5%
Other Ethnic Group	1%
White - British	81%
White - European	1%
White - Irish	0%
White - Other White 2	1%

Accommodation Type	
Council House	2%
Homeless	5%
Housing Association	31%
Owned Outright	11%
Owned With Mortgage	12%
Private Rental	20%
Safehouse	1%
Sheltered/Supported Accommodation	3%
Sofa Surfing	1%
Staying With Friends/family	5%
Thirteen Group	9%

Marital Status	
Single	43%
Co-Habiting	5%
Divorced	12%
Married/civil Partnership	19%
Separated	6%
Widowed	7%
Unknown	8%

Living Arrangements	
Couple With Children	14%
Couple Without Children	10%
Others Sharing	3%
Single Female No Children	19%
Single Female With Children /pregnant	23%
Single Male No Children	23%
Single Male With Children	5%
Unknown	3%

Employment Status	
House Person	1%
Long Term Sick	45%
Full Time	4%
Part Time	7%
Self-Employed	1%
Retired	14%
Student	1%
Temporary Sick	2%
Unemployed	20%
Carer	4%
Unknown	1%

Unitary Authorities	
Middlesbrough	87%
Redcar & Cleveland	10%
Stockton	1%
Hartlepool	1%
Darlington	1%

Disabilities (342 people)	
Self-identified as disabled	48
Registered disabled	287
Unknown	7

Clients Accessing Service by Ward

Acklam	1%	North Ormesby	1%
Aycliffe West	0%	Norton South	1%
Ayresome.	2%	Norton West	1%
Belmont	0%	Nunthorpe	0%
Berwick Hills And Pallister	4%	Ormesby	1%
Billingham Central	1%	Park	3%
Billingham East	1%	Park East	0%
Billingham South	1%	Park End and Beckfield	3%
Boldon Colliery	0%	Parkfield And Oxbridge	1%
Brambles And Thorntree	4%	Roseworth	1%
Brotton	1%	Rural West	0%
Central (Middlesbrough)	10%	Saltburn	1%
Coatham	2%	Skelton East	1%
Coulby Newham	2%	Skelton West	1%
Dormanstown	3%	South Bank	4%
Eaglescliffe	1%	St Germain`s	0%
Eston	4%	Stainsby Hill	1%
Fairfield	0%	Stockton Town Centre	1%
Grangefield	0%	Stokesley	1%
Grangetown	2%	Teesville	2%
Great Ayton	0%	Trimdon	1%
Guisborough	2%	Village	1%
Hartburn	0%	West Dyke	1%
Headland & Harbour	1%	Yarm	1%
Hemlington	3%	Zetland	1%
Ingleby Barwick East	0%		
Kader	0%		
Kirkleatham	1%		
Ladgate	1%		
Larkswood	0%		
Linthorpe	1%		
Loftus	0%		
Longbeck	1%		
Longlands And Beechwood	5%		
Mandale And Victoria	2%		
Marton East	0%		
Newcomen	1%		
Newport	11%		
Newtown	1%		
Normanby	2%		

Sources of information
Cleveland Housing Advice Centre CharityLog
Middlesbrough Advice Partnership CharityLog
Middlesbrough Council Financial Inclusion Group (FIG)
Middlesbrough Council

Mahmoud Shehata – Joint Centre Manager

Email: mahmoud@chac92.co.uk

Treasurer's Report

Thank you*:* CHAC is able to help thousands of people each year due to the support and commitment of many organisations and people.

The cost-of-living crisis is impacting households and families across the country, but especially those who are most vulnerable. Here at CHAC we managed the impact of this by adapting our activities focusing on our core areas of activity, dipping into our reserves and trimming our expenditure. The biggest rise is for our energy costs, which increase by 500%, followed by our general expenses which are affected by the huge rise in inflation rate.

Grants over 3 to 5 years which were awarded in 2020, 2021 and 2022 did not allow for such big increases in energy and general expenses costs, which will put more pressure on our reserve.

CHAC played an essential part in supporting communities over the Covid-19 period and as we emerged from months of restrictions and life started to regain its normal patterns, looking forward to renewed growth, and optimistic that we could build on the goodwill we have generated, to raise funds to enable us to grow and service our causes, but find ourselves self-starting to struggle.

As the cost of food, fuel and accommodation rises, more people are having to turn to us for support, further exacerbating the situation. General costs of running day to day activities as well as back office administrative requirements have also become difficult to predict. Not only do materials and fuel cost more, but staff who themselves are facing higher living costs need to be paid more. And whereas during the pandemic, the Government responded by providing covid grants and other supporting programmes, help with the current crisis has not been forthcoming.

Fundamentally our service is free at the point of delivery and must remain so, but we will continue to reduce and control expenditure and support our staff wellbeing through one off bonus payments to support the increase in costs of living and by offering more flexible working arrangements which can reduce travelling costs and offering help and advice for those who need it most.

We will continue to increase the use of online technology and telephone technology to save costs, this will pay particular dividends in terms of training, working closely with our partner organisations and continue to research ways of finding extra resources, either through fund-raising or sharing projects with other providers.

In 2022, the charity received a total of £290,099 voluntary income, we are particularly grateful for the funding support of all organisations listed below.

Middlesbrough Benefit Take-Up Campaign and outreach hub advice on behalf of Middlesbrough Council contributed 24%, CHAC on the job training project contributed 29%, rolling grants contributed 35%, and one-off grants 12%. The Charity also received a special grant from the Tudor Trust to support our Staff wellbeing, which was highly appreciated by our Staff and volunteers.

The Charity reserve was maintained at 6 months' running cost during 2022 which was equivalent to £125,000.

Outlook:

It is difficult to predict what will be happening in the next 12 months or so, but I can confirm that funding in hand or promised for 2023 is scheduled to be received on time and we don't anticipate any significant short fall. The Charity Managers, and Trustees are working hard to secure additional funding, find creative ways to continue and expand our activities, meet our priorities for 2023 listed in page 16 of this annual report, and avoid any cuts in the vital services we provide

Conclusion*:* The resources were expended in accordance to fund providers' policies and conditions. Pages 59 and 71 below detail income received and how it was expended. Pages 63 and 64 enfold the Trustees report, page 66 provides a statement of financial activities, and page 67 encloses the charity's signed balance sheet.

Naomi Smith
Treasurer E-mail: naomi@chac92.co.uk

INCOMING RESOURCES	**2022**	**2021**
	£	**£**
Henry Smith Charity	35,200	0
Garfield Weston Foundation	25,000	25,000
29th May 1961 Charitable Trust	5,000	5,000
Middlesbrough Council Sustainablity grant	0	10,000
Souter Charitable Trust	3,000	3,000
Hilden Charitable Fund	5,000	0
Bernicia Foundation	0	5,000
B Charitable Trust	20,000	10,000
Middlesbrough take up and hub contract	98,125	59,864
Charles & Elsie Sykes Trust	3,000	3,000
Newcastle Building Society Community	3,000	0
Rothley Trust	2,000	2,000
Tudor Trust	20,000	27,000
Charles Hayward Foundation	5,000	0
Hadrian Trust	4,000	2000
ESF	20,000	0
Sir Jules Thorn Charitable Trust	0	1,250
Allen Lane Foundation	0	5,000
Archer Trust	3,000	2,000
Pilgrim Trust	0	15,000
Community Foundation Resilience Fund	15,000	15000
Albert Hunt Trust	7,000	5000
Barbour Foundation	0	5,000
William Leech Charity:	1,500	0
William Webster Charitable Trust	3,000	0
1989 Willian Trust /Co Community Foundation	5,000	5,000
Evan Cornish Foundation	0	4,454
Ashworth Trust	0	3000
Awards for All England	5,000	8,700
Dickon Trust C/O Community Foundation	0	2000
People's Postcode Trust -neighbour	0	20,000
W G Edwards	0	540
Speedomick Foundation	2,000	2,000
Arnold Clark	0	1,000
Routes to work	0	1,511
Charitable G Payroll Giving Expenses	65	64.71
Total incoming resources	**289,890**	**248,384**
Investment	209	0
	290,099	

Charity registration number 1152785

CLEVELAND HOUSING ADVICE CENTRE

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

CLEVELAND HOUSING ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss N Smith Mr B Brydon Mr G Williamson Mr M Bateman
Charity number	1152785
Independent examiner	Davies Tracey Swan House Westpoint Road Teesdale Business Park Stockton on Tees TS17 6BP

CLEVELAND HOUSING ADVICE CENTRE

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Notes to the financial statements	6 - 12

CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Objectives and aims

The main objectives of the charity are the relief of poverty of the inhabitants of Cleveland and its environs in particular but without limitation by:

- The provision of a welfare rights advisory service.
- The provision of on the job training.

The trustees have considered the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Significant activities

The main activities undertaken for public benefit, in relation to the above objectives are:

- One to one advice with casework on:
    - Statutory rights to the people who are homeless, threatened with homelessness or living in poor conditions.
    - On all range of welfare and housing benefits available.
    - On all types of debt and arrears.
- Free representational advocacy service in person at appeal tribunals and county court.
- Outreach advisory services to people who are housebound.
- On the job training for residents who are both socially and economically excluded from the labour market.

Achievements and performance

During this year the charity increased its advice capacity by a further 36 hours, delivered its services from 2 main offices and 14 hubs in Tees valley. We have provided advice, support and help to over 13,000 people on a wide range of presenting problems, such as eviction, debt, homelessness, and welfare payment issues., which resulted in improving their quality of life.

Financial review

Reserves policy

The charity's reserves are maintained to cover at least 4 months expenditure.

Structure, governance and management

Governing document

The charity was registered as a charitable incorporated organisation on 9 July 2013 and is governed by its constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:

Miss N Smith

Mr B Brydon

Mr G Williamson

Mr M Bateman

Recruitment and appointment of new trustees

Trustees are appointed by the board of the trustees.

The trustees' report was approved by the Board of Trustees.

Miss N Smith
Trustee

27 January 2023

CLEVELAND HOUSING ADVICE CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CLEVELAND HOUSING ADVICE CENTRE

I report to the trustees on my examination of the financial statements of Cleveland Housing Advice Centre (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Craig Davies ICAEW Davies Tracey
Davies Tracey

Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Dated: 27 January 2023

CLEVELAND HOUSING ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:							
Donations and legacies	3	289,890	-	289,890	224,684	23,700	248,384
Investments	4	209	-	209	6	-	6
Total income		290,099	-	290,099	224,690	23,700	248,390
Expenditure on:							
Charitable activities	5	287,182	-	287,182	237,385	-	237,385
Net income for the year/ Net movement in funds		2,917	-	2,917	(12,695)	23,700	11,005
Fund balances at 1 January 2022		112,316	78,700	191,016	125,011	55,000	180,011
Fund balances at 31 December 2022		115,233	78,700	193,933	112,316	78,700	191,016

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CLEVELAND HOUSING ADVICE CENTRE

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	**8**		24,196		22,337
Current assets					
Debtors	**9**	72,200		-	
Cash at bank and in hand		101,986		190,744	
		174,186		190,744	
Creditors: amounts falling due within one year	**10**	(4,449)		(22,065)	
Net current assets			169,737		168,679
Total assets less current liabilities			193,933		191,016
Income funds					
Restricted funds	**12**		78,700		78,700
Unrestricted funds			115,233		112,316
			193,933		191,016

The financial statements were approved by the Trustees on 27 January 2023

Miss N Smith
Trustee

1 Accounting policies

Charity information

Cleveland Housing Advice Centre is a Charitable Incorporated Organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	25% reducing balance
Fixtures and fittings	15% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2022	2021	2021	2021
	£	£	£	£
Hub & campaign advice project	98,125	59,864	-	59,864
Donated services and facilities	171,765	163,309	23,700	187,009
Training agreements	20,000	1,511	-	1,511
	289,890	224,684	23,700	248,384

4 Investments

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Interest receivable	209	6

5 Charitable activities

	Charitable Expenditure 2022 £	Charitable Expenditure 2021 £
Staff costs	161,290	126,589
Depreciation and impairment	4,367	4,819
Fund raising consultancy	4,069	3,000
Middlesbrough access advice	18,971	20,170
Training tutors	40,007	27,791
Motor and travel expenses	4,619	5,866
Accountancy, bookkeeping and legal fees	6,873	3,720
IT development consultancy	16,109	16,066
Repairs and renewals	-	1,694
Subscriptions	1,942	1,456
Rent, rates and water	12,947	10,504
Insurance	1,469	847
Light and heat	1,241	1,230
Telephone, fax and internet	5,904	5,191
Postage, printing and stationery	3,907	5,260
Cleaning and sundries	3,125	3,007
Bank charges	342	175
	287,182	237,385
	287,182	237,385

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	7	7

Employment costs	2022 £	2021 £
Wages and salaries	145,885	111,116
Social security costs	11,920	7,116
Volunteers subsidies	3,485	8,357
	161,290	126,589

There were no employees whose annual remuneration was more than £60,000.

8 Tangible fixed assets

	Leasehold improvements £	Fixtures and fittings £	Total £
Cost			
At 1 January 2022	30,744	49,773	80,517
Additions	1,483	4,743	6,226
At 31 December 2022	32,227	54,516	86,743
Depreciation and impairment			
At 1 January 2022	22,862	35,318	58,180
Depreciation charged in the year	2,104	2,263	4,367
At 31 December 2022	24,966	37,581	62,547
Carrying amount			
At 31 December 2022	7,261	16,935	24,196
At 31 December 2021	7,882	14,455	22,337

9 Debtors

Amounts falling due within one year:	2022 £	2021 £
Trade debtors	72,200	-

10 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Deferred income	11	-	15,000
Trade creditors		2,791	5,484
Accruals and deferred income		1,658	1,581
		4,449	22,065

11 Deferred income

	2022 £	2021 £
Arising from Deferred income	-	15,000

Deferred income is included in the financial statements as follows:

	2022 £	2021 £
Deferred income is included within:		
Current liabilities	-	15,000
Movements in the year:		
Deferred income at 1 January 2022	15,000	13,125
Released from previous periods	(15,000)	-
Resources deferred in the year	-	1,875
Deferred income at 31 December 2022	-	15,000

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2021	Movement in funds: Incoming resources	Balance at 1 January 2022	Movement in funds: Incoming resources	Balance at 31 December 2022
	£	£	£	£	£
Restricted fund	55,000	23,700	78,700	-	78,700

The purpose of the restricted fund is to provide 50 on the job training placements and support for ex-offenders, young people at risk and people who are both socially and economically excluded to move them closer to the labour market.

12 Restricted funds **(Continued)**

Transfers between funds
Restricted funds are released to unrestricted funds when the Trustees consider the restrictions on those funds have been discharged

13 Analysis of net assets between funds

	Unrestricted funds 2022	**Restricted funds 2022**	**Total 2022**	Unrestricted funds 2021	Restricted funds 2021	Total 2021
	£	**£**	**£**	£	£	£
Fund balances at 31 December 2022 are represented by:						
Tangible assets	24,196	-	24,196	22,337	-	22,337
Current assets/(liabilities)	169,737	-	169,737	89,979	78,700	168,679
	193,933	-	193,933	112,316	78,700	191,016

14 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

Staff, Volunteers and Trustees enjoying a well-deserved Christmas outing in Dec 2022 after working through a hard year. “Team work makes the dream work “.

Cleveland Housing Advice Centre CIO
Charity number: 1152785
Financial Conduct Authority number-FRN 627715
16 Borough Road
Middlesbrough
Cleveland
TS1 5DW
Tel: 01642 254544
Website: http://www.chac92.co.uk
Email:admin@chac92.co.uk
Facebook: https://www.facebook.com/groups/2506018839709053
Twitter: https://twitter.com/AdviceCleveland

Serving
The Community since 1992
By a team of highly trained Advisors and volunteers from the Community

You can download this Annual Report by visiting the Charity Commission website:
https://www.gov.uk/government/organisations/charity-commission
This Annual Report was published In-house by trainees using eco-friendly resources

CLEVELAND HOUSING ADVICE CENTRE

England & Wales - Charity number 1152785

Accounts

CLEVELAND HOUSING ADVICE CENTRE

(CHAC)

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1152785

16 Borough Road, Middlesbrough, Cleveland. TS1 5DW

Annual Report
&
Accounts
Year Ended
31/12/2021

Serving the community since 1992

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Mission & Aims

The relief of poverty of the inhabitants of Middlesbrough, Stockton-on-Tees, Hartlepool, and Redcar & Cleveland (Teesside, Old County of Cleveland) by: -

-Ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

-Combating urban deprivation, unemployment, discrimination, and social exclusion.

Equality and Diversity Policy

CHAC Equality and Diversity Policy applies to all beneficiaries, employees, funding bodies, host employers, partner organisations, sub-contractors, executive members, and volunteers.

CHAC aims to ensure that its services are equally available to all people, regardless of their race, sexuality, gender, or disability. The centre is accessible for wheelchairs, with ground floor interviewing and disabled facilities, interpreters available on request, no appointments required, easy parking, near the main bus and train stations. Telephone, internet, and home visit advice services are available.

The executive members and all staff have a responsibility and commitment to be pro-active in promoting and celebrating diversity, and tackling unlawful discrimination through a wide-ranging plan of action and by working hard to secure a truly inclusive environment, creating better working relationships in an atmosphere of inclusion by all, for all.

Environmental Strategy

All Partners, Agencies, and Beneficiaries are actively encouraged to be committed to environmental sustainability and the prudent use of natural resources. All those participating in CHAC's services adhere to CHAC recycling policies of all waste such as paper, glass, plastic and ICT related items. Volunteers and trainees are encouraged and paid for using public transport. The Charity has achieved 98% of its paperless target.

Access to Services

All services free of charge including representations.

Telephone:	01642 254544
Hub's appointments	01642 802303
Email:	admin@chac92.co.uk
Website:	http://www.chac92.co.uk
Facebook:	https://www.facebook.com/groups/2506018839709053
Twitter:	https://twitter.com/AdviceCleveland

Opening Times: Monday – Friday 09.00-17.00
16 Borough Road,
Middlesbrough, TS1 5DW.
Also, at
Tees Valley Women's Centre Building
Upper Albion Street, Southbank TS6 6XG.
Appointments only, call 01642254544

During 2021. CHAC delivered face to face welfare advice in the following local community hubs by appointments only: -

- Streets Ahead, 109-111 Parliament Road, Middlesbrough, TS1 4JE
- Middlesbrough & Stockton Mind, Mind Centre, 90-92 Lothian Rd, Middlesbrough, TS4 2QX
- The Neptune Centre, Ormesby Road, Middlesbrough, TS3 7RP
- North Ormesby Community Hub, Derwent Street, North Ormesby, TS3 6JB
- The Live Well Centre, Dundas Shopping Centre, Middlesbrough, TS1 1HR
- Hope Foundation, 1 Grange Road, Middlesbrough, TS1 5BA
- Middlesbrough House, Elm Street, Middlesbrough, TS1 2DA
- Newport Settlement, St Paul's Road, Middlesbrough, TS1 5NQ
- Thorntree, Birkhall Road, Middlesbrough, TS3 9JW
- Grove Hill, Bishopton Road, Middlesbrough, TS4 2RP
- Easterside Hub, Broughton Avenue, Middlesbrough, TS4 3PZ
- Hemlington Library, Cross Cliff, TS8 9JJ
- Acklam Green Centre, Stainsby Road, Middlesbrough T55 4JS
- Meath Street, Gresham, Middlesbrough TS1 4RT

Main office and all hubs have

Accessible for wheelchairs
Ground floor interviewing
Interpreters on request
Disabled facilities

Essential Information

Working Name:	CHAC
Organisation type:	Charitable Incorporated Organisation (CIO)
CIO No:	1152785
Date of Registration as CIO	09 July 2013
Governing Document:	CIO-Constitution registered - 09 July 2013
Year-end /accounts:	31 December
Charity Correspondent:	Miss Naomi Smith Secretary 16 Borough Road Middlesbrough Cleveland TS1 5DW Tel: 01642 254544 E-mail: naomi@chac92.co.uk

Other information

Date of starting as a charity	05/11/1990
First Registered as a Charity	25/10/1993
Converted to a CIO	09/07/2013

Trustees

Our Board of Trustees is responsible for the overall governance and strategic direction of us as a charity. The Board accepts ultimate responsibility for the sound professional, legal, and financial management of CHAC. The Board agrees our vision and values, sets overall strategy and policies for all key activities, oversees its implementation, and monitors progress. The trustees identify and review the risks to which the charity is exposed, and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees meet on a quarterly basis to discuss issues of importance such as organisation performance, administrative issues, budgeting issues, quality assurance, staffing levels, financial targets, and any other matters. The trustees also meet twice yearly in extended meetings for policy reviews and equal opportunity audits. Staff meetings take place every week and focus on current issues and staff welfare. The minutes of staff meetings are sent to the trustees for reviews and actions, also minutes of trustees' meetings and actions to be taken are circulated to all staff, and therefore there is continuous feedback between staff and trustees. In the event that the charity is not working as expected, the Centre Managers will call the trustees for an extra-ordinary meeting where such problems will be discussed, studied, and a recommended course of action agreed upon.

Members of the trustee board

Mr Malcolm Bateman BA Hons, PGCE. (Chair)

Appointed as Chair on 25/01/2017. Started as a Civil Servant then following graduation moved into tutoring and lecturing, from pre-entry to undergraduate level, in a variety of subject areas, including working within the charitable sector. Employed by Middlesbrough Council since 2006, with experience in Housing and Council Tax Benefit (IRRV Level 3 qualification), six years as a Welfare Rights Officer, before moving into Complaints and Corporate Support within Democratic Services. E-mail: malcolm@chac92.co.uk

Ms Naomi Smith BA Hons, (Treasurer& Secretary).

Started her career volunteering at CHAC providing Welfare Rights advice, through a scheme set up by the local job centre as a young single mum of one. Naomi then returned to education and completed an access course at a local college followed by BA degree in Social Work at Teesside University. Elected as a trustee in 2006. In 2021 she made the change from working in domestic abuse support to working as a social worker in North Yorkshire. She supports vulnerable families from a whole range of backgrounds who require social work interventions to remain safe and happy., working with those in need. E-mail: naomi@chac92.co.uk

Mr Bernard Brydon.

Started his career volunteering at CHAC in 1992. Appointed as a trustee in 1999. Has 30 years' experience helping and advising vulnerable and elderly people in the housing sector who have a variety of needs; including homelessness, substance abuse, mental health, domestic violence and ex-offenders. Currently a floating officer with Stockton on Tees Borough Council assisting homeless and vulnerable clients in securing permanent accommodation and make it home. E-mail: bernie@chac92.co.uk

Mr Graham Williamson BA English.

Started his career as a welfare rights advisor at Hartlepool CAB in 2007. Graham has an extensive experience working with vulnerable people in the Charitable Care and Health Sectors. Focusing on effective patient care, with special interest in technological advances and changes in healthcare regulations. Graham was appointed as a trustee on 15/03/2017. E-mail: graham@chac92.co.uk

Centre joint managers

The day to day running of CHAC is shared between Mahmoud Shehata and Leona Gellatly and all the decisions are made collectively. This job sharing is working well and is cost effective, it brings 21 years' experience of working together as well as complementing each other's varied experience. Every other week the Joint Centre Managers hold a staff meeting whereby all staff give their feedback, and final decisions are made.

Mr Mahmoud Shehata B.Sc. Hons, DMS, MBA, MBIM, (Joint Centre Manager).

Strategic management and fundraising pedigree with strong national exposure, 34 years' business management experiences, an active member in various local and national consultation groups. Joined CHAC in 2001 as an independent fundraiser, and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, and jointly developed CHAC to what it is now. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting CEO until the end of 2016, and Joint Centre Manager in Jan 2017. Mahmoud manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley. E-mail: mahmoud@chac92.co.uk

Miss Leona Gellatly

Level 5 Diploma in Leadership in Health and Social Care, (Joint Centre Manager). Started her career with CHAC in 2000 and moved up the charity management ladder to become a Welfare Advisor in 2003 while studying Social Security Policy & Practice at Teesside University, a Senior Supervisor/Caseworker in 2006, and the Centre Manager in 2014. In October 2015 Leona took maternity leave and returned back in Aug 2016 on a part-time basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client. needs. Leona on the 1/11/2021 was back on a full time basis.
E-mail: leona@chac92.co.uk

Staff numbers during 2021

Full time paid staff:	5
Part time paid staff:	3
Full time Volunteers	14 (Average)
External Tutors	2
IT Consultant	1

Senior staff and volunteers

Lucas Ainsworth- BA(Hons)	Senior adviser/Supervisor
Margaret Foster-LLB (Hons)	Senior adviser/caseworker
Ian Wilson-BA	Senior administrator
Alexander Bateman	Adviser/caseworker
Tahira Selby	Adviser/caseworker
Shelly Morte	Adviser/Volunteer
Yvonne Knight	Receptionist
Denis Bennison	Receptionist
Akram El Gabry	IT Consultant /Tutor

Independent examiner

Mr Craig Davies, ACA
Davies Tracey & Co
Chartered Accountants and Business Advisers
Swan House, West point Road, Teesdale Business Park
Stockton-On-Tees, TS17 6BP
Tel: 01642 606003, Fax: 01642 606004
Email: hello@daviestracey.co.uk

External quality auditors (AQS):

Recognising Excellence Limited
Unit 3, Twigworth Court Business Centre,
Tewkesbury Road, Twigworth, Nr. Gloucester
GL2 9PG.
Tel: 01452 733510
Email: info@recognisingexcellence.co.uk

Bank:

Virgin Money
7 Linthorpe Road, Middlesbrough
TS1 1RF. Sort Code: 05 06 01

Legal Advisors

Avensure Limited
South Central,11Peter Street, Manchester M2 QR

Area of benefit:

Tees Valley, which includes the following unitary authorities:- Middlesbrough, Redcar & Cleveland, Stockton-on-Tees, Hartlepool and Darlington, in which Middlesbrough represents 92% of beneficiaries and Redcar & Cleveland 4%.

CHAC training program for the hard-to-reach adult attracts beneficiaries from all over the North East.

Who benefits:

General public, young people, elderly, people with disabilities, housebound, people with mental health problems, disadvantaged/disaffected people, young unemployed, ex-offenders, prisoners, Probation services, and special needs training services.

Number of clients:

For the year ending 31 December 2021, the total number of clients was 12,572. The majority came from the most deprived wards in the area (See stats page 56).

Membership:

CHAC is a member of several national and local organisations in particular: -
Advice UK
Child Poverty Action Group (CPAG)
NCVO (National Council for Voluntary Organisations)
Middlesbrough Voluntary Development Agency (MVDA)
National Association of Welfare Rights Advisers (NAWRA)
National Homelessness Advice Service (NHAS)
Middlesbrough Financial Inclusion Group (MFIG)

Middlesbrough Advice Partnership (MAP): -

CHAC is a founder partner of MAP, formed in 2010 and made up of the Middlesbrough Citizen Advice Bureau (CAB), Actes, Age UK Teesside, Middlesbrough Council Welfare Rights Unit, Middlesbrough Council, and Middlesbrough Council Public Health. The partnership creates referral routes, shares best practice, and develops joint projects.

Meetings, Conferences, and External Audits during the year (due to COVID-19 most of these meeting took place by Zoom or Microsoft Teams video conferencing).

Trustees' meetings	5
Trustees' policy reviews	2
Staff (CHAC)	20
External Audits (CHAC)	2
Other Providers	6
Middlesbrough Financial Inclusion	4
Middlesbrough Advice Partnership	8
Local Conferences	6
Fund Providers	14
National Conferences	3

External organisations involved during the year:

-Middlesbrough CAB
-Actes (Achieving Change Through Enterprising Solutions)
-Middlesbrough Council Welfare Rights Unit
-Age UK Teesside
-Middlesbrough Council
-Middlesbrough Council Public Health
-Humankind
-Tees Valley Women's Centre Limited (TVWC)
-Middlesbrough & Stockton Mind
-Job Centre Plus

Advice Quality Standard (AQS)

Awarded by the Recognising Excellence Ltd, for general help with casework in Housing, Debt, and Welfare benefits on the 31/07/ 2014 and retained on 31/07/2020 for a further 2 years (Audit took place by Microsoft team video conferencing).

Financial Conduct Authority (FCA)

The charity is regulated by the Financial Conduct Authority.

Quality assurance

CHAC has 32 years' experience in delivering these services in the local community and the quality of its advice is assured in several ways. Firstly, as a member of Advice UK, CHAC is subject to policies and procedures as set down by Advice UK. Secondly, through CHAC's Advice Quality Standard (AQS) awarded by Recognizing Excellence Ltd for general help with casework in welfare benefits on the 31/07/14, which the charity retained on 31/7/20 through external audits. Thirdly, by the provision of training and quality of advice assessments developed between all the local advice providers which ensure uniformity and consistency throughout the local advice work sector, and finally the charity debt advice is regulated by the Financial Conduct Authority (FCA). CHAC is well connected into the service environment in Middlesbrough and has strong links into agencies such as Job Centre Plus and housing providers.

Policies and Procedures

The Charity has a work manual and employee handbook, which contain all procedures and policies in line with its advice quality standard for the manual and employment laws for the employee handbook. All policies and procedures are updated regularly, in particular:

-Equal Opportunities -Child and Vulnerable Adult protection -
-Environment -Confidentiality
-Health, Safety - - Risk Assessment
-Conflict of Interest -Complaints Procedure

General Data Protection Regulations

The charity is GDPR compliant and registered with the ICO (Information Commissioner's Office)

Insurance policies in place

Professional Indemnity
Employer's Liability
Public & Products Liability
Office

For further information contact
Senior administrator Email ian@chac92.co.uk or call 01642254544

Area Description

The context to the work of CHAC is its location in Middlesbrough, an urban area of high deprivation. The 2019 IMD average score ranked it as the 6th most deprived local authority area in England. Seven of its wards rank in the 100 most deprived in England. Figures from the ONS show unemployment at 9.1% (fallen from 11.3%), compared to a national average of 3.6%; for those in employment. It is a multi-race community with a recent high influx of refugees. Asylum seekers & refugees increased from 1 in 220 in 2015, to 1 in 150 of the local population in 2019, the largest in the UK. The area suffers from a high crime rate (mainly theft and burglary), much of which is linked to drug and alcohol related issues. There are proportionately more women in employment than men, most of that is low paid and part-time. Many people are caught in the credit and loan culture, which has led to the increase of personal debt amongst local people. Crime rate has increased by 27% in average across all types of crimes since 2015.

During Covid-19 restrictions, and according to Information from Public Health England (PHE), the rate of people per 1,000 employees who had been made redundant or took voluntary redundancy more than doubled from the quarter April to June 2021, to July to September 2021. The rate for July to September 2021 is also almost triple that of the same quarter in 2019. The proportion of those claiming unemployment benefits more than doubled between March and May and has remained at a similar level until October. These figures may not yet reflect the true impact of the pandemic. Lockdown meant significant impacts on businesses in terms of turnover and impact on the workforce. In the 2-week period ending 31 May, just over 25% of the area workforce was on furlough and just under a quarter of enterprises across all industries had experienced a decrease in turnover of more than 50%. At the end of July 2021, the take-up rate of the furlough scheme was highest in those aged 16 to 24, of whom a little under a half of all eligible employees were on furlough leave, and lowest in those aged 45 to 54, of whom just over a quarter were on furlough leave. At the end of May 2021, the Self-Employment Income Support Scheme (SEISS) take-up rate was 7 in 10. This dropped to 6 in 10 by the end of August.

Self-reported mental health and wellbeing worsened during the pandemic. Adults experienced high anxiety levels and low happiness levels in the week immediately preceding the first national lockdown and the two following weeks. Prevalence for both indicators was more than double the average for 2019. Prevalence for both these has since declined but has generally remained above 2019 levels up to the week of the 4 Oct 2020.

Numbers of people with dementia and Alzheimer's have fallen during the pandemic, partly due to patients not accessing services where assessment and diagnosis would take place.

There has been a reduction in many types of police-recorded crime between February 2021 and April 2021. Total crime fell by a third during this period and was a quarter lower in April 2021 than the same month in 2019. An exception to this pattern was drug offences, where levels rose between March and April 2021 and have continued to rise. Recorded figures for drug offences were over a fifth higher in April 2021 and over two-fifths higher in May 2021 compared with the same months in 2019.

Around a fifth of adults perceived anti-social behaviour levels in their local area to have decreased during the pandemic period and a similar proportion reported experiencing or witnessing anti-social behaviour in the last 3 months. Over half of parents reported that their child aged 10 to 15 years old was spending 5 or more hours online, with more than 1 in 10 children spending 9 or 10 hours online during May and June 2021. Over a tenth of parents reported that their child had encountered one or more negative online experiences in the last month.

Indices of multiple deprivations for wards in England, Index of multiple deprivation areas rank, Jan 2019. 1 is the most deprived ward and 8414 the least deprived. (Office for National Statistics).

Source: Office of National Statistics (Mid 2019)	Middlesbrough	Stockton On-Tees	Redcar & Cleveland	Hartlepool	Totals
Estimated residents	134,855	186,300	139,100	90,200	**550,455**
Number of households	55,164	72,953	57,441	37,385	**222,943**
Residents describing their health as good	65%	67%	63%	64%	
16-74 years old having no qualifications	37%	31%	36%	39%	
Unemployment rate for economically active	6.2%	5%	5.2%	5.5%	
Indices of deprivation 2019, rank out of 354 local Authorities in England, where 1 was the most deprived Area and 354 the least deprived	**6**	**88**	**49**	**18**	

Key Services

What does the project do to achieve its purpose?

It provides one to one advice on statutory rights to people who are homeless, threatened with homelessness, or living in poor conditions. The advice covers all range of welfare and housing benefits available, and all types of debt and arrears.

It negotiates and liaises on behalf of clients with landlords (social and private), and Local Authorities, covering a wide range of issues, including homelessness, disrepair, rent arrears, and illegal eviction.

It negotiates on behalf of clients with creditors to agree a workable solution for debt repayment, reduction, or getting the debt totally written off when possible.

It assists clients to complete claim forms and it carries out benefit checks as a matter of course to identify unclaimed benefits.

It provides free representation in person at Appeal Tribunals, before County Courts, and in Social Fund Reviews which includes all required preparations and submissions.

It refers clients to other qualified suitable providers in the event that CHAC cannot help them.

It provides outreach caseworkers to make home visits and carry out neighbourhood advice sessions to people with mobility needs, mental health problems, minority ethnic people unable to access advice because of cultural restrictions, sick or disabled, aged over 80, and those who have problems of a personal or potentially embarrassing nature.

It provides training placements and support for prisoners during their resettlement programs to remove their barriers to employment and help them to settle back in the community.

It provides training placements and support for young unemployed at risk of offending, and residents who are both socially and economically excluded to move them closer to the labour market.

What does the project do to sustain its purpose?

It will continue to make sure, through direct and indirect media, that all the people in the community are aware of and will make use of its free advice, representations, and training provisions when they need it, and that its service is equally accessible to all of them.

It will continue to work with national parliamentary groups on Homelessness and Housing needs to improve urban living and introduce affordable housing in areas of high need.

It will continue to work with local and national partners in developing preventative strategies for vulnerable groups, such as those in debt or living in poor conditions.

It will continue to improve its human, physical, and financial resources to meet its clients' needs and changes in social and economic policies. The shape of work (e.g., outreach) will change to meet and address new circumstances as these arise.

It will continue to improve its quality of services by monitoring and maintaining its Advice Quality Standard (AQS) procedures, staff training, clients' feedback, and consultation with other providers.

It will continue to develop strategies with, for, and among partner professionals who are dealing with prisoners' rehabilitations and young people at risk of offending, and aims to convince the statutory sector that it is more cost efficient to provide this type of on-the-job training and employment support rather than traditional day care or medical models of intervention, using the excellent outcomes achieved in previous years. On average, each person excluded from the labour market costs the health and social care sector over £18,000, a cost which could be alleviated if programmes were in place that allowed and supported residents who are socially excluded from the labour market to gain employment.

It will continue its diversifications of its sources of income and rely on long-term service contracts.

Priorities Last Year – Next Year

In last year's Annual Report 2020, we aimed to develop and maintain our services in a number of ways for 2021:

-Maintain all the charity accreditations and provisions. (achieved)

-Continue to provide advance training for our staff, and volunteers to extend their skills to cover a wider range of welfare, debt, and housing issues. (achieved)

-Increase our capacity to deal with complex casework as well as deal with the increasing number of new clients resulting from the Covid-19 economic downturn. (achieved)

-Employ a welfare caseworker (representation). (achieved)

-To go totally paperless by the end of 2021. (98% achieved)

In the next 12 months (2022), we will seek to develop our services in the following ways (challenges ahead and prioritise for the next 12 months).

-Maintain all the charity accreditations and provisions.
-Continue to provide advance training for our staff-and volunteers.
-Increase our capacity to deal with complex casework.
-Employ another welfare caseworker.
-To go totally paperless by the end of 2022.
-To improve the CHAC website.
-Expand CHAC services into Redcar and Cleveland.
-Investigate possibilities to have an advice mobile unit.
-Update IT system over the next year.

Chair's Report

I would like to start by saying another huge thank you to everyone at CHAC, staff, management, trustees, volunteers, for ensuring another very difficult year has been managed with great success.

It feels each year CHAC grows in its ability to deal with even the most difficult of situations and everyone is willing to go the extra step to ensure that those who most need support receive it. In what are now even more uncertain times the need for support with all aspects of benefits, housing and money problems is increasing and CHAC will always support all those who approach where possible.

The level of advice and casework as always remains of the highest quality and it is amazing to see the services expand and help offered to even more people from a greater demographic area, CHAC's reputation is well received.

Throughout this past year we have seen the premises improved with a facelift that benefits both clients and staff. A warm welcome was always present from the staff and now the premises meet that same positive feeling. Well done to all who assisted.
I feel that I cannot give enough praise to the frontline staff who offer a much needed source of support to often the most vulnerable in the community. It is a service that prevents people from falling into poverty, unmanageable debt, homelessness and potentially the associated health risks which then have an impact on many other local services. Again, well done.

As Chair of Trustees, I always find all the trustees, management, staff and volunteers to be committed not just to the work that CHAC undertakes, but also the ethos. Without this support it is hard to see how any organisation could survive let alone expand and look to ventures new in the coming years.

I see no reason why CHAC cannot continue in such a positive vein and help even more people from a wider geographical area whilst maintaining such high standards.

I must also give special thanks to grant providers for continuing to support CHAC and our Community in Tees Valley. I know I am repeating myself but a very big thank you to everyone and I hope we can all continue to work together and prosper.
Malcolm Bateman Chair.
E-mail: malcolm@chac92.co.uk

Joint Centre Managers' Report

The ongoing economic downturn increased due to Covid-19 and negatively impacted on our clients who require further support to ensure that they are accessing the benefits they are entitled to. We started to see people accessing the benefits system for the first time who need support to understand the vagaries of what is a complicated and difficult to understand system.

None of our staff are/were "furloughed" at any stage since the Covid-19 outbreak in March 2020. We have actually increased our staff numbers and management hours to meet surge in demand. We also developed plans to operate and provide our services under any tier including national lockdown. Our IT is more up-to-date and incessantly providing the training necessary for all our staff, volunteers and trainee to employ it fully for the benefit of our clients.

We are fully aware of how much Covid-19 could have a detrimental effect on our staff's wellbeing, and have supported them by not only maintaining their employment and remote training in such anxious times, but also by maintaining the highest level of safety that we could achieve and made grants available to them for individual wellbeing activities, counselling to address any stress and anxiety. The team are now much stronger both individually and collectively and the charity has benefitted enormously by the changes we have made to our working routine and to our office. It has been hard work for all but well worth the result.

The support we are receiving from our trustees is invaluable, not just by providing organisational support but also by engaging with our partner organisations to prevent homelessness and isolations, and making sure that our policies are updated and ensuring the wellbeing of everyone involved with the delivery of our services.

The Charity maintained its 6 main objectives during 2021 despite coronavirus local and nation lockdowns, which were:

-Continue to meet clients' needs and expectations and look for opportunities to develop our services and maintain our accreditations.
-Provide the right environment for our services, and make best use of digital tools and approaches.
-Empower clients to self-help or address problems before they become serious issues.
-Together with our working local partners (Middlesbrough CAB, Actes, Age UK Teesside, Middlesbrough Council Welfare Right Unit and Middlesbrough Council) campaign on the design and delivery of services, support and benefits that lead to issues for our clients.

-Maintain and strengthen local, regional, and national partnerships.
-Reducing crime in the local community by providing bespoke support and help for hard-to-reach adults, in particular prisoners and young people at risk of offending.

Working to achieve our objectives we have delivered 3 main services in 2021 providing 1:1 advice with case working to 2,443 people and responding to 10,000 general enquiries. All services delivered free, confidential, impartial advice, helping our clients find a way forward with whatever problems they are facing, which are: -

-**Welfare advice and representation service:**

- 1:1 advice covering welfare and housing benefits available, debt and arrears.
- Help to claim, supporting clients who are applying for Universal Credit through the application process and any issues they may face up to their first payment.
- Free representation in person at Welfare Appeal Tribunals which includes all required preparations and submissions for clients needing assistance challenging decisions made by the Department for Work and Pensions (DWP).

These services take place by telephone, video link, email, face to face appointments or home visits. The face-to-face appointments take place at CHAC office in Middlesbrough Town Centre or at its office in South Bank which covers clients coming from the Redcar & Cleveland unitary authority. We also provide intensive support to those people who need it, including people who have a mental health issue, adults with learning disabilities, older people, and people for whom English isn't their first language.

-**Welfare Advice in the Community on behalf of Middlesbrough Council**. The service provides welfare advice in 14 community hubs in partnership with Middlesbrough CAB, Actes, Age UK Teesside, and Middlesbrough Council Welfare Rights Unit. Clients contact the service using a dedicated phone or email or through a partner referral. The client is then assessed and immediately provided with information, and emergencies dealt with. If further advice or specialist advice such as benefits, housing, or debt is needed then an appointment is booked for them.

-**CHAC on the job training program for hard-to-reach adults** in particular prisoners (on temporary Licence), ex-offenders and young people at risk of offending who are not supported nor engaged by mainstream and going through transition stages in their lives, to remove barriers to training and employment and getting them back into mainstream society speedily. The project helps an average of 50 people per year. Based on the last 5 years beneficiaries' outcomes, 75% gained sustainable employment and 25% moved into other positive outcomes such as further education or voluntary work. For more detailed information about our services and case studies please see "Core services page "45-46".

The charity retained its AQS accreditation until 31 July 2022 as a result of an audit by Recognising Excellence Ltd external assessors which took place in July 2020. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients. The provision of an assured quality service does mean a significant investment in staff time, resources, and employment of outside consultants to carry out internal audits, not just at the application stage, but also on an on-going basis. We consider this investment worthwhile, as it means the people of Tees Valley are receiving a high-quality service, inspected and approved by an external agency. The charity also puts significant commitment of time and resources to measure the outcomes of its provisions and tracks its performance over time and monitor specific indicators to make sure that our provisions stay on course please See "Statistics (Data analysis, monitoring, evaluation, outcomes and impacts page 47 to 56)

In the last 3 years we have gained £5.3 million for the local people to improve their quality of life and supported them at a time of crisis. During 2021, 25% of our clients said that our services reduced their social exclusion ,47% said it improved their quality of life, and 28% said it improved their mental health.

Clients' end of service questionnaires for 2021 on the quality and delivery of our services showed that 92 % are satisfied in relation to waiting time for appointments, 100% are satisfied about our reception help on arrival, 98% are satisfied about the advice quality, 90% are happy about the follow up, 92% satisfied about the outcomes of their issues, and 100% will recommend CHAC. (Please see page "30-31" and "53-55" for full details).

During 2022 we will continue to provide advanced training for our staff and volunteers to extend their skills to cover a wider range of welfare, debt, and housing issues and to increase our capacity to deal with complex casework as well as deal with the increasing number of new clients resulting from the Covid-19 economic downturn. The development of these services, and the maintenance of existing advice services, is dependent upon both our current funding remaining stable, and new funding opportunities being identified and secured.

Mahmoud Shehata & Leona Gellatly
Joint Centre Managers
E-mail: mahmoud@chac92.co.uk
E-mail: leona@chac92.co.uk

Staff and Clients Wellbeing, Training, and IT

Staff and Clients Wellbeing during 2021

The Charity developed plans to operate and provide its services under any tier including national lockdown. Despite removing Covid-19 restrictions on 19/7/2021, we asked our staff to respect the choice of other individuals, including their colleagues who also had the option to wear face masks and face protections whilst performing their duties, and to respect people's personal space.

All our staff worked from home when possible and had the flexibility to make this decision by themselves.

We are fully aware of how much Covid-19 could have a detrimental effect on our staff's wellbeing, and have supported them by not only maintaining their employment and remote training in such anxious times, but also by making money available on request by staff and volunteers to pay for individual wellbeing activities, to address any stress and exhaustion. We are particularly thankful to the Tudor Trust for a £2,000 grant towards supporting our staff, volunteer, and trustee wellbeing.

After each staff Microsoft team video conference meeting each Wednesday, we made time to address social interaction restrictions by playing a quiz, or a game of bingo. We set up a WhatsApp group for staff including volunteers and trainees to keep in contact with each other, to coin a phrase our staff have "picked up the new norm and ran with it".

The team are now much stronger both individually and collectively.
The charity has benefitted enormously by the changes we have made to our working routine and to our office. It has been hard work for all but well worth the result.

A staff response to the Tudor Trust grant

> Just a quick message to say thank you so much for the wellbeing grant payment from the Tudor Trust. This has given me access to extra IT and enabled me to find more effective ways of relaxing and improving my mental wellbeing. It has also enabled me to spend money on myself for clothing which is not something that I am able to afford very often. This has really uplifted my mental health and helped me to feel more confident within myself. It has also reaped compliments about the improvements in my mental health and personality. I am very grateful for being included in this. Kind regards

Graham Williamson, Trustee
Email: graham@chac92.co.uk

Training

During 2021 staff, volunteers and trainees have received external housing advice training through Shelter, the training was a mixture of webinars and reflective learning session as follows:

Housing law & advice, covering:
Housing status, housing act legislation, tenancies and licences, notice rules and possession, homelessness which included legislation and code of guidance, duty to make enquiries, housing options, prevention of homelessness, the Homelessness Reduction Act, eligibility, intentionality, priority need, and local connection.

Eligibility for housing assistance, covering:
EU settlement scheme and how it affects eligibility, types of status resulting from EEA regulations, decision on eligibility for EEA nationals.

Eligibility for housing assistance, non-UK & EEA nationals covering:
Right of abode and eligibility of commonwealth citizens, classes of people who are subject to immigration control and eligible for housing assistance, relevant case law which can apply to non-EEA nationals.

Assured shorthold tenancies S21 notice, covering:
When it could be used and by whom, requirements of a valid S21 notice, how to be served, when they can't be used or won't be valid.

Dealing with landlord harassment & unlawful eviction, covering:
What is landlord harassment, how to identify an unlawful eviction, how to enforce civil measures to tackle harassment and unlawful eviction, when local authorities can enforce criminal sanctions against landlords, other potential consequences for landlords who are involved in harassment and unlawful.

Establishing housing, covering:
Structure of an effective information gathering interview (for homelessness and housing), good practice in understanding and establishing housing or homelessness needs and recognising the wider needs of those presenting for help and advice.

Homelessness and temporary accommodation, covering:
Definitions of interim and temporary accommodation, duty to provide interim accommodation is triggered, housing status of those occupying temporary accommodation, suitability and what this means in relation to temporary

accommodation, challenging the suitability of accommodation.

Understanding statutory overcrowding, covering:
How and why overcrowding occurs, definition of statutory overcrowding, what actions authorities can take when overcrowding occurs in different housing scenarios, how overcrowding is relevant to homelessness legislation.

Introduction to housing conditions and disrepair, covering:
s11 of Landlord and tenant Act 1985, landlord's responsibilities, Homes (Fitness for Human Habitation) Act 2018 - when this applies, the role of local authority environmental health departments in addressing housing conditions, housing safety rules including gas safety, smoke alarms, carbon monoxide, potential options and remedies for tenants experiencing disrepair/bad housing conditions.

Mortgage possession: Helping tenants of landlords, covering:
Introduction to some common terms and definitions, key questions to ask a client whose landlord is faced with repossession from their mortgage lender, importance of identifying an 'authorised or unauthorised' tenant and what these terms mean, the repossession process for the lender/landlord and tenant.

Houses in multiple occupation: Mandatory licenses, covering:
An overview of licencing in the private rented sector, what an HMO is, and which HMOs require mandatory licensing, identifying sanctions for breach of licencing requirements.

Understanding suitability of accommodation covering:
An overview of the legal context of suitability, what suitability means, the factors that need to be considered, relevant case law.

Complex needs and domestic abuse covering:
An overview of complex needs in the context of domestic abuse, identifying good working practices, appropriate responses including joint working.

Housing duties to young people covering:
Overview of housing options for young people, duties under Part 3 of the Children Act 1989, duties under part 7 of the Housing Act 1996, importance of joint working & building links.

Understanding tenant under occupancy covering:
What the under-occupancy rules are and who they affect, the definition of a bedroom,

relevant case law, what the options are for tenants.

Understanding tenancy deposits, covering:
Basics of tenancy deposit schemes, requirements for landlords protecting deposits and possible effects on the eviction process, key processes for returning deposits and resolving disputes.

Understanding right to rent, covering:
Circumstances in which right to rent checks apply, what landlords are required to do examples of good practice, future developments to keep an eye out for

Challenging and defending homelessness decisions, covering:
Understanding of judicial review, how it can be challenged, medical evidence, duties under the homelessness reduction act, equality act, impact on homelessness decision-making.

Mortgage repossessions, covering:
Requirements for mortgage claims, how to negotiate with lenders, how to support clients during proceedings for mortgage possession.

Domestic abuse & homelessness, covering:
Housing problems associated with domestic abuse, housing options available to support clients, impact of the homelessness reduction, occupation and property rights of individuals affected by domestic abuse, different civil and criminal legal options available to those who have been affected, how to make an application for a non-molestation order and/or occupation orders on behalf of a victim of abuse, how a victim of domestic abuse may be able to make a homeless application and the law that applies, who might be 'no recourse to public funds' and where this group might go to access housing, and how the Homelessness Reduction Act 2017 affects victims of abuse.

Reflective Learning Sessions were carried out during the weeks where there were no webinars, this was done via a group team session over Microsoft Teams.

Some advisers completed eLearning courses through Wiseradviser which covered debt and pensions. This course focused on pensions and their relevance to debt advice, different types of pensions, regulations covering pensions, limits of advice that can be given in relation to debt and pensions, auto-enrolment and how it works, implications of auto-enrolment for debt advice, changes to pensions brought about by pension freedoms, implications of pension freedoms for debt advice.

Some advisors participated in various conferences throughout the year and detailed feedback would be passed on to members of staff that were unable to attend due to other commitments or workload, along with copies of any slides and the notes from and during the sessions. Some of these conferences included:

National Association of Welfare Rights Advisers (NAWRA).
March Conference - Impact of Covid-19 on older industrial parts of Britain, Tribunal hearings during Covid-19, recent and upcoming changes to benefits, the launch of "We are Debt Advisers" campaign group.

September conference - Tribunal reform 20 years later, questions to ask parents claiming UC, problems with issuing UC50 forms and workshop on responses to the health and disability green paper.

Child Poverty Action Group (CPAG)
December welfare rights conference - updates on PIP caselaw as well as briefings on substantial risk rules within the Work Capability Assessment (Regulations 29 and 35 in old ESA money).

Middlesbrough CAB (working partners)
Universal Credit training
Immigration, Universal Credit & UC50s

In October two members of staff from our admin team attended emergency first aid at work training, by Red Cross.

Internal

The staff continued to receive internal training or refresher sessions where necessary and these covered all aspects of our day-to-day service delivery. The staff also continually research changes in legislation and share information and updates with each other.

Training providers
Wiseradviser https://www.wiseradviser.org/
National Homelessness Advice Services (NHAS) https://www.nhas.org.uk/
Child Poverty Action Group (CPAG) https://cpag.org.uk/
Shelter https://england.shelter.org.uk/

Planned training for 2021-2023

We aim to meet the individual staff / volunteers needs when it comes to training and discuss any training issues they identify when required.
However, we have plans to complete some further reflective learning sessions in relation to the housing programme we completed with Shelter and continue throughout the year attending refresher courses to further embed the knowledge gained. We intend to implement a wider range of housing advice into our daily work to enable us to assist clients and put the advisers' knowledge and skills to better use.

Staff/volunteers continually research any changes to relevant case law and legislation, this will often lead them to any refresher training, conferences, or webinars they would like to attend.

It has been discussed that staff and volunteers would benefit from Quick Benefit Calculator refresher training.

Admin and management have requested in-house training on Charitylog in relation to data input and reporting ability, we feel that all the staff would benefit from some refresher training in this area and especially in relation to which data we would like to capture and how best to capture this in an easy and usable manner.

Leona Gellatly - Joint Centre Manager
Email leona@chac92.co.uk

IT Training

Another year has unfortunately been blighted for large parts by the continuing Covid-19 pandemic, however as reported in our last annual report our IT systems coped well and allowed CHAC to continue throughout the pandemic to provide a seamless service to clients.

The start of this year was marked by further lockdowns and restrictions on how we were legally permitted to operate. The processes that had been embedded during the lockdowns of 2020 continued to prove themselves adequate to the task and clients continued to receive the service they needed.

During 2021 our use of IT continued to flourish with a training course in housing advice provided by Shelter completed by relevant staff entirely via Zoom and Teams. Whilst it was obviously a different experience to getting the same course face to face, it worked well and meant we did not need to delay this important training until face to face training could resume. CHAC has also invested in a licence to use Zoom which has been taken advantage of for several meetings both within CHAC but also with external partners. Whilst CHAC has access to Microsoft Teams via our Office 365 subscriptions

the reality is that Zoom is more user friendly, especially for people outside our organisation where Zoom is much quicker and easier to get to grips with than someone using Teams from outside the organisation.

In the last report we explained that we had leased a KOMP device from No Isolation to look at providing remote advice to clients where the device could be based in a hub and then the appointment conducted remotely with both client and adviser able to see each other. Unfortunately, due to the lockdown in the first part of 2021 it was not possible to trial this and then face to face appointments resumed meaning it was no longer necessary. Therefore this was returned, however we will keep this technology in mind for the future.

We are still exploring other ways of assisting clients and using technology to do this. Particularly as more and more issues involve accessing online information like bank statements, Universal Credit journals and similar, it is becoming more important that clients can access the internet during appointments. We are therefore beginning to explore the idea of having dedicated client devices that they can access during an appointment to share sensitive information with the adviser in a way that protects both them and us for any suggestions of accessing data inappropriately. We are also looking at setting up a client Wi-Fi network in the main office which clients can access with their own devices to help those that may not have data on their phone be able to use their device during the appointment.

We have upgraded our telephone system this year to move away from the traditional public telephone network using copper wires and switched to using a system built on the same modern architecture as the internet. One of the main benefits of this has been the roll out of a mobile phone app which means that staff based anywhere can use the same phone system, allowing us to call out and making it appear as if we're calling from the office or for clients who ring the office they can have their calls transferred to the staff member no matter their location. If a staff member wasn't even in the UK they could still take the call and the client would be none the wiser!

Finally, we have started a project to help refresh our existing stock of laptops to make sure that they're ready for the next twelve months and we can extract maximum value for the investment made previously before a possible replacement. This includes refreshing the operating system so that they're clean and tidy and work at maximum efficiency as well as some limited and specific hardware upgrades to the laptops targeted at improving performance.

Lucas Ainsworth, Supervisor
lucas@chac92.co.uk

Preventative Strategies, Clients' Care, and Equal Opportunity Monitoring

Preventative strategies

The year 2021 has been a very challenging one for staff and trustees alike having had to continue to adapt to the changes brought on by Covid-19, including having had to work from home for the majority of the year. At some points CHAC has been the only support out there for people and for large parts of the year the only organisation offering consistent face to face support (with appropriate Covid-19 controls in place).

CHAC has continued to forge links with organisations across the Tees Valley. Our long-standing partnership with AgeUK, Middlesbrough Welfare Rights, Actes, and Middlesbrough Citizens Advice continues under the Middlesbrough Advice Partnership (MAP). This service provides advice to residents of Middlesbrough on their entitlement to benefits (by completing benefit checks, filling forms, and similar). This is usually in community settings such as Community Hubs and Libraries but also other venues throughout the Middlesbrough area. The work of MAP helps to ensure that people avoid hardship and debt by making sure that their income is maximised. MAP advisers also refer and signpost people to other sources of support, for instance for debt or housing issues.

CHAC continues to be a member of the Middlesbrough Financial Inclusion Group (FIG) who meet quarterly to discuss wider financial issues throughout Middlesbrough and includes a huge range of organisations from other small charities to Middlesbrough Council, large Housing Associations and the Department for Work and Pensions. Involvement in FIG helps us to make sure that our voice is heard by a wider range of organisations and help to advocate for solutions to improve people's lives and wellbeing.

We have also attended meetings in Hartlepool and Redcar & Cleveland where similar FIG groups are just starting to be established with similar aims.

As well as FIG and MAP we have also made closer links with other local charities on a one to one basis, exploring ways that we can help their clients and how they can access our services, either delivered in house or at their venue. For instance, this year we opened up a new office in the Tees Valley Women's Centre who are based at South Bank in Redcar & Cleveland. This made our service more accessible to clients and as part of that, Redcar & Cleveland Council started to include our service as a referral option for people calling them who need help with their benefits.

CHAC also participated in several national and local conferences. The objectives of

these conferences and meetings are varied, for example; helping people to get a better financial deal from their local banks and other credit providers, aiming to reduce financial exclusion in the North East, to raise awareness and understanding among members about local and national issues, and to increase access to activities which support the framework and objectives of our national and local alliances.

Continuing with the improvements in the I.T. system that have previously been rolled out, CHAC has now also invested in a new phone system which enables a seamless service to be provided to clients. Caseworkers can now make calls from their phones via an app which makes it appear that they are calling from our main office line even though the adviser may be at home (or not even in the country!). Similarly, this also means that anyone calling the office can be put straight through to the adviser without the caller knowing that the adviser may not be in the building. This system also has helped clients with anxiety who don't like taking calls from withheld numbers as it means that advisers working from home can now ring clients using the new system and answer the phone confident that the call is from CHAC.

In order to allow CHAC to operate safely from our offices and, importantly, to provide a face-to-face service (at times during the last year one of the few if not the only organisation providing advice to do so) we have had to adapt to using PPE including face covering, sanitising stations and, where practical, plastic screens.

CHAC has developed its training programme for staff and bought in a package of e-learning and webinars to help develop staff skills in dealing with housing issues. Meanwhile the "On the Job" training programme aimed at people who face exclusion from work due to lack of experience, a criminal past, or are trying to return to work perhaps after recovering from a long term illness or having been a carer. Obviously in the early part of the pandemic it was necessary to pause this but we have now resumed offering placements to people, giving them the chance to gain skills in reception and administration work as well as the opportunity to move into the advice work side of the organisation should there be mutual agreement.

Staff wellbeing has also been a focus. Happy, healthy staff mean that they can be more productive, helping to improve the quality of service we can provide to clients. We received a generous grant from the Tudor Trust earlier in the year, allowing CHAC to fund a well-being grant to all staff and volunteers for up to £300 each to be spent on something that would improve their happiness. Alongside management have focused on keeping in regular contact with all staff to offer support and to check on everyone's mental health. Social events have also been arranged including a walk (see back cover) and also a Christmas buffet. These help to promote staff integration and also give a

welcome break.

The above is a brief overview of the actions taken by CHAC over the past year which, when taken together, mean that we help to prevent social exclusion for all our clients, to improve their quality of life and also to promote their mental health and wellbeing.

Clients' care and feedback

As part of our commitment to improving the service, we ask our clients from time to time to complete the client feedback questionnaire form to provide our clients with the opportunity to participate in the development of CHAC service. The questionnaires are analysed annually to identify the trends. During 2021 the charity received 100 feedback questionnaires, several thank you cards, and a large number of thank you gifts (biscuit tins, tea bags… etc.) from its clients in appreciation for the help received by CHAC staff. The table below analyses the responses received.

How long did you wait for your initial appointment?	
Less than 1 week	68%
1-2 Weeks	24%
3-4 Weeks	4%
Over 4 Weeks	2%
Not Answered	4%

How were you treated by Reception staff?	
Very Well	88%
Well	12%
Undecided	0%
Poorly	0%
Very Poorly	0%
Not Answered	0%

How satisfied were you with the advice you received?	
Very Satisfied	88%
Satisfied	10%
Undecided	2%
Unsatisfied	0%
Very Unsatisfied	0%
Not Answered	0%

How satisfied were you with the level of Follow up & update	
Very Satisfied	76%
Satisfied	14%
Undecided	2%
Unsatisfied	0%
Very Unsatisfied	0%
Not Answered	8%

How well did we listen to what you had to say?	
Very Well	90%
Well	10%
Undecided	0%
Poorly	0%
Very Poorly	0%
Not Answered	0%

Would you recommend us to someone else if they needed help and advice?	
Certain to	98%
Likely to	2%
Undecided	0%
Unlikely to	0%
Certainly not	0%
Not Answered	0%

Are you satisfied with the outcome of your case?	
Yes	92%
Undecided	0%
No	8%
Not Answered	0%

Clients feed back questionnaires 2021

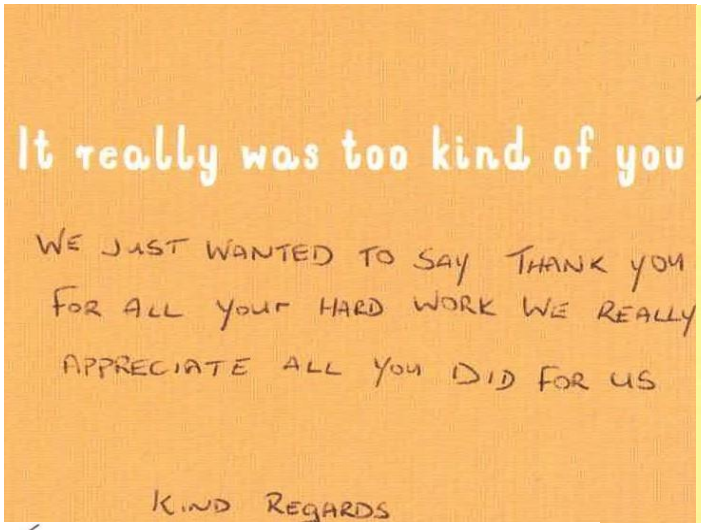
Examples of client feedback

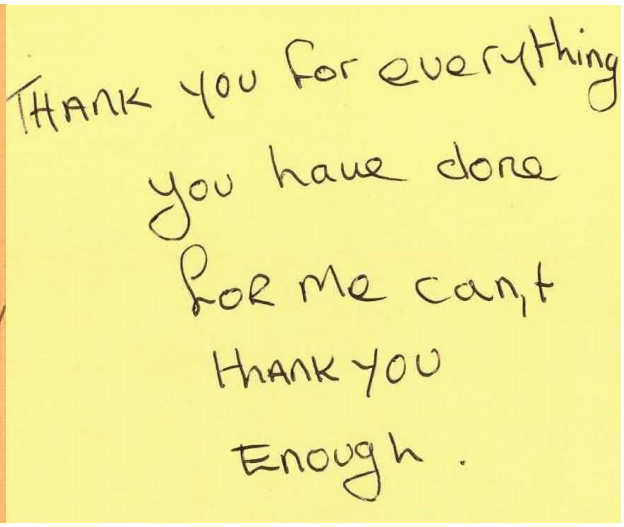
In answering Q8 of CHAC's feedback end of service questionnaire, "Do you have any further suggestions that may help us to improve our level of service?", numbers of clients commented as follows:

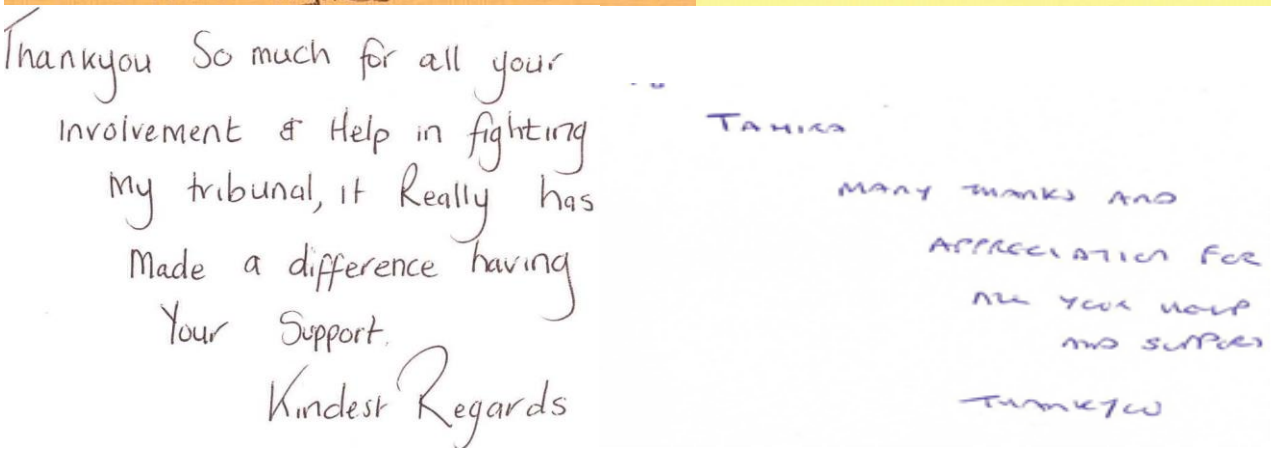
Keep up what you are doing. , Pleased with service and already referred a friend. I would like to see more adverts about your company. No, you were great, No, not really. No, you're always on the ball. Everything done that I expected. No Brilliant. Thank you. No, not really, no. You are marvellous Great 100% Would recommend to friends. Will be in touch again very happy she was signposted to CHAC and couldn't have got better advice. No really grateful for advice was getting nowhere with DWP till our intervention. No, very pleased with the service. No, I think I've been really happy actually. No absolutely top notch. No, not really, everything was spot on. No, not really, I'm just grateful for the way you helped us. To be honest no, . . . excellent across the board. No could not do better. No lovely. No, not at the moment. Not off-hand, no. No suggestions. Caseworker was marvellous and concise in her advice. A cup of tea would be nice. Recommended lots of friends No. Wonderful advice from Tahira.

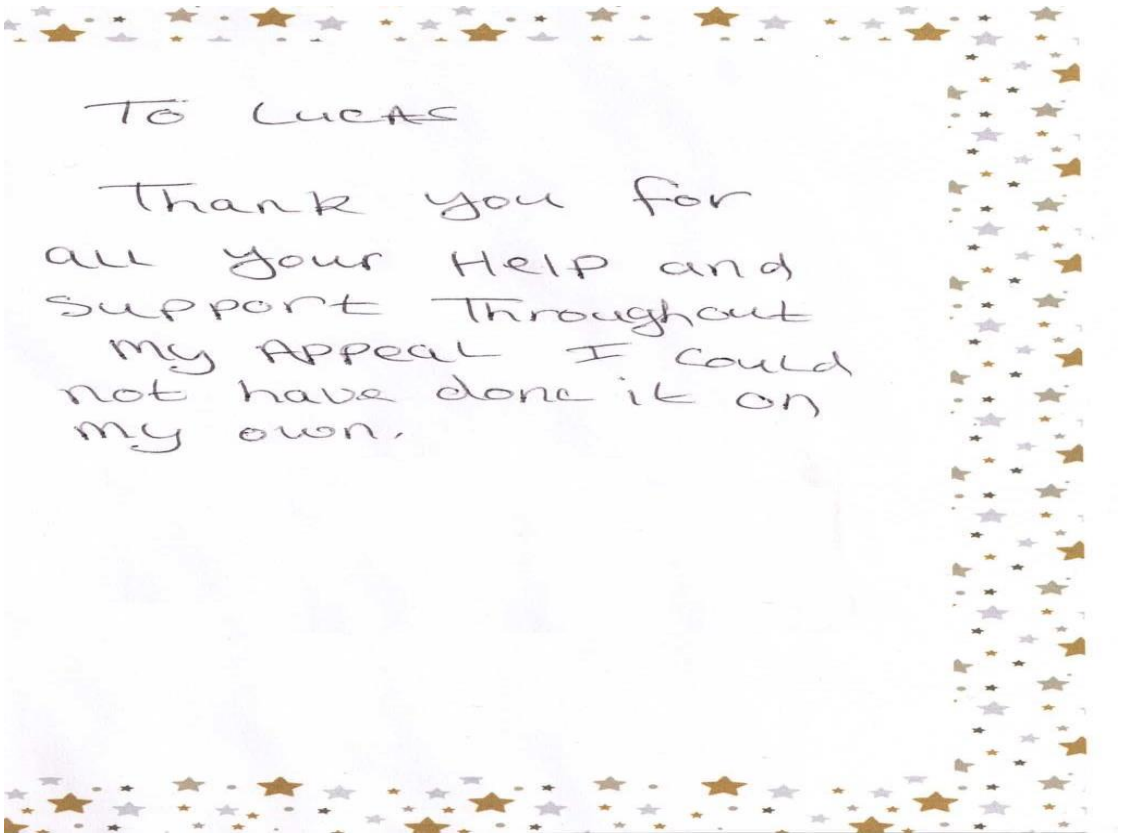
Thank you cards and gifts

The Charity have a strict policy not to accept any gifts such as money, all types of alcohol, tobacco, and cigarettes, or any gifts which exceeds more than £5 .00 in value. The Charity through the year received tea, coffee and chocolate gifts as well as hundreds of thank you cards. Here are a section of them:


It really was too kind of you
WE JUST WANTED TO SAY THANK YOU FOR ALL YOUR HARD WORK WE REALLY APPRECIATE ALL YOU DID FOR US
KIND REGARDS


THANK YOU for everything you have done for me can't thank you Enough.


Thankyou So much for all your involvement & Help in fighting my tribunal, it Really has Made a difference having Your Support.
Kindest Regards
TAHIRA
MANY THANKS AND APPRECIATION FOR ALL YOUR HELP AND SUPPORT
THANKYOU


TO LUCAS
Thank you for all your Help and Support Throughout My Appeal I could not have done it on my own.

Safeguards

CHAC follows recognised procedures set by its advice quality standard when dealing with vulnerable members of the Community. CHAC provides the appropriate training and supervision for its staff and volunteers to ensure this safeguarding and all its staff. are DBS checked.

Environment

CHAC supports the development of sustainable local communities, mainly in the area of raising the awareness and understanding of the need to conserve natural resources and the environment. Beneficiaries access opportunities to activities which support the framework of local agenda 21 and the local council's environmental sustainability strategy.

Equal opportunity monitoring during 2021:

Staff and Executive members	Male	Female	White	Ethnic	Disabled	Age 60+
Executive Members	3	1	4	0	0	0
Paid Staff	4	3	6	1	0	3
Volunteers	7	7	10	4	3	5
External Tutors	2	0	0	2	1	0
Totals	16	11	20	7	4	8
%	60%	40%	74%	26%	14%	30%

Clients	Male	Female	White	Ethnic	Disabled	Age 60+
Clients Total	1050	1393	1881	562	342	318
%	43%	57%	77%	23%	14%	13%

Training programme 2019/2020. Results for 100 trainees	Male	Female	White	Ethnic	Disabled	(18-25)	(26 & over)
Beneficiaries Total	54	46	70	30	8	58	42

(Also see Beneficiary numbers, outcomes and equal opportunity monitoring pages 53-55.)

Bernard Brydon -Trustee
Email: bernard@chac92.co.uk

Core Services -The work we do

CHAC has been embedded in the local community for the last 32 years, located in Middlesbrough town centre with an aim to relief poverty in the local community. By ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively and by combating urban deprivation, unemployment, discrimination, marginalization and social exclusion.

Welfare advice and Help to Claim

The benefits system can be complicated at the best of times. What's more, it's been constantly evolving in recent years as successive Governments implement changes. But these issues should not detract from a simple fact. Depending on your people's personal circumstances, they might be entitled to assistance.

In short, the benefits system exists to provide practical help and financial support for those who are unemployed and looking for work. It also provides people with assistance if their earnings are low, if they have a disability, are bringing up children, are retired, care for someone or are ill.

Some of the common concerns we hear from people are that they are unsure whether they are actually eligible for benefits, or they are unsure how to navigate the system and claim the benefits they are entitled to.

CHAC's advice support team can offer information and support to help our clients to gain a clear understanding of the benefits system.

During 2021 we have provided 2,443 people with welfare advice covering the following: -

Universal Credit (UC) is a means-tested benefit supporting people of working age on a low income. Working age means under state pension age. It replaces 6 existing means-tested benefits known as legacy benefits. These are: Income based jobseeker's allowance, income-related employment and support allowance, income support, working tax credit, child tax credit and housing benefit. When a client already in receipt of one of these legacy benefits and their circumstances change, they arrive at CHAC to seek advice prior to claiming Universal Credit. Our help to Claim service

Support clients who are applying for universal credit through the application process

and any issues they may face up to their first payment.

New style Jobseeker's Allowance (JSA)-for unemployed or work less than 16 hours a week who may be eligible for new style Jobseeker's Allowance. These include being available for work and actively seeking work and being under state pension age.

New style Employment and Support Allowance / contribution-based Employment and Support Allowance (ESA) is a benefit for people under state pension age who have limited capability for work due to an illness or disability, and are not in receipt of Statutory Sick Pay.

Pension credit is a means tested benefit for people who are on a low income and have reached state pension age.

Housing benefit is provided through local council and is a means-tested benefit to assist people on low incomes with their rent.

Council tax support, administered by the local council, is a means-tested benefit to assist people on a low income with their council tax bill.

Personal Independence Payment is a benefit for people who are between 16 and state retirement age and, due to an illness or disability, have additional care needs.

Disability Living Allowance (DLA) is a benefit for children who have additional care or mobility needs due to an illness or disability. The child must be under 16 years of age to claim, with additional age rules for the mobility component.

Attendance Allowance is for people who have reached state pension and are either physically or mentally disabled and require assistance or supervision with their personal care needs or require supervision or support to ensure they are safe.

Carer's Allowance- is paid to those who provide informal care of more than 35 hours a week to a person who is in receipt of one of the following benefits:

Disability reduction scheme for council tax (disabled band reduction scheme). This is a non-means-tested reduction and therefore not dependent on income and capital.

Severe Mental Impairment disregard for Council Tax. People who are severely mentally impaired are not included when working out Council Tax bills.

Carer disregard for council tax. You are disregarded as an occupant of the property if you are a live-in carer looking after someone. The person you care for cannot be your

husband, wife, civil partner, or your child under 18. If you are the carer of a child under 18 you can be disregarded if you are not their parent.

The welfare advice is split into two categories, 'simple' and 'complex'. For simple advice, the welfare advisor /caseworker will work with clients through confidential face-to-face interviews, over the phone, via e-mail or by letter, identifying which method best suits the clients' needs to:

- Undertake situational assessments for clients
- Review any additional benefit entitlement
- Address any change of circumstances
- Provide direct support to clients through completing forms, writing letters or making phone calls to assist clients who find these aspects challenging.

For complex advice the welfare caseworker will assist clients with preparing, submitting and attending appeal Tribunals. These tribunals are usually where a decision has been made to refuse or stop benefits. This is an intensive and complex work which can take up to 8 weeks to change a decision.

Case studies

Shelly Morte, advisor -email: shelly@chac92.co.uk - PIP

Client, aged 29, suffers from Asperger's disease, applied for Personal Independence Payment (PIP) and was refused. He requested a Mandatory Reconsideration (MR) in August 2020. In the meantime, he was made homeless and subsequently had to sofa surf between friends and family. He had tried to inform the DWP of a care-of address a few times but due to the long waiting times and his health conditions he was unsuccessful. He contacted us for help managing his PIP claim and so I telephoned the DWP using implicit consent to inform them of the care-of address and to ask for any updates regarding the MR. The DWP asked me to send in a consent form for them to speak to me regarding this, which I did, the DWP then informed me they had updated their files on his address and that no decision had been made on the MR. A few weeks later I received a letter from the DWP informing me that the client was awarded Enhanced Daily Living of £89.60 per week and Enhanced Mobility of £62.55 per week for PIP with a back payment of £10,000. The client was unaware of this until I contacted and informed him of it to his delight.

Tahira Selby, caseworker -tahira@chac92.co.uk- ESA

Client lives alone in a property owned by a family member, though their children regularly visit for several nights per week. They are self-employed as a joiner, however have recently been diagnosed with kidney failure and require dialysis at a local hospital three times per week whilst they wait for a kidney transplant. The impacts of this regular dialysis and the side effects of the medications they are on mean that they have significant problems with heavy bleeding for even small cuts and also being nearly constantly exhausted. This means that it is not possible for them to continue their work at the present moment. We explored their options for claiming support to give him an income to help him meet their living costs at the present time. We identified that they would be able to claim New Style Employment and Support Allowance (worth up to £114.10 per week) on the basis of their National Insurance contributions and they may also be able to claim Universal Credit and Council Tax Reduction on the basis of their low income. This will help the client to cover their expenses whilst they learn to cope with their significant health conditions. We offered to also assist them

with any applications or challenging any decisions that they may need help with in the future.

Tahira Selby, caseworker -e-mail: tahira@chac92.co.uk– DLA

Client was looking for help with a Child Disability Living Allowance (DLA) claim form. The client lives with her husband, three dependent and one non-dependent child. Her husband works full time and they claim Tax Credits and Child Benefit. The client has fibromyalgia. The child for which she is claiming DLA has celiac disease, arthritis and behavioral issues (which were suspected to be autism but this was not diagnosed as yet). Due to the arthritis in the child's body and fluid on her hips, she is significantly reduced in terms of mobility and is often unable to participate in PE at school as well as being unable to play with other children and has been sent home from school on several occasions due to her health conditions being so severe from time to time. Her behavior issues manifest as being unable to tolerate certain sounds, smells, or tastes, and also by being extremely withdrawn and preferring their own company to that of others even when prompted, coupled with aggressive outbursts. With our assistance we completed the form with the client indicating the problems that the child had and therefore how they met the criteria for DLA. The form was returned to the DWP and shortly afterwards a decision was reached that the child was so disabled that an award of the Highest rates of both the Care and Mobility components was warranted. This entitled the client to an extra £152.15 per week in DLA, as well as up to an extra £92.79 per week in Child Tax Credit and allowing her to claim Carer's Allowance for the extra care she has to provide for her daughter.

Alex Bateman, caseworker – email: alex@chac92.co.uk- Universal Credit (UC)

Client is forty-three years old and lives with his partner and children in private rented accommodation. Client works part time as a taxi-driver. Both he and his partner speak little to no English, and all conversation with them was done by a translator. Client had presented for a Benefits check, and on consultation with them, it emerged they had issues with Child Benefit. Principally, I assisted client by making a Child Benefit Application. This included assisting the client to send the correct documentation (in this case Passports and Birth Certificates) in a safe and secure way. Once the Child Benefit Issues was resolved, this also enabled the client to easily claim a Child Amount on their joint Universal Credit claim, which was awaiting the Child Benefit decision. This resulted in the couple being awarded £35.15 a week in child benefit and around £200 per month to their Universal Credit, depending on his monthly earnings. This latter figure may increase after the changes to the earnings taper rate due on 1-Dec-2021.

Margaret Foster, Senior caseworker- email: margaret@chac92.co.uk- Debt

Client is 40 years old and has separated from her husband, therefore has no contact with him and lives with her parents. She is living rent free as her parents own the property. The client was very distressed and agitated, and suffers from a chronic physical condition, anxiety, stress and depression for which she receives PIP and Employment and Support Allowance. As a couple they had a debt to a creditor for which they are jointly liable. Client managed to explain that her support worker was not able to help with the problem. Client had contacted the creditor and offered half of the outstanding debt to try and settle the matter, but this was refused. I began advising the client of her responsibilities on the debt and offered reassurance that support was available. Client was unaware that, as she had jointly taken on the debt, she was liable for whole debt if creditors cannot get hold of her partner for his half. I obtained all information about the client's health conditions and impact of the debt on her health. I referred client to a debt adviser by telephone who agreed to investigate and negotiate with the creditors to pursue husband for balance. Client in meantime will pay minimum payment from the bill. Client is less anxious and depressed after referral to pursue husband for the balance. Client feels her mental health will now improve as she has had support.

Appeals at welfare benefits Tribunals

The main issues that people have come seeking assistance with in 2021 was around disability benefit appeals, primarily Personal Independence Payment (PIP) where the Department for Work and Pensions (DWP) has refused an award or reduced an award, as well as Employment and Support Allowance (ESA) where the DWP have determined someone is fit for work.

During 2021 CHAC's Tribunal Representation service has continued to be one of the few sources in the local area of representation for those who wish to appeal their welfare benefit decisions to HM Courts and Tribunals Service. This has meant that the service has continued to be in high demand throughout the last twelve months.

During that time the service helped a total of 105 people and has raised the annual equivalent of £180,384.88 in ongoing awards as well as a total of £192,226.35 in one off back payment meaning a total of £372,611.23 has been raised for our clients.

During the year Tribunal hearings have continued to be conducted via telephone rather than face to face at hearing venues. This has meant that clients have continued to find it more difficult to navigate the appeal process and as representatives we have had to do more work to help them overcome the barrier of not being able to see and be seen as well as finding it harder to manage the paperwork involved in a hearing. The volume of appeals has increased during the year as the DWP have resumed making assessments and reassessments of claims meaning that unlike in 2020 when the volume of appeals declined it has now come roaring back to high levels. Primarily the appeal load is Personal Independence Payment but an increasing number of Universal Credit appeals are also filtering through as this benefit becomes more and more common. Case studies:

Tahira Selby, caseworker -e-mail: tahira@chac92.co.uk

Miss G's mum called looking for possible Tribunal Representation for her daughter's upcoming PIP Tribunal. Miss G had been diagnosed with Tourette's Syndrome, Emotionally Unstable Personality Disorder, Borderline Personality Disorder, Adult Attention Deficit Hyperactivity Disorder, Cervical Myelopathy, Obsessive Compulsive Disorder, Benign Chromosomal Translocation, Hyperprolactinemia secondary to Risperidone, Severe Anxiety, Depression, Mental Health Problems and Impulse Buying. Miss G had been on PIP but following an Award Review, she only scored 6 points for the Daily Living Component and so the PIP Award was removed completely. I completed my Submission using the evidence from her medical records that we had requested and from speaking to her myself and her mother at an appointment to discuss which activities and descriptors might apply to her. This was sent to HMCTS along with her medical records. Due to the strength of our case a call was received from a DWP Decision Maker not long after I had sent in my Submission and they agreed with my points and with the evidence in Miss G's medical records and agreed to award Miss G Enhanced Rate Daily Living and Enhanced Rate Mobility for a 5-year period without needing to continue to a Tribunal hearing therefore awarded a back payment of £5,879.14 and an ongoing award of £152.15 per week.

Lucas Ainsworth, Senior supervisor- e-mail: lucas@chac92.co.uk

Client (46) lived alone in an owned outright property with no dependents. He claimed Employment and Support Allowance and Personal Independence Payment (PIP) at the Enhanced Rate of Mobility. He had left side weakness and loss of sensation following a stroke when his was 15. He also had epilepsy (including grand and petite mal seizures multiple times per week), depression and anxiety. The client had been claiming Disability Living Allowance (DLA) but had been reassessed for PIP as part of the national conversion of DLA to PIP by the DWP. His award under DLA had been for the Middle Rate of the Care Component and Low Rate of the Mobility Component. So, whilst his Mobility award had increased he had lost his entire allowance of Care (known as Daily Living under PIP). He wanted to challenge the decision. We assisted him in preparing his appeal case by collecting evidence from his GP's medical records and preparing a submission following discussions with both him and his mother. We attended the hearing and on the strength of our evidence the Tribunal were willing to offer the Standard Rate of Daily Living and the Enhanced Rate of Mobility without needing to ask any questions. Reducing the level of stress for the client significantly. Therefore the client was entitled to a one off back payment of £4,600 and an ongoing award of £122.55 per week.

Lucas Ainsworth, Senior supervisor- e-mail: lucas@chac92.co.uk

Client (53) lives alone in a housing association property with no dependents. He claims Employment and Support Allowance, Housing Benefit and Council Tax Reduction. He has anxiety, depression, Rheumatoid Arthritis, hearing aids in both ears, loss of taste and smell due to an operation, high blood pressure and diabetes. He approached us asking for help as his Housing Benefit and Council Tax Reduction had been suspended due to an absence from the UK. Upon investigation it turned out he had been out of the country in early 2020 to visit a sick relative and was then trapped abroad due to the Covid-19 Pandemic and was out of the UK from February until August 2020. The Council decided that he was no longer entitled to Housing Benefit or Council Tax Reduction and so had been overpaid both. This left him in serious Council Tax arrears and rent arrears. We prepared an appeal case for him to HM Courts & Tribunals Service to challenge this decision on the basis that an exception had been allowed for those trapped outside the UK through no fault of their own and liaised with his landlord to try and prevent eviction action. Eventually the Council decided to change their decision and the client went from facing court action for Council Tax arrears and eviction action by his landlord to having a credit in his Council Tax account and being fully up to date with his rent account.

Tahira Selby, caseworker -e-mail: tahira@chac92.co.uk

Miss B's mum called looking for help with her daughter's Tribunal Hearing Appeal. Miss B suffers from Extreme Anxiety, Extreme Depression, Multiple Self-Harming incidents, Panic Attacks, Fainting, Heart Murmur and IBS. Miss B could not call for herself due to the Extreme Anxiety. They had been involved with CAMHS their whole childhood and had recently been moved over to Impact on Teesside – which deal with adults with severe mental health issues. I never got to meet Miss B due to her extreme anxiety and I compiled my Submission based on her medical records and her mother and other family members' input. At the Tribunal hearing, despite the support of myself and her sister, Miss B could not manage more than 'yes' at her Tribunal. Miss B's sister who was with her had to take over and speak throughout the hearing on behalf of Miss B. The Tribunal was successful and the Panel found in Miss B's favour awarding her Enhanced Daily Living and Standard Mobility. She will receive around £5,870.00 as a one-off back payment and will receive an ongoing award of £113.30 per week.

-**Welfare Advice in the Community on behalf of Middlesbrough Council**.

Most advice services are experiencing increasing demand, in a rapidly changing environment, with anticipated reductions in funding. This places unprecedented challenges on the sector which can only be met by adapting, working more efficiently and collaboratively, doing things differently and embracing technological solutions. The funding was first provided by the Big Lottery between 2010 and 2015 to form Middlesbrough Advice Partnership (MAP), and currently by Middlesbrough Council.

The partnership presented an opportunity for key advice providers to work collaboratively to test new models of delivery and extend the reach of advice services into communities with the greatest advice needs.

The advice sessions have been promoted through a variety of channels, posters and leaflets about the advice service are clearly displayed at all sites and on their respective Facebook pages. The use of a shared online booking system (AppointmentPlus) enables frontline staff at the centres to schedule appointments for clients with the advice workers throughout the week.

The MAP project has additionally incorporated work to deliver a range of financial education sessions to local community groups with the aim of improving basic financial skills and empowering people to more effectively manage their money. through a partnership of advice providers also aimed to pilot new delivery systems and shared processes in order to improve the effectiveness and efficiency of advice services.

In 2021 the service provided welfare advice in 14 local hubs in partnership with Middlesbrough CAB, Actes, Age UK Teesside, and Middlesbrough Council Welfare Rights Unit. Clients contact the service using a dedicated phone or email or through a partner referral. The client is then assessed and immediately provided with information and emergencies dealt with. If further advice or specialist advice such as benefits, housing or debt is needed then an appointment is booked for them

For the period between 17/3/2020 to 5/7/2021 the delivery of the project, immediately switched to telephone and on-line advice and referral to partner organisations who had the Covid-19 procedures in place, the project since the Covid-19 outbreak has helped 3,600 people

In June 2021 CHAC took the lead in making the arrangements, liaising with all partner and organisational managers, advice staff working on the project and venue coordinators to restart face to face benefits advice in the community.

Due to the ongoing restrictions recommended by Government and individual organisations, we had to develop a new model of delivering the advice out in the community.

The new model meant that we needed to find each advisor working on this project a venue to deliver the advice session from, taking into consideration the social distancing guidelines and the fact that a client may need to attend the appointment with the support and assistance of either a carer or support-worker.

During this process we took into consideration the impact Covid-19 had on people's financial circumstances, income, and the fact that things started to be implemented again such as Benefit Reviews, decisions being processed on claims, the reduction of financial support offered by the government. We agreed and decided the best approach to limiting the waiting time for clients to access our services and receive an appointment was to offer weekly sessions. This meant we needed to find suitable venues/office space with the capacity to accommodate at least 3 people on a regular basis along with complying with and including the 5 target areas set by the council.

We were able to arrange suitable space and dedicated time slots at the Community Hubs where our Hub advisors worked from on a weekly basis before lockdown.

After a considerable amount of planning, we managed to secure suitable working space for our UCB advisors to deliver face to face appointments from. The first face to face appointments were booked in from 5/7/2021.

Since the end of June and the restart of the project, with all the changes made to the model of delivery, implementation of new procedures, and adhering to guidelines, over 586 face-to-face appointments have been booked on behalf of clients requiring assistance and advice. Telephone assistance was maintained in the first few weeks and continues to be available if required.

From November 2021 we started a pilot project to deliver welfare benefits advice service from an office located within Tees Valley Women's Centre (South Bank) for residents of Redcar & Cleveland. We had been approached by several clients struggling to secure appointments to receive the advice and assistance they needed.

After liaising with different organisations throughout Redcar & Cleveland providing welfare benefits advice it became apparent that the capacity to deliver certain aspects of their services had been reduced and they agreed that it would be a great benefit to residents of the area if we were able to step up and deliver a service closer to them

and to pick up any workload they were unable to aid with. Some of this work included assistance with form filling, benefit checks to maximise people's income and making sure they receive all the benefits they are entitled to, general benefits advice, assisting clients to seek mandatory reconsiderations or appealing decisions they believe are incorrect.

We monitor the need for this service regularly and have increased the number of appointments available at this office, adding another half a day throughout the week to our calendar.

From the start of this pilot project in 1/11/2021 appointments have been booked, and 49 appointments have been attended. 68 benefit issues have been identified and dealt with, and £78,000 of benefits gained for clients.

Case studies

Alex Bateman, caseworker – email: alex@chac92.co.uk - PIP

Client is sixty-three years old and lives on her own in a housing association property. Client had underlying health conditions and needed support with her Personal Independence Payment application. Client's original form had been filled in by a friend and was missing critical information, resulting in client being awarded zero points. This decision was also extremely late due to the COVID pandemic. I assisted client by preparing a written request for a Mandatory Reconsideration, pointing out details on client's significant health conditions which would appear to make her eligible for PIP, making clear the points I believed she qualified for. I was later contacted by the client who told me that the DWP had decided that she did indeed qualify for standard rates of both the Daily Living and Mobility Components of Personal Independence Payments, leading to not only an ongoing award of a value of £83.70 per week but also a substantial back payment of £6,093.36 covering almost a year and a half.

Shelly Morte, advisor -email: shelly@chac92.co.uk – PIP

Client, aged 41, was previously entitled to Enhanced Daily Living for Personal Independence Payment (PIP) for several years. After a telephone assessment was carried out, the DWP informed the client that he was no longer entitled to PIP. This distressed the client greatly as he disagreed that his conditions had improved. We therefore assisted him to complete a Mandatory Reconsideration request. This was then refused by the DWP and we therefore started the appeal process with HM Courts & Tribunals Service. We prepared a submission along with medical evidence and sent this to the Tribunal on the client's behalf. The client, even with our support, found the whole process extremely stressful as he suffered from mental health and suicidal tendencies. Much support was offered through this period. On the day of the tribunal I received a phone call offering the client his original award of Enhanced Daily Living of £89.60 per week for PIP, with a back payment of £3,368.70, on the basis of our submission and medical evidence. This not only got the client the outcome they wanted but avoided a stressful telephone tribunal hearing.

Margaret foster, Senior caseworker – email: margaret@chac92.co.uk - Suspension of Housing Benefit

Client is a 45-year-old divorced woman and lives with her adult son in a Housing Association Property, and has lived there for 20 years. The client has long term mental health conditions of psychosis and agoraphobia, for which she receives PIP (enhanced rates of each component) and Employment and Support Allowance. I worked with the client to establish whether the correct procedure had been followed to suspend her Housing Benefit and reviewed her current decision notice and documents.
The client was anxious and agitated, I advised her she had provided all the correct information requested by the Housing Benefit Department by E-mail and I would contact the department for an updated decision. She was happy that she now had support as during the pandemic, contact with the Housing Benefit Section had proved difficult. The client informed me she had received a call from one of the Housing Officers stating Court Proceedings would be taken for rent arrears if this was not dealt with and arrears were not cleared or reduced. The client expressed she would not be able to cope any longer and I re-assured her I would assist her to resolve the matter. I contacted the Housing Benefit Department and spoke with an advisor who informed me that the client's Housing Benefit had now been put back in place and an updated decision notice would be sent out. The client paid £100 to reduce her rent arrears and was informed court proceedings would not be taken. The client was advised to apply for a Discretionary Housing Payment with assistance from a debt adviser. The client was relieved that suspension had been removed and would return for further support with any developments with future Housing Benefit problems.

CHAC's face to face outreach and home visiting services aims to increase access to free advice and free representations and provide practical help and support for people who are housebound due to old age, physical or mental illness, injury, dementia (all advice delivery staff are dementia trained), those who have problems of a personal or potentially embarrassing nature, rurally isolated, and also provide advice to their careers and partners.

The demand for this service is on the increase and without our help will inevitably lead to social isolation of older people; more and more aged people will go into debt due to soaring energy bills and new benefit legislations, more and more aged people will cut down their recreational activities to meet the current increase in their basic needs, more and more aged people will become housebound due to high cost of petrol and transportation.

Shelly Morte, advisor -email: shelly@chac92.co.uk – Reducing social exclusion- Home Visit

A home visit was necessary for a client who was extremely poorly, having just recently been discharged from hospital. Client was in receipt of ESA and PIP and lived in a caravan with no rent costs. As this was no longer suitable for her health needs, the client was allocated a property and was requiring advice on how to claim help towards paying for the rent at her new property. Client was unsure of rent costs at her new property and a phone call was made to the housing provider to gain this information. I explained to the client she would have to make a claim for Universal Credit for housing costs, as a new claim for Housing Benefit wouldn't be possible, and this would mean the end of her ESA claim, along with the included Severe Disability Premium. The client agreed to do this and, due to her not being able to leave home and having no access to the internet, a claim was made on her behalf during the home visit. As the client is housebound, with very little mobility, she became very distressed when asked to attend the Jobcentre in order for her claim to be processed. I eventually escalated the issue to the Advanced DWP Customer Support team, which led to a call back the next day from the Jobcentre, and was able to make the DWP understand the client's complex needs and arrange for them to get the information another way. I contacted the client's Adult Social Worker to see if anything could be put in place to help with her new property and arrange for an Occupational Therapist to visit the new property and help make sure it is suitably adapted. The client has no furniture due to her previous accommodation being a caravan and has not even got a bed; the social worker agreed to help. I advised her to make a referral to another charity who can give her a bed. As client had no furniture for the property, we also arranged for a charity who donates used goods to people who need them to deliver her a wardrobe, table, bedding, and pots and pans when she had moved into the property. Thanks to our intervention at a home visit the client was able to make sure her new accommodation was secured with the rent being paid, was suitably adapted to deal with her complex health needs, and that she had at least basic furniture.

-CHAC on the job training program for hard to reach adults

Since 1995 CHAC has provided on the job training for hard to reach adults in particular prisoners (on temporary License), ex-offenders and young people at risk of offending who are not supported nor engaged by mainstream and going through transition stages in their lives. This has led to 50% of CHAC's staff and volunteers coming from this disadvantaged group.

By empowering such individuals through real responsible work serving the local community, advising them about their statutory rights, all range of welfare housing and debt and further progressing them to do case working advocacy and representations for their clients we would aim to build up their self-worth, boost their confidence, give them skills needed in the local and national labour market and thus sustainable employment.

The support delivered by CHAC is specially made to beneficiaries' individual needs, tailored to their wants and barriers faced, with the aim of enabling them to compete for the wide range of vacancies that the project makes available. Project coordinators foster close working relationships on a 1:1 basis with a range of travel to work employers to maintain the flow of employment opportunities available to beneficiaries.

Support includes 1:1 information advice and guidance, action planning, CV

preparation, bespoke interview preparation for each vacancy. In-work support post placement reduces attrition and offers ongoing support in the early days of securing work. Without this support and training provided by CHAC, this client group will become severely disadvantaged in the labour market.

This program has not only reduced offending but helped so far 1,700 beneficiaries to gain sustainable employment and improve their quality of life.

The program meets local strategies (providing work and training for people who are socially excluded) and regional objectives for reduction of crime in the community.

We judge success by two hard outcomes, the number of ex-offenders and young people at risk of offending gaining sustainable employment as a result of training (sustainable employment is 6 months and over) and number of offenders not returning back to crime.

We ascribe our success to the following key processes: -

i. Targeting the service to a hard-to-reach client group through empathy and perseverance in building up the confidences and abilities of our beneficiaries in a non-threatening environment.

ii. Removing barriers to training and employment through: awareness training, model of action planning, peer group influence, appropriate rewards, teamwork, and full participation in the decision-making process. Delivering services that are needs driven, encouragement and assistance in applying for paid employment, supplying first employment reference and post-employment support. Overcoming any literacy and numeracy problems. Subsidising unaffordable costs such as transport and childcare. Helping with any debt, housing and other welfare problems.

iii. The private sector participation in offering full time or part time employment.

iv. The design and management of the project through detailed consultation and involvement of all the providers, training supervisors, external consultants, and tutors, taking into consideration feedback from prisoners and young people themselves. This consultation is ongoing throughout the project's duration.

Practical results:

In the last 5 years 300 beneficiaries have left CHAC to enter paid employment. 100 out of 120 prisoners / ex-offenders who completed CHAC's on the job training program are

in employment or started self-employment or moved to other positive outcomes and 109 have not reverted to crime so far since they left the project. 135 out of 180 young people at risk gained full or part time employment and 20 started in further education

During 2021 due to Covid-19 restrictions, our intake for Chac's on the job training program was reduced from 50 per year to 20 per year, the number was continuously reviewed on par with Public Health England Advice.

We are anticipating to work on full capacity during 2022 and expecting the number of beneficiaries will rise to 50.

Case studies

Yvonne statement *I am a lady of certain age who has worked all her life in the hospitality industry until raising a family as a late mum. When it became necessary to start work, I was not in good health suffering depression from the sudden loss of my mum and COPD. I decided to redefine myself and enter modern life and gain digital skills. With no bites at employment, I sank deeper, I was given a voluntary position in the adult learning sector which I gave my heart and soul to only be let down after years of empty promises. Once again back on the hamster wheel I was referred to triage who put me on a Business Admin course about the only thing I hadn't done. From this they sent me to CHAC to do 4 weeks work experience. I felt like I had found my ideal but still so wary because of my previous experience. Four weeks turned into eight then COVID struck, the day prior to lockdown they asked would I return after lockdown I said yes. Not really expecting it CHAC called two days after lockdown was lifted and they asked me back. Immediately I started webinar training with NAHS courses including Homelessness and Housing, Eligibility for Housing assistance Caseworker skills and Welfare Rights, although only on reception and admin these courses have been greatly beneficial when passing clients onto caseworkers a greater understanding of the client's needs. Then the best day ever I was asked would I like to work for CHAC from 1st December as part time receptionist. Since then, I have started a Level 1 Digital skills course just to freshen up my skills, with more training in the pipe line. I really feel CHAC has given me a new chance at life. Through CHAC, I now have a future.*

Siad Statement: - *I am a serving prisoner in HMP Kirklevington. As part of my pre-release programme, I was placed on a six-month work placement. This was intended to prepare me for life outside. The prison had arranged a placement at CHAC. I took the train from the prison to CHAC four days a week. When I first arrived my confidence was really low from being in prison. CHAC was welcoming and supportive and just what was needed as a transition into a working environment. After two months working in administration, I started working on case files. The problems I worked on gave me a sense of worth and wellbeing, further increasing my sense of self-esteem. "Hearing what people were going through, made me feel lucky, that I had a roof over my head and food to eat. You got really involved in people's lives, you saw how little they had, how desperate it was, and you were helping and fighting for them ... it's like it gave you a purpose in life, like no matter how bad you felt you had it, they had it worse, and you were helping them. After working for six months, I got an interview for a paid job in telesales, thanks to my experience at CHAC. "They got me back up, got my confidence up, it was so low, and you think you're worthless, but CHAC helped me get into the world of work again."*

Leona Gellatly - Joint Centre Manager
Email: Leona@chac92.co.uk

Statistics (Data analysis, monitoring, evaluation, outcomes and impacts)

There are three key online packages that the staff use on a daily basis; Quick Benefit Calculator with the ability to work out any unclaimed benefits, CharityLog to record all contacts with clients and what took place, outcomes, also referral can be made to other providers, and Advisernet (an online information system which Citizens Advice has developed to provide updated information on current advice issues).

Our stats show that for every one claimant we help, the outcome of the help and advice given will benefit two or three people directly involved as part of the claim (Spouse/Partner/Children).

Workload

The total workload for the year is measured by number of clients seen

- Face to Face at:
  - Main office at Middlesbrough Town Centre
  - Office at South Bank (Redcar & Cleveland)
  - Community Hubs (total of 14 hubs)
  - Unclaimed Benefit Take Up Campaign
- Repeats (number of clients seen face to face for same issues)
- Number of clients signposted or referred
- Number of clients received advice by telephone, email, text, Whatsapp, or other social media
- Total number of issues dealt with
- Number of clients received intensive support (their case took more than five weeks to resolve).
- Number of hard-to-reach adults joined CHAC on the job training program.

Monitoring

We use a licenced cloud database system nationally known as CharityLog which enables the teams and supervisors to monitor the work that is in place, enabling continuity of service and a comprehensive database should the original caseworker be unavailable.

Details from a client's first contact are recorded including name, contact number, nature of the call, and type of help required. When the client arrives for the interview further information will be taken in line with GDPR, such as, ages, ethnicity, household composition, employment status, presenting problem, method of future contact, completion of authorisation letters on the client's behalf and anything additional

pertinent to the case.

The caseworkers throughout the lifetime of the client's case will build up histories and case notes, keeping a log of their required actions and those of which they are dependent on third parties.

To monitor success, we also track the outcome of the client cases such as homelessness prevented, money awarded to the client, if the appeal was successful or failed (and any supporting rationale), client feedback, and so on.

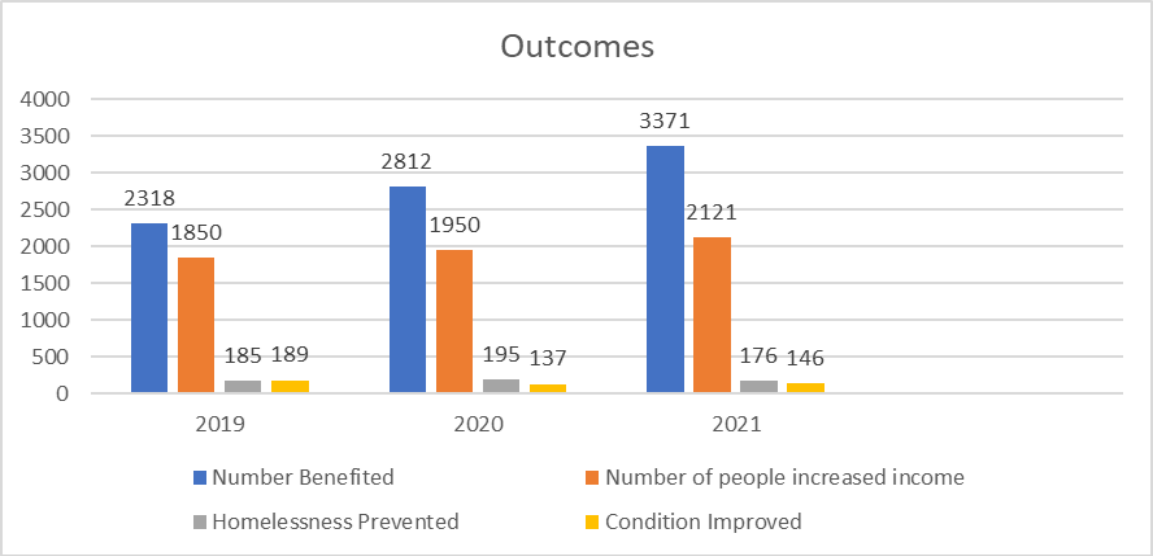
The system also maintains a database of all communications carried out between the client and any member of CHAC's staff whether by text, telephone, email or post. (Please note that clients provide consent to use their information in line with GDPR and also provide consent for third party audits during our client on-boarding approach.)

Outcomes

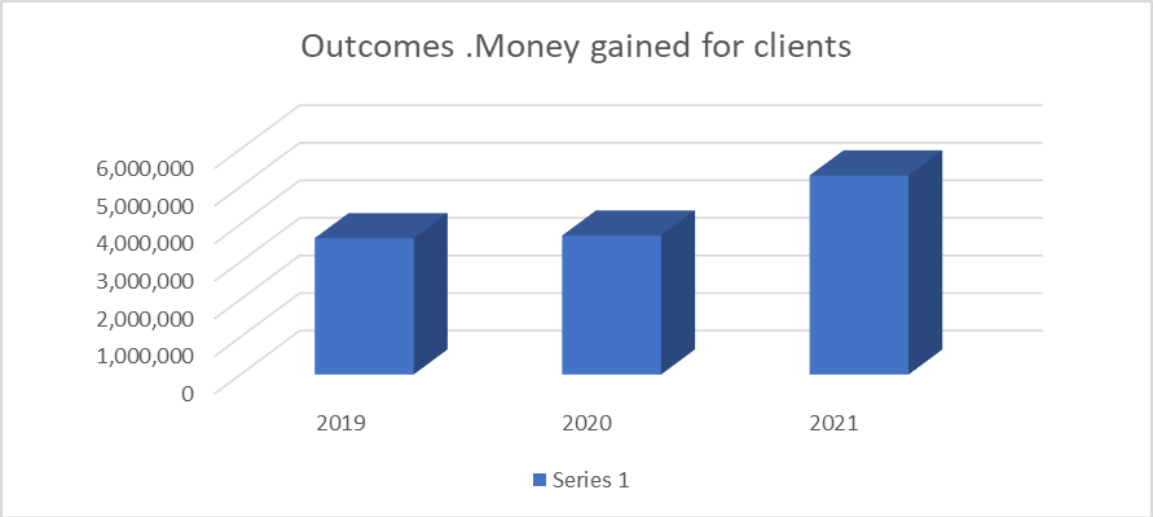
We measure the success by: -

- Number of clients benefited from the service directly.
- Number of clients benefited from the service indirectly.
- Money gained for clients (unclaimed benefits, successful representation at Tribunals).
- Conditions improved (successfully negotiated claims for disrepair, needs and occupancy).
- Homelessness prevented (appealing against illegal evictions, repossessions, harassment and debt reduction).
- Reducing social exclusion (elderly people benefited from increased mobility income, winter fuel allowance, social assistance funding to supplement their income in the absence of retirement savings).
- Number of ex-offenders and disadvantaged /disaffected residents gaining sustainable employment or moving to other positive destination
- Percentage reductions in repeat enquiries from previous year (this is an indication that the service preventative measures for advice are working).

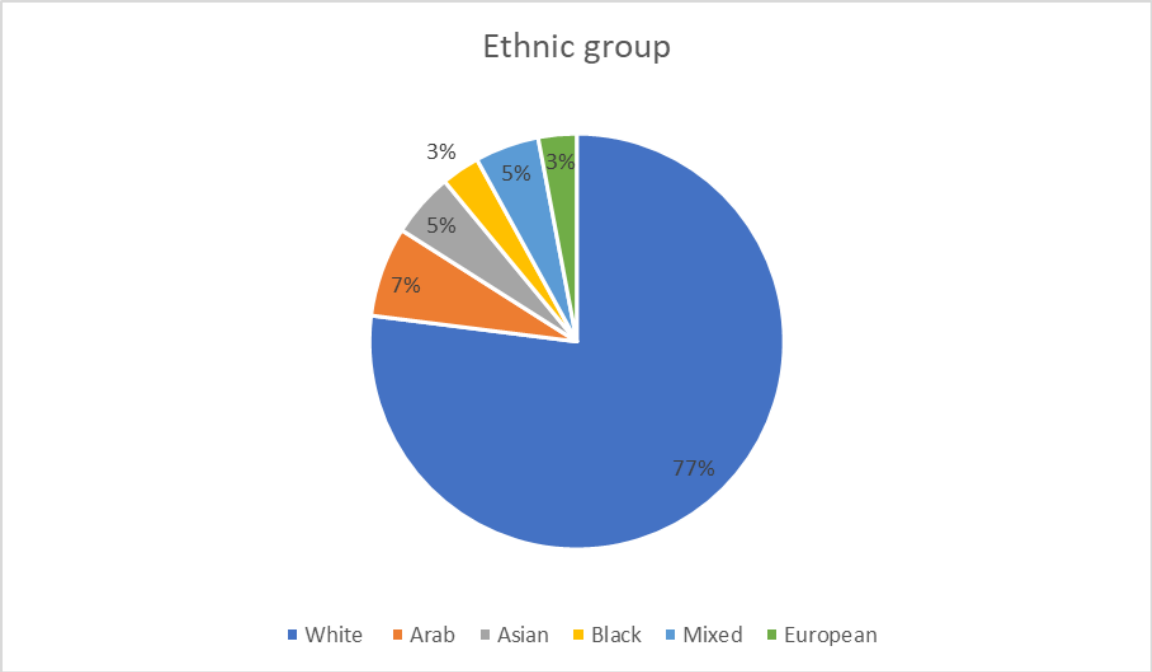
Welfare advice services are effective in addressing the problems associated with benefits and tax credits. A literature review commissioned by the National Association of Welfare Rights Advisors found that advice services are successful in improving take-up of benefits and delivering significant financial gains for clients.



The extra money that clients gain helps to improve living standards because it enables additional spending on fuel, food, education, recreation and transport. This in turn may contribute to the reduction of social exclusion. Clients may also experience better mental health after receiving welfare rights advice.

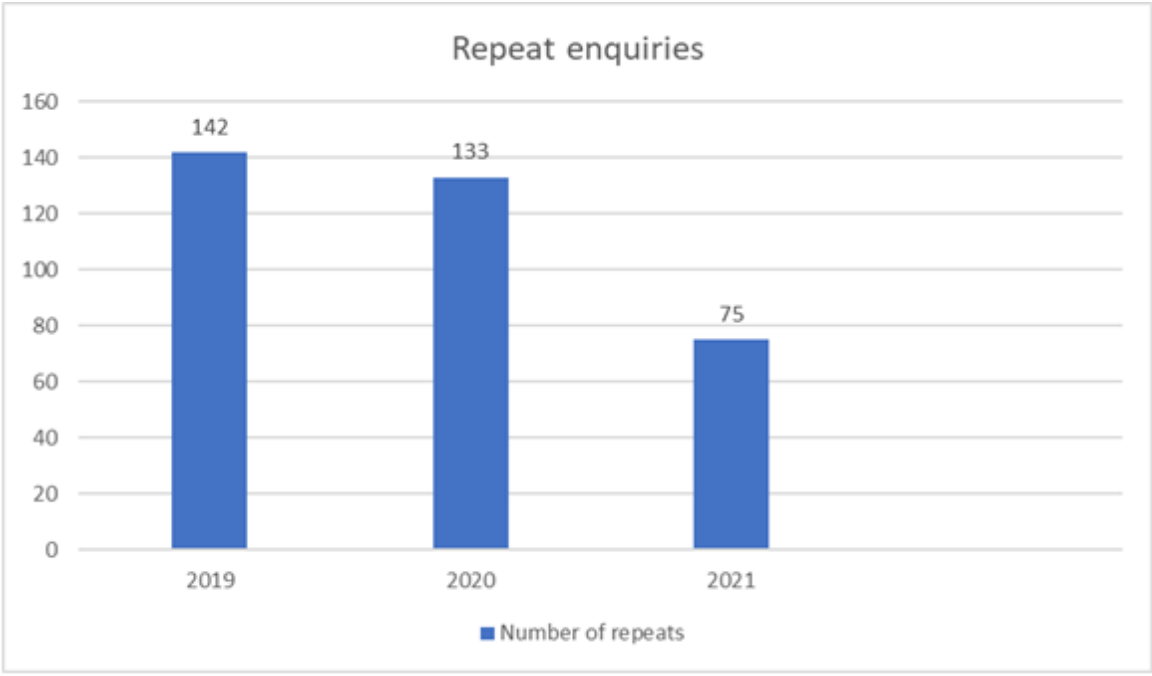


Local economies benefit from claimants who spend their money locally. In fact, research by Sheffield Hallam University shows that an estimated £19 billion loss of benefits through welfare reform could depress the economy by as much as £30.4 billion a year. There is also growing evidence that delivering welfare rights advice is cost effective. For example, a study by the Office of Public Management (OPM) on the impact of Macmillan's welfare rights service concluded that for every £1 spent on delivering the service there as a £20.80 return in benefit claims, compensation and financial rewards.



Navigating through the welfare system can be difficult and stressful even at the best of times. Yet for those who have a serious mental illness, the anxieties can be even greater and the risk to their health and wellbeing far more pressing.

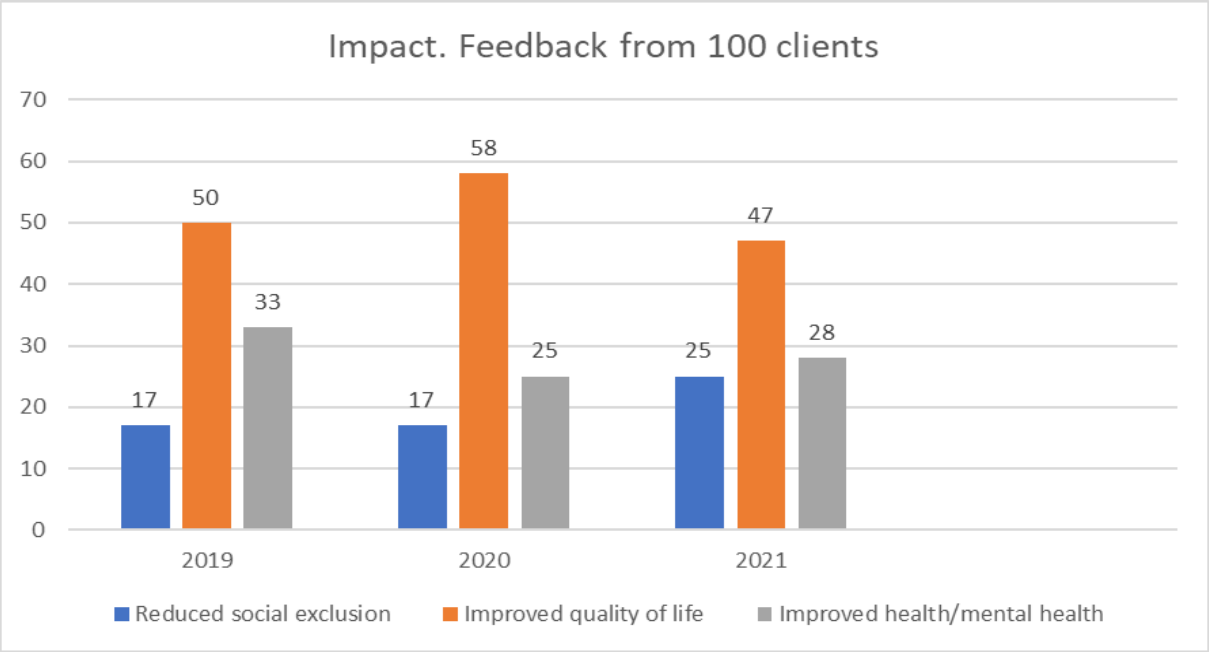
Sadly, financial problems and mental health are a marriage made in hell. Each rides off the back of the other. The net result is that a hugely disproportionate number of people with mental health problems face severe debt crisis. Not just because poor money management, impulse and emotional control are often symptoms of mental health problems but because these health issues hit income too.



For too many people, mental illness and debt come together in a spiral of distress that can carry a heavy cost. Therefore, it is crucial we examine all elements to ensure that someone with temporary mental health problems doesn't experience permanent financial distress. That's why access to the right advice and support is critical when people are struggling to deal with life itself. We aim to provide clients with the correct information they came for at the first interview to avoid additional stress from repeat attendance for the same issue.

Impact

We measure our service Impact directly from information received from clients' feedback questionnaires, which were completed by clients when files are closed by ticking one box only, and asking "which had the most impact".
-Reduced Social exclusion
-Improved quality of life
-Improved health/mental health



Internal audits & assessments

Every quarter, cases are randomly selected from the CharityLog for audit and assessment by the Centre Manager/ Supervisor. These audits look at quality of advice, equal opportunity monitoring, consistency in quality, compliance with regulations and policies, client feedback, timelines for communications and outcomes of cases. This enables the Manager/Supervisor to provide recommendations for improvements that are shared in team meetings and reports through a 'no-blame' approach ensuring the full team still feel supported and that feedback is constructive and useful.

External audits & assessments

Bi-annually, an external partner organisation undertakes a similar exercise reviewing a randomly selected number of cases. These reviews and undertaken to ensure uniformity and consistency throughout the local advice work sector. Furthermore, every two years the Charity is audited externally by Recognising Excellence Ltd assessors to retain its advice quality mark, during which clients' files are randomly selected and audited for quality, equal opportunity, data protection procedures and safeguarding.

Employee and volunteer performance reviews

Throughout the year our team undertake regular performance reviews, which enable line-management to provide feedback to further develop our service this include:

- Measurement against objectives
- Outcomes by period
- Quality control and health and safety issues
- Trainee and staff satisfaction
- Complaints and their outcomes
- Management accounts

In addition to this CHAC has its own comprehensive internal and external evaluation policy in line with its Advice Quality Standard (AQS) and office manuals, which ensure monitoring will occur in relation to the following:

Coherence with policies, aims, and objectives.
Measurable achievement of activities, effectiveness and quality measure against the defined targets set at the outset within an annual self-assessment plan in line with legal service commission quality mark containing key attention area of:
User feedback on services via satisfaction questionnaires.
Placement provider's satisfaction.
Trainee progression within and on leaving the project.
Management effectiveness.
Administrative systems operation.

The Centre Managers provide the trustees quarterly with progress and statistical analysis reports, which include:

Measurement against objectives.
Placements and outcomes by period.
Quality control.
Trainee's satisfaction

Beneficiary Numbers, Outcomes and Impact 2021		Notes
Town centre office (face to face)	878	Middlesbrough Town Centre Office
Hubs & benefit campaigns (face to face)	586	Face to face started in June 2021
South Bank office (face to face)	49	Face to face started in October 2021
Appeals at welfare benefits Tribunals	105	During 2021 all done by conference calls
Home visits	7	Restricted due to Covid-19
Telephone Advice	743	Appointments booked
Repeats	75	Same issues
Total one to one	**2443**	**All required complex advice**
Signposted	113	Unable to help
General enquires (Tel, text, email, social media)	10007	People requesting simple advice Info
Training program	9	Restricted due to Covid 19
Total Work Load	**12572**	
In which		
Indirectly benefited as part of the claim	**928**	Example (Spouse/Partner/Children)
Received intensive support (over 5 weeks)	**105**	Mainly Tribunals
Benefits issues 70%	**1709**	
Housing issues 20%	**488**	
Debt issues 10%	**246**	
Average weekly clients	**268**	
Average daily clients	**54**	
Organisations benefited from our work		
Working partners	8	
Local Authorities	5	
Social services	2	
Job Centres	1	
	16	
We measure success (outcomes) by: -		
Number of Clients benefited directly	**2443**	
Number of Clients benefited indirectly	**928**	
Money gained for clients	**5.3 M**	Unclaimed benefits, successful Tribunals
Homelessness prevented	**176**	illegal evictions and debt reduction
Conditions improved	**146**	Disrepair, needs and occupancy
Reducing social exclusion	**598**	Elderly people benefited from increased mobility income, winter fuel allowance, social assistance funding to supplement income in the absence of retirement savings
Training program	**9**	Number of ex-offenders and disadvantaged residents gaining sustainable employment or moving to other positive destination
Reductions in repeat enquiries from previous year	**47%**	This is an indication that the service preventative measures for advice are working

Impact

Reduced social exclusion	**25%**	We asked 100 clients in feedback
Improved quality of life	**47%**	questionnaires by ticking one box only
Improved health/mental health	**28%**	which had most impact

Issues dealt with during 2021 breakdown

PIP Issues	
Mandatory Reconsideration & Appeals	182
Form Filling & Checking	125
Medical Assessment	96
Claiming Process	44
Eligibility	30
Backdating	10
Revision & Supersession	6
Poor Administration	4
Transfer from DLA to PIP	3
Complaints	2
Other	20
Total	**522**
DLA	**77**
ESA	**96**

Housing Issues	
Rent arrears	82
Eviction	57
Homelessness	176
Tenancy Issues	27
Disrepair	146
Total:	**488**

Debt Issues	**246**

Homelessness /Food bank	
Performance Indicator/Middlesbrough	
Accepted as homeless	1387
In temporary accommodation	1352
Families accessing Foodbank	1975
Adults / children accessing Foodbank	**13,634**

UC Issues	
Eligibility, entitlement & Calculation	53
Work Capability Assessment	41
Mandatory Reconsideration & Appeals	26
Form Filling & Checking	26
Claiming Process	9
Housing Costs Element	3
Transfer from Legacy Benefits	2
Complaints	2
Alternative Payment Arrangements	1
Poor Administration	1
Waiting Times for Payments	1
Bedroom Tax	1
Sanctions and Hardship Payments	1
Other	7
Total	**174**

Other Issues	
General Benefit Entitlement	44
NHS Low Income Scheme	15
Food Voucher	26
Fuel Voucher	5
Blue Badge	2
Disability Bus Pass	1
Industrial Injuries Benefit	1
Sure Start Maternity Grant	1
Winter Fuel Payment	1
Other	17
AA	87
HB	82
CTR	74
CA	74
PC/SRP	129
WTC/CTC	59
IS/CB	112
NI/LSF	110
LSF	
Total:	**840**

Equal opportunity monitoring

Gender	
Female	57%
Male	43%

Age Range	
16 To 24	4%
25 To 34	12%
35 To 44	19%
45 To 54	25%
55 To 64	26%
65 To 74	10%
75 To 84	2%
85 To 94	1%
Unknown	1%

Ethnic Group	
Arab Or Arab British	7%
Asian Or Asian British	4%
Black Or Black British - African	2%
Black Or Black British - Caribbean	1%
Mixed - Other Mixed Background	1%
Mixed - White and Asian	1%
Mixed - White and Black Caribbean	1%
Not Stated	2%
Other Ethnic Group	1%
White - British	77%
White - European	1%
White - Irish	0%
White - other White	2%

Accommodation Type	
Council House	5%
Homeless	7%
Housing Association	30%
Owned Outright	10%
Owned With Mortgage	11%
Private Rental	15%
Safehouse	2%
Sheltered/Supported Accommodation	2%
Sofa Surfing	3%
Staying With Friends/family	7%
Thirteen Group	8%

Marital Status	
Single	45%
Co-Habiting	5%
Divorced	11%
Married/civil Partnership	23%
Separated	7%
Widowed	3%
Unknown	6%

Living Arrangements	
Couple With Children	13%
Couple Without Children	12%
Others Sharing	4%
Single Female No Children	17%
Single Female with Children /Pregnant	22%
Single Male No Children	23%
Single Male with Children	7%
Unknown	2%

Employment status	
House Person 2	1%
Long Term Sick 145	51%
Full Time 13	4%
Part Time 19	6%
Self-Employed 2	1%
Retired 24	9%
Student	1%
Temporary Sick 5	2%
Unemployed 43	15%
Carer 17	6%
Unknown 10	4%

Unitary Authorities	
Middlesbrough	92%
Redcar & Cleveland	4%
Stockton	2%
Hartlepool	1%
Darlington	1%

Disabilities (342 people)	
Self-identified as disabled	48
Registered disabled	287
Unknown	7

Clients Accessing Service by Ward

Acklam	1%	Newcomen	1%
Ayresome	3%	Newport	9%
Bayswater	1%	Normanby	1%
Berwick Hills And Pallister	4%	North Ormesby	1%
Billingham Central	1%	Norton North	1%
Billingham South	1%	Ormesby	1%
Billingham West	1%	Park	2%
Brambles And Thorntree	6%	Park East	1%
Central (Middlesbrough)	17%	Park End And Beckfield	3%
Coatham	1%	Parkfield And Oxbridge	1%
Coulby Newham	2%	Roseworth	1%
Dormanstown	1%	Rural West	1%
Eaglescliffe	1%	Sadberge And Middleton St George	1%
Eston	2%	Skelton East	1%
Grangetown	2%	Skelton West	1%
Guisborough	1%	South Bank	2%
Headland & Harbour	1%	St Germain`s	1%
Hemlington	2%	Stainsby Hill	1%
Kader	1%	Stockton Town Centre	2%
Kirkleatham	1%	Teesville	1%
Ladgate	2%	Trimdon	1%
Linthorpe	2%	Unknown	1%
Loftus	1%	Village	1%
Longbeck	1%	West Dyke	1%
Longlands And Beechwood	3%	Zetland	1%
Mandale And Victoria	1%	Unknown	1%

Sources of information
Cleveland housing Advice Centre CharityLog
Middlesbrough Advice Partnership Charitylog
Middlesbrough Council Financial Inclusion Group (FIG)
Middlesbrough Council

Mahmoud Shehata – Joint Centre Manager-

Email: mahmoud@chac92.co.uk

Treasurer's Report

Thank you*:* CHAC is able to help thousands of people each year due to the support and commitment of many organisations and people.

Like other UK charities, for the second year running of Covid-19 pandemic, CHAC has had to apply for sustainability and resilience grants from its local Council and national grants providers to overcome the impact of the coronavirus pandemic, eating into its reserves and not to "furlough" any of its staff to meet growing demand for its services.

We are aware that the pandemic has brought both challenges and opportunities many of our staff and volunteers have become accustomed to working from home which has brought some advantages and opened up flexibility and the possibility of increasing efficiency and reducing costs. Though we are aware that the economic consequences of the pandemic are likely to create an additional client base who may need adjustments to the way we offer service.

We also need to consider future funding. There are challenges around sustainable funding as we have not seen an increase in core funding in the last ten years.

Fundamentally our service is free at the point of delivery and must remain so, but we will implement a full review of our ways of working to ensure maximum value-for-money.

We will increase the use of online technology and telephone technology to save costs and this will pay particular dividends in terms of training and work closely with our partner organisations and continue to research ways of finding extra resources, either through fund-raising or sharing projects with other providers.

In 2021, the charity received a total of £248,384 voluntary income, we are particularly grateful for the funding support of all organisations listed below.

Middlesbrough benefit take-up campaign and outreach hub advice on behalf of Middlesbrough Council contributed £59,864 (24%), CHAC on the job training project contributed £65,000 (26%), covid sustainability and resilience grants one off payment totalling £50,000 (20%), rolling grants contributed £71,454 (29%) and a special grant from the Tudor Trust to support our Staff wellbeing for £2,000 (1%).
The Charity reserve was maintained at 6 months' running cost during 2021 which was equivalent to £125,000.

Outlook: Public health measures to deal with the coronavirus will have an impact on how charities operate, fundraise and deliver support.

It is difficult to predict what will be happening in the next 12 months or so, but I can confirm that funding in hand or promised for 2022 is scheduled to be received on time and we don't anticipate any significant short fall.

Conclusion*:* The resources were expended in accordance to fund providers' policies and conditions. Pages 59 and 72 below detail income received and how it was expended. Pages 63 and 64 enfold the Trustees report, page 66 provides a statement of financial activities, and page 67 encloses the charity's signed balance sheet.

Naomi Smith
Treasurer E-mail: naomi@chac92.co.uk

INCOMING RESOURCES	2021	2020
	£	£
Scurrah Wainwright Charity (SWC)	0	3,000
Garfield Weston Foundation	25,000	0
29th May 1961 Charitable Trust	5,000	3,000
Middlesbrough Council Sustainability grant	10,000	0
Souter Charitable Trust	3,000	3,000
Hilden Charitable Fund	0	5,000
Bernicia Foundation	5,000	0
A B Charitable Trust	10,000	10,000
Middlesbrough take up and hub contract	59,864	39,538
Charles & Elsie Sykes Trust	3,000	3,000
Charities Aid Foundation (CAF)	0	35,750
Rothley Trust	2,000	2,000
Tudor Trust	27,000	30,000
Greggs Trust	0	15,000
Middlesbrough Council	0	10,000
Hadrian Trust	2000	0
Crisis	0	5,000
Sir Jules Thorn Charitable Trust	1,250	1,000
Allen Lane Foundation	5,000	0
Archer Trust	2,000	2,000
Lloyds Bank Foundation	0	32,925
Pilgrim Trust	15,000	15,000
Community Foundation Resilience Fund	15000	0
Durham Community Foundation	0	5,000
Thomas Wall Trust	0	5,000
Albert Hunt Trust	5000	0
Rank Foundation	0	45,750
Barbour Foundation	5,000	2,000
True Mark Trust	0	3,000
William Leech Charity:	0	1,000
Ballinger Trust	0	500
Catherine Cookson	0	1,000
1989 Willian Trust /Co Community Foundation	5,000	0
Evan Cornish Foundation	4,454	4,454
Beatrice Laing Trust	0	1,000
Ashworth Trust	3000	0
Awards for All England	8,700	9,750
Dickon Trust C/O Community Foundation	2000	0
People's Postcode Trust -neighbour	20,000	0
W G Edwards	540	0
Speedomick Foundation	2,000	0
Arnold Clark	1,000	
Routes to work	1,511	1,454
Charitable G Payroll Giving Expenses	64.71	31
Total incoming resources	**248,384**	**295,152**
Investment	6	0
	248,390	**295,152**

Charity Registration No. 1152785

CLEVELAND HOUSING ADVICE CENTRE

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

CLEVELAND HOUSING ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss N Smith Mr B Brydon Mr G Williamson Mr M Bateman
Charity number	1152785
Independent examiner	Davies Tracey Swan House Westpoint Road Teesdale Business Park Stockton on Tees TS17 6BP

CLEVELAND HOUSING ADVICE CENTRE

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CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their annual report and financial statements for the year ended 31 December 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Objectives and aims

The main objectives of the charity are the relief of poverty of the inhabitants of Cleveland and its environs in particular but without limitation by:

- The provision of a welfare rights advisory service.
- The provision of on the job training.

The trustees have considered the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Significant activities

The main activities undertaken for public benefit, in relation to the above objectives are:

- One to one advice with casework on:
    - Statutory rights to the people who are homeless, threatened with homelessness or living in poor conditions.
    - On all range of welfare and housing benefits available.
    - On all types of debt and arrears.
- Free representational advocacy service in person at appeal tribunals and county court.
- Outreach advisory services to people who are housebound.
- On the job training for residents who are both socially and economically excluded from the labour market.

Achievements and performance

Since Covid-19 pandemic, started in March 2020 none of our staff were "furloughed" at any stage. All our staff were needed to deal with a huge surge in demand for our services. We have provided advice, support and help to over 13,000 people on a wide range of presenting problems, such as eviction, debt, homelessness, and welfare payment issues, which resulted in improving their quality of life.

Financial review

Reserves policy

The charity's reserves are maintained to cover at least 4 months expenditure.

Structure, governance and management

Governing document

The charity was registered as a charitable incorporated organisation on 9 July 2013 and is governed by its constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:
Miss N Smith
Mr B Brydon
Mr G Williamson
Mr M Bateman

Recruitment and appointment of new trustees

Trustees are appointed by the board of the trustees.

The trustees' report was approved by the Board of Trustees.

Miss N Smith
Trustee

2 February 2022

CLEVELAND HOUSING ADVICE CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CLEVELAND HOUSING ADVICE CENTRE

I report to the trustees on my examination of the financial statements of Cleveland Housing Advice Centre (the charity) for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Davies Tracey

Davies Tracey

Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Dated: 2 February 2022

CLEVELAND HOUSING ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income from:							
Donations and legacies	3	224,684	23,700	248,384	240,154	55,000	295,154
Investments	4	6	-	6	-	-	-
Total income		224,690	23,700	248,390	240,154	55,000	295,154
Expenditure on:							
Charitable activities	5	237,385	-	237,385	197,834	-	197,834
Gross transfers between funds		-	-	-	45,000	(45,000)	-
Net (expenditure)/income for the year/ Net movement in funds		(12,695)	23,700	11,005	87,320	10,000	97,320
Fund balances at 1 January 2021		125,011	55,000	180,011	37,691	45,000	82,691
Fund balances at 31 December 2021		112,316	78,700	191,016	125,011	55,000	180,011

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CLEVELAND HOUSING ADVICE CENTRE

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	8		22,337		23,702
Current assets					
Debtors	9	-		13,427	
Cash at bank and in hand		190,744		160,508	
		190,744		173,935	
Creditors: amounts falling due within one year	10	(22,065)		(17,626)	
Net current assets			168,679		156,309
Total assets less current liabilities			191,016		180,011
Income funds					
Restricted funds	12		78,700		55,000
Unrestricted funds			112,316		125,011
			191,016		180,011

The financial statements were approved by the Trustees on 2 February 2022

Miss N Smith
Trustee

1 Accounting policies

Charity information
Cleveland Housing Advice Centre is a Charitable Incorporated Organisation.

1.1 Accounting convention
The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds
Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	25% reducing balance
Fixtures and fittings	15% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2021	**2021**	**2021**	2020	2020	2020
	£	**£**	**£**	£	£	£
Hub & campaign advice project	59,864	-	59,864	39,538	55,000	94,538
Donated services and facilities	163,309	23,700	187,009	199,160	-	199,160
Training agreements	1,511	-	1,511	1,456	-	1,456
	224,684	23,700	248,384	240,154	55,000	295,154

4 Investments

	Unrestricted funds	Total
	2021	2020
	£	£
Interest receivable	6	-

5 Charitable activities

	Charitable Expenditure 2021 £	Charitable Expenditure 2020 £
Staff costs	126,589	95,176
Depreciation and impairment	4,819	3,979
Fund raising consultancy	3,000	3,802
Middlesbrough access advice	20,170	17,676
Training tutors	27,791	22,150
Motor and travel expenses	5,866	480
Accountancy, bookkeeping and legal fees	3,720	2,256
IT development consultancy	16,066	25,900
Repairs and renewals	1,694	2,171
Subscriptions	1,456	3,941
Rent, rates and water	10,504	9,097
Insurance	847	810
Light and heat	1,230	1,808
Telephone, fax and internet	5,191	4,628
Postage, printing and stationery	5,260	1,135
Cleaning and sundries	3,007	2,650
Bank charges	175	175
	237,385	197,834
	237,385	197,834

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7 Employees

The average monthly number of employees during the year was:

2021 Number	2020 Number
7	6

7 Employees (Continued)

Employment costs	2021	2020
	£	£
Wages and salaries	111,116	84,620
Social security costs	7,116	5,642
Volunteers subsidies	8,357	4,914
	126,589	95,176

There were no employees whose annual remuneration was more than £60,000.

8 Tangible fixed assets

	Leasehold improvements	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 January 2021	30,084	46,979	77,063
Additions	660	2,794	3,454
At 31 December 2021	30,744	49,773	80,517
Depreciation and impairment			
At 1 January 2021	20,288	33,073	53,361
Depreciation charged in the year	2,574	2,245	4,819
At 31 December 2021	22,862	35,318	58,180
Carrying amount			
At 31 December 2021	7,882	14,455	22,337
At 31 December 2020	9,796	13,906	23,702

9 Debtors

Amounts falling due within one year:	2021	2020
	£	£
Trade debtors	-	13,427

10 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Deferred income	11	15,000	13,125
Trade creditors		5,484	3,016
Accruals and deferred income		1,581	1,485
		22,065	17,626

11 Deferred income

	2021 £	2020 £
Arising from Deferred income	15,000	13,125

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds	
	Balance at 1 January 2020	Incoming resources	Transfers	Balance at 1 January 2021	Incoming resources	Balance at 31 December 2021
	£	£	£	£	£	£
Restricted fund	45,000	55,000	(45,000)	55,000	23,700	78,700

The purpose of the restricted fund is to provide 50 on the job training placements and support for ex-offenders, young people at risk and people who are both socially and economically excluded to move them closer to the labour market.

Transfers between funds
Restricted funds are released to unrestricted funds when the Trustees consider the restrictions on those funds have been discharged

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

13 Analysis of net assets between funds

	Unrestricted funds 2021	Restricted funds 2021	Total 2021	Unrestricted funds 2020	Restricted funds 2020	Total 2020
	£	£	£	£	£	£
Fund balances at 31 December 2021 are represented by:						
Tangible assets	22,337	-	22,337	23,702	-	23,702
Current assets/ (liabilities)	89,979	78,700	168,679	101,309	55,000	156,309
	112,316	78,700	191,016	125,011	55,000	180,011

14 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

Staff and Trustees enjoying a well deserved outing in August 2021 after working through all the lockdowns. A fresh air walk through Guisborough Forest, North York Moors National Park, followed by a delicious picnic. "Team work makes the dream work ".

Cleveland Housing Advice Centre CIO
Charity number: 1152785
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Twitter: https://twitter.com/AdviceCleveland

Serving
The Community since 1992
By a team of highly trained Advisors and volunteers from the Community

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