



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 TS5 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, 11 Peter 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	



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

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 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 reposessions, 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.

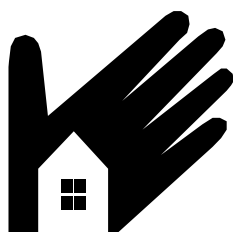
In the last report we explained that we had leased a KOMP device from No Isolation to look at providing remote advice to clients where the device could be based in a hub and then the appointment conducted remotely with both client and adviser able to see each other. Unfortunately, due to the lockdown 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

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?		How were you treated by Reception staff?	
Less than 1 week	68%	Very Well	88%
1-2 Weeks	24%	Well	12%
3-4 Weeks	4%	Undecided	0%
Over 4 Weeks	2%	Poorly	0%
Not Answered	4%	Very Poorly	0%
		Not Answered	0%
How satisfied were you with the advice you received?		How satisfied were you with the level of Follow up & update	
Very Satisfied	88%	Very Satisfied	76%
Satisfied	10%	Satisfied	14%
Undecided	2%	Undecided	2%
Unsatisfied	0%	Unsatisfied	0%
Very Unsatisfied	0%	Very Unsatisfied	0%
Not Answered	0%	Not Answered	8%

How well did we listen to what you had to say?		Would you recommend us to someone else if they needed help and advice?	
Very Well	90%	Certain to	98%
Well	10%	Likely to	2%
Undecided	0%	Undecided	0%
Poorly	0%	Unlikely to	0%
Very Poorly	0%	Certainly not	0%
Not Answered	0%	Not Answered	0%
Are you satisfied with the outcome of your case?		Clients feed back	
Yes	92%	questionnaires	
Undecided	0%	2021	
No	8%		
Not Answered	0%		

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

TANIA

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 he was 15. He also had epilepsy (including grand and petit 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

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.

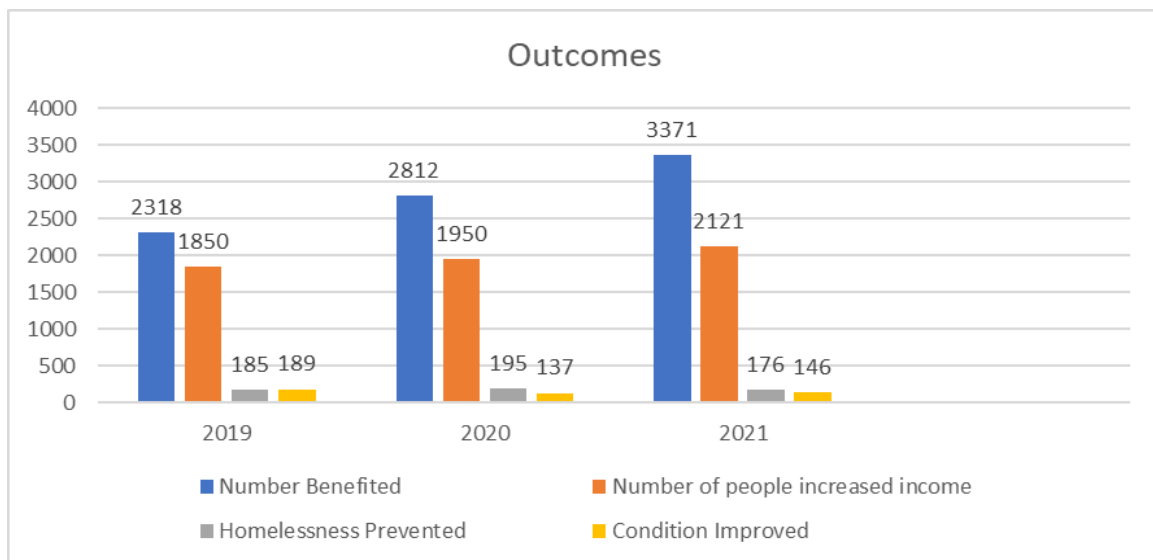
The system also maintains a database of all communications carried out between the client and any member of CHAC's staff whether by text, telephone, email or post. (Please note that clients provide consent to use their information in line with GDPR and also provide consent for third party audits during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

Outcomes

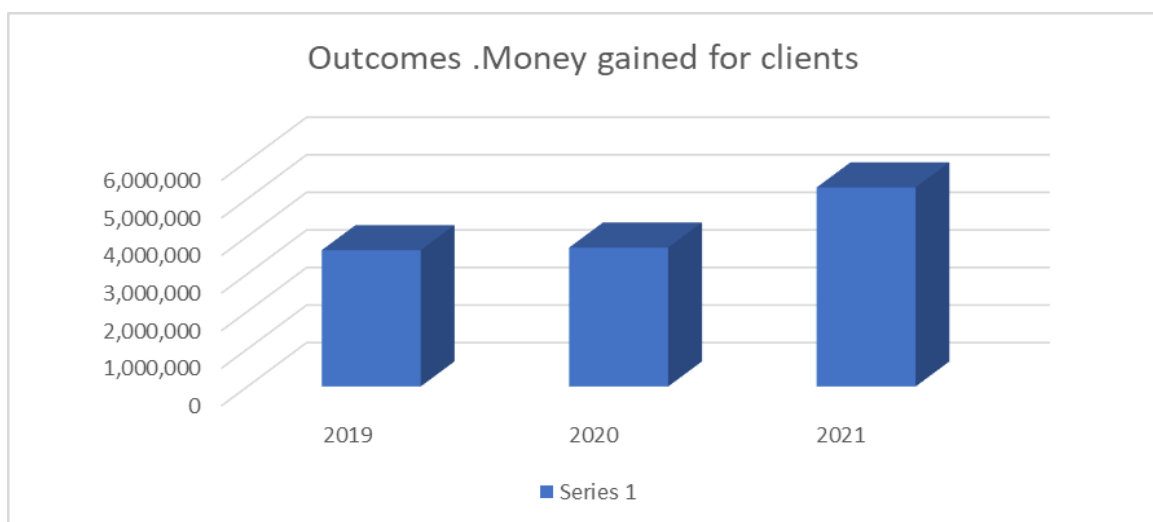
We measure the success by: -

- 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).

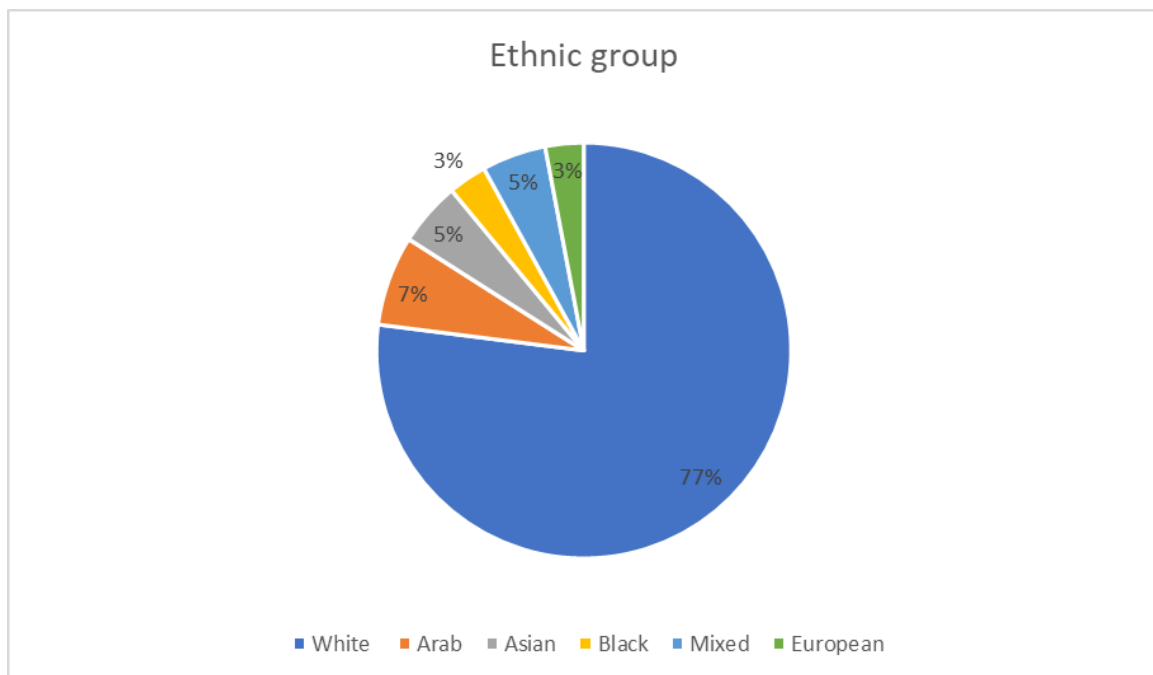
Welfare advice services are effective in addressing the problems associated with benefits and tax credits. A literature review commissioned by the National Association of Welfare Rights Advisors found that advice services are successful in improving take-up of benefits and delivering significant financial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

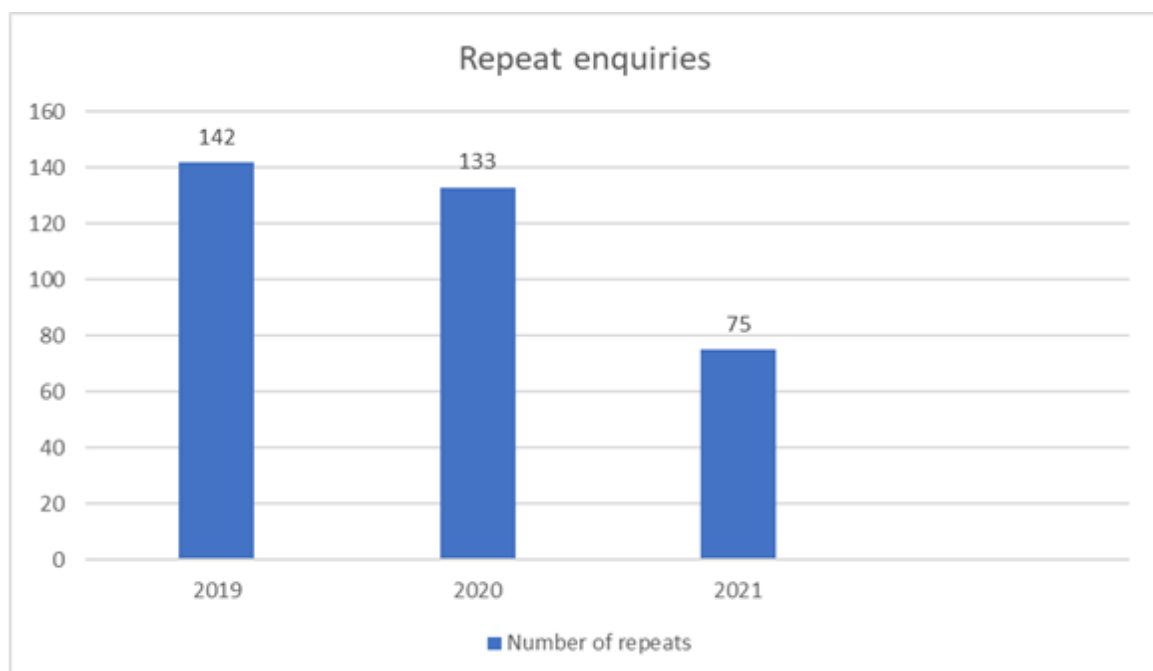


Local economies benefit from claimants who spend their money locally. In fact, research by Sheffield Hallam University shows that an estimated £19 billion loss of benefits through welfare reform could depress the economy by as much as £30.4 billion a year. There is also growing evidence that delivering 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.

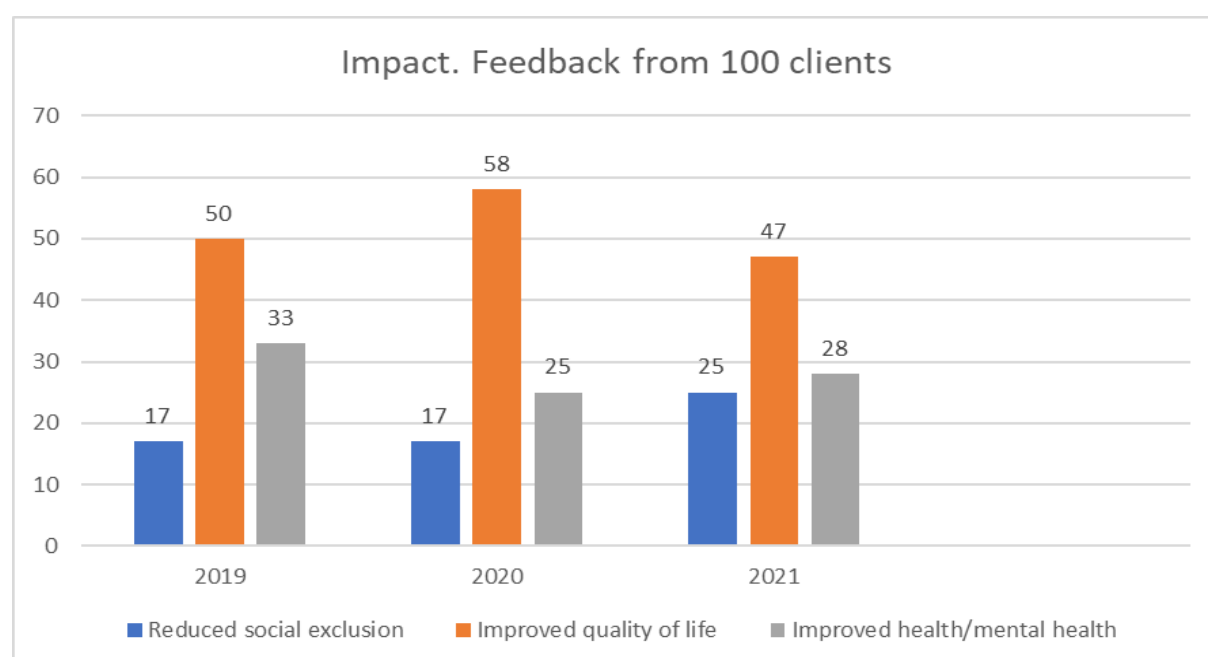


For too many people, mental illness and debt come together in a spiral of distress that can carry a heavy cost. Therefore, it is crucial we examine all elements to ensure that someone with temporary mental health problems doesn't experience permanent financial distress. That's why access to the right 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 are 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 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

Town centre office (face to face)	878	Notes
Hubs & benefit campaigns (face to face)	586	Middlesbrough Town Centre Office
South Bank office (face to face)	49	Face to face started in June 2021
Appeals at welfare benefits Tribunals	105	Face to face started in October 2021
Home visits	7	During 2021 all done by conference calls
Telephone Advice	743	Restricted due to Covid-19
Repeats	75	Appointments booked
Total one to one	2443	Same issues
Signposted	113	All required complex advice
General enquires (Tel, text, email, social media)	10007	Unable to help
Training program	9	People requesting simple advice Info
Total Work Load	12572	Restricted due to Covid 19

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 questionnaires by ticking one box only which had most impact
Improved quality of life	47%	
Improved health/mental health	28%	

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****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**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

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%
		North	
Berwick Hills And Pallister	4%	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



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.

CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

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).

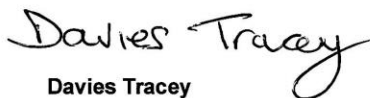
I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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

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 Unrestricted funds 2021 £	Restricted funds 2020 £	Total 2020 £
Income from:						
Donations and legacies	3	224,684	23,700	248,384	240,154	295,154
Investments	4	6	-	6	-	-
Total income		224,690	23,700	248,390	240,154	295,154
Expenditure on:						
Charitable activities	5	237,385	-	237,385	-	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	10,000	97,320
Fund balances at 1 January 2021		125,011	55,000	180,011	37,691	82,691
Fund balances at 31 December 2021		112,316	78,700	191,016	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 £	£	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

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

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.

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

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.

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

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.

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

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
	<u>224,684</u>	<u>23,700</u>	<u>248,384</u>	<u>240,154</u>	<u>55,000</u>	<u>295,154</u>

4 Investments

	Unrestricted funds	Total
	2021 £	2020 £
Interest receivable	<u>6</u>	<u>-</u>

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

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
	<u>237,385</u>	<u>197,834</u>
	<u>237,385</u>	<u>197,834</u>

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
<u>7</u>	<u>6</u>

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

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
	<u>126,589</u>	<u>95,176</u>

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	<u>30,744</u>	<u>49,773</u>	<u>80,517</u>
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	<u>22,862</u>	<u>35,318</u>	<u>58,180</u>
Carrying amount			
At 31 December 2021	<u>7,882</u>	<u>14,455</u>	<u>22,337</u>
At 31 December 2020	<u>9,796</u>	<u>13,906</u>	<u>23,702</u>

9 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	-	13,427

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

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
		<u>22,065</u>	<u>17,626</u>

11 Deferred income

	2021 £	2020 £
Arising from Deferred income	<u>15,000</u>	<u>13,125</u>

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	<u>45,000</u>	<u>55,000</u>	<u>(45,000)</u>	<u>55,000</u>	<u>23,700</u>	<u>78,700</u>

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

CLEVELAND HOUSING ADVICE CENTRE

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
	<u>112,316</u>	<u>78,700</u>	<u>191,016</u>	<u>125,011</u>	<u>55,000</u>	<u>180,011</u>

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

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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>

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