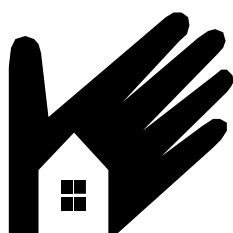


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Serving the community since 1992

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Mission & Aims

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

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

Equality and Diversity Policy

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

CHAC aims to ensure that its services are equally available to all people, regardless of their race, sexuality, gender, or disability. The centre is accessible for wheelchairs, with ground floor interviewing and disabled facilities, interpreters available on request, no appointments required, easy parking, near the main bus and train stations. Telephone, internet, and home visit advice services are available.

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

Environmental Strategy

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

Access to Services

All services free of charge including representations.

Telephone: 01642 254544
Hub appointments 01642 802303
Email: admin@chac92.co.uk
Website: <http://www.chac92.co.uk>
Facebook: <https://www.facebook.com/groups/2506018839709053>
Twitter: <https://twitter.com/AdviceCleveland>

Opening Times: Monday – Friday 09.00-17.00
16 Borough Road,
Middlesbrough, TS1 5DW.
Also, at
Tees Valley Women's Centre Building
Upper Albion Street, Southbank TS6 6XG.
Appointments only, call 01642254544

During 2022. CHAC delivered face to face welfare advice in the following local community hubs by appointments only: -

- Streets Ahead, 109-111 Parliament Road, Middlesbrough, TS1 4JE
- Middlesbrough & Stockton Mind, Mind Centre, 90-92 Lothian Rd, Middlesbrough, TS4 2QX
- The Neptune Centre, Ormesby Road, Middlesbrough, TS3 7RP
- North Ormesby Community Hub, Derwent Street, North Ormesby, TS3 6JB
- The Live Well Centre, Dundas Shopping Centre, Middlesbrough, TS1 1HR
- Hope Foundation, 1 Grange Road, Middlesbrough, TS1 5BA
- Middlesbrough House, Elm Street, Middlesbrough, TS1 2DA
- Newport Settlement, St Paul's Road, Middlesbrough, TS1 5NQ
- Thorntree, Birkhall Road, Middlesbrough, TS3 9JW
- Grove Hill, Bishopton Road, Middlesbrough, TS4 2RP
- Easterside Hub, Broughton Avenue, Middlesbrough, TS4 3PZ
- Hemlington Library, Cross Cliff, TS8 9JJ
- Acklam Green Centre, Stainsby Road, Middlesbrough 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, MA (In education -trauma informed practice).



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

Mr Bernard Brydon.



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

Mr Graham Williamson BA English.



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

Joint Centre Managers

The day to day running of CHAC is shared between Mahmoud Shehata and Leona Gellatly and all the decisions are made collectively. This job sharing is working well and is cost effective, it brings 21 years' experience of working together as well as complementing each other's varied experience. Every other week the Joint Centre Managers hold a staff meeting whereby all staff give their feedback, and final decisions are made.

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



Strategic management and fundraising pedigree with strong national exposure, 35 years' business management experiences, an active member in various local and national consultation groups. Joined CHAC in 2001 as an independent fundraiser, and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, and jointly developed CHAC to what it is now. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting

CEO until the end of 2016, and Joint Centre Manager in Jan 2017. Mahmoud manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley. E-mail: mahmoud@chac92.co.uk

Miss Leona Gellatly



Level 5 Diploma in Leadership in Health and Social Care, (Joint Centre Manager). Started her career with CHAC in 2000 and moved up the charity management ladder to become a Welfare Advisor in 2003 while studying Social Security Policy & Practice at Teesside University, a Senior Supervisor/Caseworker in 2006, and the Centre Manager in 2014. In October 2015 Leona took maternity leave and returned back in Aug 2016 on a part-time

basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client needs. From November 2021 Leona returned on a full-time basis.

E-mail: leona@chac92.co.uk



Staff numbers during 2022

Full time paid staff:	5 (total combined hours worked 178)
Part time paid staff:	4 (total combined hours worked 96)
full-time equivalent	7.4
Volunteers	14 (Placements and regular)
Health & Safety Consultant	1
IT Consultant	1
Average income:	£21,000

Senior staff and volunteers

Lucas Ainsworth- BA(Hons)	Senior Adviser/Supervisor
Margaret Foster-LLB (Hons)	Senior Adviser/Caseworker
Ian Wilson-BA	Senior Administrator
Alexander Bateman	Adviser/Caseworker
Tahira Selby	Adviser/Caseworker
Shelly Morte	Adviser/Caseworker
Yvonne Knight	Receptionist
Denis Bennison	Receptionist / Volunteer
Akram El Gabry	IT Consultant / Tutor
Val Yare	Health & Safety Consultant and Tutor

Independent examiner

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

External quality auditors (AQS):

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

Bank:

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

Legal Advisors

Avensure Limited
South Central, 11 Peter Street, Manchester M2 1QR

Area of benefit:

Tees Valley, which includes the following unitary authorities:- Middlesbrough, Redcar & Cleveland, Stockton-on-Tees, Hartlepool and Darlington, in which Middlesbrough represents 92% of beneficiaries and Redcar & Cleveland 8%.

CHAC training program for the hard-to-reach adult attracts beneficiaries from all over the North East.

Who benefits:

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

Number of clients:

For the year ending 31 December 2022, the total number of clients was 19,135. The majority came from the most deprived wards in the area (See stats page 53).

Membership:

CHAC is a member of several national and local organisations in particular: -

Advice UK

Child Poverty Action Group (CPAG)

NCVO (National Council for Voluntary Organisations)

Middlesbrough Voluntary Development Agency (MVDA)

National Association of Welfare Rights Advisers (NAWRA)

National Homelessness Advice Service (NHAS)

Middlesbrough Financial Inclusion Group (MFIG)

RightsNet

Middlesbrough Advice Partnership (MAP): -

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

Meetings, Conferences, and External Audits during the year:

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

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

External organisations involved during the year:

- Middlesbrough CAB
- Actes (Achieving Change Through Enterprising Solutions)
- Middlesbrough Council Welfare Rights Unit
- Age UK Teesside
- Middlesbrough Council
- Middlesbrough Council Public Health
- Tees Valley Women's Centre Limited (TVWC)
- Middlesbrough & Stockton Mind
- Job Centre Plus
- Hartlepool Council (ESF)

Financial Conduct Authority (FCA). FRN: 627715

The charity is regulated by the Financial Conduct Authority.

Advice Quality Standard (AQS)

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

Quality assurance

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

Policies and Procedures

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

- | | | |
|-----------------------|---|---|
| -Equal Opportunities | - 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 01642 254544



Area Description

The context to the work of CHAC is its location in Middlesbrough, an urban area of high deprivation. Middlesbrough has a 'rank of average score' of 5 (an increase of one, from 6 in 2015). This means it's the fifth most deprived local authority area in England, and that it has become more deprived since 2015. Seven of its wards rank in the 100 most deprived in England. Figures from the ONS show unemployment at 14.4% (second worst in the UK after Nottingham at 14.8%) and compared to a national average of 7.8%; for those in employment. It is a multi-race community with a recent high influx of refugees. Asylum seekers & refugees increased from 1 in 220 in 2015, to 1 in 145 of the local population in 2022, the largest in the UK. The area has the highest crime rate in England and Wales (with a crime rate of 129 per 1,000 people 2021/22 stats), much of which is linked to drug and alcohol related issues. There are proportionately more women in employment than men, most of that is a zero-hour contract and part-time. Many people are caught in the credit and loan culture, which has led to the increase of personal debt amongst local people.

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

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

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



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

- Gross weekly earnings are lower than the national average across the Tees Valley and three of the local authority areas have a high level of disadvantage for this metric.
- The Tees Valley is one of the most income deprived areas in England and income inequality across the TVCA area is amongst the highest in the country.
- The employment/unemployment rates across the Tees Valley are worse than the national average and all local authorities are in the highest deciles of disadvantage for this metric.
- The proportion educated to degree level or equivalent is below the national average across Tees Valley and four of the local authority areas are in the highest deciles of disadvantage for this metric.
- The deprivation rankings for all local authorities are in the highest deciles of disadvantage, with two local authorities in the top ten most deprived nationally. 121 or 29% of Tees Valley's 417 Lower Layer Super Output Areas (LSOAs) are in the 10% most deprived nationally, almost three times the national rate.

Office for National Statistics mid-year 2021 Estimation.

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



What does the project do to achieve its purpose?

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

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

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

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

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

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

It provides outreach advisers to make home visits and carry out neighbourhood advice sessions to people with mobility needs, mental health problems, minority ethnic people unable to access advice because of cultural restrictions, sick or disabled, aged over 80, and those who have problems of a personal or potentially embarrassing nature.

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

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

What does the project do to sustain its purpose?

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

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

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

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

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

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

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



Priorities Last Year – Next Year

In last year's Annual Report 2021, we aimed to develop and maintain our services in a number of ways for 2022:

- Maintain all the charity accreditations and provisions. (Achieved)
- Continue to provide advance training for our staff and volunteers. (Achieved)
- Increase our capacity to deal with complex casework by employing an additional welfare case advisor. (Achieved)
- To go totally paperless by the end of 2022. (Achieved 99%)
- To make a short film about CHAC's services. (Achieved 70%)
- Expand CHAC services into Redcar and Cleveland. (Achieved)
- Investigate possibilities to have an advice mobile unit. (Moved to 2023)
- Update IT system over the next year. (Moved to 2023)

In the next 12 months (2023), we will seek to develop our services in the following ways (challenges ahead and prioritise for the next 12 months).

- Maintain all the charity accreditations and provisions.
- Continue to provide advance training for our staff-and volunteers.
- Increase our capacity to deal with complex casework by employing a debt/housing advisor.
- To improve the CHAC website.
- Continue to expand CHAC services into Redcar and Cleveland.
- Investigate possibilities to have an advice mobile unit.
- Update IT system by early 2023
- Complete the short film about CHAC's services by early 2023



Chair's Report

Another year has passed and CHAC has continued to help a wide variety of people deal with often very complex and hugely impactful issues affecting everyday life. As we continue to see more and more people face hardship and struggle to cope with everyday living, so CHAC continues to support the vulnerable and assist them to navigate the world of Welfare Benefits and housing issues.

I am proud to continue as the Chair of Trustees and would like to thank my fellow trustees, all staff and volunteers for their commitment, dedication, support and hard work over the past year and in the times ahead.

CHAC has continued to provide support to an increasing number of people and across a wider geographic area without ever losing sight of the aims and aspirations of what we represent, to assist those who need help the most. As many organisations face cuts CHAC has been able to gradually expand whilst maintaining very high standards.

In the current financial climate of price increases, rising inflation and potential cuts, the need for support to those facing such financial hardship is more important than ever, not just in terms of the initial impacts but also in the wider aspects of mental and physical wellbeing.

CHAC continues to address these issues at a local level whilst recognising that demand will as ever be greater than we can meet. We know this will not change in the immediate future as the North East continues to be one of the most deprived areas of England, as we continue striving to raise the expectations of local residents.

We continue to grow and maintain our reputation and very high standards and this can only be achieved by all of our hard work but also through the continuing partnership working.

In addition, I would also like to thank our funders for their amazing support and we hope to continue working with you long into the future on existing and new and exciting projects.

I genuinely hope we will always be able to support anyone who approaches us and that we are all very proud of the achievements we have already made and will continue to make in the years ahead.

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

We began 2022 with the Prime Minister setting out plans for living with the Covid 19 pandemic. CHAC was ahead of this and fully operational, none of its staff were “furloughed” at any stage since the Covid-19 outbreak in March 2020 and by increasing its staff numbers and management hours to meet the surge in demand during 2021 and 2022 respectively.

The Government measures introduced over lockdown had helped many low-income families. Those with debts had benefited from the breathing space given by the government introducing the moratorium on debt collections. Those on Universal Credit also benefited from the £20 a week uplift. However, these measures were only temporary and as expected once removed, we started to see more people asking for help with benefits, money worries, needing access to foodbanks and energy vouchers or at risk of homelessness.

The impacts of the war in Europe early in 2022 are still felt in our supermarkets, on the forecourts and in other essential service areas. Our staff and volunteers have become a lifeline for many people and we are very grateful to them for all their hard work during some challenging and unpredictable times. We may not be able to predict what further challenges are ahead but I am confident that our staff and volunteers will continue to deliver high quality, free, impartial and independent advice to the community of Tees Valley and help alleviate some of the burdens.

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

The Charity maintained its 6 main objectives during 2022 despite the post Covid 19 impact, the war in Europe and the economy downturn. These objectives are: -

- Continue to meet clients' needs and expectations and look for opportunities to develop our services and maintain our accreditations.
- Provide the right environment for our services, and make best use of digital tools and approaches.
- Empower clients to self-help or address problems before they become serious issues.
- Continue working with local partners on the design and delivery of services to improve the living conditions for our clients and their quality of life.
- Maintain and strengthen local, regional, and national partnerships.

-Reduce crime in the local community by providing bespoke support and help for hard-to-reach adults, in particular prisoners and young people at risk of offending.

Working to achieve our objectives we have delivered 3 main services in 2022 resulting in helping 5,459 clients and their families, achieving Client Financial Gains in excess of £7.1 million, provided advice 19,135 times and helped 16 hard to reach adults through our training program. These services were: -

1-Welfare advice and representation service:

- 1:1 advice covering all welfare benefits available, debt, and arrears.
- Help to claim, supporting clients who are applying for Universal Credit through the application process and any issues they may face up to their first payment.
- Free representation in person at Welfare Appeal Tribunals which includes all required preparations and submissions for clients needing assistance challenging decisions made by the Department for Work and Pensions (DWP), Local Councils, or HM Revenue and Customs.

These services take place by telephone, video link, email, face to face appointments, or home visits. The face-to-face appointments take place at the CHAC office in Middlesbrough Town Centre or at its office in South Bank which covers clients coming from the Redcar & Cleveland unitary authority. We also provide intensive support to those people who need it, including people who have a mental health issue, adults with learning disabilities, older people, and people for whom English isn't their first language.

2-Welfare Advice in the Community on behalf of Middlesbrough Council.

This service contributes to Middlesbrough Council targets to tackle Child Poverty and Financial Inclusion by helping those on low incomes. The key issues which clients seek advice for are mainly welfare benefits, however we have seen an increase in clients seeking advice with debt, energy costs and housing. The service provides welfare advice in 14 community hubs in partnership with Middlesbrough CAB, Actes, Age UK Teesside, and Middlesbrough Council Welfare Rights Unit. Clients contact the service using a dedicated phone or email or through a partner referral. The client is then assessed and immediately provided with information, and emergencies dealt with. If further advice or specialist advice such as benefits, housing, or debt is needed then an appointment is booked for them.

3-CHAC on the job training program for hard-to-reach adults in particular prisoners (on temporary Licence), ex-offenders and young people at risk of offending who are not supported nor engaged by mainstream and going through transition stages in their lives, to remove barriers to training and employment and getting them back into mainstream society speedily. The project helps an average of 50 people per year.

Based on the last 5 years beneficiaries' outcomes, 75% gained sustainable employment and 25% moved into other positive outcomes such as further education or voluntary work. For more detailed information about our services and case studies please see "Core services page "45-46".

The charity retained its AQS accreditation until at least 31 July 2024 as a result of an audit by Recognising Excellence Ltd external assessors which took place in July 2022. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients. The provision of an assured quality service does mean a significant investment in staff time, resources, and employment of outside consultants to carry out internal audits, not just at the application stage, but also on an on-going basis. We consider this investment worthwhile, as it means the people of Tees Valley are receiving a high-quality service, inspected and approved by an external agency. The charity also puts significant commitment of time and resources to measure the outcomes of its provisions and tracks its performance over time and monitor specific indicators to make sure that our provisions stay on course (please see "Statistics" pages 47 to 56)

During 2022, 26% of our clients said that our services reduced their social exclusion, 44% said it improved their quality of life, and 30% said it improved their mental health.

Clients' end of service questionnaires for 2022 on the quality and delivery of our services showed that 98 % are satisfied in relation to waiting time for appointments, 100% are satisfied about our reception help on arrival, 98% are satisfied about the advice quality, 98% are happy about the follow up, 94% satisfied about the outcomes of their issues, and 100% will recommend CHAC. (Please see pages 24-25 and 47-56 for full details.)

During 2022 we will continue to provide advanced training for our staff and volunteers to extend their skills to cover a wider range of welfare, debt, and housing issues and to increase our capacity to deal with complex casework as well as deal with the increasing number of new clients resulting from the Covid-19 economic downturn. The development of these services, and the maintenance of existing advice services, is dependent upon both our current funding remaining stable, and new funding opportunities being identified and secured.

Mahmoud Shehata & Leona Gellatly
Joint Centre Managers

E-mail: mahmoud@chac92.co.uk, E-mail: leona@chac92.co.uk

Staff and Clients Wellbeing

All our provisions support the people's wellbeing with particular emphasis on maintaining independence, reducing isolation and improving their quality of life. In particular we will help them to take control or keep control of their finances during this difficult period and help to keep them secure in their homes and allow them to focus on other issues such as their own health or that of their family members. Our service also takes care to target older people who are often vulnerable and may have fixed incomes if they've retired.

All our staff worked from home when possible and had the flexibility to make this decision by themselves.

The charity employs the help of an external health, safety, and wellbeing expert on an ongoing basis to:

- ✓ Assess current wellbeing strategies and provisions available to employees
- ✓ Map out, plan and implement an effective health and wellbeing strategy
- ✓ Improve attendance, productivity and retention

CHAC Workplace Health and Wellbeing Strategy guide highlights five key stages:

- Planning our approach
- Developing our approach
- Launching our strategy
- Reviewing staff feedback and adapting our strategy
- Provide the training necessary for trustees, staff, and managers

The Charity Health, Safety & Welfare audit took place in Aug 2022 after which the charity implemented all its recommendations and scheduled all required training for 2023 and thereafter.

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

Preventative strategies

The year 2022 has been a very challenging one for staff and trustees alike, having had to continue to adapt to the changes brought on by Covid-19 and current recession which will remain for the whole of 2023, warns the independent office of budget responsibilities.

With inflation having risen to 11.0%, the cost of living will still be rising at almost three times the rate of benefits. While the minimum wage has risen 6.6 per cent, further inflation means gains we made for our clients in the last 12 months have been wiped out here. More and more people are looking for intensive help and support.

For too many old people, poor mental health and debt come together in a spiral of distress that can carry a heavy cost. Therefore, it is crucial we provide these services to ensure that someone with temporary mental health problems doesn't experience permanent financial distress.

CHAC has continued to forge links with organisations across the Tees Valley. Our long-standing partnership with AgeUK, Middlesbrough Welfare Rights, Actes, and Middlesbrough Citizens Advice continues under the Middlesbrough Advice Partnership (MAP). This service provides advice to residents of Middlesbrough on their entitlement to benefits (by completing benefit checks, filling forms, and similar). This is usually in community settings such as Community Hubs and Libraries but also other venues throughout the Middlesbrough area. The work of MAP helps to ensure that people avoid hardship and debt by making sure that their income is maximised. MAP advisers also refer and signpost people to other sources of support, for instance for debt or housing issues.

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

We have also attended meetings in Hartlepool and Redcar & Cleveland where similar FIG groups are just starting to be established with similar aims.

As well as FIG and MAP we have also made closer links with other local charities on a one-to-one basis, exploring ways that we can help their clients and how they can access our services, either delivered in house or at their venue. For instance, our office based at South Bank in Redcar & Cleveland made our services more accessible to clients from Redcar & Cleveland Authority.

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

Continuing with the improvements in the I.T. system that have previously been rolled out, CHAC has now also invested in a new phone system which enables a seamless service to be provided to clients. Caseworkers can now make calls from their phones via an app which makes it appear that they are calling from our main office line even though the adviser may be at home (or not even in the country!) Similarly, this also means that anyone calling the office can be put straight through to the adviser without the caller knowing that the adviser may not be in the building. This system also has helped clients with anxiety who don't like taking calls from withheld numbers as it means that advisers working from home can now ring clients using the new system and answer the phone confident that the call is from CHAC.

CHAC continued to develop its training programme for staff and volunteers using e-learning, webinars, and external tutors to deliver essential training such as safeguarding, health & safety and wellbeing, and data protection and to develop staff skills when delivering our provisions. CHAC's "On the Job" training programme aimed at people who face exclusion from work due to lack of experience, a criminal past, or are trying to return to work perhaps after recovering from a long-term illness or having been a carer is now fully operational after a short pause in 2021 due to Covid-19 restrictions. It is again offering placements to this disadvantaged group, to remove barriers to training and employment and getting them back into mainstream society speedily.

Staff wellbeing has also been a focus. Happy, healthy staff mean that they can be more productive, helping to improve the quality of service we can provide to clients. We received a generous grant from the Tudor Trust earlier in the year, allowing CHAC to fund a well-being grant to all staff and volunteers for up to £300 each to be spent on something that would improve their happiness and this well-being grant has been offered again by the Tudor Trust for 2023. Management have focused on keeping in

regular contact with all staff to offer support and to check on everyone's mental health. Social events have also been arranged including a Christmas meal night out.

The above is a brief overview of the actions taken by CHAC over the past year which, when taken together, mean that we help to prevent social exclusion for all our clients, to improve their quality of life and also to promote their mental health and wellbeing.

Nina Furmanek B.A., is an undergraduate with a bachelor's degree in Advertising & Marketing from El Campico Business School in Jacarilla, Alicante, Spain. The Charity during 2022 was aiming to produce an introductory video to give people an insight into



what CHAC is all about and its purpose, meet the staff and volunteers, and gets a feel for its ethos and services. We approached Nina, having seen some of her previous media work, and she was very happy to take on the challenge of a new project as a volunteer. She visited us in Middlesbrough in July 2022 and fitted in extremely well with all our Staff and volunteers, in fact I believe she has made friends for life. The creation of the video

documentary involved filming over 2 weeks, interviewing staff, beneficiaries and Partner Organisations as well as filming local landmarks. She respected data protection and all consents were obtained before filming commenced. We are hoping to launch this short video in early 2023.

Clients' care and feedback

As part of our commitment to improving the service, we ask our clients from time to time to complete the client feedback questionnaire form to provide our clients with the opportunity to participate in the development of CHAC service. The questionnaires are analysed annually to identify the trends. During 2022 the charity received 77 feedback questionnaires, several thank you cards, and a large number of thank you gifts (biscuit tins, tea bags... etc.) from its clients in appreciation for the help received by CHAC staff. The table below analyses the responses received.

How long did you wait for your initial appointment		How were you treated by Reception staff?	
Less than 1 week	74%	Very Well	100%
1-2 Weeks	24%	Well	0%
3-4 Weeks	1%	Undecided	0%
Over 4 Weeks	1%	Poorly	0%
Not Answered	0%	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	96%		Very Satisfied	88%
Satisfied	4%		Satisfied	10%
Undecided	0%		Undecided	1%
Unsatisfied	0%		Unsatisfied	1%
Very Unsatisfied	0%		Very Unsatisfied	0%
Not Answered	0%		Not Answered	0%
How well did we listen to what you had to say?			Would you recommend us to someone else if they needed help and a	
Very Well	92%		Certain to	100%
Well	10%		Likely to	0%
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	94%		questionnaires	
Undecided	3%		2022	
No	3%			
Not Answered	0%			

Thank you cards and gifts

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

Testimonials from other organisations

“Hi all. Wow! Thank you so much for the support you have given Martin. To see how confident Martin has become and how he has been able to adapt to task is just fantastic. You actually change people lives for the better!” – Stephen O’Boyle, STEPS.

“Just wanted to say a big thank you for yesterday. For your feedback, everyone got something from the session, and they loved your energy.” – Gaynor Goad, MIND

Dear Alex

Just wanted say thank you very much
for your help and your kindness.
I really appreciate all the effort that
you showed me, in filling the form.

much
appreciated!

To Lucas and the team
Thank you so much for
your help sorting out my
problem with overpayments
its a big weight of my
mind now its sorted so
Thank you so much

Safeguards

CHAC follows recognised procedures set by its advice quality standard when dealing with vulnerable members of the Community. CHAC provides the appropriate training and supervision for its staff and volunteers to ensure this safeguarding and all its staff are DBS checked.

Environment

CHAC supports the development of sustainable local communities, mainly in the area of raising the awareness and understanding of the need to conserve natural resources and the environment. Beneficiaries access opportunities to activities which support the framework of local agenda 21 and the local council's environmental sustainability strategy.



Equal opportunity monitoring during 2022:

Staff and Executive members	Male	Female	White	Ethnic	Disabled	Age 60+
Executive Members	3	1	4	0	0	1
Paid Staff	4	5	8	1	1	3
Volunteers	7	7	9	5	3	5
External Tutors	1	2	2	1	1	1
Totals	15	15	23	7	5	10
%	50%	50%	77%	23%	17%	33%

Clients	Male	Female	White	Ethnic	Disabled	Age 55+
Clients Total	2402	3057	4640	819	1037	3603
%	44%	56%	85%	15%	19%	66%

Training programme 2020/2022. Results for 100 trainees	Male	Female	White	Ethnic	Disabled	(18-25)	(26 & over)
Beneficiaries Total	54	46	70	30	8	58	42

(Also see Beneficiary numbers, outcomes and equal opportunity monitoring pages 53-56.)

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



Staff Training and IT Development

Essentia Training:

Type	Cycle	Date completed	Provider
Safeguarding	Annual	7/9/2022	Naomi Smith BA (Hons), MA. Social worker with North Yorkshire Council
Data Protection	Annual	25 /8/2022	Moore Clear. Data Privacy and Cyber Security Consultant
Health & Safety and Wellbeing	Annual	Next scheduled on 19/1/2023	Ms Val Yare Consultant, Expert in Health & Safety and wellbeing
Emergency First Aid	As required	All nominated First Aiders training is up to date	Red Cross and St. John's Ambulance

Aims

- ✓ Ensure all staff understand their duties and responsibilities
- ✓ Remain compliant with 100% of all mandatory legislation and training required to achieve it.

Objectives

- ✓ Ensure that 100% of Risk Assessments are in place for all identified spaces, work activities, and equipment that present significant risk. Implement a mental health plan as part of the people strategy, raise awareness, and provide enhanced wellbeing support for staff. Ensure Equality Impact Assessments are in place for new policies (where required).
- ✓ Know how to recognise signs of abuse, know how to respond to suspected or alleged abuse, understand ways to reduce the likelihood of abuse, know how to recognise and report unsafe practices.
- ✓ Protect data from malicious or accidental damage, quickly restoring data in the event of damage or loss, and ensuring that data is accessible to those who actually need it, and not to anyone else.

- ✓ First aid. Preventing injury from getting worse, aiding recovery, relieving pain, and protecting the unconscious until medical experts arrive.

Development Training:

Aims

To provide all our advisors and caseworkers with all the necessary tools they need to be able to accurately advise on all types of benefit entitlement. Through training they have the opportunity to appraise case studies and scenarios, and gain helpful hints and tactics on how best to support clients through the complexity of the welfare benefits system.

Objectives

- ✓ Increase accuracy of advice, reduce repeats, and gain correct entitlements for clients as quick as possible.
- ✓ Increase individual staff capacity and their self-developments, for example when providing advice to people with dementia.
- ✓ Identify and share good practice and to promote anti-discriminatory practice.
- ✓ Satisfy the recommendations of performance appraisals.
- ✓ Test the efficiency of a new performance management system.
- ✓ Establish clearer performance expectations (Outcomes).
- ✓ Invest in our staff.
- ✓ Improve IT and computer skills to increase efficiency, working remotely, cutdown in waste and contribute to CHAC strategy to become 99% paperless.

How CHAC identify staff training needs?

CHAC training needs analysis is a systematic process of identifying which kind of training is required and provide the details related to training implementation. It also identifies the new skills, knowledge, and attitudes which CHAC staff need to acquire in order to improve performance. This is normally identified: -

- ✓ Through discussions with staff during annual appraisals, one-to-one meetings and staff meetings any relevant training will be arranged as required to ensure relevant staff have up to date knowledge and have developed their skills in other areas that are relevant to their job roles. For example, dementia awareness, bereavement and mental health awareness training as well as

training on CharityLog reporting. Whilst for managers a focus on financial management and funding strategies

- ✓ When legislations are changed/updated in relation to any types of benefits entitlements that the charity advise on
- ✓ When managers feel that Refresher training is required for Staff and volunteers. Refresher Training reduces errors, and leads to a culture of continuous learning. It promotes parity in employee knowledge, excellence, and adherence to safety norms.
- ✓ Through networking with other relevant organisations either local or national. To help exchange ideas, learn and implement best practice and to help others lobby for change to Government policies.
- ✓ When a member of staff approaches the management and requests to attend, a Webinar, or on-line course or a conference, or buy a law book which help them to improve their advice ability, mental health, and wellbeing.

Training completed during 2022

During the course of the year staff completed a range of internal and external training courses covering topics like: -

- ✓ Appeals to the Upper Tribunal.
- ✓ Refreshers on QBC and updates on Housing Benefit.
- ✓ Council Tax and Pensions.
- ✓ Assisting advisers in ensuring that the decision-making rules in relation to Universal Credit can be made to work to the advantage of claimants where that is their intention.
- ✓ Understanding of how the social security system is underpinned by law, how those laws work and relates to each other, how to find and understand it and other matters related to advanced casework
- ✓ ESA to UC and how natural migration is working.
- ✓ PIP, how its working and current issues with it.
- ✓ Challenging benefit overpayment decisions and recent developments in the benefits world.

They also accessed specialist support from NHAS as needed which helped to embed their knowledge and skills developed from the training in 2021 and deliver housing advice.

Managers and senior supervisors participated in numerous Financial Inclusion Group (FIG) meetings, NAWRA conferences, and CPAGs Welfare Rights Conference, and Community Money Advice discussions, cascading relevant information to relevant staff such as:

- ✓ Building stronger links with local organisations and community groups.
- ✓ Real level of unemployment in the UK (that is accounting for sickness and those otherwise removed from the labour force not just those actively seeking work).
- ✓ Gaining a better picture of demand/need for debt advice in the area.

Training providers

Wiser Adviser <http://www.wiseradviser.org/>

National Homelessness Advice Services (NHAS). <https://www.nhas.org.uk/>

Child Poverty Action Group (CPAG) <https://cpag.org.uk/>

Shelter <https://england.shelter.org.uk/>

Training priorities for 2023/2024

CHAC training priorities for 2023 are to provide all its staff with the necessary training, in-house or online, to meet the charity's main objectives, to keep up to date with changes in law which affect our main provision in delivering welfare advice to the public, to improve individual skills and encourage self-development. CHAC will increase the charity's capacity and widen its services to include debt advice by the end of 2023 following on from the initial steps taken in 2022.

Main priorities: -

Essential Training:

Health and safety, wellbeing, emergency first aid at work training, safeguarding and GDPR training are all updated regularly and arranged before expiry, to remain compliant with the law.

- ✓ H&S Awareness – Booked for January 2023
- ✓ Risk Assessment – Booked for February 2023

- ✓ Working with VDUs (Display Screen Equipment/Visual Display Units) To be Arranged 2023
- ✓ Emergency First Aid at Work to be arranged before expiry in 2024 & 2025
- ✓ Safeguarding refresher, scheduled for September 2023
- ✓ GDPR refresher, scheduled for August 2023

Wellbeing Training

-Personal Safety & Lone working. The course is designed to raise awareness of risks our staff may face while lone working and give them the tools they need to minimise these risks. By the end of the course, they will have a greater understanding of potential risks and feel more confident in managing their personal safety and conflict situations. The training includes the following topics:

- ✓ Lone Working - the law and the responsibilities of both employer and employee
- ✓ Risk assessment - identifying and assessing risk related to all aspects of lone working
- ✓ Tracing systems - ensuring staff are traceable and procedures are put in place in case of emergency
- ✓ Travelling safely - practical tips for relevant modes of transport
- ✓ Home visits - best practice for safety while conducting home visits from leaving the office to leaving the visit
- ✓ Understanding aggression - including recognising the early warning signs of aggression
- ✓ Conflict Resolution management - including physical and verbal de-escalation and diffusion techniques
- ✓ Post incident support - reporting and the responsibility of employer and employee

-Mental Health Awareness Client Support. The training will give our staff a better understanding how mental health problems can impact on them and our clients, and will help them to build the skills to look after their mental health at work. It will help to develop their understanding of how best to respond to and support our clients and equip them with helpful approaches to cope with challenging situations. The training includes the following topics:

- ✓ Introduction to mental health and wellbeing
- ✓ Mental health problems and how they can impact on us and our clients
- ✓ Looking after our mental health
- ✓ Practical tips for supporting people
- ✓ Signposts to support and information.

-Dementia Awareness (Dementia Friendly). During the friendly and interactive session our staff will learn more about dementia, how it affects a person and what they can do to help people affected by dementia in the community.

-Loss & Bereavement Awareness. The training will give our staff a better understanding of how bereavement can impact an individual and the factors that influence how they grieve, it will explain what support people need when they are grieving and help overcome the barriers to talking about their loss and grief.

Development Training -Staff

- ✓ Understanding and using supersessions procedures in relation to Universal Credit.
- ✓ Understanding social security law and finding it online
- ✓ Appeals to the Upper Tribunal
- ✓ Quarterly conference of updates of Welfare Benefits
- ✓ Dizons (Charitylog) -
- ✓ Quick Benefit Calculator-Refresher
- ✓ Council Tax and Housing Benefit Training- Internal Training
- ✓ State Pension and Pension Credit Refresher - Internal Training
- ✓ Debt advice – Preparing for complex debt advice delivery by employing a specialist debt advisor with abilities to provide in house training

Development Training -Mangers

- ✓ Financial Management Aspects
- ✓ Funding Strategies

Leona Gellatly
Joint Centre Managers
E-mail: leona@chac92.co.uk



IT Training and Development

2022 has been a year of consolidation for our IT, as new ways of working that we developed during Covid 19 continued to be employed effectively to allow us to work flexibly and efficiently to support our clients.

During 2022 we took advantage of Zoom and Teams to conduct remote meetings where this worked better for staff and trustees. For instance, during a Trustee meeting in CHAC one Trustee joined the meeting via Zoom whilst the remainder of the participants were in the room.

Various conferences and training was also conducted via Zoom or Teams. We also used it to support social activities with a Christmas Bingo Party being held via Zoom.

The refreshing of our existing equipment that was mentioned in last year's report was carried out at the start of 2022 and has been very successful in breathing new life to previously tired equipment. This will now be useful for several more years to come.

However, in order to ensure that CHAC is always best equipped to deal with any problems, we are looking in 2023 to procure some new laptops allowing the refreshed laptops to be used for extra capacity with training placements or similar.

Whilst we didn't make any significant changes this year, we were still able to make a few improvements.

Firstly, we have rolled out a dedicated WiFi network for clients to use, this is separate to our own WiFi ensuring continued security but means that clients who have no credit or no signal can access the internet on their devices during appointments for instance to access their Universal Credit journals or review electronic bank statements.

Secondly, we have undertaken data protection training during the year, after which we informally reviewed some of our practices to ensure that our IT was being used in a data secure manner.

For the coming year we will focus on procuring new laptops to equip our Advice Team and continue to explore further opportunities to make best use of the various IT resources we have available to us.

Lucas Ainsworth, Supervisor
lucas@chac92.co.uk

CHAC has been embedded in the local community for the last 33 years, located in Middlesbrough town centre with an aim to relieve poverty in the local community. By ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively and by combating urban deprivation, unemployment, discrimination, marginalization, and social exclusion.

Welfare advice and Help to Claim

The benefits system can be complicated at the best of times. What's more, it's been constantly evolving in recent years as successive Governments implement changes. But these issues should not detract from a simple fact. Depending on your people's personal circumstances, they might be entitled to assistance.

In short, the benefits system exists to provide practical help and financial support for those who are unemployed and looking for work. It also provides people with assistance if their earnings are low, if they have a disability, are bringing up children, are retired, care for someone or are ill.

Some of the common concerns we hear from people are that they are unsure whether they are actually eligible for benefits, or they are unsure how to navigate the system and claim the benefits they are entitled to.

CHAC's advice support team can offer information and support to help our clients to gain a clear understanding of the benefits system.

During 2022 we have provided 3718 people with welfare advice covering the following: -Universal Credit (UC) is a means-tested benefit supporting people of working age on a low income. Working age means under state pension age. It replaces 6 existing means-tested benefits known as legacy benefits. These are: Income based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit and Housing Benefit. When a client already in receipt of one of these legacy benefits and their circumstances change, they arrive at CHAC to seek advice prior to claiming Universal Credit. Our Help to Claim service supports clients who are applying for Universal Credit through the application process and any issues they may face up to their first payment.

New style Jobseeker's Allowance (JSA)-for unemployed or work less than 16 hours a week who may be eligible for new style Jobseeker's Allowance. These include being available for work and actively seeking work and being under state pension age.

New style Employment and Support Allowance / contribution-based Employment and Support Allowance (ESA) is a benefit for people under state pension age who have limited capability for work due to an illness or disability, and are not in receipt of Statutory Sick Pay.

Pension credit is a means tested benefit for people who are on a low income and have reached state pension age.

Housing benefit is provided through local council and is a means-tested benefit to assist people on low incomes with their rent.

Council Tax Support, administered by the local council, is a means-tested benefit to assist people on a low income with their council tax bill.

Personal Independence Payment is a benefit for people who are between 16 and state retirement age and, due to an illness or disability, have additional care needs.

Disability Living Allowance (DLA) is a benefit for children who have additional care or mobility needs due to an illness or disability. The child must be under 16 years of age to claim, with additional age rules for the mobility component.

Attendance Allowance is for people who have reached state pension and are either physically or mentally disabled and require assistance or supervision with their personal care needs or require supervision or support to ensure they are safe.

Carer's Allowance is paid to those who provide informal care of more than 35 hours a week to a person who is in receipt of one of the following benefits:

Disability reduction scheme for council tax (disabled band reduction scheme). This is a non-means-tested reduction and therefore not dependent on income and capital.

Severe Mental Impairment disregard for Council Tax. People who are severely mentally impaired are not included when working out Council Tax bills.

Carer disregard for council tax. You are disregarded as an occupant of the property if you are a live-in carer looking after someone. The person you care for cannot be your

husband, wife, civil partner, or your child under 18. If you are the carer of a child under 18 you can be disregarded if you are not their parent.

The welfare advice is split into two categories, 'simple' and 'complex'. For simple advice, the welfare advisor /caseworker will work with clients through confidential face-to-face interviews, over the phone, via e-mail or by letter, identifying which method best suits the clients' needs to:

- Undertake situational assessments for clients
- Review any additional benefit entitlement
- Address any change of circumstances
- Provide direct support to clients through completing forms, writing letters or making phone calls to assist clients who find these aspects challenging.

For complex advice the welfare caseworker will assist clients with preparing, submitting and attending appeal Tribunals. These tribunals are usually where a decision has been made to refuse or stop benefits. This is an intensive and complex work which can take up to 8 weeks to change a decision.

Case studies

Shelly Morte, Caseworker. DLA. "Improving mental health".

Client suffers from Anxiety, Depression, PTSD (Post Traumatic Stress Disorder), and borderline personality disorder. He claimed ESA, PIP and Housing Benefit. The client explained that he has started attending University and wanted to know how being a full-time student in receipt of a student loan will affect his other benefits. I advised the client how much of the Disabled Student Allowance will be disregarded and calculated that he would still be eligible to receive ESA. This would also keep his entitlement for Housing Benefit. I contacted all the relevant benefit agencies on behalf of the client, as he struggled with anxiety and was afraid to do this, to inform them of the change in circumstances. I also spoke to Student Finance to ask for a breakdown of his student loan to send to all the relevant departments as proof. As a result, the client's benefits are still in pay, and he continues his university course.

Tahira Selby, Caseworker. Housing Repairs. "Improving quality of life".

The client came to our office looking for help with housing repairs. I discussed the areas of concern with the client and identified that she needed the following repairs: Damp (throughout the property), mold in the bathroom, drafts & holes in the roof and floors and unreplaced piping in the bathroom. The client had photographic evidence of the repairs that needed to be carried out, so I contacted their social housing landlord and following a discussion we arranged appointment dates and times for the various jobs to be carried out. I also asked the landlord to assess the property for asbestos as it was suspected that there was some present. The landlord arranged for this to happen and following an assessment work will be carried out to make this safe for the future. As a result, the client's living situation was improved along with their safety in their home.

Tahira Selby, Caseworker. Mandatory Reconsideration. “Improving mental health”.

The client came in looking for help with submitting a Mandatory Reconsideration as she had scored six points for the Daily Living Component and four points for the Mobility Component of Personal Independence Payment. The client suffered from a variety of different health conditions including Scoliosis alongside Depression, Anxiety and Memory Issue. I went through the client’s medical records which enabled me to put a strong enough argument together to the DWP about her entitlement. This was rejected so I advised the client to appeal to the Tribunal with my representation. I wrote a submission detailing the heavy bodily restrictions the client’s health conditions imposed on her. The Tribunal accepted the severity of the impact of her conditions and therefore awarded my client the Standard Rate for Daily Living. The client was therefore awarded £4,476.90 in back payments and then an ongoing payment of £61.85 per week up.

Margaret Foster, Senior Caseworker. Debt. “Improving mental health”.

Client is 40 years old and has separated from her husband. She is living rent free as her parents own the property. The client was very distressed and agitated, and suffers from a chronic physical condition, anxiety, stress and depression for which she receives PIP and Employment and Support Allowance. She had a debt to a creditor for which she was jointly liable with her ex-husband. Client had contacted the creditor and offered half of the outstanding debt to try and settle the matter, but this was refused. I began advising the client of her responsibilities on the debt and offered reassurance that support was available. Client was unaware that, as she had jointly taken on the debt, she was liable for whole debt if creditors cannot get hold of her partner for his half. I obtained all information about the client’s health conditions and impact of the debt on her health. I referred client to a debt adviser by telephone who agreed to investigate and negotiate with the creditors to pursue husband for balance. Client in meantime will pay minimum payment from the bill. Client is less anxious and depressed after referral to pursue husband for the balance. Client feels her mental health will now improve as she has had support.

Appeals at welfare benefits Tribunals

The main issues that people have come seeking assistance with in 2022 were around disability benefit appeals, primarily Personal Independence Payment (PIP) where the Department for Work and Pensions (DWP) had refused an award, as regarding Work Capability Assessments for Universal Credit and Employment and Support Allowance.

During 2022 CHAC’s Tribunal Representation service has continued to be one of the few sources in the local area of representation for those who wish to appeal their welfare benefit decisions to HM Courts and Tribunals Service. This has meant that the service has continued to be in high demand throughout the last twelve months.

During that time the service helped a total of 81 people and has raised a total of £147,076.53 for our clients. This is a lower figure than last year however we have found that we’re having more success on application for benefits (meaning fewer decisions being appealed) but also that waiting times for hearings have increased meaning we’ve had fewer decisions (therefore we have more cases waiting for decisions). 2021 was a bumper year as the Tribunal Service cleared the Covid backlog. During 2022 Tribunals have returned to being primarily held face to face in our local hearing centre. This has been positive for some of our clients as they’ve found it much

easier to express themselves when they can see the Tribunal panel members and can be sat with their representative for CHAC helping them find the right place in the paperwork. Though obviously for other clients, particularly those with social anxiety, it has been difficult. The volume of appeals work has continued at a similar level to 2021 (if not slightly higher) as the DWP have continued to make assessments and reassessment of clients' claims. CHAC also continues to be one of the few organisations locally who is willing to represent at Tribunal as other local agencies have either closed or have had to reduce their capacity to provide specialist services. Some members of staff have undertaken training through CPAG regarding Upper Tribunal hearings and we hope in 2023 to be able to use that knowledge with suitable cases.

Shelly Morte, Caseworker. First Tier Tribunal, PIP Entitlement. "Improving mental health"

The Department for Work and Pensions first contacted us regarding a client who needed representation at a First Tier Tribunal. The Client was a 43-year-old female who suffered with extreme mental health issues, who had tried to commit suicide the year before and currently self-harms. The client was in receipt of Personal Independence Payment, however after a review and a telephone assessment had been carried out by the DWP her entitlement ended. The client was distraught, not only due to her own entitlement to PIP ending, but also as it subsequently meant that her partner's award of Carers Allowance would end alongside this. The client was very anxious and depressed, was struggling to cope with this financial hit with three young children at home, and was suffering from suicidal thoughts. I met with the client on many occasions to support her with the tribunal process. During this time, I was able to supply her with a food voucher which would assist her with emergency food. I presented evidence to the tribunal requesting an urgent hearing which was agreed to and I attended with the client and the outcome was successful. She was awarded the Enhanced rate of the Daily Living Component at £92.40 per week and a backdated payment of £5438.56. The client's partner's Carers Allowance was also reinstated at the rate of £69.70 per week with a back payment of £3785.60 given. Client stated she does not know what she would have done without our help and assistance and our help allowed her to focus on improving her own wellbeing and mental health.

Lucas Ainsworth, Senior Caseworker – First Tier Tribunal, Child DLA Entitlement "Reducing social exclusion"

Client (23) lives in a housing association property with her two dependent children (1 and 3). She claims UC, CA and CTR. She had no health conditions of her own but was a full time carer for her eldest child who has complex autism needs and involvement from multiple agencies to support him and her. She had applied for Child DLA shortly after her child had been born and was awarded the highest rate of the care component. Once they turned 3 she applied for the highest rate of the mobility component. This was refused and she appealed. She had had a hearing but due to the complexity of the law around qualifying for the mobility component for a child under 5 the Tribunal suggested that she contact us for assistance in preparing her case. I met with the client and reviewed her case file and medical evidence. I spent time reviewing the law on mobility for children under 5 and determined that the client had a case. I prepared a submission and attended the hearing with the client to help present the case. Following the hearing the Tribunal awarded the high rate of mobility for ten years meaning she had an ongoing award of an extra £64.50 per week and a one-off back payment of £2,902.50. She was extremely pleased with this as the mobility component would help her cover the costs of transport to get her child to specialist provision as he started at pre-school.

Lucas Ainsworth, Senior Caseworker – First Tier Tribunal, Adult DLA Overpayment “Improving mental health”

Client (47) lives with her dependent child in a housing association property. She is working part-time and is also a full time student at university. She does not currently claim any benefits. She has spinal/neck damage dating back from many years ago. She had been on Disability Living Allowance for many years from roughly 2008 until late 2016. Following a review by the DWP in 2018 they determined that from 2013 to 2016 she was no longer entitled to DLA as her conditions had improved and therefore had been overpaid approximately £15,000 of DLA along with similar amounts of HB, CTS and WTC. Her total overpayment was therefore in the region of £30,000. She had appealed this but due to Covid and the complexity of the case it had taken until 2022 to come to a hearing. The client was directed to CHAC by the Tribunal Service as she had attended a hearing alone and the Tribunal were concerned the client did not understand the process she was going through and how to best present her arguments. I met with the client who had a case file of over 1,300 pages of documentation dating back to 2008 (a typical appeal would normally have a case file of around 300). I reviewed the file, read entries and commentary in the social security law volumes and identified that the client had case to say she had been entitled through to the end of 2015. I prepared a submission laying out our arguments and attended the full day (cases are normally listed for only one hour) hearing with the client and helped her to present the arguments. Following the hearing the Tribunal agreed that the client had been entitled until late 2015 meaning her overpayment was reduced to around £4,500 of DLA and a similar amounts for her other benefits meaning she went from owing approximately £30,000 to £10,000 as a result of our intervention and work on her case.

Tahira Selby, Caseworker – Local Council Revision – Housing Benefit Overpayment “Improving quality of life”

The client lives in shared accommodation and works full time. He doesn't currently claim any benefits and has no dependents. He has been paying back an overpayment for Housing Benefit from several months in 2019 totalling around £1,000. He felt it was unfair he had to repay this, didn't fully understand what had happened and wanted help challenging the decision. The client explained that he had arrived in the UK when he was 16 years old, fleeing persecution in his home country. He could not speak English upon arrival and was taken into care and placed in supported accommodation. He was appointed a Support Worker and a Social Worker to look after him. Up until the age of 18 his tenancy and benefits had been managed by his support and social workers. After this he had to manage these himself. In 2019, as a result of one person moving out of the Supported Accommodation, and the client gaining short term work his local council requested he provide information so they could recalculate his entitlement to HB. Due to his lack of understanding of English and the social security system, he failed to do so within the required timescale. The information the client had was confused and the council were not helpful on the telephone so we submitted a subject access request to get full copies of all records held about the client. We reviewed these and in consultation with expert advice from Shelter determined that there were grounds for an Anytime Revision as the client was otherwise outside the normal time limits to appeal the decision. We prepared a letter to be sent to the council laying out the legal arguments and submitted this by email to the Council. At the time of writing we are waiting the outcome of this letter but without our involvement the client would have had no prospect of challenging the decision due to the complex legal issues raised and his lack of familiarity with the social security system.



Welfare Advice in the Community on behalf of Middlesbrough Council.

Most advice services are experiencing increasing demand, in a rapidly changing environment, with anticipated reductions in funding. This places unprecedented challenges on the sector which can only be met by adapting, working more efficiently and collaboratively, doing things differently and embracing technological solutions. The funding was first provided by the Big Lottery between 2010 and 2015 to form Middlesbrough Advice Partnership (MAP), and currently by Middlesbrough Council. The partnership presented an opportunity for key advice providers to work collaboratively to test new models of delivery and extend the reach of advice services into communities with the greatest advice needs.

The advice sessions have been promoted through a variety of channels; posters and leaflets about the advice service are clearly displayed at all sites and on their respective Facebook pages. The use of a shared online booking system (DaySmart) enables frontline staff at community centres to schedule appointments for clients with the advice workers throughout the week.

The MAP project has additionally incorporated work to deliver a range of financial education sessions to local community groups with the aim of improving basic financial skills and empowering people to more effectively manage their money. The project also aimed to pilot new delivery systems and shared processes in order to improve the effectiveness and efficiency of advice services.

In 2022 the service provided welfare advice in 14 local hubs in partnership with Middlesbrough CAB, Actes, Age UK Teesside, and Middlesbrough Council Welfare Rights Unit. Clients contact the service using a dedicated phone or email or through a partner referral. The client is then assessed and immediately provided with information and emergencies dealt with. If further advice or specialist advice such as benefits, housing or debt is needed then an appointment is booked for them. The following are case studies from local hubs.

Alex Bateman, Caseworker – PIP wrong and late decision due to Covid-19

Client is sixty-three years old and lives on her own in a housing association property. Client had underlying health conditions and needed support with her Personal Independence Payment application. Client's original form had been filled in by a friend and was missing critical information, resulting in client being awarded zero points. This decision was also extremely late due to the COVID pandemic. I assisted client by preparing a written request for a Mandatory Reconsideration, pointing out details on client's significant health conditions which would appear to make her eligible for PIP, making clear the points I believed she qualified for. I was later contacted by the client who told me that the DWP had decided that she did indeed qualify for standard rates of both the Daily Living and Mobility Components of Personal Independence Payments, leading to not only an ongoing award of a value of £83.70 per week but also a substantial back payment of £6,093.36 overing almost a year and a half.

Margaret Foster, Senior Caseworker – Suspension of Housing Benefit

Client is a 45-year-old who lives with her adult son in a housing association property. The client has long term mental health conditions of psychosis and agoraphobia, for which she receives PIP and ESA. I worked with the client to establish whether the correct procedure had been followed to suspend her Housing Benefit and reviewed her current decision notice and documents. The client was anxious and agitated, I advised her she had provided all the correct information requested by the Housing Benefit Department by E-mail and I would contact the department for an update on her claim. She was happy that she now had support as during the pandemic, contact with the Housing Benefit Section had proved difficult for her. The clients landlord had contacted her to warn that if the arrears were not reduced possession action would be taken at court. Upon contacting Housing Benefit I spoke with a call handler who informed me that the client's Housing Benefit had now been put back in place and an updated decision notice would be sent out with back payments to cover the suspension period. The client agreed to pay £100 to reduce her rent arrears and, along with the reinstated Housing Benefit, her landlord confirmed court proceedings would not be taken. The client was advised to apply for a Discretionary Housing Payment to cover a small shortfall between her rent and Housing Benefit. The client was relieved that suspension had been removed, her accommodation secured and would return for further support with any developments with future Housing Benefit problems.

CHAC's Office at Southbank - (Redcar & Cleveland Authority)

In November 2021 we started a pilot project to deliver welfare benefits advice service from an office located within Tees Valley Women's Centre (South Bank) for residents of Redcar & Cleveland.

This service is now going strong and covering all aspects of our services. During 2022 155 cases were dealt with, 354 people were assisted and £391,609.34 of one off and ongoing awards of benefit gained for clients.

Shelly Morte, Caseworker, PIP Appeal

Client, aged 41, was previously entitled to Enhanced Daily Living for Personal Independence Payment (PIP) for several years. After a telephone assessment was carried out, the DWP informed the client that he was no longer entitled to PIP. This distressed the client greatly as he disagreed that his conditions had improved. We therefore assisted him to complete a Mandatory Reconsideration request. This was then refused by the DWP and we therefore started the appeal process with HM Courts & Tribunals Service. We prepared a submission along with medical evidence and sent this to the Tribunal on the client's behalf. The client, even with our support, found the whole process extremely stressful as he suffered from mental health and suicidal tendencies. Much support was offered through this period. On the day of the tribunal, I received a phone call offering the client his original award of Enhanced Daily Living of £89.60 per week for PIP, with a back payment £3,368.70, on the basis of our submission and medical evidence.

Face to face outreach and home visiting services

CHAC's face to face outreach and home visiting services aim to increase access to free advice and free representations, and provide practical help and support for people who are housebound due to old age, physical or mental illness, injury, dementia (all advice delivery staff are dementia trained), those who have problems of a personal or

potentially embarrassing nature, or are rurally isolated, and also provide advice to their carers and partners.

The demand for this service is on the increase and without our help will inevitably lead to social isolation of older people; more and more aged people will go into debt due to soaring energy bills and changes to benefit legislation, more and more aged people will cut down their recreational activities to meet the current increase in their basic needs, and will become housebound due to high cost of transportation.

Alex Bateman, Caseworker. U.C. “Client unable to engage effectively” - Home Visit

Client is a fifty-eight-year-old female who due to her extensive history of domestic abuse from her father was seen as a home visit in conjunction with MIND. Client is unemployed and her partner is self-employed. Client had numerous issues as she finds it very hard to engage effectively due to her mental health. Principally, I assisted client by performing full benefits check to make sure she was receiving all benefits she was entitled too. This highlighted irregularities with her Universal Credit which required further meetings with her husband to resolve and required contact to be made with Job Centre Plus staff to make sure they understood client's condition and Limited Capability for Work Related Activity. Client also had a Personal Independence Payments Health Assessment due to be performed over the Telephone the following week. Supported client by going through what questions would be asked and how she should honestly answer these questions to best match the needed Activity Descriptors This means the couple will be awarded £45.73 a week in Universal Credit, depending on client's partners monthly earnings and client will be awarded £156.90 per week in PIP.

Shelly Morte, Caseworker. ESA and PIP. “Reducing social exclusion” - Home Visit

A home visit was necessary for a client who had recently been discharged from hospital and was still extremely unwell. Client was in receipt of ESA and PIP and lived in a caravan which she owned. As this was no longer suitable due to her health, the client was allocated a social housing property and was requiring advice on how to claim help towards paying for the rent. Client was unsure of rent costs at her new property and a phone call was made to the housing provider to gain this information. I explained to the client she would have to make a claim for Universal Credit for help with housing costs and this would mean the end of her ESA claim, along with the included Severe Disability Premium. The client agreed to do this and, due to her not being able to leave home and having no access to the internet, a claim was made on her behalf during the home visit. As the client is housebound, with very little mobility, she became very distressed when asked to attend the Jobcentre in order for her claim to be processed. I eventually escalated the issue to the Advanced DWP Customer Support team, which led to a call back the next day from the Jobcentre, and I was able to make the DWP understand the client's complex needs and arrange for them to get the information another way. I contacted the client's Adult Social Worker to see if anything could be put in place to help with her new property and arrange for an Occupational Therapist to visit. The client had no furniture due to her previous accommodation being a caravan. I made a referral to another charity who can give her a bed and also arranged for them to deliver her a wardrobe, table, bedding, and pots and pans when she had moved into the property. Thanks to our intervention at a home visit the client was able to make sure her new accommodation was secured with the rent being paid, was suitably adapted to deal with her complex health needs, and that she had at least basic furniture. This client continues to access support through CHAC due to the multiple complex health conditions making it difficult for her to manage her benefit claims independently.

-CHAC on the job training program for hard-to-reach adults

Since 1995 CHAC has provided on the job training for hard-to-reach adults in particular prisoners (on temporary License), ex-offenders and young people at risk of offending who are not supported nor engaged by mainstream and going through transition

stages in their lives. This has led to 50% of CHAC's staff and volunteers coming from this disadvantaged group. By empowering such individuals through real responsible work serving the local community by advising them about their statutory rights, all range of welfare benefits, housing and debt and further progressing them to doing advocacy and representation for their clients we aim to build up their self-worth, boost their confidence, give them skills needed in the local and national labour market and thus sustainable employment.

The support delivered by CHAC is specially made to beneficiaries' individual needs, tailored to their aims and the barriers they want to work to overcome, with the aim of enabling them to compete for the wide range of vacancies that the project makes available. Project coordinators foster close working relationships on a 1:1 basis with a range of employers to maintain the flow of employment opportunities available to beneficiaries.

Support includes 1:1 information advice and guidance, action planning, CV preparation, bespoke interview preparation for each vacancy. In-work support post placement reduces attrition and offers ongoing support in the early days of securing work. Without this support and training provided by CHAC, this client group will become severely disadvantaged in the labour market.

This program has not only reduced offending but helped so far 1,824 beneficiaries to gain sustainable employment and improve their quality of life. The program meets local strategies (providing work and training for people who are socially excluded) and regional objectives for reduction of crime in the community.

We judge success by two hard outcomes, the number of ex-offenders and young people at risk of offending gaining sustainable employment as a result of training (sustainable employment is 6 months and over) and number of offenders not returning back to crime. We ascribe our success to the following key processes:

- i. Targeting the service to a hard-to-reach client group through empathy and perseverance in building up the confidence and abilities of our beneficiaries in a non-threatening supportive environment.
- ii. Removing barriers to training and employment through: awareness training, model of action planning, peer group influence, appropriate rewards, teamwork, and full participation in the decision-making process. Delivering services that are needs driven, encouragement and assistance in applying for paid employment, supplying first employment reference and post-employment support. Overcoming any literacy and

numeracy problems. Subsidising unaffordable costs such as transport and childcare. Helping with any debt, housing and other welfare problems.

iii. The private sector participation in offering full time or part time employment.

iv. The design and management of the project through detailed consultation and involvement of all the providers, training supervisors, external consultants, and tutors, taking into consideration feedback from prisoners and young people themselves. This consultation is ongoing throughout the project's duration.

Case studies -Ex-offenders – Prisoners- Breaking the offending cycle

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

Case studies -Young People at Risk- Removing barriers to training and employment

L had no previous employment history but had attended college. She came to us with a troubled family history that led to her being rebellious at college, causing disruption to her education that led to eventual expulsion. Following on from this she became reclusive, depressed, and lacking in any self-worth and confidence. Her goals were simple yet difficult, she needed a sense of routine to conform to so that she could enter the employment market. Her level of confidence was very low and needed to know if she could face the outside world. Before interacting with clients, L learned how to file and store data, she learned the importance of data storage and the protection of client information. Once settled in and interacting well with the team, L greeted clients and assisted with basic paperwork. From there she moved on to taking calls, collecting, and recording customer feedback and making client appointments. The daily interaction with the team and members of the public started to reflect in her confidence. During her time with us she attended all our agreed days for attendance and L learned how to manage her time effectively and was excellent at retaining the knowledge she gained from various members of staff. Her new found confidence gave her the motivation to look for jobs relating to administration. She accepted a position with an Insulation firm that has not only put her newly acquired office skills to good use but her new knowledge of benefits. She has not only reached her goal but risen high above it, happily going to work daily, enjoying helping others and enjoying a newfound self-confidence. The biggest benefit L found from our support was that she started to realise she could do whatever she set her mind to. Finally, she can hold her head high and is proud of herself, her mental health has greatly improved, she now enjoys waking up and facing the world and whatever it may throw at her. L is continuing training at her place of employment but has expressed a desire to return to us as a volunteer in the future.

Case studies Mental health- Removing barriers to training and employment

J had no employment history before coming to us but had attended University. He had unsuccessfully attempted to get some support from various other organisations, as he suffered with his mental health after a breakdown due to the pressures of university which caused him to leave. Following this, J became reclusive, depressed and lacking in any self-worth. Although he would portray himself as outgoing, he was in fact totally lacking in confidence, needing to be accompanied by his mum to his initial meeting with us. J's main goal was to restore his confidence and motivation by having a daily routine of leaving the house and interacting with other people, after a long spell of seclusion due to his mental health. He was keen to ascertain if office work would be suitable for him moving forward in the job market. During his time with us J took part in all daily activities carried out by our receptionists and administration staff. Before interacting with clients, J learned how to file and store data, he learned the importance of data storage and the protection of clients' information. He attended two training sessions held at our office by external trainers for all staff which included safeguarding vulnerable adults and children, along with Data Protection. Once settled in and interacting well with the team, J greeted clients and assisted with basic paperwork, from there J moved on to taking calls and collecting and recording customer feedback. Having a routine helped J become more motivated, the daily interaction with the team and members of the public started to reflect in his confidence. During his time with us J attended all our agreed days for attendance and he learned how to manage his time effectively and was excellent at retaining the knowledge he gained from various members of staff. The training he had undertaken would also assist him within any employment setting, this helped J become more confident and he was able to work independently without needing to be prompted. His confidence improved massively, and this gave him the motivation to look for jobs relating to administration. J applied for several positions and gained an apprenticeship with Middlesbrough College working in their data department. J now has the confidence to move forward and knows that we are here to support him in any way we can. He feels he has not only reached his goals but feels he has risen high above them. He can now leave the house unaccompanied and can interact with new people without feeling extremely anxious. The biggest benefit J found from our support was that he started to realise he could do whatever he set his mind to he knows he is able to contact us any time for support or encouragement. J mental health has greatly improved, he now enjoys waking up getting out and facing the world and whatever it may throw at him.

Practical results:

In the last 5 years 320 beneficiaries have left CHAC to enter paid employment. 100 out of 120 prisoners / ex-offenders who completed CHAC's on the job training program are in employment or started self-employment or moved to other positive outcomes and 109 have not reverted to crime so far since they left the project. 155 out of 200 young people at risk gained full or part time employment and 20 started in further education.

Leona Gellatly - Joint Centre Manager

Email: Leona@chac92.co.uk



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

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

Workload

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

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

Monitoring

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

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

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

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

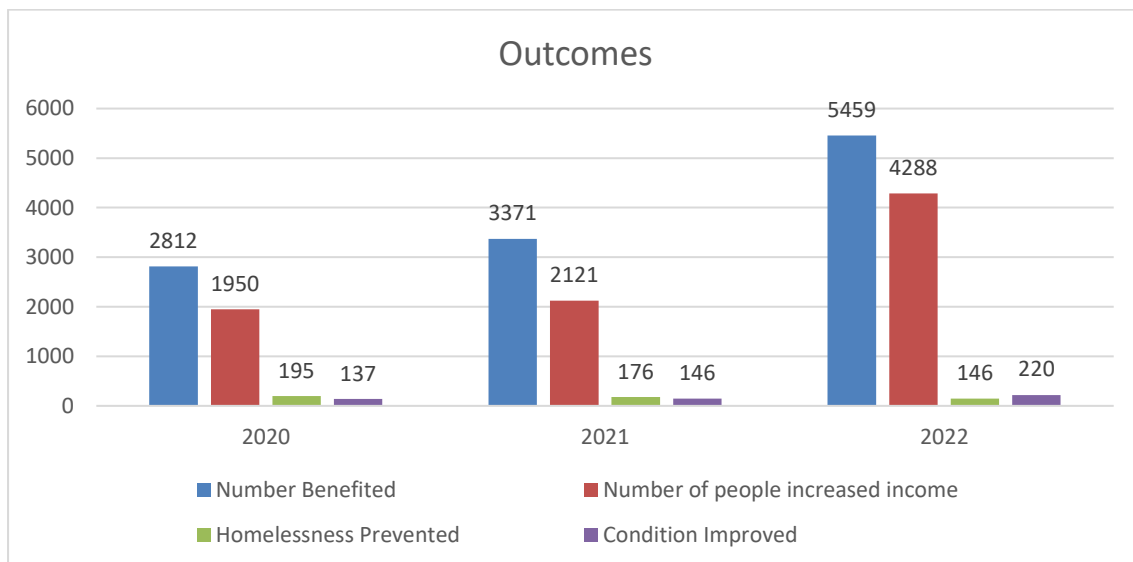
The system also maintains a database of all communications carried out between the client and any member of CHAC's staff whether by text, telephone, email or post. (Please note that clients provide consent to use their information in line with GDPR and also provide consent for third party audits during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

Outcomes

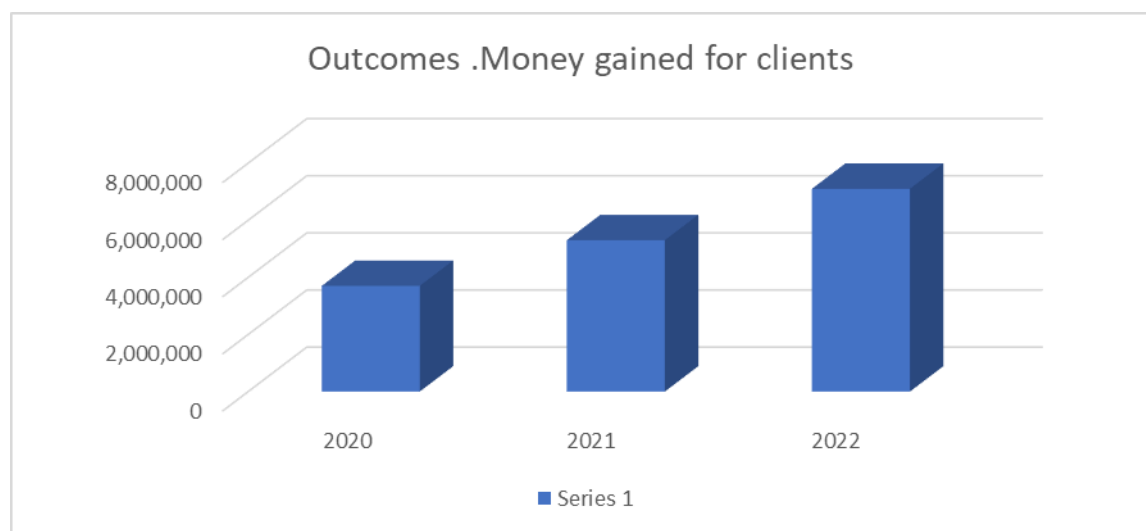
We measure the success by: -

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

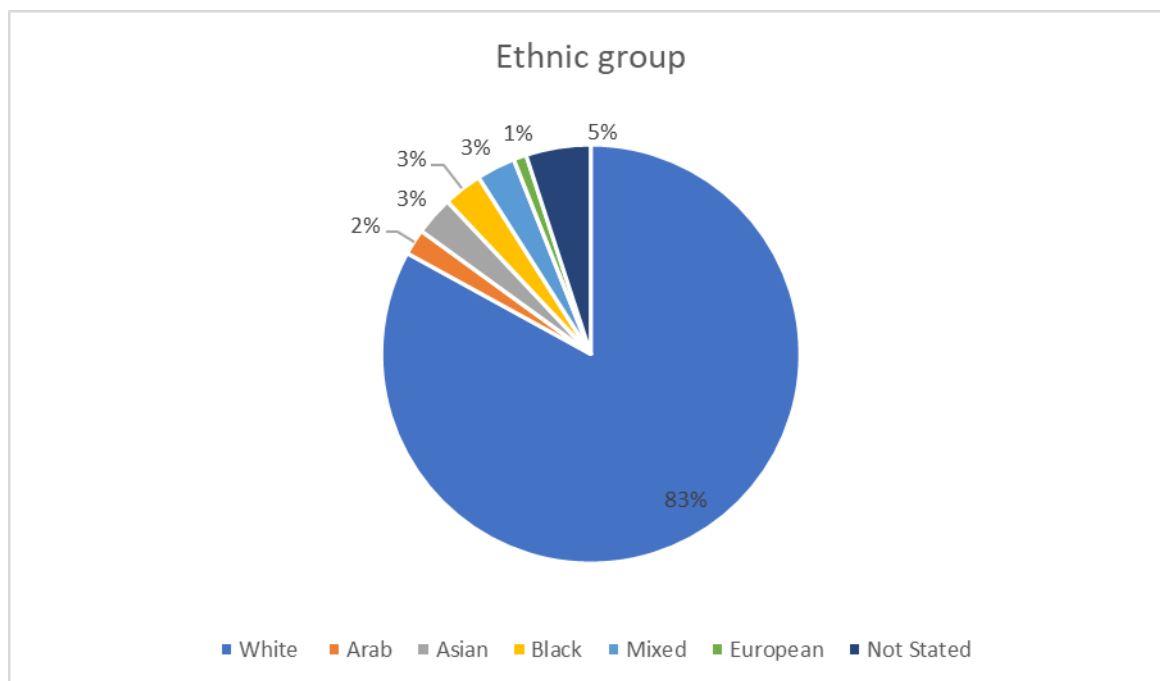
Welfare advice services are effective in addressing the problems associated with benefits and tax credits. A literature review commissioned by the National Association of Welfare Rights Advisors found that advice services are successful in improving take-up of benefits and delivering significant financial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



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

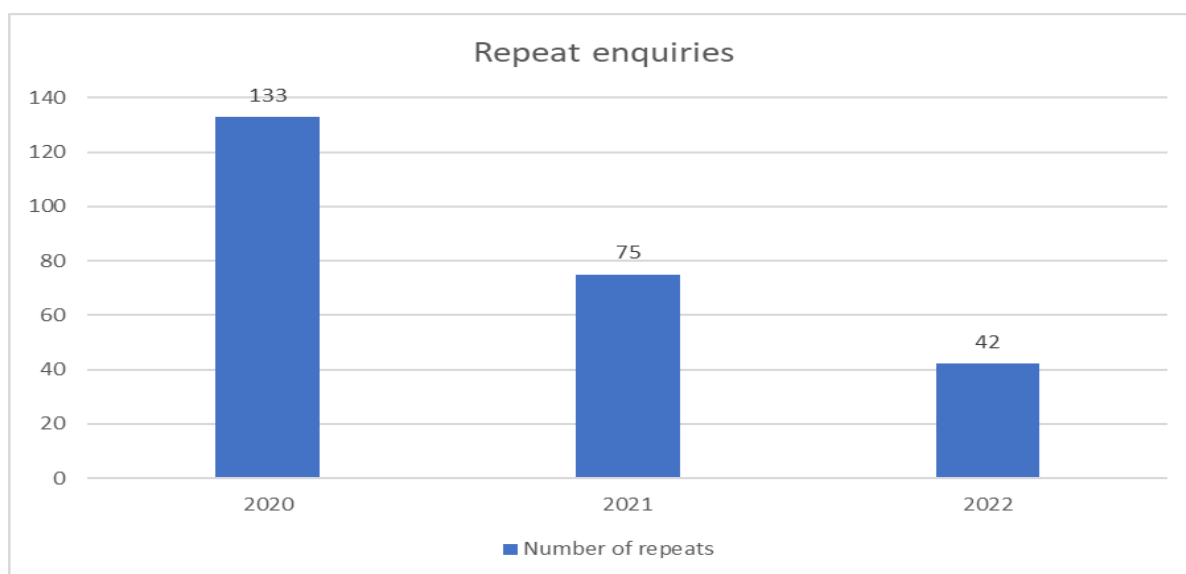


Local economies benefit from claimants who spend their money locally. In fact, research by Sheffield Hallam University shows that an estimated £19 billion loss of benefits through welfare reform could depress the economy by as much as £30.4 billion a year. There is also growing evidence that delivering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



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

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

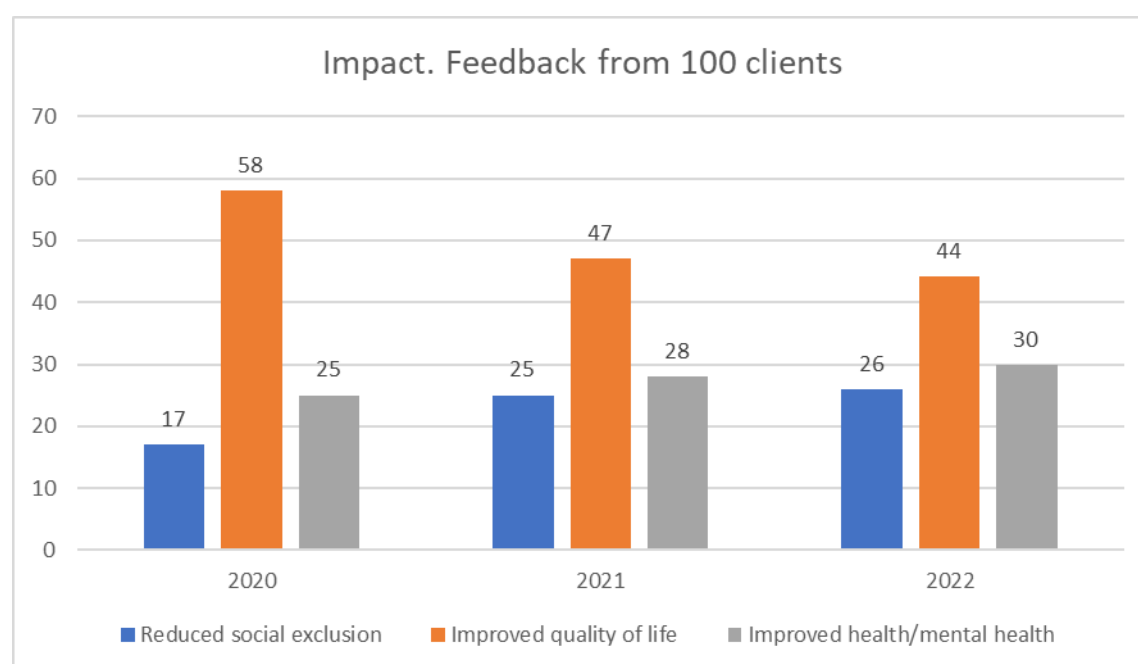


For too many people, mental illness and debt come together in a spiral of distress that can carry a heavy cost. Therefore, it is crucial we examine all elements to ensure that someone with temporary mental health problems doesn't experience permanent financial distress. That's why access to the right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

Impact

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

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



Internal audits & assessments

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

External audits & assessments

Bi-annually, an external partner organisation undertakes a similar exercise reviewing a randomly selected number of cases. These reviews 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 measured against the defined targets set at the outset within an annual self-assessment plan in line with legal service commission quality mark containing key attention area of:

User feedback on services via satisfaction questionnaires.

Placement provider's satisfaction.

Trainee progression within and on leaving the project.

Management effectiveness.

Administrative systems operation.

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

Measurement against objectives.

Placements and outcomes by period.

Quality control.

Trainee's satisfaction

Beneficiary Numbers, Outcomes and Impact 2022

		Notes
Town centre office (face to face)	1337	Town Centre office
Hubs & benefit campaigns (face to face)	3315	Middlesbrough, 14 Local hubs
Southbank bank office (face to face)	600	Redcar & Cleveland
Appeals at welfare benefits Tribunals	81	In person
Home visits	8	Covering Tees Valley
Telephone Advice	76	Appointments booked
Repeats	42	Same issues
Total one to one	5459	All required complex advice
Sign posted	442	Unable to help
General enquires (Tel, text, email, Social media)	13218	General advice
Training program	16	Hard to reach adult
Total Work Load	19135	
In which		
Number of Clients benefited directly	1702	
Indirectly benefited as part of the claim	3550	E.g (Spouse/Partner/Children)
Received intensive support	220	Supported 3 weeks and over
Benefits issues 93 %	3718	
Housing issues 6%	238	
Debt issues 1%	30	
Average weekly clients	374	
Average daily clients	74	
Organisations benefited from our work		
Working partners	8	
Local Authorities	5	
Social services	2	
Job Centres	1	
	16	
We measure success (outcomes) by: -		
Money gained for clients	7.1 M	Unclaimed benefits
Homelessness prevented	220	Illegal evictions / debt reduction
Conditions improved	146	Disrepair, needs and occupancy
Increased income	4288	Received correct entitlement
Reducing social exclusion	598	Elderly people benefited from increased income, E.g. mobility income, winter fuel allowance, Social assistance funding
Training program	16	Residents gaining sustainable employment or moving to other positive destination.
Reductions in repeat enquiries from previous year	20%	Indication that preventative measures are working.
Impact		
Reduced Social exclusion	26%	Clients feedback questionnaires
Improved quality of life	44%	ticking one box only which had
Improved health/mental health	30%	most impact.

Advice Topics dealt with during 2022

Benefits	3718	Debt	30
Housing	64	Other	174
		Total Issues Dealt With:	3986

Benefits Issues Breakdown

Personal Independence Payment	Issues	Other Benefits	Issues
MR & Appeals	364	ESA	351
Claiming Process	302	Council Tax Support	245
Eligibility	193	Attendance Allowance	236
Revision & Supersession	151	Carers Allowance	172
Form Filling & Checking	118	Housing Benefit	172
Medical Assessment	100	Pension Credit	154
Poor Administration	8	Disability Living Allowance	132
Backdating	5	State Pension	54
Complaints	4	Child Benefit	39
Transfer from DLA to PIP	2	Tax Credits	38
Other	75	IS/JSA	23
		Bereavement Benefits	6
		Winter Fuel Payment	6
		Industrial Injuries	5
		Social Fund	5
		Statutory Sick Pay	3
Total	1322	Total	1641

Universal Credit	Issues	Other Related Issues	Issues
Eligibility, entitlement, calculation	180	General Benefit Entitlement	160
Work Capability Assessment	60	Food Voucher	12
Claiming Process	59	Overpayments	11
MR & Appeals	43	Fuel Voucher	9
Housing Costs Element	18	Blue Badge	5
Form Filling & Checking	17	Council Tax Energy Rebate	4
Poor Administration	6	Disability Bus Pass	2
Rent Restrictions	5	Household Support Fund	2
Sanctions	5	NHS Low Income Scheme	2
Complaints	4	Cold Weather Payments	2
Waiting Times for Payments	3	Other	102
Transfer from Legacy Benefits	2	Total	311
Alternative Payment Arrangements	1		
Bedroom Tax	1	Total Benefit Issues	3718
Other	40		
Total	444		

Equal opportunity monitoring

Gender

Female	56%
Male	42%
Unknown	2%

Age Range

16 To 24	5%
25 To 34	12%
35 To 44	17%
45 To 54	20%
55 To 64	27%
65 To 74	13%
75 To 84	5%
85 To 94	1%

Ethnic Group

Arab Or Arab British	2%
Asian Or Asian British	3%
Black Or Black British - African 2	2%
Black Or Black British - Caribbean	1%
Mixed - Other Mixed Background	1%
Mixed - White and Asian	1%
Mixed - White and Black Caribbean	1%
Not Stated	5%
Other Ethnic Group	1%
White - British	81%
White - European	1%
White - Irish	0%
White - Other White 2	1%

Accommodation Type

Council House	2%
Homeless	5%
Housing Association	31%
Owned Outright	11%
Owned With Mortgage	12%
Private Rental	20%
Safehouse	1%
Sheltered/Supported Accommodation	3%
Sofa Surfing	1%
Staying With Friends/family	5%
Thirteen Group	9%

Marital Status

Single	43%
Co-Habiting	5%
Divorced	12%
Married/civil Partnership	19%
Separated	6%
Widowed	7%
Unknown	8%

Living Arrangements

Couple With Children	14%
Couple Without Children	10%
Others Sharing	3%
Single Female No Children	19%
Single Female With Children /pregnant	23%
Single Male No Children	23%
Single Male With Children	5%
Unknown	3%

Employment Status

House Person	1%
Long Term Sick	45%
Full Time	4%
Part Time	7%
Self-Employed	1%
Retired	14%
Student	1%
Temporary Sick	2%
Unemployed	20%
Carer	4%
Unknown	1%

Unitary Authorities

Middlesbrough	87%
Redcar & Cleveland	10%
Stockton	1%
Hartlepool	1%
Darlington	1%

Disabilities (342 people)

Self-identified as disabled	48
Registered disabled	287
Unknown	7

Clients Accessing Service by Ward

Acklam	1%	North Ormesby	1%
Aycliffe West	0%	Norton South	1%
Ayresome.	2%	Norton West	1%
Belmont	0%	Nunthorpe	0%
Berwick Hills And Pallister	4%	Ormesby	1%
Billingham Central	1%	Park	3%
Billingham East	1%	Park East	0%
Billingham South	1%	Park End and Beckfield	3%
Boldon Colliery	0%	Parkfield And Oxbridge	1%
Brambles And Thorntree	4%	Roseworth	1%
Brotton	1%	Rural West	0%
Central (Middlesbrough)	10%	Saltburn	1%
Coatham	2%	Skelton East	1%
Coulby Newham	2%	Skelton West	1%
Dormanstown	3%	South Bank	4%
Eaglescliffe	1%	St Germain`s	0%
Eston	4%	Stainsby Hill	1%
Fairfield	0%	Stockton Town Centre	1%
Grangefield	0%	Stokesley	1%
Grangetown	2%	Teesville	2%
Great Ayton	0%	Trimdon	1%
Guisborough	2%	Village	1%
Hartburn	0%	West Dyke	1%
Headland & Harbour	1%	Yarm	1%
Hemlington	3%	Zetland	1%
Ingleby Barwick East	0%		
Kader	0%		
Kirkleatham	1%		
Ladgate	1%		
Larkswood	0%		
Linthorpe	1%		
Loftus	0%		
Longbeck	1%		
Longlands And Beechwood	5%		
Mandale And Victoria	2%		
Marton East	0%		
Newcomen	1%		
Newport	11%		
Newtown	1%		
Normanby	2%		

Sources of information

Cleveland Housing Advice Centre CharityLog

Middlesbrough Advice Partnership CharityLog

Middlesbrough Council Financial Inclusion Group (FIG)

Middlesbrough Council

Mahmoud Shehata – Joint Centre Manager

Email: mahmoud@chac92.co.uk

Treasurer's Report

Thank you: CHAC is able to help thousands of people each year due to the support and commitment of many organisations and people.

The cost-of-living crisis is impacting households and families across the country, but especially those who are most vulnerable. Here at CHAC we managed the impact of this by adapting our activities focusing on our core areas of activity, dipping into our reserves and trimming our expenditure. The biggest rise is for our energy costs, which increase by 500%, followed by our general expenses which are affected by the huge rise in inflation rate.

Grants over 3 to 5 years which were awarded in 2020, 2021 and 2022 did not allow for such big increases in energy and general expenses costs, which will put more pressure on our reserve.

CHAC played an essential part in supporting communities over the Covid-19 period and as we emerged from months of restrictions and life started to regain its normal patterns, looking forward to renewed growth, and optimistic that we could build on the goodwill we have generated, to raise funds to enable us to grow and service our causes, but find ourselves self-starting to struggle.

As the cost of food, fuel and accommodation rises, more people are having to turn to us for support, further exacerbating the situation. General costs of running day to day activities as well as back office administrative requirements have also become difficult to predict. Not only do materials and fuel cost more, but staff who themselves are facing higher living costs need to be paid more. And whereas during the pandemic, the Government responded by providing covid grants and other supporting programmes, help with the current crisis has not been forthcoming.

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

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

In 2022, the charity received a total of £290,099 voluntary income, we are particularly grateful for the funding support of all organisations listed below.

Middlesbrough Benefit Take-Up Campaign and outreach hub advice on behalf of Middlesbrough Council contributed 24%, CHAC on the job training project contributed 29%, rolling grants contributed 35%, and one-off grants 12%. The Charity also received a special grant from the Tudor Trust to support our Staff wellbeing, which was highly appreciated by our Staff and volunteers.

The Charity reserve was maintained at 6 months' running cost during 2022 which was equivalent to £125,000.

Outlook:

It is difficult to predict what will be happening in the next 12 months or so, but I can confirm that funding in hand or promised for 2023 is scheduled to be received on time and we don't anticipate any significant short fall. The Charity Managers, and Trustees are working hard to secure additional funding, find creative ways to continue and expand our activities, meet our priorities for 2023 listed in page 16 of this annual report, and avoid any cuts in the vital services we provide

Conclusion: The resources were expended in accordance to fund providers' policies and conditions. Pages 59 and 71 below detail income received and how it was expended. Pages 63 and 64 enfold the Trustees report, page 66 provides a statement of financial activities, and page 67 encloses the charity's signed balance sheet.

Naomi Smith

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



INCOMING RESOURCES	2022	2021
	£	£
Henry Smith Charity	35,200	0
Garfield Weston Foundation	25,000	25,000
29th May 1961 Charitable Trust	5,000	5,000
Middlesbrough Council Sustainability grant	0	10,000
Souter Charitable Trust	3,000	3,000
Hilden Charitable Fund	5,000	0
Bernicia Foundation	0	5,000
B Charitable Trust	20,000	10,000
Middlesbrough take up and hub contract	98,125	59,864
Charles & Elsie Sykes Trust	3,000	3,000
Newcastle Building Society Community	3,000	0
Rothley Trust	2,000	2,000
Tudor Trust	20,000	27,000
Charles Hayward Foundation	5,000	0
Hadrian Trust	4,000	2000
ESF	20,000	0
Sir Jules Thorn Charitable Trust	0	1,250
Allen Lane Foundation	0	5,000
Archer Trust	3,000	2,000
Pilgrim Trust	0	15,000
Community Foundation Resilience Fund	15,000	15000
Albert Hunt Trust	7,000	5000
Barbour Foundation	0	5,000
William Leech Charity:	1,500	0
William Webster Charitable Trust	3,000	0
1989 Willian Trust /Co Community Foundation	5,000	5,000
Evan Cornish Foundation	0	4,454
Ashworth Trust	0	3000
Awards for All England	5,000	8,700
Dickon Trust C/O Community Foundation	0	2000
People's Postcode Trust -neighbour	0	20,000
W G Edwards	0	540
Speedomick Foundation	2,000	2,000
Arnold Clark	0	1,000
Routes to work	0	1,511
Charitable G Payroll Giving Expenses	65	64.71
Total incoming resources	289,890	248,384
Investment	209	0
	290,099	

Charity registration number 1152785

**CLEVELAND HOUSING ADVICE CENTRE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

CLEVELAND HOUSING ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

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

CLEVELAND HOUSING ADVICE CENTRE

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Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 12

CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their annual report and financial statements for the year ended 31 December 2022.

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

Objectives and activities

Objectives and aims

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

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

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

Significant activities

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

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

Achievements and performance

During this year the charity increased its advice capacity by a further 36 hours, delivered its services from 2 main offices and 14 hubs in Tees valley. We have provided advice, support and help to over 13,000 people on a wide range of presenting problems, such as eviction, debt, homelessness, and welfare payment issues., which resulted in improving their quality of life.

Financial review

Reserves policy

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

Structure, governance and management

Governing document

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

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

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

Recruitment and appointment of new trustees

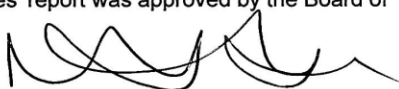
Trustees are appointed by the board of the trustees.

CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

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



Miss N Smith
Trustee

27 January 2023

CLEVELAND HOUSING ADVICE CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CLEVELAND HOUSING ADVICE CENTRE

I report to the trustees on my examination of the financial statements of Cleveland Housing Advice Centre (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

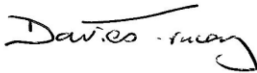
Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Craig Davies ICAEW
Davies Tracey



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

Dated: 27 January 2023

CLEVELAND HOUSING ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
<u>Income from:</u>							
Donations and legacies	3	289,890	-	289,890	224,684	23,700	248,384
Investments	4	209	-	209	6	-	6
Total income		<u>290,099</u>	<u>-</u>	<u>290,099</u>	<u>224,690</u>	<u>23,700</u>	<u>248,390</u>
<u>Expenditure on:</u>							
Charitable activities	5	<u>287,182</u>	<u>-</u>	<u>287,182</u>	<u>237,385</u>	<u>-</u>	<u>237,385</u>
Net income for the year/ Net movement in funds		2,917	-	2,917	(12,695)	23,700	11,005
Fund balances at 1 January 2022		<u>112,316</u>	<u>78,700</u>	<u>191,016</u>	<u>125,011</u>	<u>55,000</u>	<u>180,011</u>
Fund balances at 31 December 2022		<u>115,233</u>	<u>78,700</u>	<u>193,933</u>	<u>112,316</u>	<u>78,700</u>	<u>191,016</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CLEVELAND HOUSING ADVICE CENTRE

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	8		24,196		22,337
Current assets					
Debtors	9	72,200		-	
Cash at bank and in hand		101,986		190,744	
		<u>174,186</u>		<u>190,744</u>	
Creditors: amounts falling due within one year	10	<u>(4,449)</u>		<u>(22,065)</u>	
Net current assets			169,737		168,679
Total assets less current liabilities			<u>193,933</u>		<u>191,016</u>
Income funds					
Restricted funds	12		78,700		78,700
Unrestricted funds			115,233		112,316
			<u>193,933</u>		<u>191,016</u>

The financial statements were approved by the Trustees on 27 January 2023


 Miss N Smith
 Trustee

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

Cleveland Housing Advice Centre is a Charitable Incorporated Organisation.

1.1 Accounting convention

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

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

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

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

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

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

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

Basic financial assets

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

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2022	2021	2021	2021
	£	£	£	£
Hub & campaign advice project	98,125	59,864	-	59,864
Donated services and facilities	171,765	163,309	23,700	187,009
Training agreements	20,000	1,511	-	1,511
	<u>289,890</u>	<u>224,684</u>	<u>23,700</u>	<u>248,384</u>

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	209	6

5 Charitable activities

	Charitable Expenditure 2022	Charitable Expenditure 2021
	£	£
Staff costs	161,290	126,589
Depreciation and impairment	4,367	4,819
Fund raising consultancy	4,069	3,000
Middlesbrough access advice	18,971	20,170
Training tutors	40,007	27,791
Motor and travel expenses	4,619	5,866
Accountancy, bookkeeping and legal fees	6,873	3,720
IT development consultancy	16,109	16,066
Repairs and renewals	-	1,694
Subscriptions	1,942	1,456
Rent, rates and water	12,947	10,504
Insurance	1,469	847
Light and heat	1,241	1,230
Telephone, fax and internet	5,904	5,191
Postage, printing and stationery	3,907	5,260
Cleaning and sundries	3,125	3,007
Bank charges	342	175
	287,182	237,385
	287,182	237,385

6 Trustees

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

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

7 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	7	7
Employment costs	2022	2021
	£	£
Wages and salaries	145,885	111,116
Social security costs	11,920	7,116
Volunteers subsidies	3,485	8,357
	161,290	126,589

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

8 Tangible fixed assets

	Leasehold improvements £	Fixtures and fittings £	Total £
Cost			
At 1 January 2022	30,744	49,773	80,517
Additions	1,483	4,743	6,226
At 31 December 2022	32,227	54,516	86,743
Depreciation and impairment			
At 1 January 2022	22,862	35,318	58,180
Depreciation charged in the year	2,104	2,263	4,367
At 31 December 2022	24,966	37,581	62,547
Carrying amount			
At 31 December 2022	7,261	16,935	24,196
At 31 December 2021	7,882	14,455	22,337

9 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Trade debtors	72,200	-

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

10 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Deferred income	11	-	15,000
Trade creditors		2,791	5,484
Accruals and deferred income		1,658	1,581
		<u>4,449</u>	<u>22,065</u>

11 Deferred income

	2022 £	2021 £
Arising from Deferred income	-	15,000

Deferred income is included in the financial statements as follows:

	2022 £	2021 £
Deferred income is included within:		
Current liabilities	-	15,000
Movements in the year:		
Deferred income at 1 January 2022	15,000	13,125
Released from previous periods	(15,000)	-
Resources deferred in the year	-	1,875
Deferred income at 31 December 2022	-	15,000

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2021 £	Movement in funds Incoming resources £	Balance at 1 January 2022 £	Movement in funds Incoming resources £	Balance at 31 December 2022 £
Restricted fund	55,000	23,700	78,700	-	78,700

The purpose of the restricted fund is to provide 50 on the job training placements and support for ex-offenders, young people at risk and people who are both socially and economically excluded to move them closer to the labour market.

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

12 Restricted funds

(Continued)

Transfers between funds

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

13 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 December 2022 are represented by:						
Tangible assets	24,196	-	24,196	22,337	-	22,337
Current assets/(liabilities)	169,737	-	169,737	89,979	78,700	168,679
	<u>193,933</u>	<u>-</u>	<u>193,933</u>	<u>112,316</u>	<u>78,700</u>	<u>191,016</u>

14 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).



Staff, Volunteers and Trustees enjoying a well-deserved Christmas outing in Dec 2022 after working through a hard year. "Team work makes the dream work ".

Cleveland Housing Advice Centre CIO

Charity number: 1152785

Financial Conduct Authority number-FRN 627715

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Cleveland

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Twitter: <https://twitter.com/AdviceCleveland>

Serving

The Community since 1992

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

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<https://www.gov.uk/government/organisations/charity-commission>

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