



CLEVELAND HOUSING ADVICE CENTRE

Charitable Incorporated Organisation Number 1152785

Financial Conduct Authority Number-FRN 627715



From crisis to clarity,
we stand with you
through every challenge.

Annual Report & Accounts Year Ended 31/12/2025



MIDDLESBROUGH
ADVICE
PARTNERSHIP



advice UK

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

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Chair's Report

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

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

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

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

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

Malcolm Bateman - Chair

E-mail: malcolm@chac92.co.uk

Mission & Aims

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

Equality and Diversity Policy

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

CHAC's Impact - Client Story

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

CHAC's successful outcomes also impact positively on our staff and volunteers' morale, improving retention, and enhancing trust between us and the local community.

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

Client Story

Dear Sir or Madam,

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

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

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

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

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

Kind regards

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

What does the project do to sustain its purpose?

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

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

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

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

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

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

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

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

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



Priorities Last Year – Next Year

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

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

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

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

Environmental Strategy

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

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

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

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

Middlesbrough Hubs

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

Redcar and Cleveland Hubs

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

Essential Information

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

Other information

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

Trustees

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

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

Members of the Trustee Board



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



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



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



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

Management Team

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



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

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



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

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



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

Staff during 2025

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

Senior staff and volunteers

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

Independent examiner

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

External quality auditors (AQS)

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

Bank

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

Legal and HR Advisors

Avensure Limited
South Central, 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 70% of beneficiaries, Redcar & Cleveland 20%. Stockton-on-Tees 8%, Hartlepool, and Darlington 2%. CHAC training program for the hard-to-reach adult attracts beneficiaries from all over the North East.

Who benefits

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

Number of clients

For year ending 31 December 2025, the charity was contacted 53913 times, resulting in 4854 people receiving one to one advice /support, 348 signposted to other providers, and 39342 people receiving general advice; an increase of 17.5% from 2024. The majority came from the most deprived wards in the area. (For more stats, please see page 48.)

Membership

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

- Advice UK
- Child Poverty Action Group (CPAG)
- NCVO (National Council for Voluntary Organisations)
- Middlesbrough Voluntary Development Agency (MVDA)
- National Association of Welfare Rights Advisers (NAWRA)
- National Homelessness Advice Service (NHAS)
- Middlesbrough Financial Inclusion Group (MFIG)
- RightsNet



Middlesbrough Advice Partnership (MAP)

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

CHAC Community Money Advice (Debt Centre)

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

Meetings, Conferences, and External Audits during the year

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

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

External organisations involved during the year.

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

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

Financial Conduct Authority (FCA). FRN: 627715

The charity is regulated by the Financial Conduct Authority.

Advice Quality Standard (AQS)

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

Quality assurance

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

Policies and Procedures

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

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

General Data Protection Regulations

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

Insurance policies in place

Professional Indemnity
Employer's Liability
Public & Products Liability
Office

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

Mahmoud Shehata and Leona Gellatly (Joint Centre Managers) each received an



award in recognition of 25 years of service. Mahmoud joined CHAC in 2000 and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, to manage the Charity. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting CEO until the end of 2016, and Joint Centre Manager in Jan 2017. Mahmoud

manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley. Leona started her career with CHAC in 2000 and moved up the charity management ladder to become a Welfare Advisor in 2003, a Senior Supervisor/Caseworker in 2006, and the Centre Manager in 2014. In October 2015 Leona took maternity leave and returned in Aug 2016 on a part-time basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client. needs. From November 2021 Leona returned on a full-time basis.

Area Description - Tees Valley

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

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

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

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

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

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

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

Stockton: 32.5%

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

Middlesbrough: 33.8%

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

Redcar and Cleveland: 34.2%

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

Hartlepool: 33.6%

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

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

Key socio-economic challenges -Tees Valley

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

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

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



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

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

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

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

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

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

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



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

The charity provided complex debt advice from its debt advice centre in Middlesbrough in affiliation with Community Money Advice (National Debt Charity). CHAC worked in partnership with Northern Gas Network providing energy advice for people struggling with the current cost of living crisis and energy price increases to enable them to stay safe and warm during the winter period. We also worked with local NHS Social Prescribing teams, through their Waiting Well Program, to ensure that patients receive the help needed to reduce social and financial isolation during critical stages of their treatment journey to facilitate better recovery outcomes.

Over the past year, our advisers have provided extensive support across a wide range of issues. We assisted 4,854 clients through 9,666 individual contacts, addressing 10,158 distinct advice areas. Notably, 87% of these clients were new, reflecting a year-on-year increase of demand for our services. Key areas of support included benefits advice (over 5,601 cases) and debt or utilities advice (over 120 cases). We also saw a significant rise in external referrals (348) and a rise in households referred to the local

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

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



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

The Year Ahead...

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

Mahmoud Shehata & Leona Gellatly

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Core Services- What does CHAC do to achieve its purpose

CHAC provides free advice to local people covering welfare benefits, housing, and debt issues. We mitigate problems arising from these issues, such as homelessness, repossessions, evictions, domestic violence, anxiety, stress, social isolation and poverty. We liaise with third parties on their behalf and represent them at welfare tribunals, for example when the DWP refuse or reduce an award. Navigating the ever-



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

At the heart of our work is providing practical assistance and financial support to a variety of groups, including the unemployed, individuals with low earnings, people with disabilities, children, retirees, caregivers, and those facing illness. We also offer intensive support for individuals dealing with mental health issues, dementia, learning disabilities,

older adults, and those for whom English is not their first language.

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

Key offerings during 2025: -

Welfare Benefits and Housing

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

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

Debt

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

Energy - Northern Gas Network affordable warmth project

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

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

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

Welfare Benefits Appeals

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

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

Face-to-Face Outreach and Home Visiting Services

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

Welfare Advice in the Community on behalf of Middlesbrough Council

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



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

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

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

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

NHS Waiting Well Program

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



CHAC plays a vital role in reducing financial and housing burdens, which in turn improves patients' mental wellbeing and better prepares them for their upcoming treatment. Patients often face concerns like being unable to work and struggling to pay bills or living in substandard housing, all of which can negatively affect their recovery. This pilot program is funded by Durham and Tees Valley through the County Durham Community Foundation (CDCF) now called Point North and managed by local NHS Waiting Well practitioners. CHAC has been actively involved in

providing support through referrals, primarily from the Social Prescribing Team in Redcar & Cleveland. CHAC offers specific services, including budgeting advice, money management, welfare benefits advice, and assistance with claiming benefits, all designed to ease financial stress and improve patients' overall wellbeing and medical treatment outcomes.

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

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

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

CHAC's delivery in Redcar & Cleveland



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

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

On-the-Job Training Project Empowering Transitions.

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

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

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

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

Household Support Fund-Middlesbrough Council

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

Case studies

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

Case study. Debt Building Resilience and Independence

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

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

Client voice: - "I was nervous about reaching out, but CHAC helped me understand money, get on top of my bills, and help me cope."

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

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

Case study. Unreasonable Rent Increase and Habitability Concerns

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

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

Casse study. Navigating Complex Housing and Benefit Entitlement Issues

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

Leona Gellatly. Joint Centre Manager
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Staff and Clients Wellbeing

Promoting Wellbeing and Independence: At CHAC, we prioritise enhancing the overall wellbeing of our clients, focusing on independence, reducing isolation, and improving quality of life. Our services empower individuals to manage their finances during



challenging periods, enabling them to remain secure in their homes while addressing critical personal and family health issues. We also place a special emphasis on supporting older people, often vulnerable due to fixed retirement incomes. By addressing the unique challenges of this demographic, CHAC ensures vital assistance reaches those who need it most. During 2025 CHAC distributed 250 warm packs and Carbon Monoxide alarms donated by Northern Gas Networks, to help old people go through the winter. The picture to the left shows one of the recipients supported to stay warmer this winter.

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

Supporting Staff Wellbeing and Team Achievements: CHAC recognises that staff wellbeing is integral to delivering high-quality services. Flexible working arrangements empower staff to balance personal and professional commitments effectively. A



supportive workplace culture encourages open discussions around mental health. By providing self-education tools and coping strategies, CHAC fosters resilience among its team, mitigating risks of stress and burnout. CHAC believes in acknowledging the hard work of its team. In the summer of 2025 CHAC staff enjoyed a relaxing boat trip along the

river Tees, culminating in an enjoyable lunch and then a team quiz. Management work hard to ensure a positive, supportive, and rewarding environment for our team and continue to create pathways to stability, security, and a better quality of life for those we service

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

Health and Safety

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

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

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

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

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

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

During 2025, thanks to a government grant CHAC Installed an air source heat pump which is 300% more efficient than our existing heating system. To date the charity saved 35% on its heating bills and lowered our carbon footprint by around 13% a year. Creating a warm office environment is essential for both employee well-being and efficiency. By incorporating optimal temperatures, calming decor, and good lighting we have transformed our office into a space where our staff and volunteers feel valued and inspired. A welcoming office not only boosts morale but also enhances the overall work experience.



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

Preventative Strategies, Clients' Care, and Equal Opportunity Monitoring

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

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

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

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

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

Ex-offenders – Prisoners- Breaking the offending cycle.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Equal opportunity monitoring during 2025

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

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

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

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

Clients' care and feedback

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

Q1. How long did you wait for first appointment ?		Q2. How were you treated by our reception staff?		Q3. How well did the advice you received address your issues?	
Less than 1 wee	47%	Well	99%	Well	98%
1 - 2 weeks	42%	Undecided	0%	Undecided	1%
3 - 4 weeks	10%	Poorly	0%	Poorly	0%
Over 4 weeks	0%	Not Answered	1%	Not Answered	1%
Not answered	1%				
Q4. How well you kept informed about the progress		Q5. How well did we listen to what you had to say?		Q6. Would you recommend us to someone else ?	
Well	96%	Well	98%	Yes	99%
Undecided	3%	Undecided	1%	No	0%
Poorly	0%	Poorly	0%	Not Answered	1%
Not Answered	1%	Not Answered	1%		
Q7. Are you satisfied with the outcome of your case?				Some clients were still waiting for outcomes for instance due to delays in DWP making decisions on claim forms therefore were not able to answer	
Yes		84%			
No		5%			
Not Answered		11%			
Q8. Has our service helped you with one of the following (please tick only one)...					
Feel more able to be involved in the community, access employment,					
a better awareness of your rights, etc; or					34%
Improve your mental or physical health; or					15%
Improved your quality of life in general?					48%
Not Answered					3%
Q9. Do you have any questions/suggestions that may help us improve our level of service?*					
Clients Voices					
The service we received was 100% , very happy with Shelly and the support she gave us.					
Very Good Service.					
Client said we could not help her because she was claiming everything she was entitled to.					
Everyone was brilliant and helped a lot, told other people to come to your service for help.					
Very happy with the support I received and I also signpost people I know to your service.					
Service was brilliant the advisor was lovely.					
done a fantastic job.					
happy with the help from Lucas, if it wasn't for him I don't think we would have got PIP.					
I was happy with the service and have no suggestions.					
Shelly was awesome, things work just fine if its not broken don't fix it.					
No I think the service is brilliant.					
Everything was brilliant, the staff were all brilliant.					
Lucas was so kind, I don't normally access service and do things my self but I am glad I did.					
10/10 very helpful really pleased.					
was very happy with the service very helpful and wouldn't have claimed otherwise.					

Testimonials

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



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



Dear Shazana
I would Just like
to thank you for
your time & patience
help me fill my
form in,
Without places like
your organization
People like myself
would greatly Struggle
many thanks



Shelly, Thankyou so very
very much for helping me
with the forms and getting
me financial help, I can
now put my heating on
without worrying about the
cost and also get a few
treats for myself with
the extra money
lots of love

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

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

Staff Training and IT Development

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

Essential Training Overview

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

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

CHAC Training Objectives, Risk and Compliance

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

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

Skills and Knowledge Training for Staff

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

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

Identifying Training Needs

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

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



Training Delivered in 2025

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

Training Focus for 2026/2027

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

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

Commitment to Excellence

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

Leona Gellatly

Joint Centre Manager

Email: leona@chac92.co.uk

IT Training and Development

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

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

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

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

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

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

Lucas Ainsworth, Senior Caseworker

lucas@chac92.co.uk



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



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

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

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

Workload

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

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

Monitoring

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

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

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

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

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

Outcomes

We measure the success by: -

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

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

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

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

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

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

Impact

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

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

Internal audits & assessments

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

External audits & assessments

Bi-annually, an external partner organisation undertakes a similar exercise reviewing a randomly selected number of cases. These reviews 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' cases are randomly selected and audited for quality, equal opportunity, data protection procedures and safeguarding.

Employee and volunteer performance reviews

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

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

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

Coherence with policies, aims, and objectives.

Measurable achievement of activities, effectiveness and quality measured against the defined targets set at the outset.

User feedback on services via satisfaction questionnaires.

Placement provider's satisfaction.

Trainee progression within and on leaving the project.

Management effectiveness.

Administrative systems operation.

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

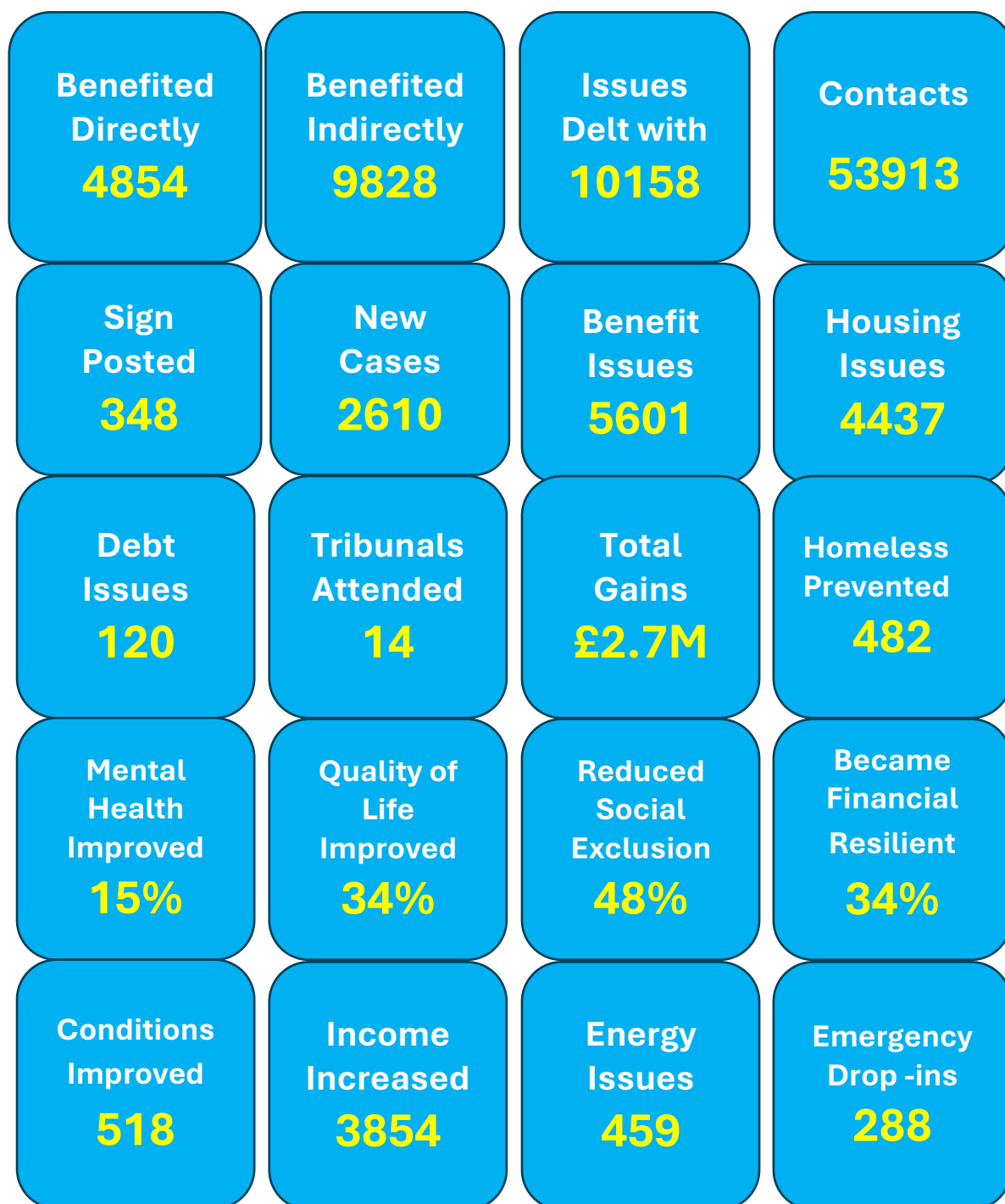
Measurement against objectives.

Placements and outcomes by period.

Quality control.

Trainee's satisfaction.

Our Year in Numbers



Treasurer's Report

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

2025 Financial Performance

During 2025, the Charity received a total income of £377,879. Our income streams were diversified as follows:

24%: Various time-limited grants

21%: Middlesbrough Council (Welfare advice delivery across 11 community hubs)

20%: National Lottery

20%: CHAC On-The-Job Training project

6%: Northern Gas Network (Energy advice for the Tees Valley)

6%: Central Government grants (Carbon footprint reduction initiatives)

3%: Local NHS (Social Prescribing team support)

The Charity's total expenditure for the year was £374,314.

Reserves and Staff Investment

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

Outlook for 2026

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

Conclusion

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

Naomi Louise Smith

Naomi @chac92.co.uk

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

Charity registration number 1152785 (England and Wales)

**CLEVELAND HOUSING ADVICE CENTRE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

CLEVELAND HOUSING ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

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

Charity number (England and Wales)

1152785

Independent examiner

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

CLEVELAND HOUSING ADVICE CENTRE

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Balance sheet	5
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CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

Objectives and activities

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

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

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

Significant activities

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

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

Achievements and performance

Significant activities and achievements against objectives

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

Financial review

Reserves policy

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

Structure, governance and management

Governing document

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

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

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

Recruitment and appointment of trustees

Trustees are appointed by the board of the trustees.

CLEVELAND HOUSING ADVICE CENTRE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

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



Miss N Smith
Trustee

13 January 2026

CLEVELAND HOUSING ADVICE CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CLEVELAND HOUSING ADVICE CENTRE

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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



Craig Davies ICAEW
Davies Tracey

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

Dated: 13 January 2026

CLEVELAND HOUSING ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

CLEVELAND HOUSING ADVICE CENTRE

BALANCE SHEET

AS AT 31 DECEMBER 2025

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

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



Miss N Smith
Trustee

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

Cleveland Housing Advice Centre is a Charitable Incorporated Organisation.

1.1 Accounting convention

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

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

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

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

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 2025

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.

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

3 Donations and legacies

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

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>2,223</u>	<u>10</u>

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

5 Expenditure on charitable activities

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

6 Net movement in funds

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

7 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 2025

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	9	9
	<u> </u>	<u> </u>
Employment costs	2025	2024
	£	£
Wages and salaries	196,272	194,416
Social security costs	21,992	16,141
Volunteers subsidies	19,262	8,700
	<u>237,526</u>	<u>219,257</u>

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

9 Taxation

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

10 Tangible fixed assets

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

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

11 Debtors

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

12 Creditors: amounts falling due within one year

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

13 Restricted funds

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

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

Previous year:

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

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

Transfers between funds

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

CLEVELAND HOUSING ADVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

14 Unrestricted funds

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

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
General funds	175,306	276,116	(327,089)	28,205	152,538
	<u>175,306</u>	<u>276,116</u>	<u>(327,089)</u>	<u>28,205</u>	<u>152,538</u>
Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	181,873	245,469	(298,515)	46,479	175,306
	<u>181,873</u>	<u>245,469</u>	<u>(298,515)</u>	<u>46,479</u>	<u>175,306</u>

15 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 December 2025:			
Tangible assets	53,246	-	53,246
Current assets/(liabilities)	99,292	54,048	153,340
	<u>152,538</u>	<u>54,048</u>	<u>206,586</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	47,843	-	47,843
Current assets/(liabilities)	127,463	27,715	155,178
	<u>175,306</u>	<u>27,715</u>	<u>203,021</u>

16 Related party transactions

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



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

Cleveland Housing Advice Centre CIO

Charity number: 1152785

Financial Conduct Authority number-FRN 627715

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The Community since 1991

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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