



CLEVELAND HOUSING ADVICE CENTRE
(CHAC)

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1152785
16 Borough Road, Middlesbrough, Cleveland. TS1 5DW



Annual Report & Accounts Year Ended 31/12/2020



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Mission & Aims

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

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

Equality and Diversity Policy

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

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

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

Environmental Strategy

Although this project is not an environmental project, and as such will not immediately or actively address local environmental issues, all Partners, Agencies and Beneficiaries are actively encouraged to be committed to environmental sustainability and the prudent use of natural resources. All those participating adhere to CHAC recycling policies of all waste such as paper, glass, plastic and ICT related items. Volunteers and trainees are encouraged and paid for using public transport.

Access to Services

All services free of charge including representations.

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

Opening Times:

Monday – Friday 09.00-17.00
To personal callers at 16 Borough Road,
Middlesbrough, TS1 5DW.

Community Hubs welfare advice: appointments and drop-in availability
(Before national lockdown and COVID-19 restrictions)

Newport Settlement, St Paul's Road, TS1 5NQ	Monday	09:00-12:00
Hemlington Library, Cross Cliff, TS8 9JJ	Monday	13:30-16:30
Thorntree, Birkhall Road, TS3 9JW	Tuesday	13:00-16:00
	Friday	09:00-12:00
Easterside Hub, Broughton Avenue, TS4 3PZ	Wednesday	09:00-12:00
Grove Hill, Bishopton Road, TS4 2RP	Wednesday	13.00-16:00
	Thursday	13:00-16:00
North Ormesby Hub, 2 Derwent Street, TS3 6JB	Wednesday	09:00-13:00
	Friday	09:00-16:00

For further information: -

-Tees Valley Women's Centre, South Bank, TS6 6XG
For appointments (Women Only). 01642296166

For further information: -

<http://www.teesvalleywomenscentre.org.uk>

In-house Facilities

Accessible for wheelchairs
Ground floor interviewing
Interpreters on request
Disabled facilities



Essential Information

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

Other information

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

Trustees

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

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

Members of the trustee board

Mr Malcolm Bateman BA Hons, PGCE. (Chair)



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

Ms Naomi Smith BA Hons, (Treasurer & Secretary).



Started her career volunteering at CHAC providing Welfare Rights advice, while she was doing an access course at a local college followed by BA degree in Social Work at Teesside University. Elected as a trustee in 2006. This year she is making the change from working as management in a domestic abuse support agency to working as a social worker in North Yorkshire. She will be supporting vulnerable families from a whole range of backgrounds who require Social work intervention. She is really looking forward to a new challenge this year, working with those in need. E-mail: naomi@chac92.co.uk

Mr Bernard Brydon.



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

Mr Graham Williamson BA English.



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

Centre joint managers

The day to day running of CHAC is shared between Mahmoud Shehata and Leona Gellatly and all the decisions are made collectively. This job sharing is working well and is cost effective, it brings 18 years' experience of working together as well as complementing each other's varied experience. Every other week the Joint Centre Managers hold a staff meeting whereby all staff give their feedback, and final decisions are made.

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



Strategic management and fundraising pedigree with strong national exposure, 33 years' business management experiences, an active member in various local and national consultation groups. Joined CHAC in 2001 as an independent fundraiser, and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, and jointly developed CHAC to what it is now. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting CEO until the end of 2016, and Joint Centre Manager in Jan 2017.

Mahmoud manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley. E-mail: mahmoud@chac92.co.uk

Miss Leona Gellatly



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

basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client needs. E-mail: leona@chac92.co.uk



Staff numbers during 2020

Full time paid staff:	4
Part time paid staff:	3
Full time Volunteers	14 (Average)
External Tutors	2
IT Consultant	1

Senior staff and volunteers

Margaret Foster-LLB (Hons)	Senior adviser/caseworker
Lucas Ainsworth- BA(Hons)	Senior adviser/caseworker
Alexander Bateman	Adviser/caseworker
Ian Wilson BA	Senior administrator
Tahira Selby	Adviser/caseworker
Shelly Morte	Adviser/caseworker
Yvonne Knight	Receptionist (started Oct 20)
Denis Bennison	Receptionist (left April 20)
Akram El Gabry	IT 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, Fax: 01642 606004
Email: team@daviestracey.co.uk

External quality auditors (AQS):

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

Bank:

Yorkshire Bank, Central (Virgin Money)
7 Linthorpe Road, Middlesbrough
TS1 1RF. Sort Code: 05 06 01

Area of benefit:

For Advice: Tees Valley, which includes the following unitary authorities;-Middlesbrough, Redcar & Cleveland, Stockton-on-Tees, Hartlepool and Darlington, in which Middlesbrough represent 94% of the total advice provided and Redcar & Cleveland 5%. For Training: Tees Valley, North Yorkshire, West Yorkshire, Northumberland, Tyne and Wear and County Durham.

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 2020, the total number of clients was 12,100. The majority came from the 22 most deprived wards in the area (see advice centre enquiries segmented by wards, 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 Advice Partnership (MAP)

Middlesbrough Advice Partnership (MAP): -

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

Meetings, Conferences, and External Audits during the year (due to COVID-19 most of these meeting took place by Zoom or Microsoft Teams video conferencing).

Executive Members meetings	4
Executive Members policy reviews	2
Staff (CHAC)	26
External Audits (CHAC)	2
Other Providers	6
Middlesbrough Financial Inclusion	4
Middlesbrough Partnership	8
Local Conferences	6
Fund Providers	8
National Conferences	3
Open advice days	4

External organisations involved during the year:

- Middlesbrough CAB
- Actes (Achieving Change Through Enterprising Solution)
- Middlesbrough Council Welfare Rights Unit
- Age UK Teesside
- Middlesbrough Council
- Middlesbrough Council Public Health
- Humankind
- Tees Valley Women's Centre Limited (TVWC)
- Job Centre Plus

Advice Quality Standard (AQS)

Awarded by the Recognising Excellence Ltd, for general help with casework in Housing, Debt and Welfare benefits on the 31/07/ 2014 and renewed on 31/07/2020 for a further 2 years (Audit took place by Microsoft team video conferencing)

Financial Conduct Authority (FCA)

The charity debt advice is regulated by the Financial Conduct Authority.

Quality assurance

CHAC has 31 years' experience in delivering these services in the local community and the quality of its advice is assured in several ways. Firstly, as a member of Advice UK, CHAC is subject to policies and procedures as set down by Advice UK. Secondly, through CHAC's Advice Quality Standard (AQS) awarded by Recognizing Excellence Ltd for general help with casework in Housing, Debt, and Welfare benefits on the 31/07/14, which the charity retained on 31/7/20 through external audits. Thirdly, by the provision of training and quality of advice assessments developed between all the local advice providers which ensure uniformity and consistency throughout the local advice work sector, and finally the charity debt advice is regulated by the Financial Conduct Authority (FCA). CHAC is well connected into the service environment in Middlesbrough and has strong links into agencies such as Job Centre Plus and housing providers.

Policies in place Last reviewed 31/12/2020

- Equal Opportunities
- Child Protection / Vulnerable Adult
- Environment
- Confidentiality
- Health, Safety and Risk Assessment

General Data Protection Regulations

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

Further information about CHAC:

Please visit CHAC website: <http://www.chac92.co.uk>

Charity Commission website:

<http://www.charity-commission.gov.uk>

<https://www.facebook.com/groups/2506018839709053>

<https://twitter.com/AdviceCleveland>

Or

Contact: Ian Wilson on

Tel: 01642 254544

E-mail: ian@chac92.co.uk



Area Description

Before COVID-19 pandemic (1/1/2020 to 16/3/2020)

The context to the work of CHAC is its location in Middlesbrough, an urban area of high deprivation. The 2019 IMD average score ranked it as the 6th most deprived local authority area in England. Seven of its wards rank in the 100 most deprived in England. Figures from the ONS show unemployment at 9.1% (fallen from 11.3%), compared to a national average of 3.6%; for those in employment. It is a multi-race community with a recent high influx of refugees. Asylum seekers & refugees increased from 1 in 220 in 2015 to 1 in 150 of the local population in 2019, the largest in the UK. The area suffers from a high crime rate (mainly theft and burglary), much of which is linked to drug and alcohol related issues. There are proportionately more women in employment than men, most of that is low paid and part-time. Many people are caught in the credit and loan culture, which has led to the increase of personal debt amongst local people. Crime rate has increased by 27% in average across all types of crimes since 2015.

During COVID-19 restrictions (17/3/2020 to 31/12/2020). Information from Public Health England (PHE)

The rate of people per 1,000 employees who had been made redundant or took voluntary redundancy more than doubled from the quarter April to June 2020 to July to September 2020. The rate for July to September 2020 is also almost triple that of the same quarter in 2019. The proportion of those claiming unemployment benefits more than doubled between March and May and has remained at a similar level until October. These figures may not yet reflect the true impact of the pandemic.

Lockdown meant significant impacts on businesses in terms of turnover and impact on the workforce. In the 2-week period ending 31 May, just over 25% of the area workforce was on furlough and just under a quarter of enterprises across all industries had experienced a decrease in turnover of more than 50%. At the end of July 2020, the take-up rate of the furlough scheme was highest in those aged 16 to 24, of whom a little under a half of all eligible employees were on furlough leave, and lowest in those aged 45 to 54, of whom just over a quarter were on furlough leave. At the end of May 2020, the Self-Employment Income Support Scheme (SEISS) take-up rate was 7 in 10. This dropped to 6 in 10 by the end of August.

Self-reported mental health and wellbeing worsened during the pandemic. Adults experienced high anxiety levels and low happiness levels in the week immediately preceding the first national lockdown and the 2 following weeks. Prevalence for both indicators was more than double the average for 2019. Prevalence for both these has since declined but has generally remained above 2019 levels up to the week of the 4 Oct 2020.

Numbers of people with dementia and Alzheimer’s have fallen during the pandemic, partly due to patients not accessing services where assessment and diagnosis would take place.

There has been a reduction in many types of police-recorded crime between February 2020 and April 2020. Total crime fell by a third during this period and was a quarter lower in April 2020 than the same month in 2019. An exception to this pattern was drug offences, where levels rose between March and April 2020 and have continued to rise. Recorded figures for drug offences were over a fifth higher in April 2020 and over two-fifths higher in May 2020 compared with the same months in 2019.

Around a fifth of adults perceived anti-social behaviour levels in their local area to have decreased during the pandemic period and a similar proportion reported experiencing or witnessing anti-social behaviour in the last 3 months. Over half of parents reported that their child aged 10 to 15 years old was spending 5 or more hours online, with more than 1 in 10 children spending 9 or 10 hours online during May and June 2020. Over a tenth of parents reported that their child had encountered one or more negative online experiences in the last month.

Indices of multiple deprivations for wards in England, Index of multiple deprivation areas rank, Jan 2019. 1 is the most deprived ward and 8414 the least deprived. (Office for National Statistics).

Source: Office of National Statistics (Mid 2017)	Middlesbrough	Stockton On-Tees	Redcar & Cleveland	Hartlepool	Totals
Estimated residents	134,855	186,300	139,100	90,200	550,455
Number of households	55,164	72,953	57,441	37,385	222,943
Residents describing their health as good	65%	67%	63%	64%	
16-74 years old having no qualifications	37%	31%	36%	39%	
Unemployment rate for economically active	6.2%	5%	5.2%	5.5%	
Indices of deprivation 2019, rank out of 354 local Authorities in England, where 1 was the most deprived Area and 354 the least deprived	6	88	49	18	

What does the project do to achieve its purpose?

It provides one to one advice on statutory rights to people who are homeless, threatened with homelessness, or living in poor conditions. The advice covers all range of welfare and housing benefits available, and all types of debt and arrears.

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

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

It assists clients to complete claim forms and it carries out benefit checks as a matter of course to identify unclaimed benefits.

It provides free representation in person at Appeal Tribunals, before County Courts, and in Social Fund Reviews which includes all required preparations and submissions.

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

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

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

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

What does the project do to sustain its purpose?

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

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

It will continue to work with local and national partners in developing preventative strategies for vulnerable groups, such as those in debt or living in poor conditions.

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

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

It will continue to develop strategies with, for, and among partner professionals who are dealing with prisoners' rehabilitations and young people at risk of offending, and aims to convince the statutory sector that it is more cost efficient to provide this type of on-the-job training and employment support rather than traditional day care or medical models of intervention, using the excellent outcomes achieved in previous years. On average, each person excluded from the labour market costs the health and social care sector over £14,000, a cost which could be alleviated if programmes were in place that allowed and supported residents who are socially excluded from the labour market to gain employment.

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



Priorities last year –next Year

In last year's Annual Report 2019, we aimed to develop and maintain our services in a number of ways for 2020:

- Maintain all the charity accreditations and provisions. (achieved)
- Maintain community Hubs and campaign outreach sessions with Middlesbrough Advice Partnership. (achieved)
- Maintain training on Charity Log and Universal Credit System. (achieved)
- Maintain CHAC staff training for Welfare and Debt. (achieved)
- Maintain CHAC on the job training for disadvantaged people (achieved)
- Upgrade charity website (achieved)
- Invest in energy-efficient equipment. (achieved)
- Employ a debt caseworker (achieved)
- Upgrade disabled facilities in the building. (achieved)

Other achievements (wasn't planned during 2020): -

We took the opportunity over the spring and summer periods of restrictions to refurbish our Centre both inside and outside, taking into consideration PHE (Public Health England COVID-19 Social distancing rules. We're pleased with the results and it makes for a much nicer environment for staff, volunteers and clients.

In the next 12 months (2021), 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 to extend their skills to cover a wider range of welfare, debt and housing issues.
- Increase our capacity to deal with complex casework as well as deal with the increasing number of new clients resulting from the COVID-19 Economy downturn.
- Employ a welfare caseworker (representation)
- To go totally paperless by the end of 2021



Another year has passed and I am honoured to continue as Chair of Trustees for CHAC.

I would like to open by saying a huge thankyou to everyone involved in the operation of CHAC, all staff and volunteers, management and the other trustees for continuing to support and manage to provide an excellent, and essential, service through very difficult times. I would also like to take this opportunity to remember our colleague Jayne.

This past year has been very challenging for everyone and I am pleased to see how everyone at CHAC has been so committed to continuing and growing the charity and services.

Working has had to adapt to more technology-based processes, remote appointments and home working, but equally a face-to-face service has continued where this is essential and whilst maintaining strict COVID-19 procedures.

New working can often result in changes to service quality but I am happy to say that CHAC has continued to provide an excellent service to support those who need it most.

As ever CHAC continues to provide support in all aspects of Welfare Benefit and Housing to those who would otherwise have to face the complex world of benefits and housing regulations. Without support many people would falter or simply be unable to cope with the legal issues and challenges which ultimately have a huge financial impact and can lead not only to poverty, debt and homelessness, but can also have an impact on physical and mental health, an often-hidden consequence of poor decisions.

I cannot praise everyone at CHAC highly enough for their continued efforts and support to help everyone, whatever the issue may be. In addition, issues of debt and financial advice are a growing area within CHAC with staff now undertaking training to enable additional support in this area to be offered and increased.

I truly believe that CHAC offers a service second to none in these areas and demonstrates great success, including great results at first tier tribunal, an often daunting and difficult process without the proper support and knowledge. This

service and support will continue for many years as CHAC continues to provide a high-quality service to an ever-wider range of people across a broader area.

I am pleased to see that the refurbishment of the building has resulted in significant improvements for everyone and provides a great base from which to operate. I would also like to mention the other trustees for their continuing support, commitment and expertise, ensuring that CHAC operates to the highest possible standards.

I also want to offer thanks to Mahmoud for his excellent work in ensuring that CHAC continues to receive funding from many different organisations and that we are also in a great position to offer the service for a very long time to come. This is reflected in the positive feedback we regularly receive from funders.

CHAC continues to be successful not only because everyone involved is dedicated, committed, keen to improve and expand their skills and eager to help those who need it, but because everyone also believes in what we do and they cooperate beyond that of merely colleagues. CHAC is like a family and that ethos has always been promoted and encouraged and it is so apparent whenever I speak to staff, volunteers, management and the other trustees.

I hope to be a part of CHAC for a long time ahead and to see support offered where needed to the largest amount of people at the same great quality. Again, a huge thank you to everyone.

Malcolm Bateman

Chair

E-mail: malcolm@chac92.co.uk



It is the custom that the managers' report provides a statistical overview on all aspects of CHAC's main provisions. However, we decided to focus on how the project has responded to the immediate COVID-19 crisis and the support that we have been able to provide throughout the crisis from day one of lockdown with no interruption in provisions. For 2020 stats and outcomes please see pages (46-49).

CHAC has invested in its IT infrastructure to ensure that all staff are able to work remotely from home but still work collaboratively. We invested in Office 365 with all its cloud-based capabilities including OneDrive and SharePoint. Much of our documentation is now stored securely on SharePoint whilst client case notes are also cloud based using the third party CharityLog system. This means that on by taking home a laptop and the few remaining pieces of paperwork it was instantly possible to shift from working on client cases at the office to home with no degradation in quality.

For the safety of everyone and to comply with the law the project had to withdraw from face-to-face advice during the first national lockdown in March 2020, but instantly switched to providing assistance via telephone and email and communication amongst staff members were handled via WhatsApp and Microsoft Teams (video conferencing). Subsequently the Charity developed plans to operate and provide its services under any tier including national lockdowns.

A home working manual started on the 2/4/2020 with the objectives to collect data from staff and volunteers on how best we can work remotely, comply with charity accreditations, AQS procurers, and data protection issues.

Our IT is more up-to-date and incessantly providing the training necessary for all our staff, volunteers and trainee to employ it fully for the benefits of our clients.

Staff, volunteers and trustees

None of our staff were "furloughed" at any stage. All our staff and volunteers are needed to deal with any surge in demand for our services. We have actually increased our staff by a further part time paid admin assistant and adding to our advice team, a part time caseworker to meet challenges ahead.

A working day starts with all staff and volunteers uploading their daily activity reports to Chac's one drive before 10:00 am, listing the number of clients they are advising, main issues and rolling work from previous working day, followed by individual feedbacks to staff and volunteers from (Joint Centre Managers) which includes updates, support, and problems solving.

There are three key online packages that the staff use on a daily basis, benefit calculator with the ability to work out any unclaimed benefits, CharityLog to record all contacts with clients and what took place, outcomes, also referral can be made to other providers, and Net advisor (an online information system which Citizens Advice has developed to provide updated information on current advice issues).

On Monday all staff and volunteers update the online staff meeting agenda for the Wednesday staff, Microsoft team video conference which takes place at 14:00 every Wednesday, one or two trustees normally join this Wednesday video conference. Friday morning between 9:30 am and 11:30 am all staff and volunteers do individual training and self-learning by accessing several packages the charity purchased recently to improve advice quality online.

We are fully aware of how much COVID-19 could have a detrimental effect on our staff's wellbeing, and have supported them by not only maintaining their employment and remote training in such anxious times, but also by maintaining the highest level of safety that we could achieve and providing and paying for fitness courses online, and making money available to use to pay for support, supervision, mentoring or counselling, or for individual wellbeing activities, to address any stress and exhaustion.

We have kept all staff aware of all that was going on with the charity and the decision to renovate the office whilst we had the chance, was well received, and resulted in input from all staff and volunteers, including some of the work being carried out by them in their own time.

After each staff Microsoft team video conference meeting each Wednesday, we made time to address social interaction restrictions by playing a quiz, or a game of bingo. We set up a WhatsApp group for staff including volunteers and trainees to keep in contact with each other. To coin a phrase our Staff, have "picked up the new norm and ran with it".

The support received from our trustees was invaluable, not just by providing organisational support but also by providing essential training to our staff in welfare advice, safeguarding issues, data protection and engaging with our partners organisations to prevent homelessness and isolations, making sure that our policies are updated in particular health and safety, and ensuring the wellbeing of everyone involved with the delivery of our services, joining in our on-line staff meeting and inviting staff to their trustees meeting to make sure that all help and support needed is brought to their attention.

We have held our annual Xmas party on-line, attended by all the staff, volunteers, trustees and their partners, started by the Chair speak, toast for absent friends, Xmas quiz and Xmas bingo.

The team are now much stronger both individually and collectively. The charity has benefitted enormously by the changes we have made to our working routine and to our office. It has been hard work for all but well worth the result.

The charity continued to recruit and train volunteers from traditionally underrepresented groups and making its services more accessible to members of the black and minority ethnic groups. As a result, our services were provided to 437 clients from black and minority ethnic groups.

Clients

Since Jan 2020 and during Lockdowns jointly with our partner organisations we have provided advice, support and help to over 12,100 people on a wide range of presenting problems, such as eviction, debt, rent arrears, homelessness, and welfare payment issues. We also increased our telephone and on-line-advice beyond Tees Valley to include North Yorkshire, Durham, and Tyne & Wear.

For the period between 4/8/2020- 31/12/2020: After complete refurbishment and highest compliance with COVID-19 Healthy and Safety procedures, the Centre was opened on 3/8/2020 for in-house face to face appointments. The new normal is working seamlessly so far.

We employed a new technology. "KOMP" is a one-button computer, made specifically for isolated individuals who have little to no experience using smartphones, computers and tablets. With KOMP, (they basically have to turn it on and that's it) and has solid functionality regarding video calling. These devices are provided for clients who are shielding and unable to use advance technology to help

the communicating with us to help them resolve their welfare problems or using

We started our outreach services on 21/9/2020 for clients who have an area in their homes which we can observe the COVID-19 restrictions, or by meeting with people acting on their behalf or using video conferencing or the KOMP machine.

We continued to provide free representation in person at Appeal Tribunals on behalf of our clients using conference calls, and staying online during the full length of the hearing to provide support (Tribunals Courts are closed for appearing in person)

For the joint hubs and campaign outreach advice in the community services, we maintained strong contacts with all Middlesbrough Advice Partnership (MAP) staff and managers by telephone, emails and WhatsApp groups, which provide links and solutions to clients' problems. Middlesbrough Partnership share a CharityLog cloud-based system among its partners, which provides updates on referred and shared clients.

The collaboration on the MAP project continues to be helpful in strengthening links between partners and identifying new opportunities for joint delivery.

Frontline staff continue to work as a team and feel more connected and confident in their communications when seeking guidance or information from other workers or managers to assist clients.

Quarterly meetings between senior managers and frontline staff have taken place to discuss referral processes and protocols.

CHAC on Job training for prisoners, ex-offenders and young people at risk

Since the 16/3/2020 (Lockdown) we have paused, recruitment for our training program for ex-offenders and young people at risk of offending, however, we have kept the trainees who started their training in Jan /Feb 20 to help and assist CHAC's clients in completing benefit application on-line and refer clients to other service providers. The recruitment for CHAC's on the job training program started again on Monday 24/8/2020. Due to COVID-19 restrictions, our intake for CHAC's on the job training program is reduced from 50 per year to 20 per year, the number is continuously reviewed on par with Public Health England Advice. This number will increase when restrictions in relation to social distancing are relaxed.

In the first 3 months of 2020 the project provided on the job training for disadvantaged/ disaffected residents at risk of offending in Tees Valley. The training

programme ties into the Regional Economic Strategy (targets regarding unemployment), and other local or thematic strategies (providing work and training for people who are socially excluded). The project also meets long-term regional objectives for reduction of crime in the community.

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

- i. Targeting the service to a hard-to-reach client group through empathy and perseverance in building up the confidences and abilities of our beneficiaries in a non-threatening environment.
- ii. Removing barriers to training and employment through: - awareness training, model of action planning, peer group influence, appropriate rewards, teamwork, and full participation in the decision-making process. Delivering services that are needs driven, encouragement and assistance in applying for paid employment, supplying first employment reference and post-employment support. Overcoming any literacy and numeracy problems. Subsidising unaffordable costs such as transport and childcare. Helping with any debt, housing and other welfare problems.
- iii. The private sector participation in offering full time or part time employment.
- iv. The design and management of the project through detailed consultation and involvement of all the providers, training supervisors, external consultants, and tutors, taking into consideration feedback from prisoners and young people themselves. This consultation is ongoing throughout the project's duration.

Practical results:

In the last 5 years 300 beneficiaries have left CHAC to enter paid employment. 100 out of 120 prisoners / ex-offenders who completed CHAC's on the job training program are in employment or started self-employment or moved to other positive outcomes and 109 have not reverted to crime so far since they left the project. 135 out of 180 young people at risk gained full or part time employment and 20 started in further education.

Yvonne statement *I am a lady of certain age who has worked all her life in the hospitality industry until raising a family as a late mum. When it became necessary to start work, I was not in good health suffering depression from the sudden loss of my mum and COPD. I decided to redefine myself and enter modern life and gain digital skills. With no bites at employment, I sank deeper, I was given a voluntary position in the adult learning sector which I gave my heart and soul to only be let down after years of empty promises. Once again back on the hamster wheel I was referred to triage who put me on a Business Admin course about the only thing I hadn't done. From this they sent me to CHAC to do 4 weeks work experience. I felt like I had found my ideal but still so wary because of my previous experience. Four weeks turned into eight then COVID struck, the day prior to lockdown they asked would I return after lockdown I said yes. Not really expecting it CHAC called two days after lockdown was lifted and they asked me back. Immediately I started webinar training with NAHS courses including Homelessness and Housing, Eligibility for Housing assistance Caseworker skills and Welfare Rights, although only on reception and admin these courses have been greatly beneficial when passing clients onto caseworkers a greater understanding of the client's needs. Then the best day ever I was asked would I like to work for CHAC from 1st December as part time receptionist. Since then, I have started a Level 1 Digital skills course just to freshen up my skills, with more training in the pipe line. I really feel CHAC has given me a new chance at life. Through CHAC, I now have a future.*

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

AQS (Advice Quality Standard)

The charity retained its AQS accreditation until 31 July 2022 as a result of an audit by Recognising Excellence Ltd external assessors which took place in July 2020 via Microsoft Team video conferencing and remote access to the charity's management and CharityLog records. (Access to charity clients files was carried out in line with data protection act and General Data Protection Regulations).

The Advice Quality Standard (AQS) is the quality mark for organisations that provide advice to the public on social welfare issues. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients.

The AQS is owned by the Advice Services Alliance (ASA) and is managed by a committee of individuals with expertise in quality and the advice sector. The

assessment process is independently managed by Recognising Excellence. In addition, since 2018 the “Quality of advice: peer review for benefits casework” has been adopted by Middlesbrough Advice Partnership (MAP), which is made up of CHAC, Middlesbrough Citizen Advice Bureau (CAB), Actes, Age UK Teesside, and Middlesbrough Council Welfare Right Unit, ensuring that all partners are working to common standards and delivering the same level of service using common tools and approaches.

The provision of an assured quality service does mean a significant investment in staff time, resources, and employment of outside consultants to carry out internal audits, not just at the application stage, but also on an on-going basis. We consider this investment worthwhile, as it means the people of Tees Valley are receiving a high-quality service, inspected and approved by an external agency.

Challenges ahead and priorities for the next 12 months (1/1/2021-31/12/2021)

COVID-19 has forced significant changes upon society in a very short period of time and will doubtlessly continue to do so for some time to come. The medium and long-term impacts on our client base are hard to predict but it seems likely that, with ongoing economic downturn, they will be negatively impacted and require further support to ensure that they are accessing the benefits they are entitled to.

It is also likely that we will begin to see people who are going to be accessing the benefits system for the first time who will need support to understand the vagaries of what is a complicated and difficult to understand system.

In the coming year, the challenge will be to maintain our capacity to deal with complex casework as well as deal with the increasing number of new clients. The development of these services, and the maintenance of existing advice services, is dependent upon both our current funding remaining stable, and new funding opportunities being identified and secured.

To overcome challenges

We will continue during 2021 to launch live and digital radio advertising campaigns with local and regional radios to reach people affected by the COVID-19 Crisis, in particular people aged 65 and above, with mobility needs, mental health issues, loneliness /isolation or serious illness, who haven't been contacted, assisted, or facilitated since the COVID-19 outbreak and lockdown in March 2020. We aim to provide welfare and debt advice and refer clients to partner organisation both within their localities and nationally.

We will continue to provide advanced on-line training for our staff, volunteers and trainees to extend their skills to cover a wider range of welfare, debt and housing issues.

We will continue to apply for long term and short-term grants locally and nationally supported by the charity excellent outcomes and its positive impact on the local community.

Jointly with our delivery partners (MAP) we aim to explore the development of social enterprises by carrying out further feasibility exercises; extend our social policy and campaign work using a targeted approach through the use of social media, including Facebook and Twitter; continue to develop ICT and promote the partnership through the further development of interactive tools, including a digital diary system, and delivering the appropriate training.

Trustees, staff and volunteers training

For the period between 1/4/2019 to 16/3/2020, before national Lockdown

During the first three months of 2020, Staff, Volunteers and Trustees received in house and external training. The training was a mixture of instructor-led classroom, interactive, coaching and mentoring, workshops, seminars, computer-based and e-learning and short courses, the training covered the following aspects of our work: -

External

- Time to reflect on your own charity's safeguarding practice.
- Sessions on understanding your own thinking biases and why they are important in relation to safeguarding.
- The opportunity to develop your critical thinking skills and how you can implement these practices across your team.
- Time to discuss, share learnings and network with other small charities.
- Lloyds Bank Foundation's Skills Based Volunteering consultation event. The workshop included: -
- Experience of SBV initiatives (whether you have a lot of experience or little to none).
- How SBV can support the Charity's work.
- Needs and preferences regarding SBV support.
- CPAG- Universal Credit for people with ill health and disabilities
- CPAG Representation at First Tier Tribunal
- DWP Partner Information Event
- St Johns Ambulance Emergency first aid at work training

- IT Training with external consultant.
- Microsoft/Introduction to Office 365
- Microsoft 365 Fundamentals
- Microsoft/Office 365 for the End-User
- Microsoft/MS-030: Office 365 Administrator
- Microsoft/ Office 365 Administration and Troubleshooting
- Microsoft/Office 365 Management
- Quick Start is for OneDrive.
- Keep in touch and stay productive with Teams and Office 365, even when you're working remotely (OneDrive).
- Upload files and folders to OneDrive, so you can get to them from anywhere, on almost any device.

Internal

The staff continued to receive 3 hours training session every Wednesday delivered by Malcolm Bateman (Chair), Leona Gellatly (Joint Centre Manager) and Lucas Ainsworth (Senior Caseworker). The training covered all aspects of our day-to-day service delivery which included:

- Universal, Credit.
- Benefit calculation.
- Industrial Injuries Disablement.
- Interview sessions observations.

For the period between 1/4/2020 to 31/12/2020, COVID-19 national Lockdown

- Understanding Homelessness and Housing: Local Authority Duties
- Introduction to Eligibility for Housing Assistance
- Ending a Tenancy: A Tenant's Rights
- Casework Skills: Good Practice
- Safeguarding Training
- Council Tax Basic Principles
- Understanding Mental Health First Aid and Mental Health Advocacy in the Workplace



- Introduction to Debt
- Magistrates Court Fines
- Tribunal Jurisdiction
- Explain types of threat when using Data
- Impact of keeping Data secure and protection of Data
- Outline Software and tools for protection of device.
- Show difference between trustworthy and untrustworthy Sources
- Look at insecure and secure websites and risks
- Identify Legislation and summarise key points
- Business implications of sharing Data
- Breaches of on-line security /Health and Safety Legislation when using digital equipment
- Risk to personal safety and possessions when using Data devices
- Risk to safety in public places using devices and data
- Attended Challenging WCA Decisions
- Cache Level 2 Certificate in Counselling Skills Unit 1 & 2. (Learning Curve)
- Gained a Level 1 MLC - IA- Maths and English
- NCFE Cache Level 2 Certificate in Understanding Autism (Learning Curve)
- Induction to Autism
- Welfare Benefits and the Coronavirus
- Coronavirus Support from HMRC (Chartered Institute of Taxation)
- Models of Administration Justice (NAWRA)
- Telephone Appeal Hearings (Durham Welfare Rights)

Training providers

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

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

Learning Curve Group <https://www.learningcurvegroup.co.uk/>

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

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



Planned Training for 2021/2022

Housing Adviser Role- Expected Knowledge	Mandatory Knowledge	Knowledge to be prioritised based on local/organisational need
<p>In depth knowledge of Security of tenure, rights and obligations</p> <ul style="list-style-type: none"> • In depth knowledge of Allocations, Homelessness law, Local Housing Allowance, Choice Based Lettings, Exclusions, Transfers, Succession • Disrepair remedies – overview but referral to specialist at earliest opportunity. • Advocacy and negotiation on housing issues • Checking validity of NoSP • Homeless prevention • Referral to support agencies • Relationship breakdown and impact on security of tenure - overview but referral to Specialist/Family Solicitor at earliest opportunity. • Housing adaptations – local schemes • Mobility and Home swap schemes • Applying for priority e.g. medical • Challenging priority banding decisions • Liaising with environmental health and tenancy relations 	<p>Homelessness Duties Homelessness Reduction Act: Progress Homelessness Prevention Case Studies Homelessness Advice Next Steps Housing Status & Security of Tenure Social housing & Allocations Introduction to Welfare Benefits Universal Credit: Overview Developing Advising, Interviewing & Casework Skills Possession Proceedings Introduction to Eligibility.</p>	<p>Temporary Accommodation Antisocial Behaviour and Harassment Prisoners Housing Rights Young People, Housing and Homelessness Relationship Breakdown, Domestic Abuse & Homelessness Prevention Understanding Suitability of Accommodation Houses in Multiple Occupation: Mandatory Licenses Understanding Tenancy Deposits Debt Advice & Prevention of Homelessness Maximising Income for Tenants</p>
<p>Triage Role – Expected Knowledge</p>	<p>Mandatory Knowledge</p>	<p>Knowledge to be prioritised based on local/organisational need</p>
<p>Recognise when a client is homeless or at risk of homelessness either through rights to occupy accommodation ending or current accommodation being unsafe or unreasonable to occupy</p> <ul style="list-style-type: none"> • Understand key requirements of homelessness legislation (a) eligibility (b) priority need (c) legally homeless and provide clients with information to make a homeless application. • Help clients to obtain information required to get more specialist help. 	<p>Recognising Homelessness & How to Help Introduction to homelessness inquiries (half-day briefing) Understanding Homelessness & Housing: Local Authority Duties Housing Status & Security of Tenure Developing Advising, Interviewing & Casework Skills</p> <p>Complete effective interviews gathering relevant information and understanding when to seek more information from clients</p>	<p>Antisocial Behaviour and Harassment Young People, Housing and Homelessness Young People, Housing and Homelessness Relationship Breakdown, Domestic Abuse & Homelessness Prevention Understanding Suitability of Accommodation Houses in Multiple Occupation: Mandatory Licenses</p>

IT Training- (Added by Lucas Ainsworth, Senior Caseworker)

Over the past twelve months clearly the biggest challenge that face CHAC was the COVID-19 pandemic. Thankfully, as this report will explain, we were well placed, perhaps the best placed of local charities, to cope with this change.

In previous years CHAC has heavily invested in our IT systems by purchasing subscriptions to Microsoft Office 365, by purchasing sufficient laptops to ensure all staff and volunteers can have their own laptop and by keeping on retainer an experienced IT consultant.

We had therefore already embedded into our processes and our staff systems of work which included using cloud-based storage as the default for all files. Caseworkers used their OneDrive accounts to store their files rather than having things stored on specific computers. We have SharePoint's set up for collaborative document storage to enable staff throughout the organisation to access key documents wherever they maybe. Our case management system, CharityLog, is also cloud based.

Because of this when the office was forced to close with the national lockdown on 23 March 2020 the very next day our staff were able to continue their work from home seamlessly and continue to assist both our existing clients and new clients.

Lockdown provided the opportunity to continue to expand our use of our IT systems. We have created a spreadsheet which is used to track new clients to allow us to ensure that, despite everyone being at home, new clients are not missed and are contacted promptly. We have been able to continue to hold staff meetings virtually using Teams and have even used the software to support our Trustee meetings and our Christmas celebration.

The fact that so much of our system is now cloud based and flexible meant that CHAC was able to complete a successful audit by AQS despite never being able to hold a single preparatory meeting face to face or indeed being able to meet with the auditor face to face. All documents were accessible via the cloud and all meetings were hosted on Teams.

Equally because we had moved in this direction over the course of several years this meant that our staff were able to adjust to the new ways of working with very limited issues.

We have continued to investigate opportunities to expand our use of IT to reach

clients during these times and afterwards. We have signed up to a rental agreement with No Isolation and are renting one of their KOMP devices. Originally intended to digitally excluded elder relatives to access video chats we are experimenting with using it as an easy way of holding outreach sessions remotely. Unfortunately, due to the level of restrictions on movement during the year, it has not yet been possible to use with a client but it is currently placed in a local charity and we hope that as restrictions ease, we will be able to make use of it.

The rest of our IT infrastructure mostly remains unchanged. Our internet service provider upgraded our wireless access point at our offices which will hopefully provide a faster and stronger signal when we are able to return full time. We have also invested in some new mobile phones to replace our life expired existing ones. We have also entered into some additional SIM only contracts to give more staff data and call time they can use to deal with clients whilst working from home.

We have also launched a new Facebook group and now have a presence on Twitter to make it easier for us to share updates and interesting information with the wider community.

In conclusion whilst the past twelve months have been challenging due to relentless focus on embracing all the advantages of modern IT systems, especially the true enterprise level systems offered by Office365, CHAC has been able to react to the COVID-19 pandemic swiftly with no interruption or decline in the quality of our service delivery. Clients who accessed our services throughout the periods of lockdown in 2020 received a different style of service to what they would have received in 2019 but the quality was no less.

Focusing on the coming twelve months in terms of IT our focus will be in maintaining the high standards that we have shown we are capable of delivering no matter our physical location or separation from each other. We will also continue to be keenly looking for any further opportunities to leverage our existing systems and experiences to aid service delivery.



Staff COVID-19 new normal experience

Wearing all of the PPE equipment and carrying out the various sanitizing duties have all slowly but surely become 'normal' now. Working from home and away from our colleagues or should I say, family, because that is what we all feel about each other, was particularly hard, initially. Then we set up a WhatsApp Chatgroup 'CHACgroup' This proved to be a lifesaver as once again, even though we couldn't all be in the same room together like before, the CHACgroup had brought us together again, this time via social media. Once again, there was the familiar banter, jokes, teasing, but also much needed training, help and advice. But despite this awesome addition to the CHAC family, I slowly felt myself sinking for a few days and suddenly becoming down and depressed. I was trying to hide this, but somehow, two of the team members picked up on this and they both contacted me privately to enquire as to how I was. They were there with their usual love, support and much needed help and advice. Almost immediately I could feel my spirits lifting. This was so awe-inspiring, and made me feel so loved. On another occasion I was a few days late with my daily updates. I received a very caring email from one of the line managers to ask if I was ok. If everything was okay with my family. Being away from the office but meeting every week via Microsoft Teams, our team managers encouraged each and every one of us to enrol in extra training programs to improve our wellbeing. I have attended a few webinars now, one which was held by NAWRA. It was a nationwide one with participants from right across the spectrum of Welfare Benefits, including, I believe, some members of the DWP. During that Webinar, and I came to fully appreciate the role of our senior administrator who has kept CHAC running and coming in at all hours to pick up the post etc. scanning it and sharing it with us on Microsoft SharePoint. Many of the Caseworkers and Tribunal Representatives were telling how they felt stymied by the Lockdown as they could not get into their offices, receive their post. He stops at nothing to ensure that we all receive our post and that all Submissions, MR's, Letters etc. are posted to their various destinations on time. Another course I was encouraged to undertake was a Level 2 in Understanding Autism. As I had had a few clients with Autism and some with Co-Occurring health conditions, it was something that I felt would benefit my work at CHAC and enable me to better help my clients on the Autism Spectrum. At the time of enrolling – whilst still putting in my hours at CHAC – I had thought it would be a quick course. How wrong was I. It was very full on and challenging, but also very interesting and insightful. It was a six-week course, and once again, I felt under pressure, and as always, there was my line managers, pushing me and encouraging me, I am happy to say that I passed the course and received a certificate. Since taking this course, I have had several new clients all with varying types of Autism and the course has really helped me to ask them more specific questions. I am now booked in for several webinars and online training courses for self-development and improving my working skills. With the continued help and support of my CHAC family I am going from strength to strength.

Tahira. Caseworker

The new normal has quickly adapted its self as did working from home, with our handbook of rules and procedures regarding Covid19 and our face masks, face visors, gloves and sanitiser we were all ready to get back to normal assisting our clients in our lovely new renovated building with excitement. With all the procedures in place we have been allocated one day per advisor in the building for appointments only that clients have met conditions and agreed to the procedures for a face-to-face interview if not able to resolve or help via the telephone, once the client is seen and we clean around the desk and chairs and back out of the building as soon as possible. For me seeing clients face to face again was refreshing as my telephone skills and communication skills via the telephone and email have had to improve massively due to Covid19 and working from home as I feel a face to face interview with certain clients you can gain a little more information required as it is easier for the client to open up rather than on the telephone and working from home has not been as easy ride, thankfully through the months I mastered the best times to phone clients My face-to-face interviews has generally been like in the past, but now with a 2-meter distance and face mask and visor a few steams up of my glasses but I finally got there and made a client laugh at the same time!! Our new normal will keep on changing with Government rules and restrictions to keep staff and clients all safe and I believe no matter what the new normal rolls on to be our amazing team of staff will be there

throughout changing and amending where ever necessary and still giving clients our very best usual service. I feel our team is stronger than ever and have supporting each other throughout the last 6 months not just with work but encouragement and moral as I'm sure you will understand everybody I think at some point in this awful pandemic has had low days and lacked motivation but with our team and our WhatsApp group which we communicate with there is always somebody there to make you feel better and sometimes have a giggle. I also really enjoy our team meetings and how team managers s made quizzes for us, even playing a game of Bingo at the end just picks us up and we feel like were altogether again, I especially enjoy the winning part of it as well! Shelly. Volunteer caseworker

COVID-19 struck relatively unexpectedly in that it was known to be circulating for a few months beforehand, slowly stretching its way across the globe, but the actual massive impact was sudden and significant. Monday March 16th was fairly typical in most respects but by Monday March 23rd the whole country was locked down and CHAC was closed to staff and the public by any means other than telephone or digital. Thankfully CHAC was able to flip almost overnight and change our service delivery instantly from primarily face to face to exclusively telephone (with a smattering if email and postal correspondence). Enabled, primarily, to our adoption of Cloud based technology through Microsoft 365 and CharityLog and the provision of laptops for every member of staff. Documents were on SharePoints and client records on CharityLog meaning all staff could access them remotely. Ian was able to upload post to SharePoint for Caseworkers to access remotely and process and they could send things to him via email or through CharityLog and SharePoint for printing and sending to clients or other organisations. Careful use of spreadsheets enabled the tracking of client enquiries so that clients got a swift response from available caseworkers (with notes then going onto CharityLog). At no stage has a problem been encountered that couldn't be worked around eventually. Sometimes remote working was sub-optimal (for instance completing a PIP form over the phone is a nightmare compared to doing it face to face) but thanks to our digital infrastructure and the staff's willingness to adapt to our new circumstances at no stage were we rendered incapable of assisting the public. And now we find ourselves returned to the office facing new challenges to our way of working. Firstly there is the extra equipment which we must wear to protect ourselves and our clients. Finding a face shield/mask combination that doesn't result in foggy glasses or a foggy face shield has been a particular challenge (one which happily I do now seem to have overcome). Remembering to maintain distance from other staff, to regularly sanitise hands, to wipe down surfaces after use by yourself of client have gone from strange impositions to second nature. Clients have proven amendable to our requirements (I don't think any have yet complained). We have resumed limited face to face advice with a range of changes, we have moved become far more adept as utilising the full breadth of the tools offered to us by Microsoft 365 (being able to undertake an audit fully remotely is surely a highlight of just how powerful these tools are!) and we have remained the same ragtag gang of people that are united by our desire to help our clients and our enjoyment of each other company and personalities. The CHAC WhatsApp is the scene of many lively exchanges which have certainly helped keep my morale up during the harder parts of this strange new world we find ourselves in. In any event I think the way that CHAC and our staff have acquitted ourselves during this time stands testament to our strength as an organisation. Lucas. Senior Caseworker

Collaboration with University of Alicante (Universitat d'Alacant) Spain



In April 2019, CHAC entered into a collaboration agreement with the University of Alicante to provide research facilities for their administration and business management students. The aim of the research is to look closer at the UK benefits system, in particular the newly introduced Universal Credit system, and attempts to understand whether the reforms are delivering the expected

results, “reducing dependency while protecting the poorest “. It sets out the data on the effects of welfare reform on households, individuals, communities and services across England. This study also explored areas such as the experiences of claimants in registering a claim and understanding Universal Credit, their job-seeking activity and attitudes towards work, and their experiences of budgeting and sanctioning. Interviews were conducted with the claimants between July 2019 and August 2019, approximately seven and eight months after they began their Universal Credit Claim activities. There is a mutual benefit for both the University and CHAC, as CHAC has access to all the research carried out and its data management and this well-managed and accessible data allows others to validate and replicate findings. Unfortunately, due to the COVID -19 pandemic, all student placements from University of Alicante was paused until further notice, However Carolina Bonmati currently working with Alicante Local Government, kept in touch, maintaining the strong link between CHAC and the University of Alicante.

(Picture above is for Miss Carolina Bonmati Fuertes (Research student from University of Alicante).

Jayne Maria Baines 15/09/1960-02/08/2020

Despite everything COVID-19 threw at us, the darkest moment was losing one of our colleagues Jayne after a brave fight against cancer. Jayne joined CHAC in 2013 and became a valued and beloved member of our team almost immediately. She contributed significantly to the smooth running of the charity and was one of the



focal volunteers who was involved with the Hub Advice Service from its inception. With her gentle smile but steady hand she made sure that all the clients received maximum attention and the help they came for. Jayne had a lovely manner with clients attending the office and often clients would come in and ask for her, just to chat to or to get things of their chest if they were feeling a little downbeat or just needed someone to share their troubles with. Jayne brought compassion, care, common sense and positive

attitude towards any problem, she loved helping people despite the struggles she was facing herself and had a fantastic work ethic. We will remember her fondly for her zest for life and truly hope she is proud of the work we are doing.

Mahmoud Shehata & Leona Gellatly

Joint Centre Managers

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Preventative strategies

Pre and during COVID-19 national restriction (via video links) CHAC participated in several national and local conferences, and monthly Financial Inclusion Group (FIG) partnership meetings. The objectives of these conferences and meetings was 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 and to raise awareness and understanding among members about local and national issues and to increase access to activities, which support the framework and objectives of our national and local alliances.

We believe that our memberships in general allowed us independence from local authorities when dealing with local housing issues, this increased our ability to debate national issues concerning housing and homelessness and provided an access to put across our clients' feedback and concerns to parliamentary groups dealing with several issues relating to housing.

CHAC also discusses, debates, and expresses the needs of its clients as a member and stakeholder of various committees such as Tees Valley Voluntary & Community Sector Forum, which provides insight into Local Area Agreements current issues covering Health and Social Care, Children & Young People, Safer & Stronger Communities, and Economic Regeneration.

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 2020 the charity received 100 feedback questionnaires, several thank you cards, and a large number of thank you gifts (biscuit tins, tea bags... etc.) from its clients in appreciation for the help received by CHAC Staff. The table below analyses the responses received.

Level of client satisfaction	General Services	Casework Services	Follow Up	Waiting Times	Outcomes
Very Satisfied	96%	98%	100%	90%	96%
Fairly Satisfied	3%	1%		8%	3%
Dissatisfied	1%	1%		2%	1%
Undecided	0%	0%			

Safeguards

CHAC follows recognised procedures set by its Advice Quality Standard when dealing with vulnerable members of the Community. CHAC provides the appropriate training and supervision for its staff and volunteers to ensure this safeguard and all its staff are DBS checked.

Environment

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

Equal opportunity monitoring during 2020:

Staff and Executive members	Male	Female	White	Ethnic	Disabled	Age 60+
Executive Members	3	1	4	0	0	0
Paid Staff	4	3	6	1	0	3
Volunteers	7	7	10	4	3	5
External Tutors	2	0	0	2	1	0
Totals	16	11	20	7	4	8
%	60%	40%	74%	26%	14%	30%

Clients	Male	Female	White	Ethnic	Disabled	Age 60+
Clients Total	5929	6171	10469	1631	510	4489
%	49%	51%	87%	13%	24%	37%

Training programme 2019/2020. Results for 100 trainees	Male	Female	White	Ethnic	Disabled	(18-25)	(26 & over)
Beneficiaries Total	54	46	70	30	8	58	42

(Also see Advice Centre outcomes and equal opportunity monitoring pages 46-49 & Manager's report page 19.)

Bernard Brydon

Trustee E-mail: advice@chac92.co.uk

Housing Advice

Many clients are unaware of their rights and responsibilities as tenants. The service can help them resolve problems with their landlords, whether this be from the private sector, housing association, or the Local Authority. The caseworker not only provides expert advice and information but also negotiates on the client's behalf and represents at Court when required.

During 2020, we provided 475 face to face and on-Line advice relating to Housing issues covering:

- Housing Benefit.
- Eviction.
- Homelessness or threatened Homelessness.
- Harassment (by Landlords or Neighbours).
- Disrepair and chargeable repairs.
- Rent Arrears and Council Tax.

In which 402 were new cases, rent arrears cases were 120, and evictions were 138 cases. The following case study, illustrates the primary problems, advice given, and action taken by caseworkers: -

Case Study: 001 H

Client is sixty-two years old and was in temporary accommodation due to recently arriving in the country. Client had been living in Gibraltar and working in Spain, but had lost his job due to the COVID-19 Pandemic, leading to his eviction not only from his house but also being forced to leave Gibraltar. Client is a UK national with passport but was down to his last £30. Worked with client to both secure accommodation and make a claim for Universal Credit. This required explaining to the client the relevant legislation, and how he could be granted Immediate settled status as he had been forced to leave Gibraltar by its authorities. This action not only provided the client with accommodation (an offer was provided by Thirteen group within the day) but also entitled him to an immediate advance from DWP as part of his UC, as well as the long-term access to Universal Credit to cover his rent and other living costs.

Alex Bateman

Caseworker E-mail: alex@chac92.co.uk

Debt Advice

The total number of clients who received face to face and on-line debt advice was 1383, an increase of 51% from last year due to the COVID-19 restrictions effecting people who are self-employed and people on zero hours contract

Although some debt advice cases are relatively straightforward and can be resolved in one advice session, the majority involve multiple debts and need more work to be done. In many cases, this can be done at Generalist Level, at the Middlesbrough office or at one of the outreach hubs, as all staff receive comprehensive training in dealing with debt enquiries. However, there are still a significant number of people that require representation at Court.

Most of the clients contacted at CHAC or partner organisations with little time left for preparation of their cases. We find ourselves over-stretched dealing with these cases. Although CHAC is able to help many people, our resources are still stretched in meeting this demand for debt advice. In total the service helped clients with £2.2 million debt negotiation, and £998,9300 estimated savings to clients accessing financial education services.

The following case study illustrates the primary problems, advice given, and action taken by caseworkers: -

Case Study: 002 D

Mrs L is a white female aged 56. The primary problem when she arrived at our office was Multiple Debt amounting to £40,553.75; this was between six different creditors. Mrs L was working four different jobs to support herself but unfortunately, she had been made redundant from one of them, which reduced her monthly income drastically. After carrying out an Income & Expenditure Form it outlined that her Excess Income amounted to £127.00 per month. We were then able to make a reduced but reasonable offer to all creditors involved. The offers were calculated on a Pro Rata Basis therefore an equal percentage was offered to each creditor by sending out a letter outlining the offer a copy of the Income & Expenditure Form, also a Client Consent Form. All creditors involved responded and accepted the offer made to them but explaining that they requested a review of Mrs L's circumstances within the next three months and maybe an increase on the offers made. This file will therefore remain open for the foreseeable future for further action.

Margaret Foster

Senior caseworker E-mail: margaret@chac92.co.uk

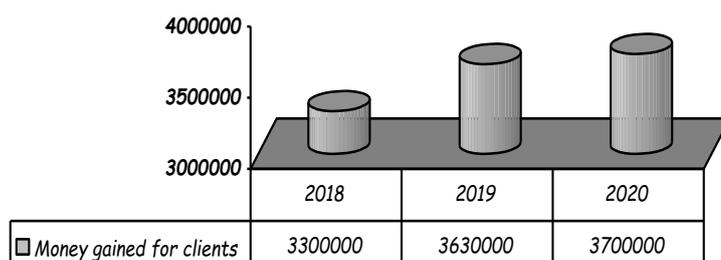
Welfare Benefits Advice

The total number of welfare benefit face to face and on-line advice in 2020 was 1750 in which 1590 were new, and 29 clients were represented at various Tribunals concerning Disability Living Allowance, Employment Support Allowance, Income Support, and Personal Independence Payment. Welfare benefit problems have remained a key area of work for CHAC in 2020. This advice is needed because: -

- People do not know what they are entitled to.
- People know what to claim, but have difficulty making the claim.
- People have been incorrectly refused benefits they are entitled to.

Enquiries at General Help level often involve advice to clients on what benefits they may be entitled to, or practical support in form-filling. The specialist Caseworkers are available to deal with the more complex enquires, including appeals against decisions of either the Benefit Agency or Local Authority.

The money gained for clients, and shown on the graph below, is the amount of money which our clients have been awarded for unclaimed benefits, or increases made to their benefits due to changes in their circumstances. The costing of £3.7 million is based on the amount of award multiplied by the number of years which has been awarded for. In the case of life award, 7 years is considered to be the time-span for calculation purposes.



Case Study: 003 WF by Margaret Foster senior caseworker (PIP review)

Client A is a single woman living with her a relative in joint owner occupied property .Client does not have any dependents and receives Income Related ESA (Support Group) £250.00 per fortnight scoring maximum of 15 points for each descriptor for Limited Capability For Work as there is a substantial risk to her health under Regulation 35 ESA Regulations 2008, Client is in receipt of the Enhanced Rates of Daily Living Component and Enhanced Rate of Mobility for Personal Independence Payment £ 605.60 pence per month , Client has Dissociative Personality Disorder, Depression and Anxiety and Degenerative spine Disorder. Client was diagnosed with multiple personalities since child hood. Each with own name and personality and individual traits Client requested a face to face consultation during the COVID 19 Pandemic attending CHAC, the Primary Problem was completion of the PIP Renewal Application Form . the client has eight existing personalities each with their own complex needs and during our face to face consultation a ninth was introduced .Each descriptor was covered to renew her claim for PIP and substantial medical evidence and reports were made available and due to communication face to face was crucial to the outcome of the case for renewal of PIP at the Enhanced Rates of Both Components . All COVID 19 Procedures were followed by client and staff throughout the appointment .

Case Study: 004 WF by Shelly Morte, caseworker (DLA)

Client 72 years old claimed Disability Living Allowance (DLA) Mobility Component for a number of years, After declining health a friend suggested to her to ask for a change of circumstances to help with her daily needs and she was sent a DLA form out which we completed, she was then sent a Personal Independence Payment (PIP) form as natural migration had migrated her over to PIP again. We completed the form and unfortunately she received 0 points from PIP and was very distressed and confused, a Mandatory Reconsideration on (MR)was requested by us and the decision was overturned and the client received Standard Rate for both Daily living £59.70 per week and Mobility £23.60 per week for PIP this also gave her an award for a Severe Disability Premium £66.95 per week and also Pension Credit. Client was very happy with the outcome.

Case Study: 005 WF by Alex Bateman (PIP payment)

Client is sixty-two years old and lives on her own in council accommodation. Client had underlying health conditions and needed telephone support due to the COVID-19 Pandemic. Client had mad an application for Personal Independence Payments and had filled in the form herself. Despite significant health conditions which would appear to make her eligible for PIP, her application was turned down. Client had such help with a Mandator Reconsideration, but this had not resulted in the DWP changing the decision. I assisted client by taking the matter to appeals stage, by filling in an online SSCS1 on her behalf. As the client may have had to participate in a telephone tribunal on her own, I was careful to detail the merits of her case so that both the client and tribunal panel would have a solid foundation on what they should be looking at in terms of the descriptors relevant to an award. Later I was informed that a ²er DWP had seen the SSCS1 form, they had opened the decision for a third me and decided to award the client the standard rate of both PIP components. This is an ongoing award of a value of £83.30 per week. This meant I had saved the client from having to go through a time-consuming tribunal process.

Tribunal Representation Service

During first lockdown in March 2020, demand from new clients needing assistance challenging decisions did drop off initially as the Department for Work and Pensions (DWP) began providing extensions to many deadlines for the return of things like claim forms and diverted their staff from making decisions on disability benefits (the majority of the projects work) to making decisions on Universal Credit applications. However, in the last few months has begun to pick up again and is quickly returning towards pre-pandemic levels.

Assisting existing clients has, however, continued unabated. Whilst the Tribunal Service ceased face to face hearings, they switched entirely to telephone hearings to allow for decisions to continue to be made. The project has therefore continued working to prepare cases by gathering evidence (from clients or from medical records), preparing submissions, advising clients on procedural points, identifying legal issues and representing clients via telephone in their hearings. The project has raised for clients a total of £757,619.30. and Since lockdown the project has benefited 131 people.

Below are three case studies which illustrate how the project has continued to help people throughout the pandemic having adjusted to the new circumstances.

Case Study: 006 TS

Client was fifty-six and lived with a friend in a housing association property. They claimed Employment and Support Allowance, Housing Benefit and Council Tax Reduction. They were previously entitled to Personal Independence Payment at the Standard Rate of Daily Living however following a reassessment their entitlement was removed. They were disabled and had anxiety (which could trigger aggressive outbursts), depression, spinal/back pain and shooting pains in their right arm. They had appealed but were requesting assistance in preparing their case and seeking representation at a future hearing. We gathered medical evidence from their GP and spoke with the client at length to get a better understanding of their health conditions and based on that prepared a submission laying out our arguments to the Tribunal. The client was initially scheduled to have a telephone hearing, but it was clear that this would be unsuitable as they required support from another person with them to be able to engage in such a stressful process. So we successfully argued that the hearing should be postponed until a face to face hearing was possible protecting the clients best interests. The DWP conversely failed to engage with the Tribunal at all and eventually thanks to our arguments they were barred from taking any further part in the hearing and therefore their evidence was thrown out and the Tribunal free to make a summary judgement in favour of the client without needing a further hearing on the basis of the evidence we had supplied. They awarded the client the Enhanced Rate of both Daily Living and Mobility which meant a one-off backdated payment of £15,438.41 and ongoing four weekly payments of £605.60. This will enable him to focus on managing his health conditions rather than having financial concerns.



Case Study: 007 TS

Client was forty-six years old and lived with their spouse and four children in a housing association property. The client is disabled and has degenerative disc disease in their spine, osteoarthritis, and depression. They claim Personal Independence Payment at the rates of Standard Daily Living and Enhanced Mobility as well as Universal Credit (with all work search requirements). Their spouse is their carer and claims Carers Allowance. They also claim Council Tax Reduction and Child Benefit. The client had been subject to the Work Capability Assessment as they were clearly unable to work nonetheless the result had been that they were considered fit for work. The client approached us for assistance preparing the case and representation at the hearing. We wrote to their GP to request medical records and spoke with the client to get a better understanding of their health conditions and the impact on them. We also argued to the Tribunal that the DWP should be required to provide the evidence they used to award the PIP. Our arguments were accepted and the DWP were required to provide this evidence which, along with the client's own testimony and medical information, showed that their mobility was severely restricted. We prepared a submission laying out the reasons for the client entitlements and submitted this to the Tribunal. A telephone hearing was eventually arranged, and we participated in this with the client. The client found the hearing difficult (English is their second language) and at several points we had to intervene to rephrase questions, to explain them and to ask our own questions in order to get the relevant information from him. As a result of our work the hearing was successful, and the client was placed into the Support Group. This means that they no longer have to seek work and can focus on managing the deteriorations in their health. They also gained an extra £328.32 per month along with a one-one backdate of approximately £6,400 which will help their family cope with the extra costs faced by their worsening health.

Case Study: 008 TS

Client was thirty-seven years old and lived with her partner and their two school aged children in a property they owned outright. Her partner works full time and she claimed Child Benefit. The client was disabled and had Myalgia Encephalomyelitis (ME), anxiety and depression. Her condition was severe and often left her completely exhausted even after something as simple as dressing or going to the toilet. The client had applied for PIP but the DWP had refused her award on the basis that she did not score sufficient points to qualify. She approached us for assistance with a Tribunal hearing We gathered supporting medical evidence, gathered testimony from the client and her partner as to the effects of her condition and prepared a submission. The client found the appeal hearing to be extremely distressing but with the moral support of her partner and my support to handle the legal side of proceedings we were successful in gaining an award of Standard Daily Living and Enhanced Mobility. This means that the clients family gained an extra ongoing payment of £520 per month (on top of her partners wages) and a one of back dated payment of over £11,000.

Lucas Ainsworth BA (Hons)

Senior Caseworker E-mail: Lucas@chac92.co.uk

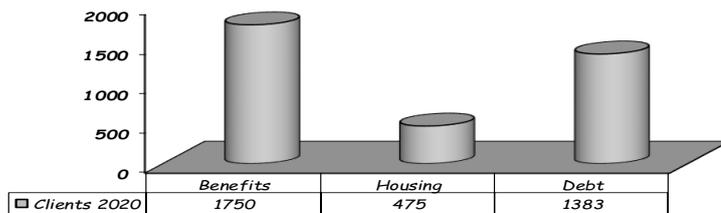


Case Study: 009 TS

Mr B called looking for help with submitting a Mandatory Reconsideration as he had scored zero points for both the Daily Living and Mobility Components of Personal Independence Payment. Mr B had to call as I was having to work from home due to the newly imposed Government COVID-19 Lockdown and Social Distancing Regulations. Mr B suffered from Diagnosed Extreme Anxiety, Diagnosed Depression, Knee Problems – knee is slightly twisted, Shoulder Problems – muscles in shoulder are rigid, Extreme Self-Conscious, Panic Attacks. Due to my Autism Spectrum Disorder (ASD) training, while speaking to Mr B, I found him to be displaying certain Autistic traits and asked whether he had been diagnosed with ASD and he said that he was awaiting Assessment. I then switched my method of questioning and asked him questions in the way that I had been trained. I was able to submit a successful Mandatory Reconsideration explaining the difficulties that Mr B was experiencing in such a way that would help the DWP to understand Mr B's restrictions. This resulted in Mr B being awarded Standard Rate Daily Living and Standard Rate Mobility for 3 years. This was a huge achievement as Mr B has not officially been diagnosed with ASD due to the COVID-19 Lockdown. Mr B received a back payment of: £3,856.90 with regular 4 weekly payments at the rates of: £58.70 per week for Daily Living and £23.20 per week for Standard Mobility onwards up till 9th July 2023. Mr B was ecstatic with the MR Letter that I had written stating that 'I am so glad I came to you, you really get me and you have explained my Autism in a way that I never could.'

Case Study: 10 TS

Miss D came in, along with her Support Worker, looking for help with filling out her PIP2 Form. Miss D suffered from Depression, Thyroid Problems, Anxiety, Absences, Vacant Episodes, Blackouts. Miss D had also been a victim of Child Sex Abuse due to her vulnerable and trusting nature. I managed to gain Miss D's confidence and showed that I was listening to what she was saying and then helping her to phrase it coherently and concisely in her form. In helping Miss D to fill out the form, I successfully managed to get her 15 points awarded for her Daily Living Activities and 12 points awarded for her Mobility Activities. This meant that Miss D was awarded the Enhanced Rate for both Daily Living and Mobility and her award was running for 3 years going forward at a weekly rate of: £89.15 for Daily Living and £62.25 (rates go up each April) up till 21st October 2023. Miss D and her Support Worker were very happy with the outcome.



Tahira Selby
 Caseworker E-mail: Tahira@chac92.co

Outreach Services in the Community

CHAC provides its outreach service as a member of the Middlesbrough Advice Partnership (MAP). The MAP aims to increase advice provision capacity in Middlesbrough and strengthen partnership working across local advice organisations.

Most advice services are experiencing increasing demand, in a rapidly changing environment, with anticipated reductions in funding. This places unprecedented challenges on the sector which can only be met by adapting, working more efficiently and collaboratively, doing things differently and embracing technological solutions.

The funding was first provided by the Big Lottery between 2010 and 2015 and currently by Middlesbrough Council indefinitely.

The partnership presented an opportunity for key advice providers to work collaboratively to test new models of delivery and extend the reach of advice services into communities with the greatest advice needs. During 2020 Middlesbrough Council and MAP established a series of Community Hubs across the borough which provide local communities with access to a range of services and activities. The approach of co-locating different organisations within the same community space aims to facilitate stronger multi-agency working and deliver a one-stop-shop model of meeting local needs.

For the period between 6/1/2020 and 16/3/2020 before COVID-19 national lockdown The MAP project advice workers have been located at several community hub sites to deliver face to face social welfare law advice to clients. The advice sessions were staffed by workers from Middlesbrough CAB, CHAC, Age UK Teesside and Middlesbrough Council Welfare Rights unit, thus enabling the service to support clients with a range of advice needs. Hubs also incorporate public library services and as such provide online access for clients. Advice sessions also were available on a drop-in basis although clients are encouraged to make an appointment. A specialist debt advice worker was also available at the Hub sites either on a drop-in or appointment basis

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

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

For the period between 17/3/2020 to date the delivery of the project, immediately switched to telephone and on-line advice and referral to partner organisations whom had the COVID-19 procedures in place, the project since the COVID-19 outbreak has helped 2400 people

Case Study: 008 Outreach MAP

Mr A was referred to me by their support worker from another organisation for a benefit check, as they were concerned that someone may have been depriving the client of capital without Mr A's knowledge. MR A has global development delay and physical disability in their lower body. While Mr A had documentation to stating they were awarded the enhanced Daily Living rate of PIP, their Bank Records indicated they were only receiving the Mobility component. Based on this I rung DWP to discuss the status of client's PIP and to whom the benefit was being paid. After discussion with DWP, I discovered that DWP had incorrectly believed that Mr A was living in supported accommodation and therefore his Daily Living rate was Not Payable. I proved to DWP that this was not the case - not only resulting in the client receiving the enhanced Daily Living amount going forwards, but also entitling them to a two-and-a-half-year back payment of over £11,000. This also resulted in Mr A's father being entitled to Carer's Allowance.

Case Study: 009 Outreach MAP

Client was a single male in their early 50s with significant health issues who was in receipt of Universal Credit. The DWP had given the client a series of job suggestions, and client was now very worried as he did not believe he was qualified for any of them, including jobs such as Astrologer and Erotic Dancer. Assisted client by confirming he should not have to apply for jobs he was unqualified for. Additionally, after obtaining the client's permission, worked with other members of the Unclaimed Benefits Campaign team to bring this matter to wider attention. This resulted in stories appearing in several newspapers, after which the government withdrew the job listings and stated they had been given to clients in error. Client was very happy with this result.

Alex Bateman

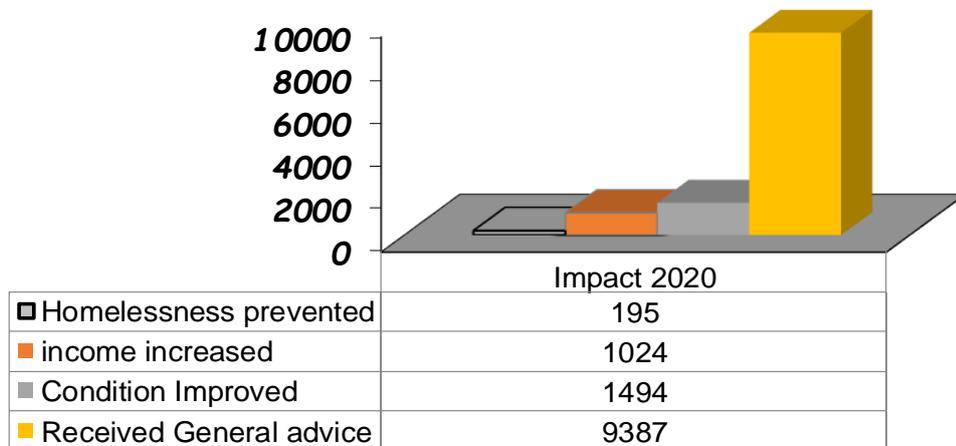
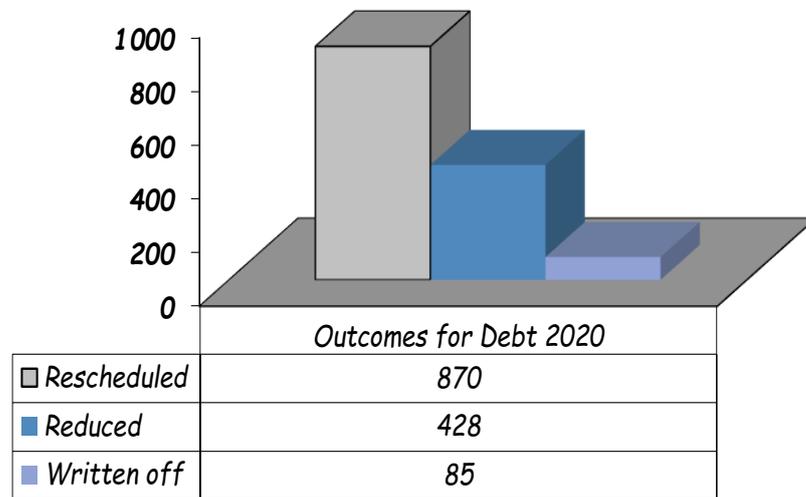
Caseworker E-mail: Alex@chac92.co.uk



We measure the success by: -

- Money gained for clients
- Conditions improved
- Homelessness prevented
- Income raised/Outgoings reduced.
- Re-housed or secured LA temporary accommodation.
- Number of prisoners and disadvantaged /disaffected residents gaining sustainable employment

Please see page 49 below for Outcomes difference we made (Impact).



Advice Centre beneficiary numbers 2020

Centre (face to face)	45
Community Hubs (face to face)	187
Unclaimed Benefit Take Up campaigns (face to face)	37
Repeats (face to face)	12
Sign posted	48
General Enquiries /Telephone	2461
Received advice & information by email	22
TOTAL	2812

(17/3/2020-14/8/2020), Post COVID-19 restrictions and centre closed for clients 1:1 (5months).

Centre (face to face)	0
Community Hubs (face to face)	0
Unclaimed Benefit Take Up campaigns (face to face)	0
Repeats by Telephone	187
Sign posted	189
Telephone	5250
Tribunals (by conference calls)	12
Received advice & information by email	47
TOTAL	5685

(17/8/2020-31/12/2020), COVID-19 restrictions (centre open for 1:1 advice) (4.5 months)

Centre (face to face including KOMP machine see note 1 below)	56
Community Hubs (face to face)	0
Unclaimed Benefit Take Up campaigns (face to face)	0
Repeats	12
Sign posted	48
Telephone	3470
Tribunals (by conference calls)	17
	3603

TOTAL for the year

	12100
Average weekly clients	45
Average daily clients	9

Note 1

“KOMP” is a one-button computer, made specifically for isolated individuals who have little to no experience using smartphones, computers and tablets. With KOMP, (they basically have to turn it on and that’s it) and has solid functionality regarding video calling. These devices are provided for clients who are shielding and unable to use advance technology to help the communicating with us to help them resolve their welfare problems.

Equal opportunity monitoring**DISABILITY**Self-identified as disabled **510****HOUSEHOLD COMPOSITION**

Couple with children	7500
Couples without children	1835
Others sharing	1216
Single female no children	478
Single female with children/pregnant	380
Single male no children	366
Single male with children	47
Unknown	278

TOTAL 12100**ETHNICITY**

Asian or Asian British - Chinese /students	62
Asian or Asian British - Indian	125
Asian or Asian British - Pakistani	350
Black or Black British - African	79
Black or Black British - Caribbean	63
Did Not wish to Disclose Ethnic Group	212
Mixed-White And Asian	230
Mixed -White -Others	260
Other Ethnic group	250
White- EU	235
White -Other Background	172
White-Irish	140
White -British	9922

TOTAL 12100**ETHNIC/TOTAL CLIENTS****NUMBER OF CLIENTS**

FEMALE	6171
MALE	5929

TOTAL 12100**AUTHORITIES**

Middlesbrough	10495
Redcar & Cleveland (TVWC)	1200
Stockton- on -Tees	352
Hartlepool	53

12100**EMPLOYMENT STATUS**

Carer	328
Full-Full Time (furloughed)	260
Full-Part Time (furloughed)	195
Self-employed	470
House Person	930
Long term Sick	1170

AGE PROFILE

0-15	15
16-24	88
25-34	1750
35-44	3658
45-54	2100
55-64	393
65-74	3700
75-84	380
85-94	16

TOTAL 12100**MIDDLESBROUGH WARDS**

Thorntree	680
Pallister	608
Middlehaven	627
Park End.	692
Beckfield.	692
Beechwood	604
Berwick Hills	484
Westbourne	460
N. Ormesby & Brambles Farm.	407
Grove Hill-Hub	625
Easterside	462
University-Benefit Campaign	607
Ayresome	497
Gresham.	482
Stainton, Tornton, Newham	685
Hemlington -Benefit Campaign	685
Acklam	320
Marton	227
Nunthorpe	76
Linthorpe	178
Kader	102
Clairville.	295

TOTAL 10495**PRESENTING PROBLEMS**

Attendance allowance	64
Bereavement Benefit	5
Carers allowance	102
Child Benefit	26
Child Tax Credit	34
Council Tax reduction	66

Maternity/Paternity leave	205	Debt	1383
Retired	575	Disability Living allowance (DLA)	114
Student Non-Advance Education	525	Employment support allowance	120
Temporary Sickness	342	Eviction	138
Unemployed	7100	Homelessness	12
TOTAL	12100	Housing Benefit and Disrepair	105
Homelessness /Food bank		Income Support	36
Performance Indicator/Middlesbrough		Job Seekers allowance (JSA)	22
Accepted as homeless	1170	Pension Credit	12
Households in temporary accommodation families accessing Middlesbrough Foodbank	1925	Personal independence payment	85
Total number of adults / children accessing Middlesbrough Foodbank	11,856	Rent Arrears	34
		Relationship breakdown	3
		Severe disability premium	5
		Working Tax Credit	54
		General Advice	9680
		TOTAL WORKLOAD	12100

Outcomes difference we made (Impact).

1-Welfare provision:

-Homelessness prevented	195	(Eviction, repossession and harassment)
-Money gained for Clients	£3.7M	(Unclaimed benefits)
-Income increased	1024	(Debt reduced, rescheduled and written off)
-Condition improved	1054	(Disrepair and warmth)
-Re-housed	265	(High priority, specific need, overcrowded migrants)
-Benefited from best energy deal	175	(Energy saving eqpt, usage and cheapest deal)
-Referred to other providers	88	

2- Reducing social exclusion

-Elderly people benefited from public expenditure	115
-Elderly people accessed economic opportunities	219

3-Other related outcomes (information from clients' care and feedback questionnaires, which were completed by clients when files were closed). Out of 100 people, ticking one box only, and asked "which had most impact". The answers were: -

-Reduced Social exclusion	17%
-Improved quality of life	58%
-Improved health/mental health	25%

4- General inquires 9680.

5- Signed posted/ referred 285

Treasurer's Report

Thank you: CHAC is able to help thousands of people each year due to the support and commitment of many organisations and people. Like other UK charities, CHAC has had to apply for emergency discretionary and sustainability grants from its local Council and national funders to overcome the impact of the coronavirus pandemic, eating into its reserves to support growing demand for its services. Our income was particularly badly hit in the early days of the first UK lockdown, when we had to halt our training programmes that brings 50% of our total income. None of CHAC's staff has been "furloughed", all CHAC's staff are needed to assist our clients remotely.

Recognising the impact of our services on the local community, more and more National fund providers came to our aid and support awarding one-off grants, and by giving permission to use current awarded restricted grants to support core funding.

In 2020, the charity received a total of £295,152 voluntary income we were particularly grateful for the funding support of all organisations listed below: -

Middlesbrough benefit take-up campaign and outreach hub advice funded by Middlesbrough Council contributed £39,538 (13%), CHAC on the job training project contributed £45,000 (15%), Covid-19 emergency discretionary and sustainability grants one off payments totalling £140,250 (48%), rolling grant contributed £70,364 (24%). The Charity reserve was maintained at 6 months' running cost during 2020 which was equivalent to £98,000.

Outlook: Public health measures to deal with the coronavirus will have an impact on how charities operate, fundraise and deliver support. It is difficult to predict what will be happening in the next 12 months or so, but I can confirm that all the charity funding promised is scheduled to be received on time. and we don't anticipate any significant short fall during 2021.

Conclusion: The resources were expended in accordance to fund providers' policies and conditions. Page 51 below details income received and how it was expended. Pages 61 and 57 enfold the Trustees report, page 57 provides a statement of financial activities, and page 58 encloses the charity's signed balance sheet.

Naomi Smith

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

	2020	2019
	£	£
<u>INCOMING RESOURCES</u>		
Scurrah Wainwright Charity (SWC)	3,000	0
Tees Valley Women's Centre	0	150
29th May 1961 Charitable Trust	3,000	3,000
Henry Smith Charity	0	38,050
Souter Charitable Trust	3,000	4000
Hilden Fund	5,000	0
Woodward Trust	0	1,500
A B Charitable Trust	10,000	10,000
Middlesbrough take up and hub contract	39,538	39,863
Charles & Elsie Sykes Trust	3,000	3000
Charities Aid Foundation (CAF)	35,750	0
Rothley Trust	2,000	1,200
Tudor Trust	30,000	15,000
Greggs Trust	15,000	7,500
Middlesbrough Council	10,000	0
Hadrian Trust	0	1,000
Crisis	5,000	0
Sir Jules Thorn Charitable Trust	1,000	750
Hedley Foundation		3,000
Archer Trust	2,000	4,000
Lloyds Bank Foundation	32,925	25,150
Pilgrim Trust	15,000	15,000
William Webster Charitable Trust	0	2,000
Durham Community Foundation	5,000	0
Thomas Wall Trust, Skinners	5,000	0
Albert Hunt Trust	0	4,154
Rank Foundation	45,750	1,020
Barbour Foundation	2,000	2,000
True Mark Trust	3,000	
William Leech Charity:	1,000	
Ballinger Trust	500	
Catherine Cookson	1,000	
Evan Cornish Foundation	4,454	4,154
Beatrice Laing Trust	1,000	2,500
Charles Hayward	0	4,000
Awards for All England	9,750	9,120
Austin & Hope Pilkington Trust	0	1,000
Routes to work	1,454	2,008
Client donations and others	31	50
Total incoming resources	295,152	204,169

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2020
for
Cleveland Housing Advice Centre CIO**

Davies Tracey
Chartered Accountants and Business Advisers
Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Cleveland Housing Advice Centre CIO
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for the Year Ended 31 December 2020

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Cleveland Housing Advice Centre CIO

Report of the Trustees for the Year Ended 31 December 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

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

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

Significant activities

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

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

ACHIEVEMENT AND PERFORMANCE

Despite the Covid-19 pandemic, none of our staff were "furloughed" at any stage. All our staff were needed to deal with a huge surge in demand for our services. We have provided advice, support and help to over 12,000 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.

Recruitment and appointment of new trustees

Trustees are appointed by the board of the trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1152785

Principal address

16 Borough Road
Middlesbrough
TS1 5DW

Trustees

Miss N Smith
B Brydon
G Williamson
M Bateman

Cleveland Housing Advice Centre CIO

**Report of the Trustees
for the Year Ended 31 December 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Davies Tracey
Chartered Accountants and Business Advisers
Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Approved by order of the board of trustees on 28/01/2021 and signed on its behalf by:


.....
Miss N Smith - Trustee

**Independent Examiner's Report to the Trustees of
Cleveland Housing Advice Centre CIO**

Independent examiner's report to the trustees of Cleveland Housing Advice Centre CIO

I report to the charity trustees on my examination of the accounts of Cleveland Housing Advice Centre CIO (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

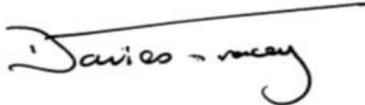
Independent examiner's statement

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

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Craig Davies, FCA
ICAEW
Davies Tracey
Chartered Accountants and Business Advisers
Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Date: 29 January 2021

Cleveland Housing Advice Centre CIO

Statement of Financial Activities
for the Year Ended 31 December 2020

	Notes	Unrestricted fund £	Restricted fund £	2020 Total funds £	2019 Total funds £
INCOMING RESOURCES FROM					
Income from charitable activities		240,152	55,000	295,152	204,169
EXPENDITURE ON					
Charitable activities		197,832	-	197,832	195,705
Other					
NET INCOME		<u>42,320</u>	<u>55,000</u>	<u>97,320</u>	<u>8,464</u>
Transfers between funds	8	45,000	(45,000)	-	-
Net movement in funds		87,320	10,000	97,320	8,464
RECONCILIATION OF FUNDS					
Total funds brought forward		37,691	45,000	82,691	74,227
TOTAL FUNDS CARRIED FORWARD		<u>125,011</u>	<u>55,000</u>	<u>180,011</u>	<u>82,691</u>

The notes form part of these financial statements

Cleveland Housing Advice Centre CIO

Balance Sheet
31 December 2020

	Notes	2020 £	2019 £
FIXED ASSETS			
Tangible assets	4	23,702	14,014
CURRENT ASSETS			
Debtors	5	13,427	39,757
Cash at bank and in hand		160,508	33,530
		173,935	73,287
CREDITORS			
Amounts falling due within one year	6	(17,626)	(4,610)
NET CURRENT ASSETS		156,309	68,677
TOTAL ASSETS LESS CURRENT LIABILITIES		180,011	82,691
NET ASSETS		180,011	82,691
FUNDS	8		
Unrestricted funds		125,011	37,691
Restricted funds		55,000	45,000
TOTAL FUNDS		180,011	82,691

The financial statements were approved by the Board of Trustees and authorised for issue on 23/01/2021 and were signed on its behalf by:



N Smith - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The charity adopted SORP (FRS 102) in the current year and an explanation of how transition to SORP (FRS 102) has affected the reported financial position and performance is given in note 11.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 25% on reducing balance
Fixtures and fittings	- 15% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Cleveland Housing Advice Centre CIO

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

3. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	84,620	84,429
Social security costs	5,642	5,823
	<u>90,262</u>	<u>90,252</u>

The average monthly number of employees during the year was as follows:

	2020	2019
Charitable	<u>6</u>	<u>6</u>

No employees received emoluments in excess of £60,000.

4. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Totals £
COST			
At 1 January 2020	20,192	43,204	63,396
Additions	9,892	3,775	13,667
At 31 December 2020	<u>30,084</u>	<u>46,979</u>	<u>77,063</u>
DEPRECIATION			
At 1 January 2020	18,451	30,931	49,382
Charge for year	1,837	2,142	3,979
At 31 December 2020	<u>20,288</u>	<u>33,073</u>	<u>53,361</u>
NET BOOK VALUE			
At 31 December 2020	<u>9,796</u>	<u>13,906</u>	<u>23,702</u>
At 31 December 2019	<u>1,741</u>	<u>12,273</u>	<u>14,014</u>

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade debtors	<u>13,427</u>	<u>39,757</u>

Cleveland Housing Advice Centre CIO

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade creditors	16,141	3,125
Other creditors	1,485	1,485
	<u>17,626</u>	<u>4,610</u>

Included in the above is deferred income as follows:

	2020	2019
	£	£
Balance b/w/d	-	15,000
Amount released to incoming resources	-	(15,000)
Amount deferred in year	13,125	
	<u>13,125</u>	<u>-</u>

7. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	2020 Total funds	2019 Total funds
	£	£	£	£
Fixed assets	23,702	-	23,702	14,014
Current assets	173,935	-	173,935	73,287
Current liabilities	<u>(72,626)</u>	<u>55,000</u>	<u>(17,626)</u>	<u>(4,610)</u>
	<u>125,011</u>	<u>55,000</u>	<u>180,011</u>	<u>82,691</u>

8. MOVEMENT IN FUNDS

	At 1.1.20	Net movement in funds	Transfers between funds	At 31.12.20
	£	£	£	£
Unrestricted funds				
General fund	37,691	42,320	45,000	125,011
Restricted funds				
Restricted	45,000	55,000	(45,000)	55,000
TOTAL FUNDS	<u>82,691</u>	<u>97,320</u>	<u>-</u>	<u>180,011</u>

8. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	240,152	(197,832)	42,320
Restricted funds			
Restricted	55,000	-	55,000
TOTAL FUNDS	<u>295,152</u>	<u>(197,832)</u>	<u>97,320</u>

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	29,227	8,464	37,691
Restricted funds			
Restricted	45,000	-	45,000
TOTAL FUNDS	<u>74,227</u>	<u>8,464</u>	<u>82,691</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	204,169	(195,705)	8,464
TOTAL FUNDS	<u>204,169</u>	<u>(195,705)</u>	<u>8,464</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
Unrestricted funds				
General fund	29,227	50,784	45,000	125,011
Restricted funds				
Restricted	45,000	55,000	(45,000)	55,000
TOTAL FUNDS	<u>74,227</u>	<u>105,784</u>	<u>-</u>	<u>180,011</u>

8. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	444,321	(393,537)	50,784
Restricted funds			
Restricted	55,000	-	55,000
TOTAL FUNDS	<u>499,321</u>	<u>(393,537)</u>	<u>105,784</u>

PURPOSES OF RESTRICTED FUNDS

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

Transfers between funds

The Trustees consider the restrictions on restricted funds have been discharged and the balance on those funds have therefore been released to unrestricted funds.

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

10. ACCOUNTANCY

	2020 £	2019 £
Accountancy fees	2,256	1,977

Cleveland Housing Advice Centre CIO

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	2020 £	2019 £
INCOMING RESOURCES		
Income from charitable activities		
Middlesbrough Access Advice project CAB	39,536	39,863
Donated services and facilities	254,160	162,148
Training agreements	1,456	2,158
	<u>295,152</u>	<u>204,169</u>
Total incoming resources	295,152	204,169
EXPENDITURE		
Charitable activities		
Management		
Wages	84,620	84,429
Social security	5,642	5,823
Volunteers subsidies	4,914	5,980
Fund raising consultancy	3,800	3,800
Middlesbrough Access Advice project CAB	17,676	21,500
Training tutors	22,150	29,807
Motor and travel expenses	480	3,185
Accountancy, bookkeeping and legal fees	2,256	1,977
IT development consultancy	25,900	12,800
	<u>167,438</u>	<u>169,301</u>
Other		
Repairs and renewals	2,171	-
Subscriptions	3,941	1,096
Rent, rates and water	9,097	7,517
Insurance	810	777
Light and heat	1,808	2,142
Telephone, fax and internet	4,628	6,282
Postage, printing and stationery	1,135	3,606
Cleaning and sundries	2,650	2,102
Bank charges	175	175
Depreciation of tangible fixed assets	3,979	2,707
	<u>30,394</u>	<u>26,404</u>
Total resources expended	197,832	195,705
Net income	97,320	8,464

This page does not form part of the statutory financial statements



We took the opportunity over the spring and summer periods of restrictions to refurbish our Centre both inside and outside. We're pretty proud of the results and think it makes for a much nicer environment for staff, volunteers and clients.

Cleveland Housing Advice Centre CIO

Charity number: 1152785

16 Borough Road

Middlesbrough

Cleveland

TS1 5DW

Tel: 01642-254544

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

Email: advice@chac92.co.uk

Facebook: <https://www.facebook.com/groups/2506018839709053>

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

Serving

The Community since 1992

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

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