



CLEVELAND HOUSING ADVICE CENTRE  
(CHAC)

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1152785  
16 Borough Road, Middlesbrough, Cleveland. TS1 5DW  
Financial Conduct Authority Number-FRN 627715



Annual Report  
&  
Accounts  
Year Ended  
31/12/2024



MIDDLESBROUGH  
**ADVICE**  
PARTNERSHIP



**advice** UK

Serving the community since 1992

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## Mission & Aims

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

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

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

## Equality and Diversity Policy

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

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

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

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

## Environmental Strategy

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

## Access to Services

All services free of charge including representations.

Telephone:	01642 254544
Hub appointments	01642 802303
Email:	<a href="mailto:advice@chac92.co.uk">advice@chac92.co.uk</a>
Website:	<a href="http://www.chac92.co.uk">http://www.chac92.co.uk</a>
Facebook:	<a href="https://www.facebook.com/profile.php?id=61557360376892">https://www.facebook.com/profile.php?id=61557360376892</a>
X:	<a href="https://x.com/AdviceCleveland">https://x.com/AdviceCleveland</a>
YouTube:	<a href="https://www.youtube.com/watch?v=0BCT-b9jGa8">https://www.youtube.com/watch?v=0BCT-b9jGa8</a>

Opening Times:	Monday – Friday	09.00-17.00
	16 Borough Road, Middlesbrough, TS1 5DW.	
Drop-in service	Mondays	13:30-16:30
	Thursdays	09:30-12:30

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

### Middlesbrough Hubs

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

### Redcar and Cleveland Hubs

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

## Essential Information

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

### Other information

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

### Trustees

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

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

## Members of the trustee board



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

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



Started her career volunteering at CHAC providing welfare rights advice, through a scheme set up by the local job centre as a young single mum of one. Naomi then returned to education and completed an access course at a local college followed by BA degree in Social Work at Teesside University. Naomi was elected as a trustee in 2006. Naomi has completed a number of roles within the charity sector and in Local Authority Social Work teams. In 2023, she joined Middlesbrough council and is employed as an Adult Social Worker.

She remains passionate about supporting the most vulnerable in Middlesbrough and across the Teesvalley. E-mail: [naomi@chac92.co.uk](mailto:naomi@chac92.co.uk)



Mr Bernard Brydon. Started his career volunteering at CHAC in 1992. Appointed as a trustee in 1999. Has 30 years' experience helping and advising vulnerable and elderly people in the housing sector who have a variety of needs; including homelessness, substance abuse, mental health, domestic violence and ex-offenders. Currently a floating officer with

Stockton on Tees Borough Council, assisting homeless and vulnerable clients in securing permanent accommodation and making it a home.

E-mail: [bernie@chac92.co.uk](mailto: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](mailto:graham@chac92.co.uk)

## Management Team

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



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

E-mail: [mahmoud@chac92.co.uk](mailto:mahmoud@chac92.co.uk).



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



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

## Staff during 2024

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

## Senior staff and volunteers

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

## Independent examiner

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

## External quality auditors (AQS)

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

## Bank

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



Legal and HR Advisors

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

Area of benefit

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

Who benefits.

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

Number of clients

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

Membership

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

Advice UK

Child Poverty Action Group (CPAG)

NCVO (National Council for Voluntary Organisations)

Middlesbrough Voluntary Development Agency (MVDA)

National Association of Welfare Rights Advisers (NAWRA)

National Homelessness Advice Service (NHAS)

Middlesbrough Financial Inclusion Group (MFIG)

RightsNet

Middlesbrough Advice Partnership (MAP)

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

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

#### CHAC Community Money Advice (Debt Centre)

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

#### Meetings, Conferences, and External Audits during the year

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

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

#### External organisations involved during the year.

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

Financial Conduct Authority (FCA). FRN: 627715

The charity is regulated by the Financial Conduct Authority.

## Advice Quality Standard (AQS)

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

### Quality assurance

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

### Policies and Procedures

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

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

## General Data Protection Regulations

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

## Insurance policies in place

Professional Indemnity  
Employer's Liability  
Public & Products Liability  
Office

For further information contact Senior administrator email [ian@chac92.co.uk](mailto:ian@chac92.co.uk) or call 01642 254544.



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



### Area Description: Middlesbrough and Tees Valley

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

### The Case for Levelling Up: Tees Valley

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

Key socio-economic challenges include:

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

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

Being situated right in the centre of town has its advantages, however on Sunday the 3rd of August 2024, we found that our building was right in the path of a protest which



included many rioters who wreaked havoc on the town. We were so worried about our staff, clients, and our building. Well, when you and you staff have worked so hard to maintain an old building and make it accessible and safe for your clients with what money we have, the thought it could be taken away in one day, sends shudders through us. Seeing that the Citizens Advice Bureau in Sunderland had been burnt down made us think we could

also be targeted. We were all glued to the news praying that things would calm down. As a charity whose staff are from different backgrounds, they too felt very vulnerable. Seeing a car burning right over the road from our charity filled us with both shock and dread (picture above). We decided not to open on the Monday and our staff who had been kept informed all weekend adapted to work from home and the building remained closed and shuttered. This also protected our clients some of whom are newly sanctioned legal immigrants needing help to start out and people of all nationalities. We changed working tactics, but we didn't stop.

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

#### Population of Tees Valley by district (2022)<sup>[2]</sup>

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

#### Office for National Statistics 2022

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

### What does the Project do to achieve its Purpose?

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

- **One-to-One Advice:** Providing guidance on statutory rights, welfare benefits, housing, and debt-related issues. This includes completing claim forms, conducting benefit checks to identify unclaimed benefits, and maximizing income to ensure financial stability and social inclusion.
- **Representation:** Offering free representation at appeal tribunals and county courts, managing all preparations and submissions to support clients' cases effectively.
- **Negotiation and Advocacy:** Engaging with landlords (social and private) and Local Authorities on issues such as homelessness, disrepair, rent arrears, and illegal eviction. Additionally, liaising with creditors to negotiate debt repayment plans, reductions, or full write-offs where feasible.
- **Referrals:** Directing clients to other qualified providers when additional expertise is required.
- **Outreach Services:** Conducting home visits and neighbourhood advice sessions for individuals with mobility challenges, mental health issues, or cultural and language barriers. This ensures that vulnerable groups, such as older adults and minority ethnic communities, have equal access to services.
- **Training and Employment Support:**
  - Providing tailored training placements for individuals reintegrating into society or those at risk of offending, equipping them with skills and experience to overcome barriers to employment and move closer to the labour market.
  - Supporting socially and economically excluded residents to secure meaningful opportunities, fostering long-term stability and reducing reoffending risks.

## What does the project do to sustain its purpose?

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

- **Community Awareness:** Maintaining robust outreach efforts via media channels to ensure all residents are aware of CHAC's free services and find them accessible.
- **Advocacy and Policy Collaboration:** Partnering with national and local groups to influence housing policies, improve urban living conditions, and advocate for affordable housing.
- **Prevention Strategies:** Collaborating with partners to develop preventative measures for vulnerable populations, create referral pathways, and share best practices. This includes establishing joint projects and fostering public engagement through digital platforms for feedback and service improvement.
- **Resource Optimisation:** Enhancing human, physical, and financial resources to adapt to evolving client needs and socio-economic challenges, such as expanding outreach services.
- **Quality Assurance:** Continuously improving service delivery through adherence to the Advice Quality Standard (AQS), staff training, and feedback from clients and partners.
- **Training and Rehabilitation Support:** Developing innovative strategies for working with individuals reintegrating into society and young people at risk of offending. By emphasising the cost-effectiveness of on-the-job training compared to traditional intervention models, CHAC demonstrates the long-term societal benefits of reducing labour market exclusion.
- **Diversified Funding:** Expanding income sources and securing long-term contracts to ensure financial stability and sustainability.

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





## Priorities Last Year – Next Year

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

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

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

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

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

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

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

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

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

Malcolm Bateman Chair

E-mail: [malcolm@chac92.co.uk](mailto:malcolm@chac92.co.uk)

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

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

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

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

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

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

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

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

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

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

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

The charity has retained its AQS accreditation up to 31 July 2026. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their



clients. The provision of an assured quality service does mean a significant investment in staff time, resources, and employment of outside consultants to carry out internal audits, not just at the application stage, but also on an on-going basis. For the 15th year running, CHAC and partners (Middlesbrough Citizens Advice Bureau, Age UK Teesside, and Middlesbrough Council Welfare Rights) jointly delivered welfare advice in 11 local hubs, created referral routes,

shared best practice, developed joint projects, made use of combined resources, and provided an electronic forum for the public and users to voice their views on how we can improve our services and provisions.

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

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

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

Mahmoud Shehata & Leona Gellatly  
Joint Centre Managers

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

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

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



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

## Health and Safety

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

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

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

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

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

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

## Environment

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

Graham Williamson, Trustee  
Email: [graham@chac92.co.uk](mailto:graham@chac92.co.uk)

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

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

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

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

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

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

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



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

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

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

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



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

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

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

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

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

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

### **Clients' care and feedback**

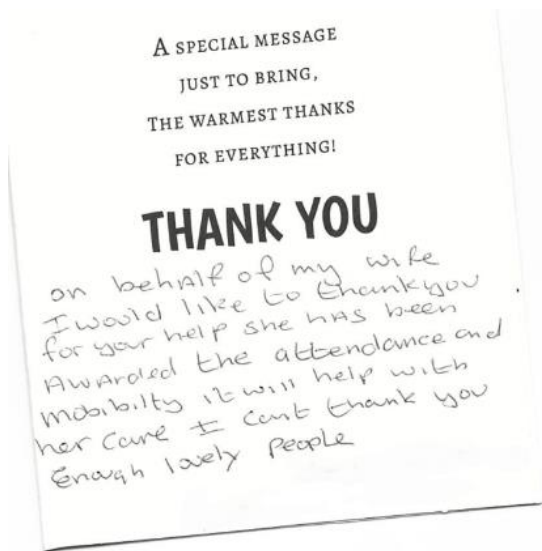
As part of our commitment to improving the service, we ask our clients from time to time to complete the client feedback questionnaire form to provide our clients with the opportunity to participate in the development of CHAC service. The questionnaires are analysed annually to identify the trends. During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

Q1. How long did you wait for first appointment ?		Q2. How were you treated by our reception staff?		Q3. How well did the advice you received address your issues?	
Less than 1 week	40%	Well	97%	Well	98%
1 - 2 weeks	43%	Undecided	2%	Undecided	2%
3 - 4 weeks	9%	Poorly	1%	Poorly	0%
Over 4 weeks	7%	Not Answered	0%	Not Answered	0%
Not answered	1%				
Q4. How well you kept informed about the progress		Q5. How well did we listen to what you had to say?		Q6. Would you recommend us to someone else ?	
Well	90%	Well	99%	Yes	100%
Undecided	2%	Undecided	1%	No	0%
Poorly	0%	Poorly	0%	Not Answered	0%
Not Answered	8%	Not Answered	0%		
Q7. Are you satisfied with the outcome of your case?			Some clients were still waiting for outcomes for instance due to delays in DWP making decisions on claim forms therefore were not able to answer		
Yes		84%			
No		5%			
Not Answered		11%			
Q8. Has our service helped you with one of the following (please tick only one)...					
Feel more able to be involved in the community, access employment,					
a better awareness of your rights, etc; or					29%
Improve your mental or physical health; or					13%
Improved your quality of life in general?					48%
Not Answered					10%
Q9. Do you have any further questions or suggestions that may help us improve our level of service?*					
No keep doing what were doing					
Really happy with service provided					
Thought we could raise more awareness of our services					
Excellent service					
Very happy with the service provided					
Client said he was in a really dark place before he contacted us and now feels he has his life back and is on top of the world					
More staff to reduce waiting times and a hub in Guisborough					
More communication					
More staff to cope with demand					
The adviser was really helpful					
A friend told me about your service, you need more advertising					
More staff					
Maybe have a little more time for appointments					



## Testimonials

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



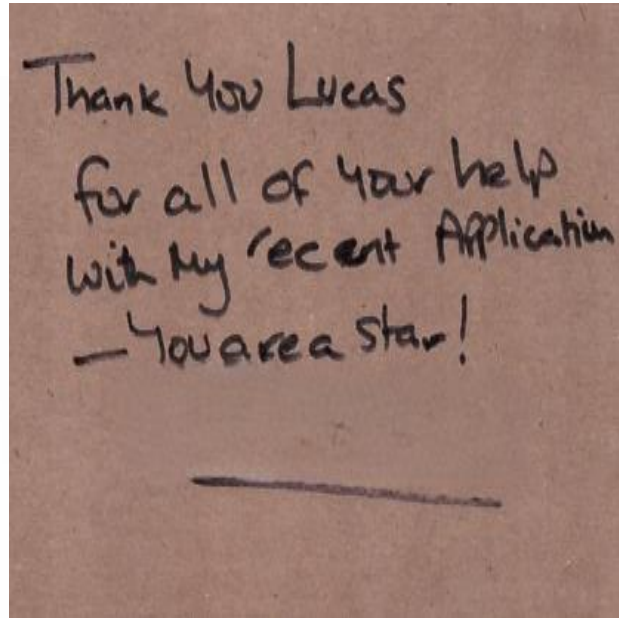
To

Shelly

Thank you so much for all the help  
and support you've given me over the  
years. You really are most appreciated,  
you always go above and beyond, you  
really are one in a million, if there  
were more people like you in the world  
it would be a much better place!

With  
Love

Lots of love,  
from



THANK YOU TO ALL THE  
STAFF FOR HELPING ME  
YOU DO A MARVELOUS JOB  
I DON'T KNOW WHAT I  
WOULD HAVE DONE  
WITHOUT YOU  
ONCE AGAIN A BIG THANK YOU



## Equal opportunity monitoring during 2024

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

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

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

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

Bernard Brydon -Trustee  
 Email: [bernard@chac92.co.uk](mailto:bernard@chac92.co.uk)



## Staff Training and IT Development

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

### Essential Training Overview

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

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

### CHAC Training Objectives, Risk and Compliance

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

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

### Skills and Knowledge Training for Staff

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

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

### Identifying Training Needs

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

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



## Training Delivered in 2024

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

- Debt Advice Training (Community Money Advice):
  - Comprehensive sessions covering causes of debt, vulnerabilities, financial case studies, and resolution strategies.
  - Systems training on Catalyst and Trustfolio.
  - Accredited through exams to ensure proficiency.
- Welfare and Benefits Training:
  - CPAG Universal Credit Transition Protection.
  - DWP Awareness Sessions, including Disability Living Allowance and Personal Independence Payments, Industrial Injuries Disablement Benefit
- Specialist Training Modules:
  - Wiser Adviser E-Learning: Focused on debt, pensions, and financial case management.
  - Money Guiders City & Guilds Tier 1 Certification: Modules on budgeting, taxation, pensions, and planning for later life.
- Trauma-Informed Practice:
  - Training on recognising and managing the physical and emotional effects of trauma.
- Sector-Specific Webinars:
  - Topics included whistleblowing, mental health awareness, and annual leave regulations.
- Illegal Money Lending Awareness:
  - Delivered by the Illegal Money Lending Team, addressing loan shark activity and barriers to reporting.
- Fuel Poverty Training:
  - Delivered by Yorkshire Energy Doctor, focusing on energy efficiency, payment challenges, and available grants.



## Training Focus for 2025/2026

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

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

### Specialised and Advanced Training:

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

### Wellbeing Training Initiatives:

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

### IT Development and Sustainability

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

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

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

## Commitment to Excellence

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



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

For further details, contact:  
Leona Gellatly  
Joint Centre Manager  
Email: [leona@chac92.co.uk](mailto:leona@chac92.co.uk)

## IT Training and Development

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

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

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

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

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

Lucas Ainsworth, Supervisor  
[lucas@chac92.co.uk](mailto:lucas@chac92.co.uk)



## Core Services -The work we do

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



At the heart of our work is providing practical assistance and financial support to a variety of groups, including the unemployed, individuals with low earnings, people with disabilities, children, retirees, caregivers, and those facing illness. We also offer intensive support for individuals dealing with mental health issues, dementia, learning disabilities, older adults, and those for whom English is not their first language. These services are delivered through a range of channels, including telephone, video link, email, face-to-face appointments, and home visits.

In-person appointments take place at our CHAC office in Middlesbrough Town Centre or any of the 11 local hubs across Middlesbrough's 19 Council wards. Additionally, our services extend to South Bank, Skelton, and Saltburn Libraries, covering the Redcar & Cleveland area.

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

### Types of Welfare Advice

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

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

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

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

### **Personalised Assistance**

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

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

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

### **Drop-in Service**

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

### **Welfare Benefits Appeals**

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

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

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

### **Housing Advice**

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

Our focus includes:

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

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

## **Debt Advice**

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

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

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

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

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

We have successfully supported clients in:

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

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

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

## Energy Efficiency and Affordable Warmth Project

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

## NHS Waiting Well Program

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



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

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

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

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



## Face-to-Face Outreach and Home Visiting Services

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

## Welfare Advice in the Community on behalf of Middlesbrough Council

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



Middlesbrough Council continues to effectively address challenges in an ever-changing environment. To navigate these obstacles, we focus on adaptability, efficiency, collaboration, and the integration of innovative technology. The Middlesbrough Advice Partnership (MAP), initially supported by the Big Lottery from 2010 to 2015, continues to receive backing from Middlesbrough Council. This long-standing collaboration enables key providers to test new service delivery models, expanding access to vital advice services for communities in urgent need. Our promotional efforts include posters, leaflets, and social media platforms such as Facebook. The service is widely

recognised and thrives through word-of-mouth referrals. To ensure efficient coordination, we use a shared online booking system (DaySmart), streamlining appointment scheduling for frontline staff and advice workers.

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

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

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

## **CHAC's delivery in Redcar & Cleveland**

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

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

### **On-the-Job Training Project Empowering Transitions**

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

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

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

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

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

## Case studies

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

### Welfare Benefits Case Studies

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

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

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

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

## Supporting a Client in Navigating Disability Benefits

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



## Supporting a Client with Complex Mental Health Challenges and Financial Concerns

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

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

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

## Riot Response

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

## Debt Case Studies

### Supporting a Client Through Complex Debt and Financial Recovery

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

### Supporting a Single Parent to Achieve Financial Stability

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

## Debt Management and Financial Recovery - Tailored Support for Vulnerable Clients

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

## Housing Case Studies

### Unreasonable Rent Increase and Habitability Concerns

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

## Housing Case Study: Tenancy and Legal Issues

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

## Navigating Complex Housing and Benefit Entitlement Issues

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

Leona Gellatly. Joint Centre Manager

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

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

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

### Workload

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

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

### Monitoring

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

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

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

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

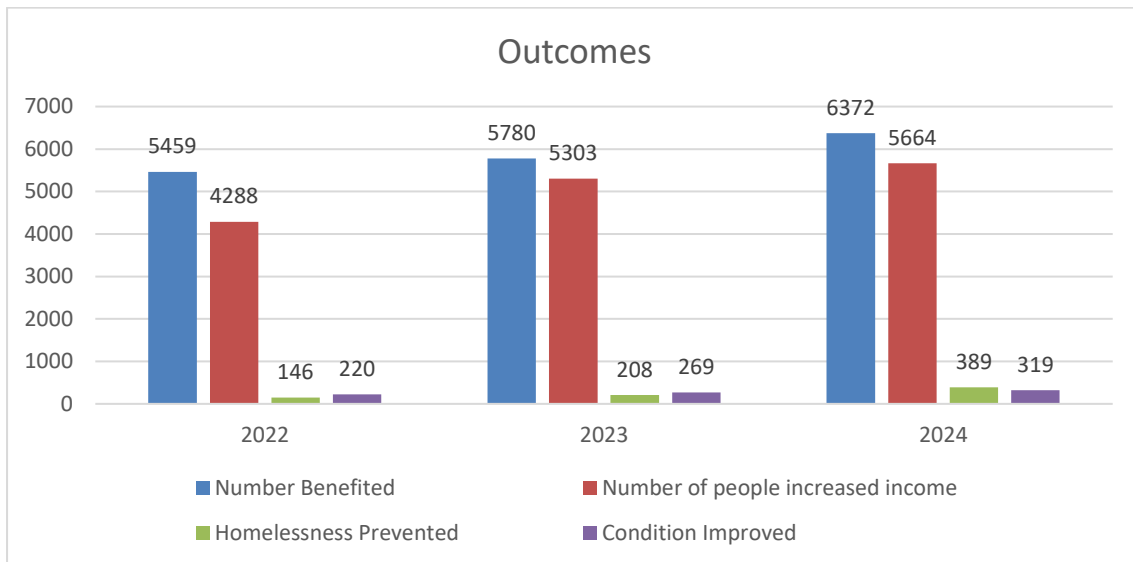
The system also maintains a database of all communications carried out between the client and any member of CHAC's staff whether by text, telephone, email, or post. (Please note that clients provide consent to use their information in line with GDPR and provide consent for third party audits during our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

## **Outcomes**

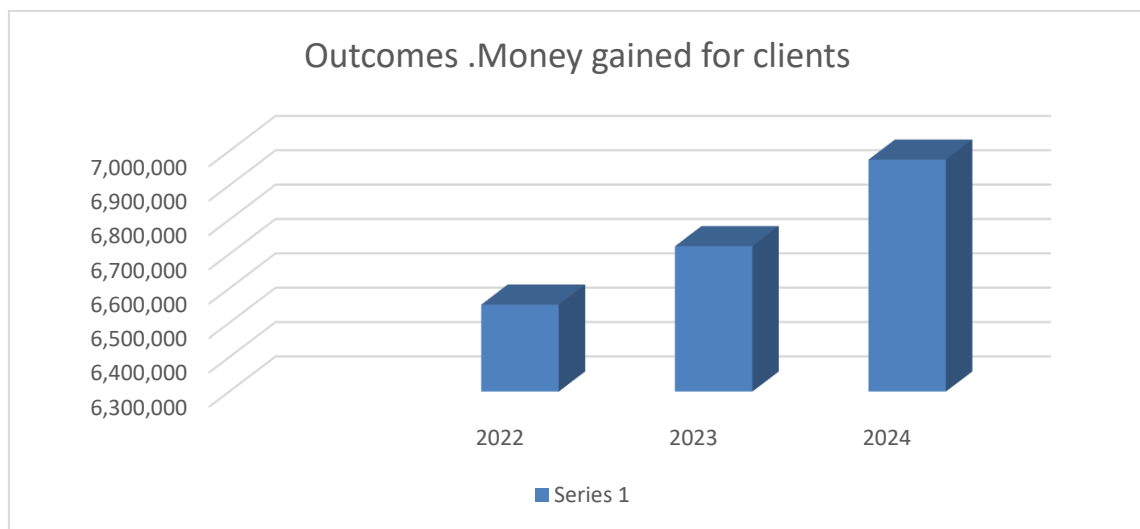
We measure the success by: -

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

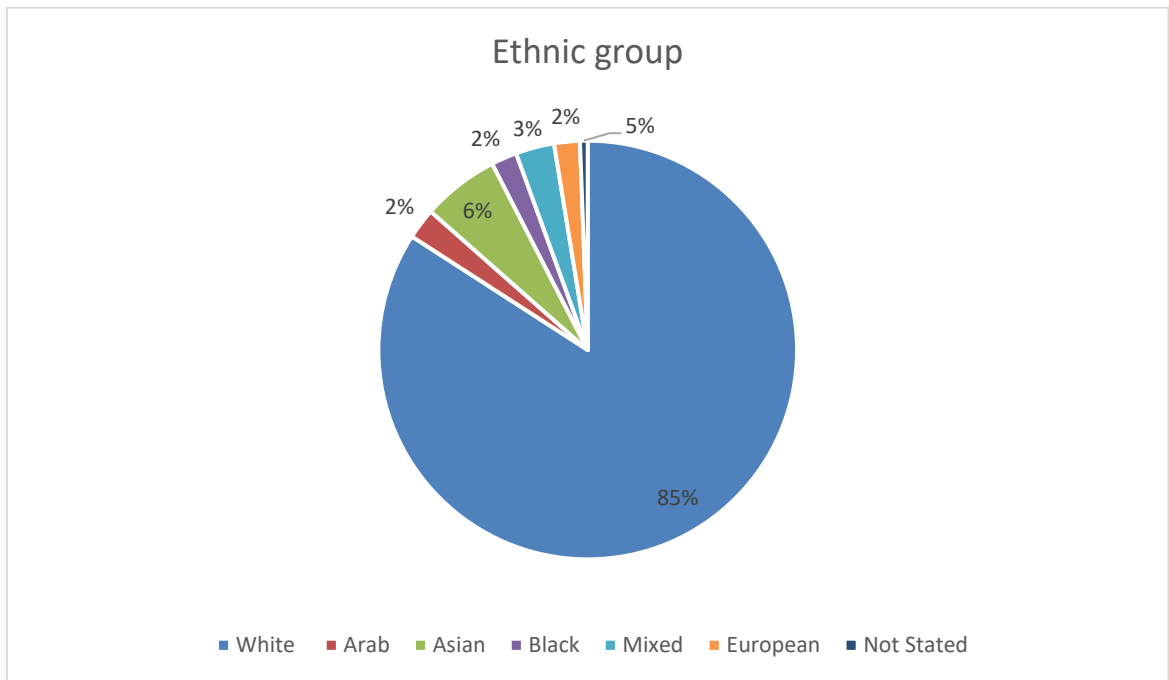
Welfare advice services are effective in addressing the problems associated with benefits and tax credits. A literature review commissioned by the National Association of Welfare Rights Advisors found that advice services are successful in improving take-up of benefits and delivering significant financial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



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

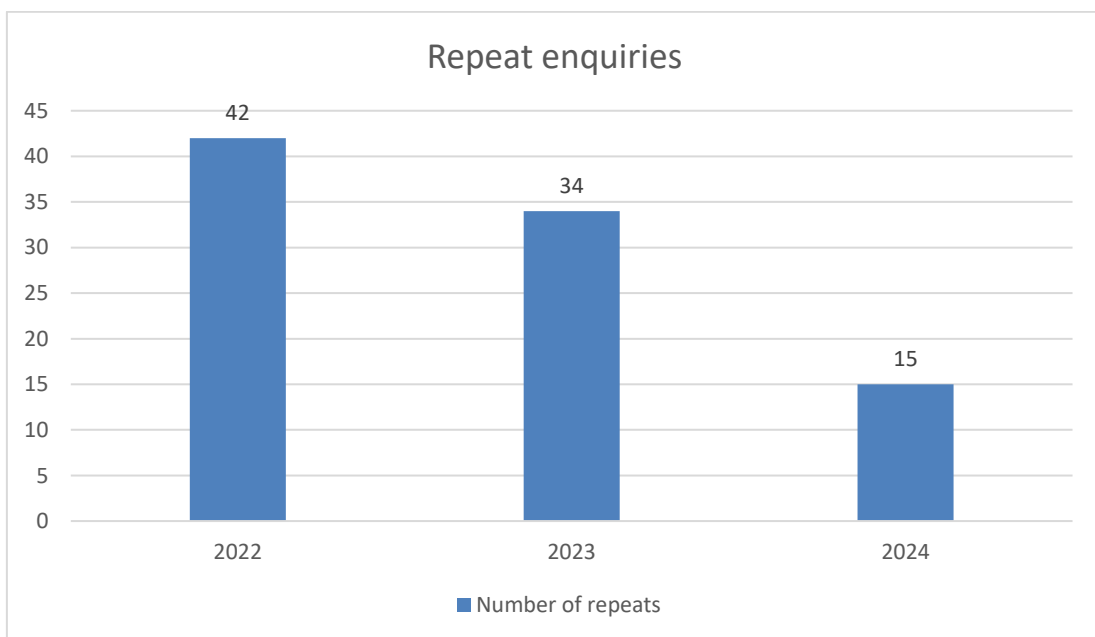


Local economies benefit from claimants who spend their money locally. In fact, research by Sheffield Hallam University shows that an estimated £19 billion loss of benefits through welfare reform could depress the economy by as much as £30.4 billion a year. There is also growing evidence that delivering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



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

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

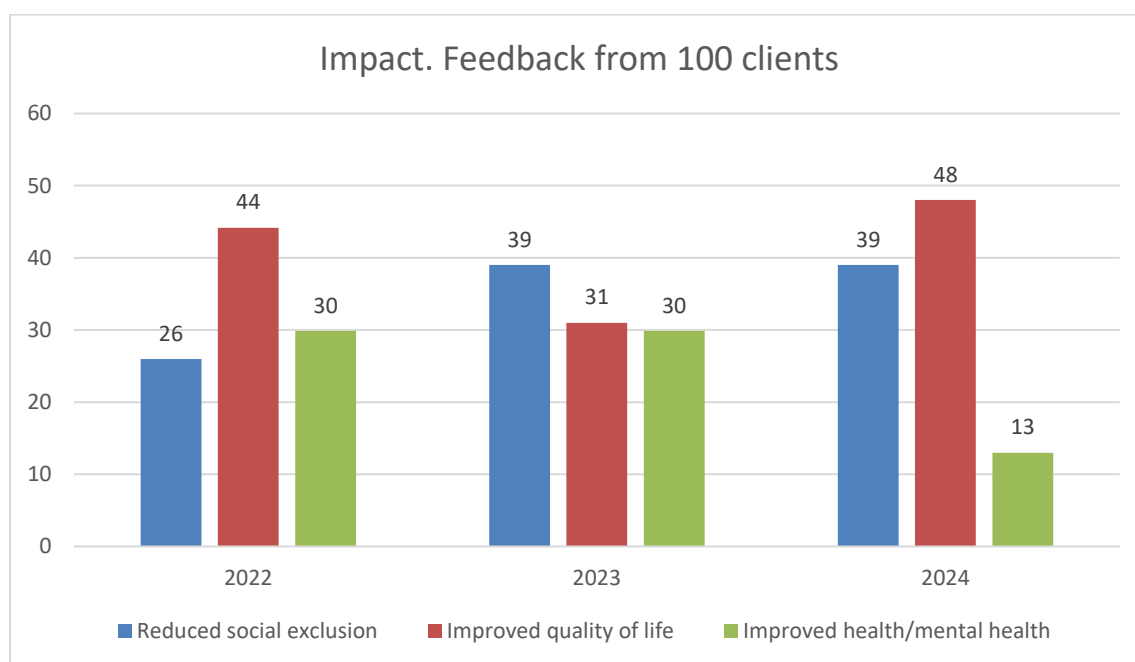


For too many people, mental illness and debt come together in a spiral of distress that can carry a heavy cost. Therefore, it is crucial we examine all elements to ensure that someone with temporary mental health problems doesn't experience permanent financial distress. That's why access to the right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

## Impact

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

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



## Internal audits & assessments

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

## External audits & assessments

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

## Employee and volunteer performance reviews

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

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

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

Coherence with policies, aims, and objectives.

Measurable achievement of activities, effectiveness and quality measured against the defined targets set at the outset within an annual self-assessment plan in line with legal service commission quality mark containing key attention area of:

User feedback on services via satisfaction questionnaires.

Placement provider's satisfaction.

Trainee progression within and on leaving the project.

Management effectiveness.

Administrative systems operation.

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

Measurement against objectives.

Placements and outcomes by period.

Quality control.

Trainee's satisfaction

## Beneficiary Numbers, Outcomes, and Impact 2024

Town centre office (face to face)	841
Hubs & benefit campaigns (face to face)	1070
Redcar & Cleveland (face to face)	242
Appeals at welfare benefits Tribunals	23
Home visits	17
Telephone and video (one to one) appointments	33
Repeats	15
Total one to one & directly benefited	<b>2241</b>
Indirectly benefited as part of the claim	<b>4131</b>
Total people benefited directly and indirectly	<b>6372</b>
Received intensive support	<b>320</b>
Sign posted to other services	<b>358</b>
Advice Topics / issues dealt with	<b>4577</b>
General enquiries (Tel, text, email, social media)	<b>36,999</b>
Average weekly enquiries	<b>712</b>
Average weekly clients (working weeks)	<b>80</b>
Average daily clients based on 252 working days/yr.	<b>16</b>
Cost per client directly benefited	<b>£85.27</b>
Cost per client benefited directly and indirectly	<b>£42.94</b>
Average number of enquiries per day	<b>142</b>

## Organisations benefited from our work

Working partners	8
Local Authorities	5
Social services	2
Social prescribers	2
Job Centres	1
	<b>18</b>

## Outcomes

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

## Impact

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

## Advice Topics dealt with during 2023

Benefits	4300	Debt	86
Housing	985	Other	93
		<b>Total Issues Dealt With:</b>	<b>4577</b>

## Notes

Town Centre office  
Middlesbrough, 14 Local hubs  
Southbank and Skelton hubs  
In person  
Covering Tees Valley

Same issues  
Required complex advice  
E.g. (Spouse/Partner/Children)

Supported 3 weeks and over

See individual analysis  
Received general advice

Received one to one advice  
Received one to one advice

### Advice Topics dealt with during 2024

Benefits	4300	Debt	86
Housing	98	Other	93
		<b>Total Issues Dealt With:</b>	<b>4577</b>

### Benefits Issues Breakdown

<b>Personal Independence Payment</b>	<b>Issues</b>	<b>Other Benefits</b>	<b>Issues</b>
MR & Appeals	432	AA	553
Making and Managing a Claim	238	ESA	324
Eligibility	195	DLA	188
Form Filling & Checking	157	CTR	182
Renewals & reviews	113	PC	163
Medical Assessment	103	CA	163
Claiming Process	81	HB	118
Revision & Supersession	69	SRP	36
Poor Administration	8	CB	24
Backdating	1	WTC/CTC	17
Transfer from DLA to PIP	2	LSF	3
Complaints	3	NI	2
Other	30	IS	1
		Other Benefit Issues	280
	<b>Total</b>	<b>Total</b>	<b>2054</b>
	<b>1432</b>		

<b>Universal Credit</b>	<b>Issues</b>	<b>Other Related Issues</b>	<b>Issues</b>
Eligibility, entitlement & Calculation	171	General Benefit Entitlement	136
MR & Appeals	74	Blue Badge	27
Work Capability Assessment	60	Winter Fuel Payment	9
Claiming Process	59	Food Voucher	6
Form Filling & Checking	32	Maternity Allowance	5
Housing Costs Element	32	Disability Bus Pass	3
Transfer from Legacy Benefits	25	Bereavement Benefits	3
Making & managing a claim	6	Industrial Injuries Benefit	3
Poor Administration	5	Statutory Sick Pay	2
Budgeting Advance	4	Appointees	2
Waiting Times for Payments	3	Household Support Fund	2
Sanctions and Hardship Payments	2	Fuel Voucher	1
Discretionary Housing Payment	2	Other	81
Rent Restrictions - Private Housing	2		
Complaints	1		
Bedroom Tax	1		
Other	55		
	<b>Total</b>	<b>Total</b>	<b>280</b>
	<b>534</b>		

**Total Benefit Issues 4300**



## Equal opportunity monitoring

### Gender

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

### Age Range

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

### Ethnic Group

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

### Accommodation Type

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

### Marital Status

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

### Living Arrangements

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

### People in Household

Client Only	244
Client plus 1	450
Client plus 2	261
Client plus 3	176
Client plus 4	115
Client plus 5+	78
Unknown	14

Total 1338

**Employment status**

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

**Local Authority**

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

**Disabilities**

Yes	86.0%
No	12.9%
Unknown	1.1%

**Where did you hear about us?**

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

### Clients accessing service by ward

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

### Sources of information

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

## Treasurer's Report

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

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

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

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

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

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

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

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

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

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

### **Outlook:**

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

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

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

Naomi Smith

Treasurer E-mail: [naomi@chac92.co.uk](mailto:naomi@chac92.co.uk)

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

Charity registration number 1152785

**CLEVELAND HOUSING ADVICE CENTRE  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

## CLEVELAND HOUSING ADVICE CENTRE

### LEGAL AND ADMINISTRATIVE INFORMATION

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**Trustees**

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

**Charity number**

1152785

**Independent examiner**

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



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# CLEVELAND HOUSING ADVICE CENTRE

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

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# CLEVELAND HOUSING ADVICE CENTRE

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2024

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

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

#### Objectives and activities

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

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

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

#### Significant activities

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

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

#### Achievements and performance

##### *Significant activities and achievements against objectives*

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

#### Financial review

##### *Reserves policy*

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

#### Structure, governance and management

##### **Governing document**

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

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

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

##### *Recruitment and appointment of trustees*

Trustees are appointed by the board of the trustees.

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**CLEVELAND HOUSING ADVICE CENTRE**

**TRUSTEES' REPORT (CONTINUED)**

***FOR THE YEAR ENDED 31 DECEMBER 2024***

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



Miss N Smith  
**Trustee**

17 January 2025

# CLEVELAND HOUSING ADVICE CENTRE

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF CLEVELAND HOUSING ADVICE CENTRE

---

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

#### Responsibilities and basis of report

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

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

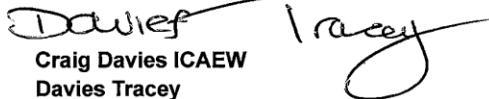
#### Independent examiner's statement

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

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

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

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

  
**Craig Davies ICAEW**  
**Davies Tracey**

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

Dated: 17 January 2025

## CLEVELAND HOUSING ADVICE CENTRE

### STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

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

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


# CLEVELAND HOUSING ADVICE CENTRE

## BALANCE SHEET

AS AT 31 DECEMBER 2024

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

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

  
Miss N Smith  
Trustee

# CLEVELAND HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

---

### 1 Accounting policies

#### Charity information

Cleveland Housing Advice Centre is a Charitable Incorporated Organisation.

#### 1.1 Accounting convention

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

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

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

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

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

#### 1.2 Going concern

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

#### 1.3 Charitable funds

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

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

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

#### 1.4 Income

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

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

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

# CLEVELAND HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

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

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

#### 1.6 Tangible fixed assets

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

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

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

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

#### 1.7 Impairment of fixed assets

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

#### 1.8 Cash and cash equivalents

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

#### 1.9 Financial instruments

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

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

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

#### **Basic financial assets**

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



# CLEVELAND HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

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### 1 Accounting policies

(Continued)

#### **Basic financial liabilities**

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

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

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

#### **Derecognition of financial liabilities**

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

### 1.10 Employee benefits

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

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

### 2 Critical accounting estimates and judgements

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

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

## CLEVELAND HOUSING ADVICE CENTRE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

#### 3 Donations and legacies

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

#### 4 Income from investments

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Interest receivable	<u>10</u>	<u>227</u>

## CLEVELAND HOUSING ADVICE CENTRE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

#### 5 Charitable activities

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

#### 6 Net movement in funds

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

#### 7 Trustees

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

## CLEVELAND HOUSING ADVICE CENTRE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

#### 8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	9	8
	<u>9</u>	<u>8</u>
<b>Employment costs</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	194,416	173,144
Social security costs	16,141	13,883
Volunteers subsidies	8,700	10,597
	<u>219,257</u>	<u>197,624</u>
	<u>219,257</u>	<u>197,624</u>

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

#### 9 Taxation

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

#### 10 Tangible fixed assets

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

## CLEVELAND HOUSING ADVICE CENTRE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

<b>11</b>	<b>Debtors</b>		<b>2024</b>	<b>2023</b>
	<b>Amounts falling due within one year:</b>		<b>£</b>	<b>£</b>
	Trade debtors		62,993	42,026
			<u>          </u>	<u>          </u>
<b>12</b>	<b>Creditors: amounts falling due within one year</b>		<b>2024</b>	<b>2023</b>
			<b>£</b>	<b>£</b>
	Trade creditors		3,501	4,112
	Accruals and deferred income		2,274	1,641
			<u>          </u>	<u>          </u>
			<u>5,775</u>	<u>5,753</u>

### 13 Restricted funds

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

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Restricted fund	18,032	102,632	(46,470)	(46,479)	27,715
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>					
	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
Restricted fund	78,700	54,096	(36,064)	(78,700)	18,032
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

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

#### Transfers between funds

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





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

### **Cleveland Housing Advice Centre CIO**

Charity number: 1152785

Financial Conduct Authority number-FRN 627715

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X: <https://x.com/AdviceCleveland>

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**The Community since 1992**

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

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