



Community Help & Advice Initiative

2020/21

Annual Report



Supporting People





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Charity Profile

Our Vision

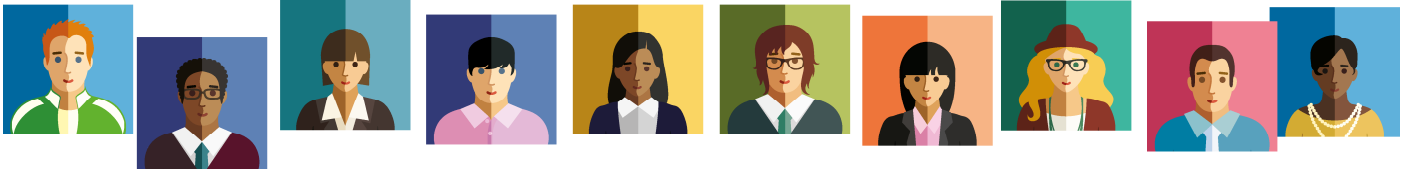
CHAI works to ensure no one in our communities has to endure hardship.

Our Mission Statement

CHAI helps and empowers people through high-quality, impartial advice on welfare benefits, housing, and debt.

Our Aims and Objectives

- To relieve poverty in the community areas served by CHAI.
- To provide assistance in the interests of social welfare, with the specific objective of improving conditions of life of residents in the community.
- To provide practical help to sections of the community in need, particularly the elderly, people with disabilities, and young people and families, whilst fostering an overall spirit of community care and assistance.
- To provide best practice information, advice and support to the community in relation to maximising income, your welfare rights, debt and housing matters, employability and sustaining tenancy
- To inform people of their rights and teach life skills to empower them



Directors' Report

Activities and Achievements

The year to 31 March 2021 has been busy and productive, we have been able to consolidate and grow our existing projects and start new ones.

Maximise!: After the success of the first two years of the Maximise! project, we, along with our partner Children 1st have secured further funding from the City of Edinburgh Council and have been able to roll the project out city wide. This was the recommendation from the Poverty Commission Report. This is an exciting opportunity for both CHAI and Children 1st.

Advice: The Edinburgh Integrated Joint Board (EIJB) funded advice service continues to successfully provide advice in GP Practices, mental health hubs and recovery hubs. The advice service at the Royal Hospital for Sick Children and Young People continues although due to space concerns at the new hospital it seems unlikely that we will be able to station an advisor there permanently as previously thought.

Housing Support and Money Advice: Our partnership with Melville Housing Association continues to be a success with several additional referrals being made every week. However, during the year it was decided by the board to sever ties with Almond Housing Association. Though we do hope to continue to shape and grow this service

model and pursue other contracts with other associations.

Employability Support Service: We continue to support unemployed people to overcome their barriers and progress to a positive destination. We are about to start a new project which will be partially funded through EIJB and a new Digital Inclusion grant to support people in using the online Universal Credit system.

Scottish Legal Aid Board (SLAB) & Edinburgh Housing Advice Partnership (EHAP): Work continues on both of these contracts in partnership with Granton Information Centre.

Alliance of Registered Co-operatives and Housing Associations, Independent in Edinburgh (ARCHIE): This is a new project which started in the later part of 2020 initially as a 3-month pilot. The project provides money advice to five members. Funding is on-going after the pilot was so successful.

No-one Left Behind: In partnership with Dunedin Canmore we have had a successful year supporting young people age 16-19 into volunteering/education/training and employment.

A full list of our projects and outreach locations is available at the end of the report.



Directors' Report

What's New?

The Board is sad to say goodbye to two members in the last year Alison MacMillan who resigned at the last AGM, and John Thoumire who recently resigned to head off to a sunnier climate for a while.

We have recruited a Volunteer Coordinator who has successfully managed to recruit five volunteers to work across various teams.

This year also saw us complete a new 5 year business plan which will shape the strategy of the charity for the coming years.

Impact of Covid-19

Covid-19 is still affecting us all, and at CHAI the safety of our staff and clients is paramount. Therefore, we are still following Government guidelines as to office capacity, social distancing and our own policies on home visits and face to face advice. We will continue to review this.

Plans for Future Periods

We will end our lease at Riverside House on 7th October and plan to move to a much smaller but more affordable office in the South West. CHAI will adopt a hybrid working policy.

In partnership with Children 1st, we will roll the Maximise service out city wide. This is an exciting opportunity for both partners.

We will continue to provide services across a range of social welfare issues. We will continue to build strong relationships with all our current partners and to build networks with new and potential partners. We will continue to develop business models for Housing Association support, and our debt/money advice service.

We will recruit a new Fundraising & Development Manager and also a new CEO. We will also look at the website redesign & our marketing plan. We will also actively seek new Board member that can bring specific areas of expertise to CHAI.

Advice Work

Embedded in the Community





Advice Service: EIJB

One of the major contracts that CHAI fulfils is for the **Edinburgh Integrated joint Board (EIJB)** which represents the City of Edinburgh Council and Health and Social Care for the city. This contract is fulfilled with our partner agencies Granton Information Centre and Citizen Advice Edinburgh and seeks to provide a blanket of advice for welfare rights and debt across the city focusing on areas of high deprivation and those who may need the most help.

To ensure that advice reaches the focused demographic and areas of need, many of these services are embedded within other services in the community where people are already seeking help. The following embedded services are provided on behalf of the EIJB:

Advice within GP surgeries

- Wester Hailes health Centre
- Sighthill Health Centre
- Whinpark Medical Centre
- Brunton Place Surgery

Embedded advice is provided within various GP surgeries and health centres widens the concept of health and helps reduce the stress and anxiety financial pressures and debt can cause. Any health care professional within the setting can refer clients or people can self-refer. We work closely with Community Link workers who are based at a GP surgery and connect patients to any additional support and help they may need.

Advice embedded within mental health teams

Providing advice within the support offered by the mental health teams has proven to be very successful.

This ensures people get the help they need to resolve financial issues at a time when their health may prevent them from being able to tackle this. As the client is usually well supported by social work, and psychiatric nurses and doctors it means that we can gather good evidence about the impact of someone's health on their life and this helps with eligibility for out of work and disability benefits reducing stress for the individual. We currently have 1 full time and 2 part time workers supporting this service throughout the 4 localities of the city.

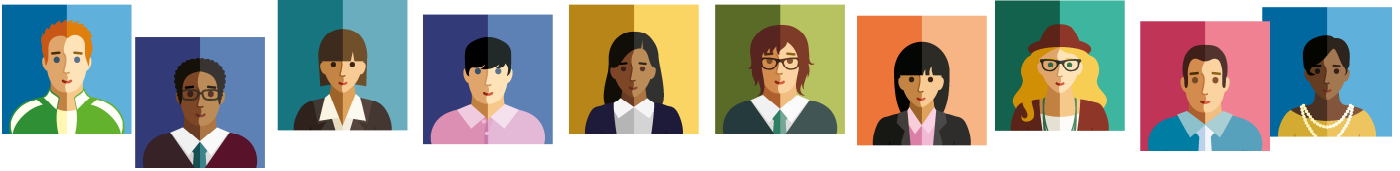
Advice within recovery hubs

Recovery hubs are a one stop shop service for people tackling substance misuse where they can get services for health-related matters, help with harm reduction and ongoing support all within the same service. CHAI have been working closely with some of these teams for many years but are now providing this service in all the hubs based in the 4 localities of the city.

Reducing the stress caused by benefit decisions can impact on people's recovery and CHAI are pleased to be able to help minimise this to give people increased stability and the space to focus on their recovery. With 2 workers covering the city this service is busy and highlights the need there is within these services to help people on their journey.

Embedded locality work

CHAI has long had a presence within the **South East** of the city operating an advice service within the Council's locality office although since lockdown we have offered this service over the phone. We also provide a service at the Craigmillar council office as well as offering general appointments from the South West of the city where we are based.



EIJB Key Stats

1224

Number of individuals we advised

3296

Total number of appointments

£4.8m

Financial gain we achieved

See next page for a full breakdown



EIJB Financial Gain

INCOME MAXIMISATION	Amount of Financial Gain
Personal Independence Payment (PIP) & Disability Living Allowance (DLA)	£2,857,368
Employment and Support Allowance (ESA)	£236,548
Universal Credit	£475,028
Housing Benefit	£55,986
Other benefits	£114,749
Charitable Grants	£49,763
Other Financial Gains	£54,795

Our financial gain for welfare benefits is calculated by estimating benefit entitlement for a complete year based on the client's weekly award.

Debt-related financial gain is based on debt relief or repayment plans.

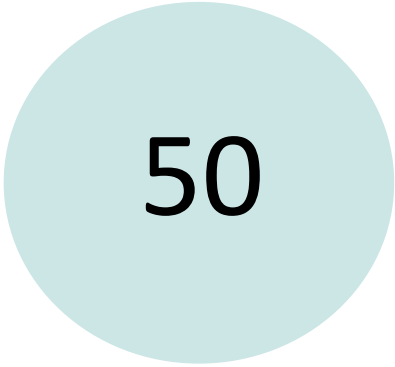
DEBT ADVICE	Amount of Financial Gain
Sequestration (bankruptcy)	£396,651
Debt Arrangement Scheme (DAS)	£209,057
Debts written off	£131,829
Repayment plans	£190,723



EIJB Appeals: Key Stats



Number of successful appeals

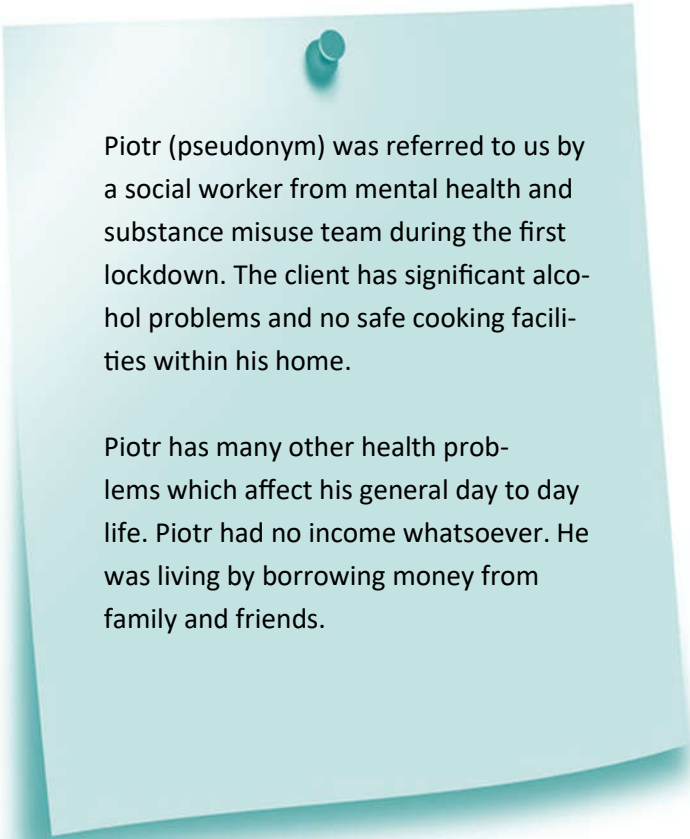


Total number of appeals we represented at



Financial gain from appeals

Case Study: *Piotr*



Piotr (pseudonym) was referred to us by a social worker from mental health and substance misuse team during the first lockdown. The client has significant alcohol problems and no safe cooking facilities within his home.

Piotr has many other health problems which affect his general day to day life. Piotr had no income whatsoever. He was living by borrowing money from family and friends.

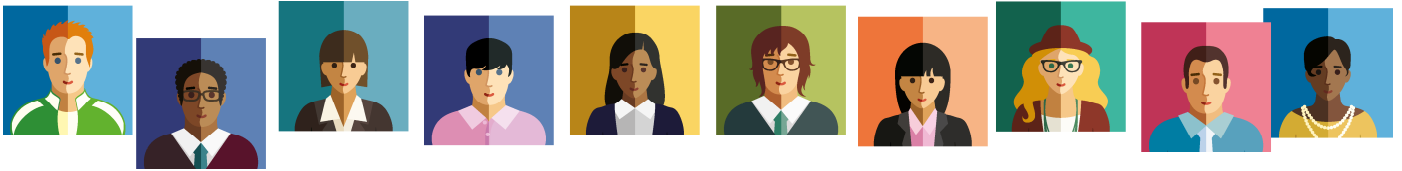
An application was made for Universal Credit (UC) via a joint telephone conversation but there was no call back from UC to follow this up. As a result, we then assisted the social worker and Piotr to make the claim online. The social worker was still doing home visits at the time, so he made the claim with Piotr while we described to them on the phone what needed to be done. We later assisted with the UC50 questionnaire (unfit for work form) and Piotr is now deemed to have limited capability for work-related activity. He is getting maximum UC for that which equals £174.26 per week.

A claim for Personal Independence Payment (PIP) was made. We picked up the signed form and helped Piotr fill it out with assistance from the social worker during a home visit. Supporting evidence was provided by the social worker. We explained how the system works regarding PIP and UC

to both the social worker and to Piotr. Piotr awarded the standard rate of the daily living component which is £60 per week. We discussed asking for a mandatory reconsideration for a possible higher award but decided that this was not applicable at this time. Piotr particularly did not want to do so due to the potential stress caused.

An application for Council Tax Reduction made with client. His house is owned outright and is held in trust for him so there are no other housing costs. He will no longer accrue council tax debt as it will be covered by CTR. He will have to pay water and sewerage every month and we helped him to set up a means to do this.

The social worker advised that Piotr's cooking facilities were very poor, and that the cooker was dangerous. We made a grant application for a cooker to the Edinburgh Trust which was successful, and we then liaised with his support worker to have the money transferred to his organisation's account and he and Piotr then purchased a new safe cooker together. There were several missed appointments but with support from the social worker we helped Piotr re-engage with services and maximise his income. Now that his income is secured, and that his home environment is safer, Piotr is thinking about accessing treatment to tackle his alcohol issue.



What people say about EIJB

“Just to say that the lady that handled my case was outstanding, and very helpful. Thank you so much”

“I felt the person I had contact with in CHAI had a genuine commitment to help me achieve what I was trying to do and would certainly use your services if I required help in the future. 👍”

Other Quotes From Our Clients:

- *“I was very stressed out when I first found CHAI suggested to me and they were so kind and took a lot of time to me and explain various options to me which was a tremendous relief. Thank you.”*
- *“My OT persuaded me to meet with a lady from CHAI and she helped enormously. I doubt I would be around now without the help. My mental health at the time was very poor and I had planned to live on my small savings until they ran out and then end it all. I cant thank CHAI enough for the help provided.”*
- *“The lady who helped me with my PIP Appeals was absolutely amazing! She tried different ways to win my appeal. It was so unfair because I was actually in even worse circumstances both mentally and physically. I depend on my PIP benefit to get me buy every day and the thought of getting it taken away from me totally freaked me out and I was worried sick, but CHAI appealed again after my first one got knocked back. I really appreciate her doing everything that she has done”*



Other Advice Projects

NHS Lothian & The Works

CHAI has a long-standing service providing welfare rights advice within the Astley Ainsley hospital and also within Ballenden House a mental health resource. Providing advice within the hospital setting allows people to plan when they have had a change in circumstances. Within Ballenden House we work alongside occupational therapists to help people manage their benefits when moving into supported work.

Wester Hailes Connects

This innovative South West partnership brought all aspects of digital inclusion together to help this area bridge the digital divide and was funded by the good things foundation. Planned and supported by Prospect Community Housing, CHAI provided employability support focusing on helping people enhance their digital skills in this area as well as helping people to maximise their income, again focusing on those benefits and welfare resources which are now accessed online. All clients were able to access digital training and support from Score Scotland and Whale arts. This project ended in June 2020 however the partners are in discussion again collaborate for a second project.





The RHSCYP Project

The Royal Hospital for Sick Children and Young People (RHSCYP)

Our project assisting families of patients of the Royal Hospital for Sick Children and Young People started work at the very end of the last financial year, just weeks before the country went into full lock-down. Launching, establishing and developing the project under those circumstances has been exceptionally difficult.

Nevertheless, perseverance has built a growing virtual network with medical staff, social services and other organisations in and around the hospital and its patients. Our Welfare Adviser covers a broad range of advice and assistance including income maximisation, housing rights and money advice for families at especially difficult and trying times.



36

Families assisted

199

Number of
appointments

£56,471

Financial gain

2 Case Studies

Our Welfare Adviser received a referral from the hospital's Cardiology Department, to assist parents of a baby born with a complex heart condition which will require future surgical intervention and follow up.

As the baby was less than three months old, the eligibility condition under Disability Living Allowance of having a condition for at least three months was not met. Our Adviser contacted the baby's mother and explained eligibility. We arranged a future telephone appointment for when the baby would be three months old, so we could help complete an application for Disability Living Allowance.

The Appointment was held, and the application completed and input sought from the medical team. The Adviser was then able to help further with advice as to Universal Credit Child Element and Scottish Social Security Child Payment.

Our Welfare Adviser received a referral from the Kindred Advocacy service within the hospital, to assist a bereaved parent of a child with who had had ongoing health conditions. The child had had ongoing medical conditions since birth and was in receipt of Disability Living Allowance and the use of a Motability Scheme Vehicle. The parent was in receipt of Child Tax Credit, Child Benefit, Carers Allowance and Income Support.

Prior to having the child, the parent had worked full-time and was unsure of what to do in relation to the death of the child and notifying agencies in relation to existing benefits.

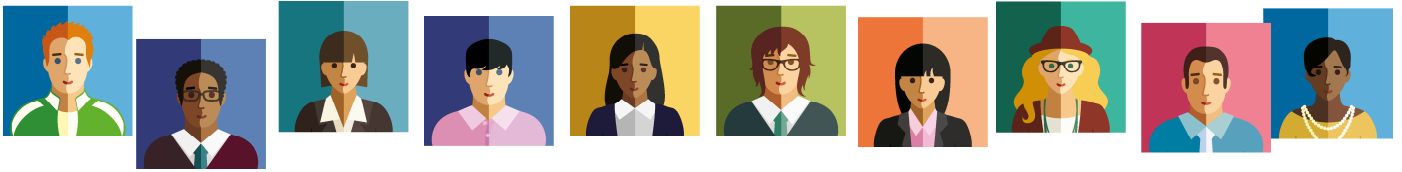
Our Welfare Adviser advised the parent as to entitlement to a roll-on period of existing benefits, and entitlement to the Funeral Benefit Payment.

The Adviser was also able to assist by contacting the Department of Work & Pensions, Her Majesty's Revenue & Customs, and the Motability Scheme on the parent's behalf to advise of child's death and ongoing benefits.

Advice Work

Embedded In Schools





Maximise! Project

Maximise! is a family advice and support project delivered in partnership by **Children 1st** and **CHAI**, supported by NHS Lothian, the City of Edinburgh Council and Capital City Partnership. The families who access Maximise!, the schools that accommodate us, and the surrounding community networks around are all key stakeholders in this partnership. Maximise! takes a child-centred, family minded, and trauma-recovery focused approach to tackling child poverty in Edinburgh, offering family support, advice, and employability via one single gateway within each of Edinburgh's localities. **A full list of the schools** we are embedded in is available at the end of the report.

The service has been embedded within school clusters, and more recently, within 5 early years' centres, making it easily accessible to families in need of support. During the pandemic and in spite of the school closures, we have been able to offer continuity of service via remote working.

- The Maximise team reacted responsively and flexibly to the impact of lockdown by helping families access over 120 devices to assist with children's learning, to help parents complete vocational training courses or make online job applications and to enable families to virtually connect with their support networks.
- One parent was able to take part in online English classes for college
- Another was able to gain her food hygiene certificate to meet her new job requirement.
- In addition to providing benefits advice to families whose circumstances had changed

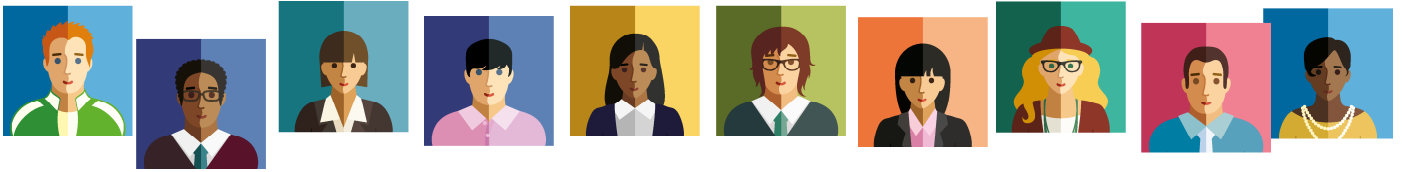
dramatically overnight, the Maximise! team submitted a huge number of grant applications helping families to access emergency funds for food, fuel, clothing, furniture, Christmas presents for the children, equipment to help with children's learning and funds to help pay for childcare so that parents could go back to work.

Maximise! Intensive Family Support Service

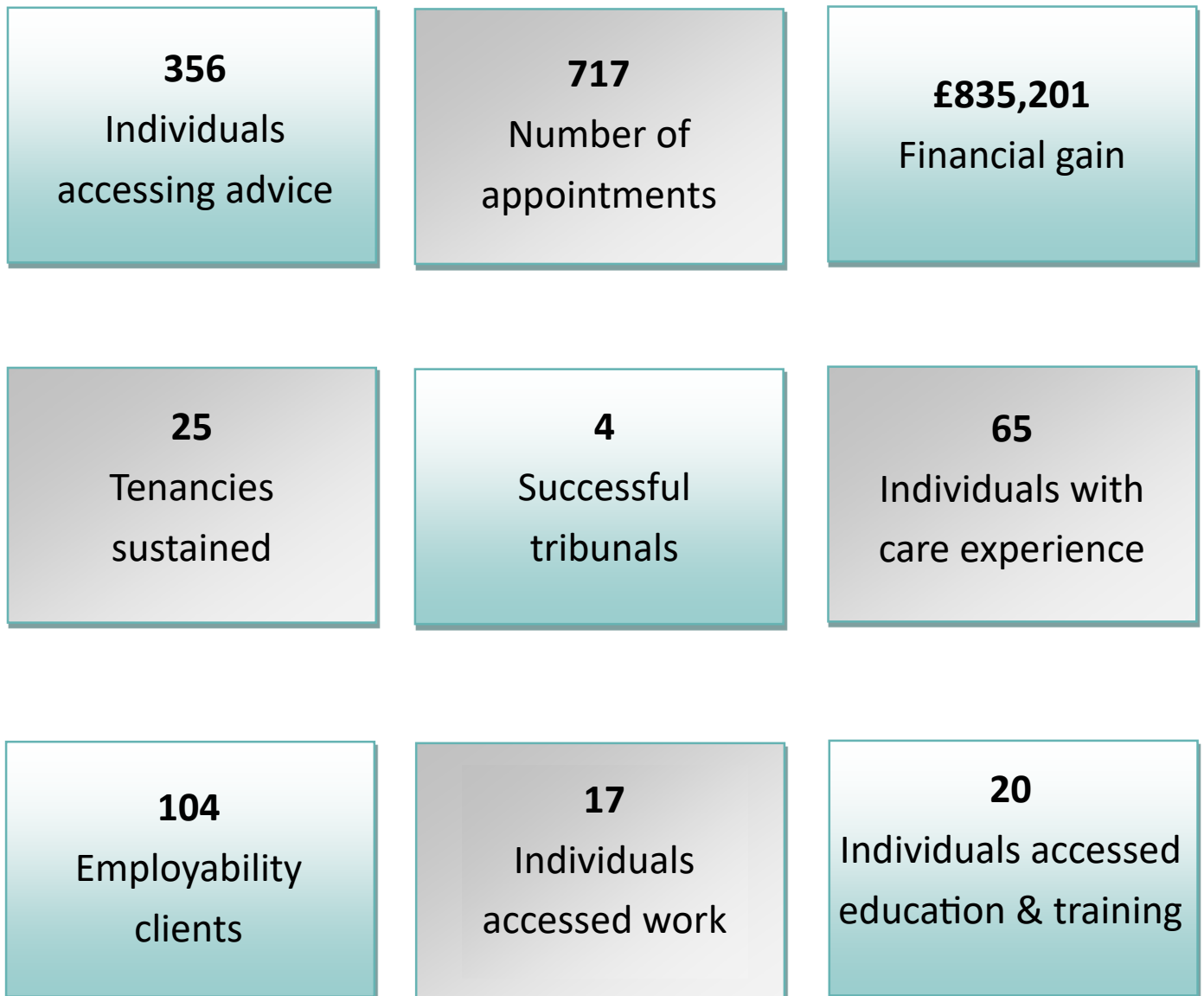
This new service began in the course of the last year and is a partnership with 5 Early Years Centres across Edinburgh (Fort, Greendykes, Moffat, Craigmillar and Granton). Using the same Maximise! model of wrap-around embedded support, which incorporates Advice, Employability Support and Family Wellbeing this project offers more intensive support to a smaller number of families who are experiencing adversity. The service works to develop trusted relationships, promote independence and thereby raise aspirations for the adults, children and young people. Its aim is to increase financial inclusion, support families with their employability goals and improve family wellbeing with a view to impacting on the future attainment of the children within the family.

Last year, we worked intensively with **21** families offering advice to **18** of them, family support to **8** families, employability support to **6** and joint support to **14** families.

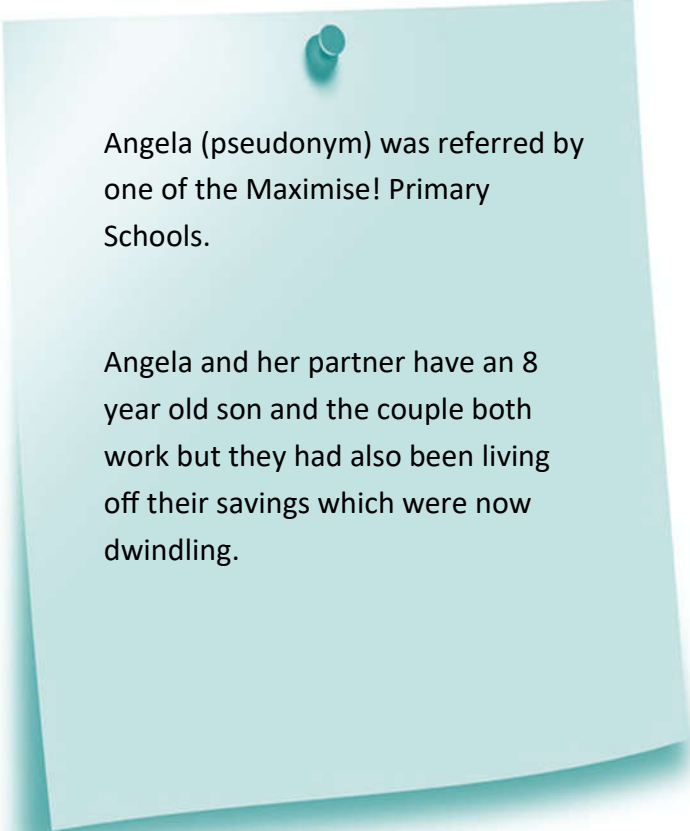




Maximise! Key Stats



Case Study: *Angela*



Angela (pseudonym) was referred by one of the Maximise! Primary Schools.

Angela and her partner have an 8 year old son and the couple both work but they had also been living off their savings which were now dwindling.

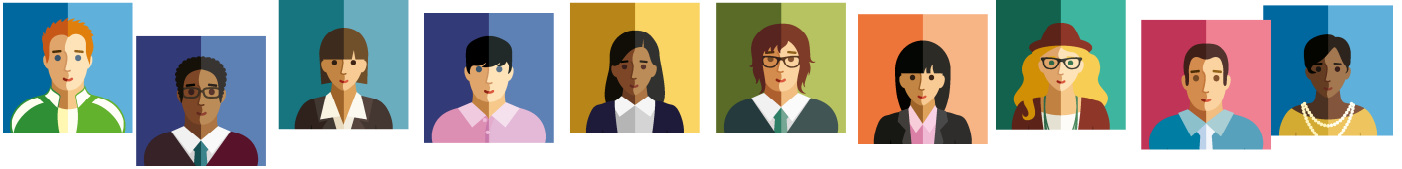
The couple was initially seen by a Maximise! Advice Worker who completed a benefit check and discovered that the family were not receiving any benefits at all.

The Advice Worker assisted them to claim Child Benefit and Universal Credit. The financial impact of this assistance amounted to a Universal Credit entitlement of £9,510.96 per year and a Child Benefit entitlement of £1,076.40 per year. After maximising their income, the Advice Worker then referred the family to the Maximise Employment Adviser.

Angela is originally from a country in Asia and has an MBA from her University there and a first class degree in Business. As is often the case, her qualifications are not automatically recognised in the UK and people have to pay a fee to have their

qualifications assessed in the UK. This regularly results in them not being recognised as equivalent and they are told to re-train for a further year at their own expense. Angela decided to apply for a job that could fit in with her childcare needs whilst continuing to develop her potential in this country. The Maximise Employment Adviser assisted her to apply for a part time post at a bakers in the city centre which she was successful in obtaining. She enjoyed this job and liked working with her team but it did not allow her to make the most of her qualifications.

Whilst working at the bakers, the Employment Adviser continued to support Angela to explore opportunities to gain qualifications which would be recognised in the UK. She began with a Foundation Level course for International Software testing followed up by the Intermediate and Advanced courses which she funded herself. Angela's hard work recently paid off and she has been successful in gaining a position as a Software Test Engineer with a company in the north of Scotland. Her starting salary will be £26,000 and the family will be relocating shortly. She is delighted with this result as her persistence and willingness to invest in her future, combined with the support she was offered by Maximise! has really paid off.



What people say about Maximise!

“The adviser was one of our most valuable service providers who turned around and increased our families life chances.”

“Thanks to your help, nowadays we always have money in the bank and can now go swimming, to the beach, on picnics and daytrips to the shows. We could get trainers for the whole family for going back to school so that the children would feel smart. With the support of Maximise! I got a paid job for the first time in over 20 years. I also have a training certificate on the wall and the children can see that and see what their mum achieved.”

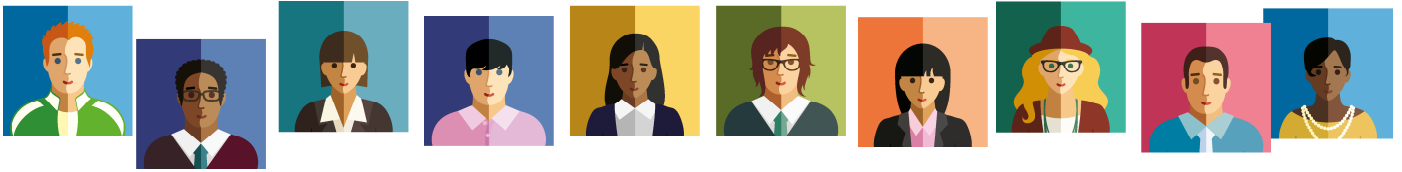
Feedback from the Edinburgh Poverty Commission:

On 30 September 2020, the Edinburgh Poverty Commission launched its report ‘*A Just Capital - Actions to End Poverty in Edinburgh*’ outlining its recommendations for a 10-year strategy to end poverty in Edinburgh by 2030. CHAI and Maximise! were mentioned several times during the live webinar attended by around 250 people and in its written report.

The Commission commented that, during the lockdown period, city networks including Maximise! and CHAI “*made great strides to shift their ways of working to make sure those relationships can still be there for people when they need them.*” They went on to say that “*projects like Maximise! rank among the best and highest impact approaches seen anywhere in the UK*”.

Housing & Money Advice





Housing & Money Advice

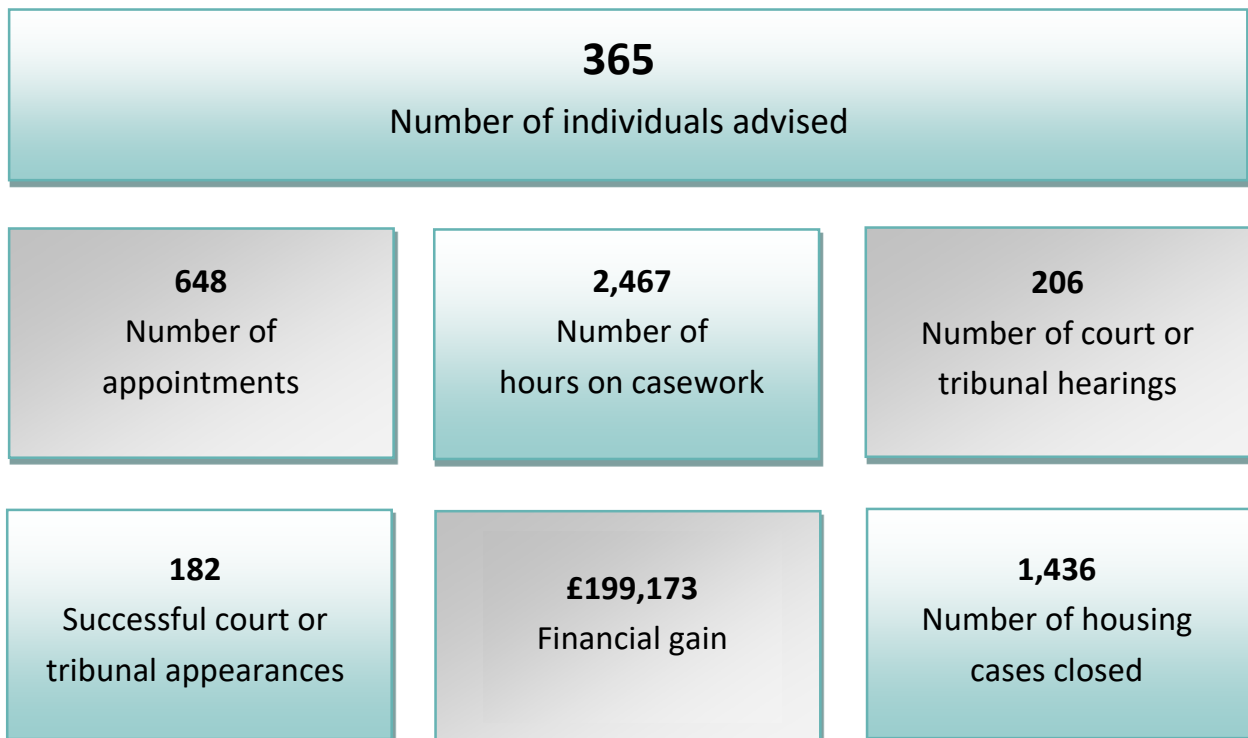
Court Representation & Money Advice Services

Our work providing advice and representation for tenants and homeowners was severely affected by the Coronavirus pandemic. Care, thought, and effort went into meeting the challenges thrown up by the public health crisis. Advisers adapted to working from their own homes and innovated to reach clients by telephone, email, SMS, video conferencing online or by smartphone.



However, for much of the year the sheriff court and the Housing & Property Chamber of the First-tier Tribunal for Scotland were closed altogether. When they did re-open it was slowly, with hearings held only virtually, by telephone or video conferencing. Both the court and tribunal had significant backlogs of cases to address, and were delayed significantly. By the end of the year the capacity of the sheriff court was at best one tenth of the pre-covid level.

Nevertheless, the services adapted, and the work continued, to reach and assist those in need. By year end, our advisers were attending every hearing of the heritable court remotely, to represent people and also to be on hand to offer assistance to the court and unrepresented defenders.



CHAI set a precedent...

The Housing & Property Chamber of the First-tier Tribunal for Scotland has made **the first ever award of a Wrongful Termination Order**, penalising a landlord who had evicted a tenant on bogus grounds, by claiming they were going to move into the property but in fact then re-let it to new tenants. **Our housing law expert, Andrew Wilson**, represented the tenant, and in doing so, helped set a precedent in Scottish housing law!

Background

Jesus* had rented a studio flat from his landlord and had a Private Rented Tenancy (PRT) lease. The relationship had been fractious, and the landlord had told Jesus that he had a way to evict Jesus if he ever annoyed him again.

Within days of asking for repairs to be carried out, Jesus was given a Notice To Leave, with the stated ground being that the landlord wanted to move in to the premises. In the original eviction action before the First-tier Tribunal, the history of the tenancy and proof of the threat to evict were submitted in evidence.

Acting for Jesus, CHAI also pointed out that it was not credible to believe that the landlord, his partner and their child genuinely wished to move out of the three-bedroom property they owned and lived in, to take up residence in a one room studio flat.

Citing decisions from comparable legislative provisions, CHAI argued that the landlord's claim of wanting to live in the studio could not be accepted as a settled and genuine intention. However, the tribunal held that the Scottish Parliament had set a very low bar for the landlord to have to meet, and granted the order for eviction.

Wrongful Termination Order

In later assisting Jesus to apply to the First-Tier Tribunal for a Wrongful Termination Order, CHAI again outlined the history of the tenancy and the ground for eviction. It was then shown that the landlord and his family had not moved into the studio flat. Indeed, within less than a month, repairs and redecoration had been carried out and new tenants had been found and moved in.

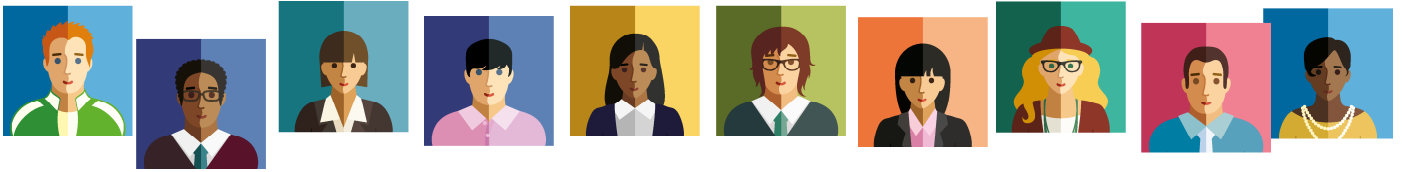
The tribunal found that the landlord had misled the tribunal in the eviction proceedings and that the applicant, Jesus, was entitled to a wrongful termination by eviction order. It awarded a penalty of £1,350, equivalent to three times the monthly rent under the original tenancy.

Weakness in Current Law

The success in this case highlights the continuing danger for tenants of groundless and even revenge evictions under the new Private Rented Tenancy (PRT) regime, which was supposed to provide improved protection. The bar to be met has been set too low for landlords, we have proved that a landlord can simply lie to tenants and ultimately to the tribunal.

Andrew Wilson stated: *"Above all, this case demonstrates the importance of tenants being able to access free expert advice and representation. Yet the availability of such services is under real threat, especially with local authorities under pressure to cut expenditure."*

* Our work is entirely confidential. Yet all Housing & Property Chamber decisions are a matter of public record and only anonymised in exceptional circumstances. We obtained express permission from our client to publicise his case (here and in our newsletters) as the first of its kind.

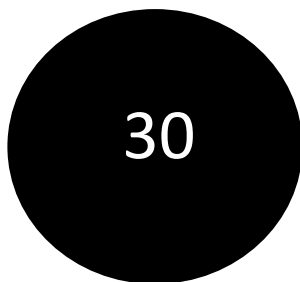


The ARCHIE Debt Project

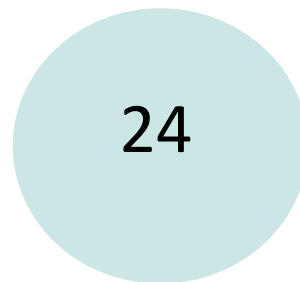
In the last quarter of the year CHAI piloted a new project to deliver money advice to tenants of five of the members of the **Alliance of Registered Co-operatives and Housing Associations, Independent in Edinburgh** (ARCHIE), namely Prospect Community Housing, Manor Estates Housing Association, West Granton Housing Co-operative, Lister Housing Co-operative and Viewpoint Housing Association

The five social landlords were increasingly aware of an unmet need among their tenants for help with budgeting and debt, even prior to the pandemic, so joined together to commission CHAI to provide expert advice and assistance.

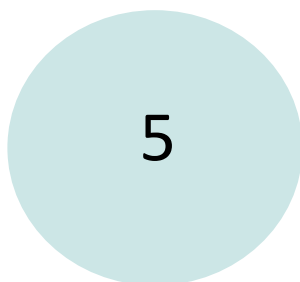
Operating on only a part-time basis, within the pilot period of 1st January to 31st March 2021, the project received 30 referrals from the landlords and opened 24 new money advice cases. Of those, 5 were completed and the remaining 19 carried on beyond the end of the financial year.



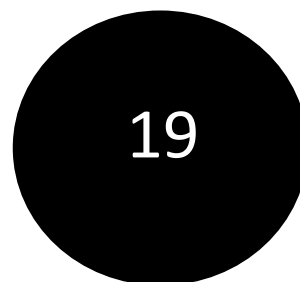
Number of referrals from landlords



Number of money advice cases opened

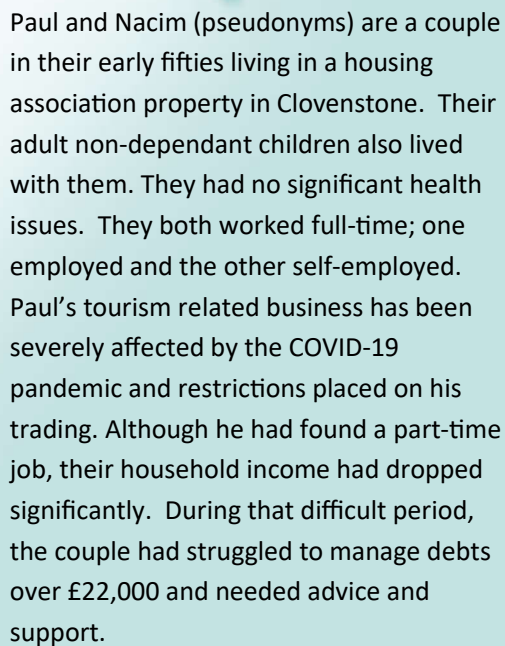


Number of completed cases



Number of cases carried forward in 21/22

Case Study: *Paul & Nacim*



Paul and Nacim (pseudonyms) are a couple in their early fifties living in a housing association property in Clovenstone. Their adult non-dependant children also lived with them. They had no significant health issues. They both worked full-time; one employed and the other self-employed. Paul's tourism related business has been severely affected by the COVID-19 pandemic and restrictions placed on his trading. Although he had found a part-time job, their household income had dropped significantly. During that difficult period, the couple had struggled to manage debts over £22,000 and needed advice and support.

Our Money Advisor rang client and discussed their situation. During the remote appointments, the Money Advisor:

- assessed the household circumstances;
- reviewed income and expenditure and completed a Common Financial Statement (CFS);
- assessed benefit entitlements;
- discussed non-dependant contributions to the household;
- negotiated with their Housing Officer to reach an affordable payment arrangement for their rent account;
- checked and set up client's payments of their ongoing liabilities, including Council Tax;
- wrote to creditors to confirm debt balances and request a temporary 'hold' on debt collection;
- discussed at length clients debt options with clients.

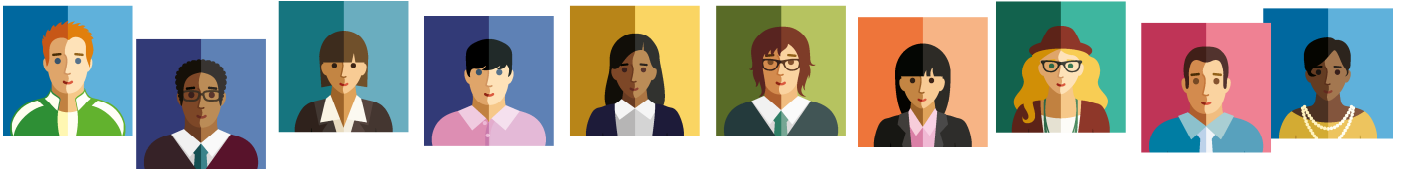
The Money Advise then assisted the client to make an application for a Scottish Government recognised Debt Payment Programme (DPP) under the Debt Arrangement Scheme (DAS).

This was a 'Low and Grow' application, meaning that clients agreed to repay an affordable amount, then increase that in 18 months when their income could be expected to increase. The clients could then be reassured that their ongoing bills were in payment and all their creditors were being paid via the DPP. This money advice case would remain open, as it is a requirement that DAS cases are checked regularly by the Money Advisor to ensure they are still in payment and affordable for the client. Payment breaks and variations are available if clients' circumstances change during the DPP.

The couple were able to deal with an income shock and period of severe stress with support from the Money Advisor and are reassured that their ongoing commitments are being met and regular payments to their debts will be made through their DPP.

Housing Support





Housing Support

Our Project Aims & Achievements

The main aim of the Housing Support project is to ensure that tenancies are sustained and anti-social behaviour orders are kept to a minimum. During 2020/21, the Melville team, which comprises of 2 FTE Tenancy Support Workers and one PT Money Advice Worker achieved the following outcomes:

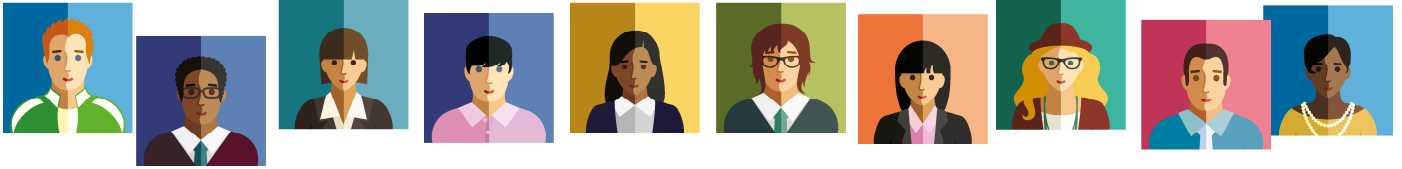
- The Tenancy Support Workers supported a total of 156 tenants, which resulted in 100% tenancy sustainment.
- Total financial gains for the Tenancy Support Team for the year were almost £60,000.
- There was an extremely high level of tenant satisfaction with feedback forms showing 100% of those receiving support would recommend the service to someone they knew.
- The Money Advisor worked with 64 cases during the period achieving 100% tenancy sustainment.
- During the year, 5 Debt Repayment programmes were set up and adhered to, allowing people to repay multiple debts.

- 4 sequestrations with a total of over 52k of debts were awarded.
- The total amount of debts managed by the service was in the region of 52k.

The Tenancy Support and Money Advice services have worked with clients with a range of difficulties including autism, learning difficulties, hoarding issues, substance misuse problems, mental health and/or physical health problems.

The service as a whole comes highly recommended by the Housing Officers and Management of Melville Housing Association and has been in high demand over the year with many people struggling during lockdown and needing extra support.

There has been no break in service during this period with the Tenancy Support Workers and Money Advisor having worked from home to ensure that all who required it received the service.



Housing Support Key Stats

156

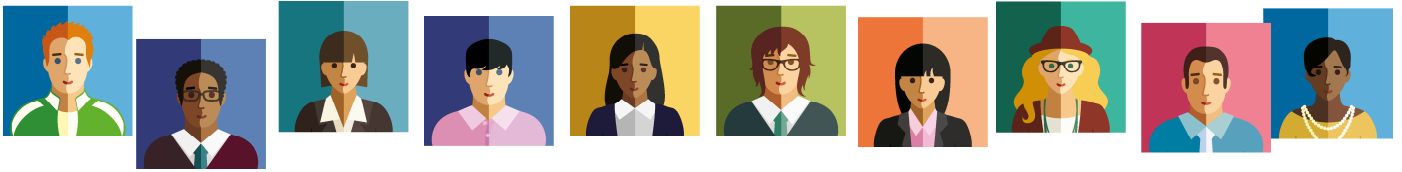
Total number of tenants we supported

100%

Level of tenancy sustainment following support

£60k

Financial gain we achieved



Housing Support Key Stats: *Money Advice*



Number of debt repayment programmes that were adhered to



Number of sequestrations that were awarded



Total amount of debts managed



Total number of individuals we supported

Case Study: Mark

Mark (pseudonym) is male, has mental health challenges including autism and hoarding issues. His Personal Independence Payment (PIP) was terminated during lockdown because he did not respond to mail from DWP.

Mark found it very difficult initially to touch mail as believed it to be unclean. Prior to pandemic we helped with opening mail and assisted him to respond. He was making substantial progress on hoarding issues and had managed to clear living room and downstairs hall.

We provided **ongoing support** during lockdown included weekly phone calls (home visits out of lockdown) for support and encouraging progress on hoarding and dealing with mail.

We referred Mark to social work and to a community care assistant for support. We had referred for mental health assessment some time ago and client had eventually been referred for assessment by NHS Clinical Psychologist. After waiting a year following that assessment, he has recently had six telephone treatment sessions with a different NHS Clinical Psychologist.

With regards to his PIP termination, we liaised with NHS and Midlothian Council Welfare Rights Worker to gather evidence in support of reinstatement of PIP. This included us securing a report from NHS

Clinical Psychologist. Mark was to represent client at tribunal and we were with Mark for the telephone tribunal (we were both masked and appropriate social distancing) but thankfully DWP conceded shortly before tribunal was due and tribunal did not take place. PIP was reinstated and backdated.

Impact of our support:

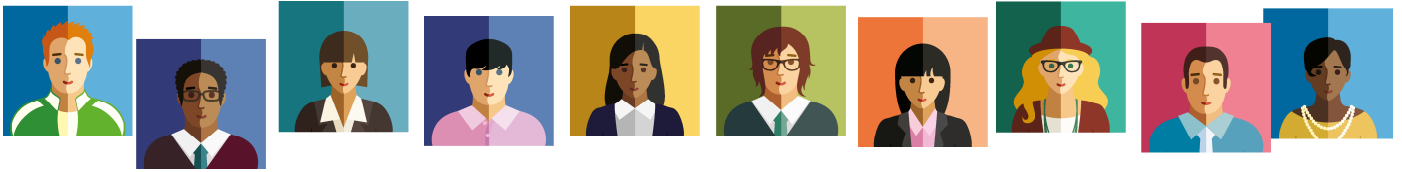
Substantial financial benefit to client which reduced stress and anxiety around finances. Mark is still receiving my support for other issues but is very pleased with the interventions as PIP was reinstated and backdated.

Feedback from NHS Clinical Psychologist :

"I want to say how much I admire your strong advocacy skills and how passionate and courageous you are about helping those you support. This was an excellent piece of work".

Employability



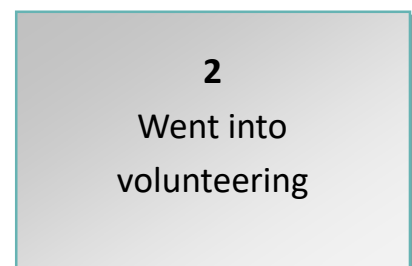
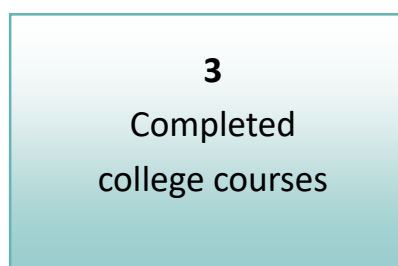
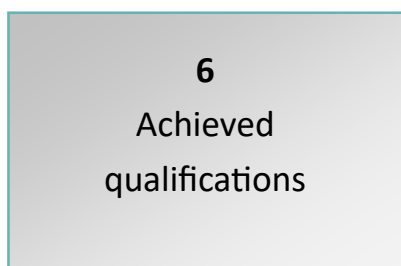
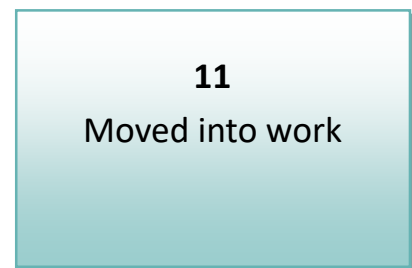
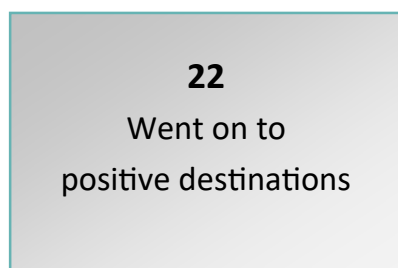


South West Employability


In the year 2020-21, the South West Employability Support Service **supported 72 clients**, a lower number than usual, but it was the start of the global pandemic, resulting in a big downturn in referrals. Of the 72 people supported, **22 went on to positive destinations**.

Most meetings took place by phone, as the majority of clients were more comfortable with that way of communicating than the “new fangled” Zoom or Teams, which have since become the norm. The pandemic also affected recruitment, which meant we were also down on staff numbers to provide the service. Despite these difficulties, significant results were achieved:

- We helped **11 people into work** during this time, mainly full time, and in a number of vocational areas, including: care and support, IT, construction, hospitality, administration and others.
- A total of **6 people achieved qualifications**, including Food Safety and Hygiene in Catering, which then enabled people to apply for kitchen jobs in schools, which was very helpful for lone parents, who could work during school hours.
- A further **3 people went into college courses** and succeeded. All courses went online, so the support and the learning was much greater, making the achievements all the more special.
- Finally, **2 people went into volunteering** in outdoor spaces, helping in the community.



Case Study: *Kate*



Kate (pseudonym) was referred to the service in January 2021 by a CHAI colleague who was providing welfare advice.

Kate had been made redundant from a well-paid job earlier and was extremely anxious about losing her home as she had a large mortgage commitment.

As Covid restrictions have been in place, all meetings and communications have been done by telephone or email.

Kate had been actively applying for jobs and getting to interview, but the feedback was that she needed to improve her digital skills in order to help her to secure the kind of work she had many years of experience doing. She had also been signing on at the Jobcentre and had been encouraged to apply for care assistant jobs, which she felt were not a match for her skills. As Kate was older, the worker could detect that the issue was more about her confidence than her digital skills, which she had been using in her previous role.

Over many hours on the phone discussing Kate's situation and anxiety, as well as her extensive experience, she

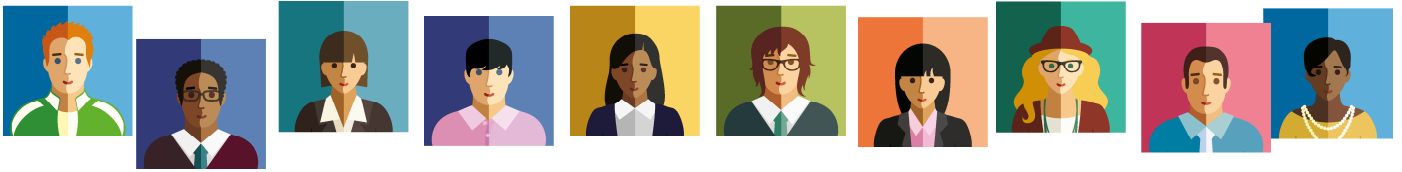
would always come back to her lack of digital skills, so the Development Worker searched for a course that would help Kate to recognise and enhance her digital skills.

The Development Worker sourced a course delivered through SCVO, due to take place just prior to Kate being interviewed for another role, and secured funding from the Capital Charitable Trust to cover some of the cost of the course, which was very good value, and included a CHAI SCVO member discount. A very similar course in the private sector would have come at a prohibitive cost, making it inaccessible to both Kate and CHAI.

Kate attended the course, a half-day interactive online workshop, which hugely boosted her belief in her digital skills, and then attended a job interview a few days later, for which she and the Development Worker did some interview preparation. Kate was offered the job, which was a three-month contract, which has recently been offered to her as a permanent role. This has given Kate a great sense of achievement as well as relief and is helping her to look forward to a worry-free future.

Youth Projects

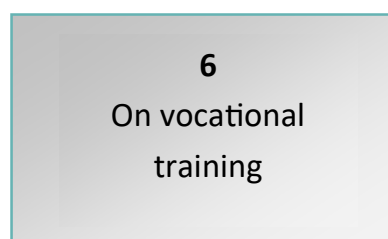
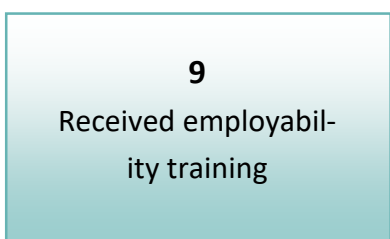
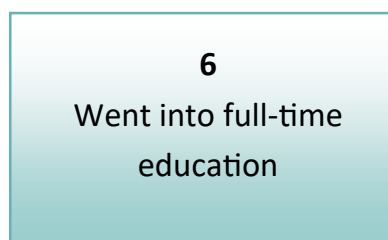
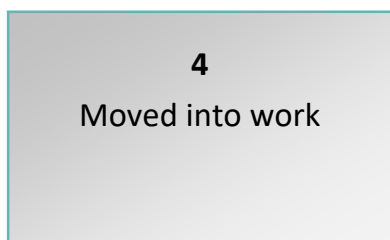
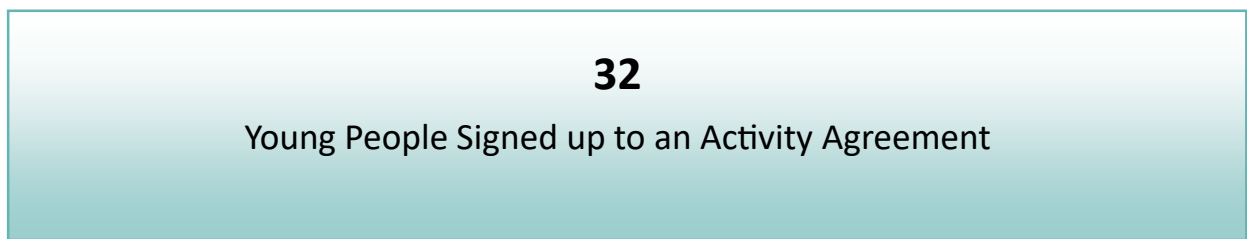




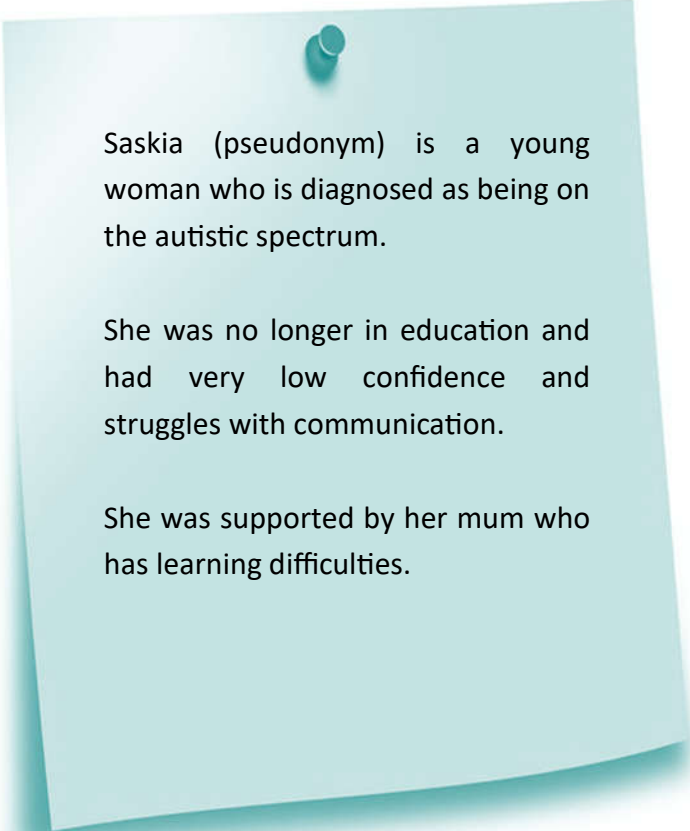
No One Left Behind

Formerly known as Activity Agreements we have been in partnership with Dunedin Canmore to provide this No One Left Behind (NOLB) service to young people throughout the South-West locality. This service helps young people who have left school with no qualifications, do not have a job or course to move onto and have had significant barriers to making progress.

Individual support as well as planned group activities (when possible) ensure that young people are building confidence and learning skills to take them to the next stage. This year had it's challenges due to Covid and staff had to quickly find ways to engage young people from a distance and help them stay engaged and deal with well-being difficulties. Workers setup activity packs to deliver to young people, ran course online, had doorstop visits, community walks and all went to the zoo when allowed.



Case Study: *Saskia*



Saskia (pseudonym) is a young woman who is diagnosed as being on the autistic spectrum.

She was no longer in education and had very low confidence and struggles with communication.

She was supported by her mum who has learning difficulties.

As this was happening during lockdown we had to be creative in how we engaged and built a relationship with this young person. We started by conducted weekly zoom quizzes with the young woman and her mum.

The focus was on relationship building and light-hearted interaction to help her to feel more at ease. As her confidence grew, our zoom discussions progressed to include more of an employability focus. When lockdown restrictions eased, we were able to introduce doorstep visits and outdoor walks.

Through our discussions we established that the young woman

was keen to get some type of work experience and liked to be outdoors and was interested in animals.

We made a referral to Gorgie Farm's 12-week Volunteer Programme and Project Scotland. She commenced with the Gorgie Farm volunteering project, but this had to be stopped a couple of times due to Covid restrictions. As we knew she was able to engage with activities online we supported the young person to engage with an online core skills and Communication course provided by Move on which would lead to a SQA Qualification. She successfully completed this which gave her a tremendous sense of achievement.



Dunedin Canmore Youth Projects

30

Total number of individuals supported

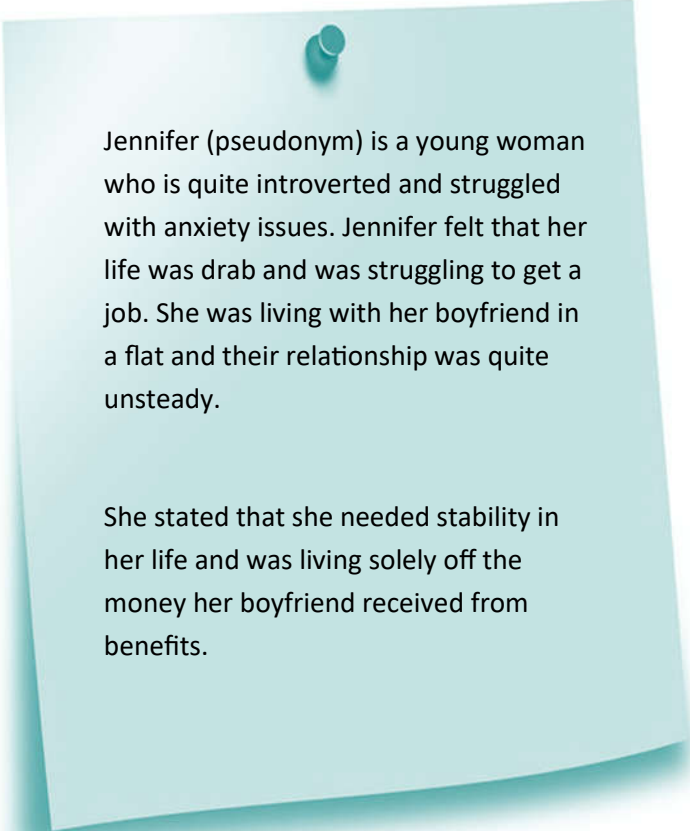
11

Number of individuals who gained qualifications in SCQF Level 4 Rural Skills

23

Number of individuals who gained John Muir Awards

Case Study: *Jennifer*



Jennifer (pseudonym) is a young woman who is quite introverted and struggled with anxiety issues. Jennifer felt that her life was drab and was struggling to get a job. She was living with her boyfriend in a flat and their relationship was quite unsteady.

She stated that she needed stability in her life and was living solely off the money her boyfriend received from benefits.

This is what our support worker did— in his own words:

“I realised Jennifer liked the outdoors and told her about our ROOTs programme. Jennifer joined our course and I seemed to make a breakthrough with her. I knew that she trusted me because she would open up and talk about some of the issues that she was facing and then lockdown happened and our course had to be cancelled. This must have been so frustrating for all the young people on the course and all I could do was tell them that once things got back together again we would offer them a place on the course. I had limited contact with the young people until a window opened and we could run our ROOTs course again.

I contacted all the young people previously on the course and spoke to Jennifer. She stated that she had broken up with her boyfriend and that she had moved

back in with mum sleeping on the living room sofa. Jennifer re-joined the course and was doing really well. We spoke about her life at home and this was very stressful for Jennifer as she had no income. I worked with her and referred her to CHAI to do a welfare assessment and to get her benefits sorted. It was very clear to see that she was very worried about picking up the phone and speaking to a stranger and telling them about her life but I reassured her that I knew the person she would be talking too and that she would be fine and she made the call.

Jennifer's benefits were soon in place and her attitude on the course was starting to excel. She attended on time and learnt the importance of attention to detail. She started to help others. I spoke to Jennifer about a 'changing lives' post with the Wheatly group as an Environmental operative and she seemed very keen. The post offered the opportunity to work in a full time job with a good salary with lots of perks and benefits. I spoke to her about the work that she would be doing and related it to all the things that she had done on our course. Jennifer's confidence was so much better and she applied for the post. Her determination and willingness now to give things a go got her an interview and a job that she is excelling in. Jennifer is now looking to get her own place and start driving lessons as soon as possible.”



Financial Gain: Grants

£40,088

Financial gain from successful Scottish Welfare Fund grants

£76,932

Financial gain from charity grants

163

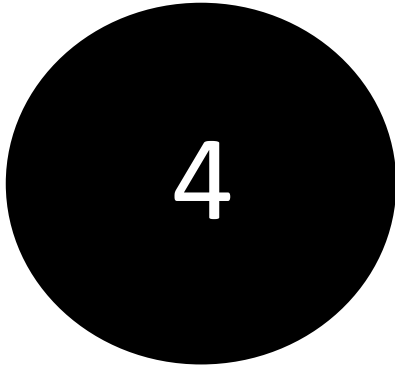
Number of successful charity grant applications where we acted as intermediaries for receipt of funds

External Training





External Training



Training sessions delivered to
Community Link Workers

We designed be-spoke training for community link workers working within the NHS. Two one-hour sessions were provided to two different groups, covering an overview of benefits and homelessness law and income maximisation tips, to enable community link workers to identify problems, provide benefits and housing 'first aid' and make appropriate referrals.



Training sessions delivered to
NHS workers

We provided training to NHS workers on Personal Independence Payment (PIP) and Limited Capability for Work (Universal Credit) so they can assist patients with claims and write effective letters of support to help individuals with sickness and disability appeals.



What people say about our training

*“Really clear and concise training.
Really enjoyed it.
Well delivered.”*

“Thank you it was really practically helpful and very well delivered. Having a benefit/funds check list to use with clients is really helpful.”

In addition to periodic training to external stakeholders, we are continually providing **law digests and briefings** which are communicated to our staff, partners and referrers on a monthly basis.

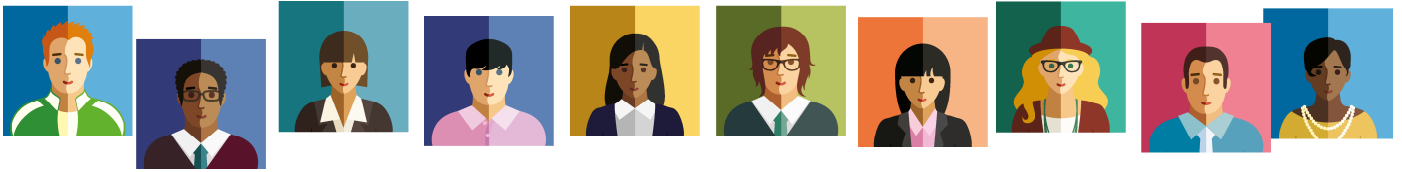
We also produce a **quarterly newsletter** aimed at the general public, which summarises law and policy updates on welfare rights, housing and debt matters. This newsletter is distributed on social media and also sent by email to our networks, including schools and medical centres, and to our subscribers through Mail Chimp. We write in **Plain English** in an accessible manner to share knowledge and empower people.

Our newsletters can be found on our website under the **Resources section**:

www.chaidinburgh.org.uk/about-us/resources

Outreach Locations

in 2020-21



Outreach Locations 20-21

Our CHAI Office

Riverside House, 502 Gorgie Rd Edinburgh EH11 3AF
(until September 21)

28 Westfield Avenue Edinburgh EH11 2QH (now)

Council Locality Offices

North East Local Council Office

101 Niddrie Mains Road, Wednesday mornings

South East Council Office

Captains Road, on Mondays (debt advice)

GP Surgeries (only for patients of the surgery)

Brunton Place Surgery

Tuesday afternoons, 0131 557 5545

Sighthill Medical Practice

Thursday mornings, 0131 537 7060

Wester Hailes Healthy Living Centre WHHLC

Tuesdays, Weds, Thurs & Fridays, 0131 453 9100

Whinpark Medical Centre

Friday all day, 0131 455 7999

Mental Health Hubs

South East Locality

Ballenden House,

Wednesday afternoons

South East (Council) Locality Office,

Captains Road, Tuesdays

North East Locality

Inchkeith House,

Mondays and Thursdays

North West Locality

Cambridge St House, Tuesdays & Wednesdays

Craigroyston Health Centre, Mondays & Fridays.

Recovery Hubs

South East Locality

The Spittal Street Clinic, on Thursdays

South East Council Locality Office,

Captains Road, on Thursday mornings

South West Locality

Wester Hailes Healthy Living Centre WHHLC,

Wednesdays

CHAI Office, Mondays

North East Locality

Turning Point, Leith Links, Tuesdays & Thursdays

North West Locality

Craigroyston Health Centre, Mondays & Fridays.

Working Health Services

Astley Ainslie Hospital, Wednesday afternoons

Ballenden House, The Works, Wednesday am

Community Centres (CC)

Wester Hailes Connects, WHALE Arts Centre (digital inclusion project) *Employability:* Mondays 10:00-2pm & *Advice (UC claims):* Mondays 9:30-12:30pm

Clovenstone CC, Thursdays, 9:30am-12:30pm

Maximise! - School Project : Our outreach locations **during the financial year 2020-21** were as follows:
Maximise! is **now city-wide** with a focus on families who are Care Experienced: maximise@children1st.org.uk

South-West Locality		
WHEC	0131 442 2201	Mondays, 9:30-12:30
Canal View Primary	0131 442 3894	Tuesdays, 9:30-12:30
Clovenstone Primary	0131 453 4242	Wednesdays, 9:30-12:30
Sighthill Primary	0131 453 2464	Thursdays, 9:30-12:30
South East Locality		
Liberton High	0131 664 7514	Thursdays, 1:30-4:30pm
Liberton Primary	0131 664 2337	Wednesdays, 9:00-12:00
Prestonfield Primary	0131 667 1336	Mondays, 9:00-12:00
Craigour Park Primary	0131 664 7594	Thursdays, 9:00-12:00
Gilmerton Primary	0131 664 3614	Fridays, 9:00-12:00
Gracemount Primary	0131 664 2331	Mondays, 9:00-3pm
North-West Locality		
Craigroyston Community High	0131 477 7801	Tuesdays, 1:45-3:30pm
Forthview Primary	0131 332 2468	Tuesdays, 9:00-12:00
Craigroyston Primary	0131 343 6465	Thursdays, 9:00-12:00
Pirniehall Primary	0131 332 5256	Wednesdays, 9:00-12:00
North-East Locality		
Castlebrae High	0131 661 1282	Thursdays, 9:30-12:00
Castleview Primary	0131 661 6429	Tuesdays, 9:30-12:00
Niddrie Mill Primary	0131 468 7025	Wednesdays, 9:30-12:30

ARCHIE (Association of Registered Community Housing in Edinburgh)

Money advice for tenants of the following housing associations:

- Manor Estates**
- Viewpoint**
- Prospect Community Housing Associations**
- Lister**
- West Granton Housing Co-operatives**

Melville Housing Association

Housing support and money advice - only for tenants of this housing association.

Housing Advice & Representation

CHAI Office: Housing and money advice for tenants and homeowners, including representation in the Sheriff Court and First-Tier Tribunal for Scotland.

Sheriff Court - Court Door advice
on Tuesday mornings & Thursday mornings.

Sheriff Court EHAP Appointments
Tuesdays 1-3 pm and Thursdays 11:30-1pm.

Maximise! - Employability Drop-ins

Goodtrees Community Centre,
Wednesdays, 10:30-12:30.

WHEC Wester Hailes Education Centre, Wednesdays
10am-2pm.

Muirhouse Library, Wednesday, 2-4pm.

Inch Community Education Centre, Thursdays, 10am-12pm (by appointment only).

South West Employability Project

Individual appointments available either at the library or at our **CHAI office** at 502 Gorgie road, **or other locations** to meet your needs.

We also offer drop-in sessions at:

- **Oxgangs Library,** Wednesdays, 11am-1pm.
- **Wester Hailes Library,** Thursdays, 2-4pm.

Royal Hospital for Sick Children Edinburgh

Welfare, housing, and money advice for families whose children are in hospital or attending as outpatients.



28 Westfield Avenue
Edinburgh EH11 2QH
0131 442 2100

Website: www.chaiedinburgh.org.uk

Email: chai@chaiedinburgh.org.uk

Community Help & Advice Initiative

Registered charity (SC027594)

Company limited by guarantee (No.179306)

Accredited Living Wage Employer

Facebook: @CHAI.Edin

Instagram: @chaiedinburgh

Twitter: @CHAIedinburgh

LinkedIn: www.linkedin.com/company/community-help-advice-initiative

Acknowledgements



We would like to **thank our funders** for their support:

Advice UK, Almond Housing Association, Bank of Scotland Foundation, Capital City Partnerships, City of Edinburgh Council, Corra Foundation, CRH Trust, Dunedin Canmore Housing Association, Foundation Scotland, Melville Housing Association, National Lottery, NHS Lothian, Pupil Equity Funding, Power Up, Scottish Legal Aid Board.

Thank you also to our partners: *Children 1st, Community One Stop Shop, Dunedin Canmore Housing, Four Square, Granton Information Centre & Prospect Housing Association.*

Thanks to CHAI staff and volunteers for their hard work, to the Board of directors for their support and to our clients, for placing their trust in us.

