



COMMUNITY HELP & ADVICE INITIATIVE

2021/22

Annual Report



Supporting People and Communities

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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

The year to 31st March 2022 has been very busy and successful.

We left our office at Riverside House and have re-located to a much smaller, and much more affordable office at Westfield Avenue. We have rebranded and have a new website. We have recruited new Board members, however sadly had to say goodbye to some long-standing members including our Chairperson.

The Board would like to extend it's thanks to the years of service given to the charity to our long-standing Chairman Richard Sullivan, and fellow board members Diana Sinclair, Father Tony, Mike Tieghe and John Thoumire who have all stood down from the board in order take up new challenges.

The Board would also like to report that we have been joined by new Directors and look forward to working with the staff and Board in the year ahead.

Activities and Achievements

Fundraising & Development. We successfully managed to recruit a new Fundraising & Development Manager who started with us in January 2022.

Volunteer Co-ordinator Post. Successfully managed to recruit and retain 7 volunteers which assist across various services within CHAI.

Robertson Trust. The Robertson Trust have supported CHAI with invaluable unrestricted grant funding during

2021.22. This grant over 3 years will enable CHAI to become more resilient.

Maximise! Schools. CHAI and Children 1st received additional funding from CEC to roll this service out to all schools across the city. Maximise! Early years continues in 5 Early Years setting and after a successful joint application with Children 1st will be rolled out into another 5 early 2022.23.

Advice. The EIJB-funded advice services continues to successfully provide advice in GP Practices, Outreach locations, mental health hubs and recovery hubs. We increased our provision of welfare advice within selected GP surgeries with funding from the Scottish Government. This project is called the Welfare Advice Health Partnership. (WHAP) Advice in the Works and Astley Ainslie Hospital continues to be successful.

Drug Death Task Force. New service started in April 2021, providing outreach advice to drug users not yet linked into recovery hubs.

RHCYP. The advice Service in the Royal Hospital for Sick Children and Young people continued successfully throughout 2021.22, and the project was extended to 30th Sept for the service to be put out to tender.

Growing Families Project. This project started in May 2021 and has been a huge success. Embedded within Health Visitor settings in two localities.

Tenancy Support/Money Advice Melville HA. Our partnership with Melville HA continues to be a success. This will go out to tender next year.

South-West Employability Support service. Continues to support unemployed people to overcome their barriers and progress to a positive destination. Application to continue this service was not successfully and the service ended on 31st March 2022.

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.

SLAB/EHAP. Work continues on both contracts in partnership with Granton Information Centre

Archie. Provides money advice to five members (Alliance of Registered Co-operatives & Housing Associations) Funding was secured throughout 2021.22 and will continue.

Covid-19 is still affecting us all, and at CHAI the safety of our staff and clients is paramount. Therefore, we have adopted a hybrid way of working offering clients face to face, telephone or virtual appointments. We have staff working from the office at least once per week where possible. Due to moving to the smaller office environment this hybrid working will be the norm going forward.

Iain Donald , Chairperson

Our Year in Stats

This includes our combined statistics across all projects for the financial year 2021-22.

2,580

Individuals
accessing advice

6,808

Number of
appointments

£7 million

Financial gains

62

benefit tribunal
hearings

41

Successful
appeal tribunals

105

Successful housing
tribunals/
court hearings

246

Employability
cases

205

Housing
Support cases

£143,729

Financial gains
from grants

Advice Work

*Embedded in the Community &
Health Settings*



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 patients 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.

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

1,237
Individuals
accessing advice

3,140
Number of
appointments

£4,083,311
Financial gains

62
Appeal tribunal
hearings

41
Successful
appeal
tribunals*

£610,849
Financial gains
from appeals

** Out of these 62 appeal tribunal hearings where we represented clients, 41 were successful, 13 were adjourned (postponed), 18 were refused, and 2 were withdrawn by the appellants.*



Two of our EIJB Advice Workers

EIJB In Detail


TYPE OF FINANCIAL GAIN	AMOUNT OF FINANCIAL GAIN
Disability Benefits for Adults and Children	£3,284,962
Employment and Support Allowance (ESA)	£193,112
Universal Credit	£289,416
Housing Benefit, Council Tax Reduction and Discretionary Housing Payment	£65,050
Other Benefits	£202,409
Charitable Grants	£48,362
TOTAL	£4,083,311

Our financial gains for welfare benefits are calculated by estimating benefit entitlement for the lifetime of the award or for a year if it is an ongoing award.

	Number of Individuals assisted	Number of appointments	Financial Gain	Debt renegotiated *
GP surgeries	310	1,170	£642,305	£322,343
Mental health hubs	315	818	£1,327,816	£79,998
Recovery hubs	385	822	£1,538,690	£378,690
Local provision	236	330	£574,500	£185,625
Total	1,237	3,140	£4,083,311	£966,656

** Debt-related financial gain (debt renegotiated) is based on debt relief solutions (bankruptcy, write-offs) or repayment plans.*

Case Study - Mental Health Hub: *Sarah*



Sarah (pseudonym) was referred by a Community Psychiatric Nurse (CPN) from a Community Mental Health team. She has significant and enduring mental health conditions and has recently been in hospital. Sarah had an adverse reaction to medication which has had a considerable impact on trust of professionals.

Despite being unable to work she has remained on Job seekers allowance (JSA) for several years when she would be better off on Universal Credit (UC). The Job Centre has been trying to encourage them to claim UC for some time. Sarah would also have a good chance of getting Personal Independence Payment (PIP).

We arranged an appointment with Sarah and her CPN in person and started the application process for PIP (called PIP1) over the phone with both parties present.

A PIP2 form (about Sarah's functional difficulties) was then completed with Sarah on their own at the mental health hub. At this point the adviser felt that Sarah was beginning to trust her. She requested supporting evidence from her CPN.

As the adviser felt that trust had grown, they started discussing other benefits and Sarah's reluctance to go onto UC.

The adviser explained, that with medical certificates in place she would undertake a Work Capability Assessment and could end up increasing their income and not having to look for work which she found very stressful.

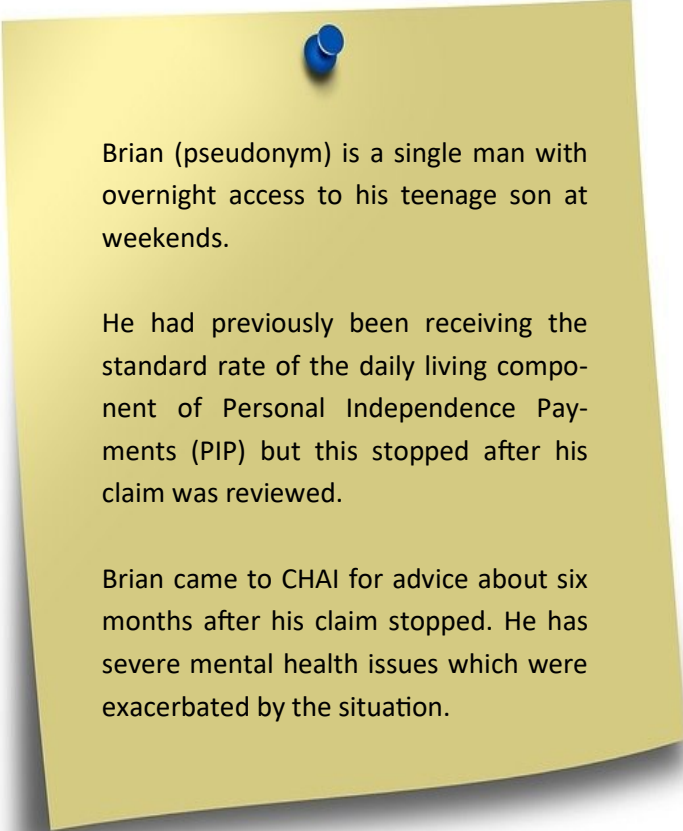
After some time, Sarah felt she had enough information and confidence to decide to transition from JSA to UC.

The client obtained a run-on payment of JSA for two weeks at the start of her UC claim which helped with the 5-week wait for the first payment. A successful application was made to the Edinburgh Trust and a grant of £600 was awarded which helped the rest of the wait for the UC payment.

Sarah's long-term income will likely increase with less stress from job-seeking commitments and short-term she has been awarded £600 to see her through until UC is paid.

Sarah built up trust with our organisation and is happy for us to assist with any future issues and despite living in homeless accommodation for several years she is now looking at other options with our support.

Case Study - GP Practice: *Brian*



Brian (pseudonym) is a single man with overnight access to his teenage son at weekends.

He had previously been receiving the standard rate of the daily living component of Personal Independence Payments (PIP) but this stopped after his claim was reviewed.

Brian came to CHAI for advice about six months after his claim stopped. He has severe mental health issues which were exacerbated by the situation.

Brian's only other income was Employment and Support allowance (ESA), which had deductions for child maintenance payments so he was living on an income below his applicable amount (the amount the Government says you need to live on based on your circumstances).

Brian's relationship with his son was also being affected by the situation as he could not maintain regular weekly access visits due to his reduction in income.

Originally from Poland, Brian had no family or friends in the UK, other than his son. He started borrowing money from his neighbours to get by and this was causing him a lot of stress and anxiety when unable to pay them back. He reported having suicidal thoughts and thoughts of harming other people. He was calling his GP most days regarding this and reported being in several incidents in which he had been

removed from the Job Centre by the police as he was causing a disturbance over his PIP claim being stopped.

What we did: We submitted a PIP Mandatory Reconsideration and then an appeal to the First-Tier Tribunal when this was unsuccessful. We also applied for various grants and help from Social Care direct while Brian awaited a decision and made a referral to Penumbra for help with his mental health and general support.

The Tribunal awarded the enhanced rate of the daily living component of PIP for 3 years. This amounted to a total financial gain of over £13,000 for Brian over the period of the award, including a lump sum backdate of over £4,000. The most positive outcome was that Brian was able to have regular overnight access to his son again. He was also able to use some of the backdated money to pay back personal loans he had taken from neighbours, which relieved some of the stress and anxiety he had been feeling and improved his relations and feelings about his local community.

Brian reports he has not contacted his GP as often as he is feeling less anxious and worries less about his situation and he has not had any further incidents with the police since his PIP was reinstated.

What people say about EIJB

“CHAI is a vital community resource with an unfailingly helpful and expert staff.”

“CHAI is an essential service..... and I couldn't have managed without this help.”

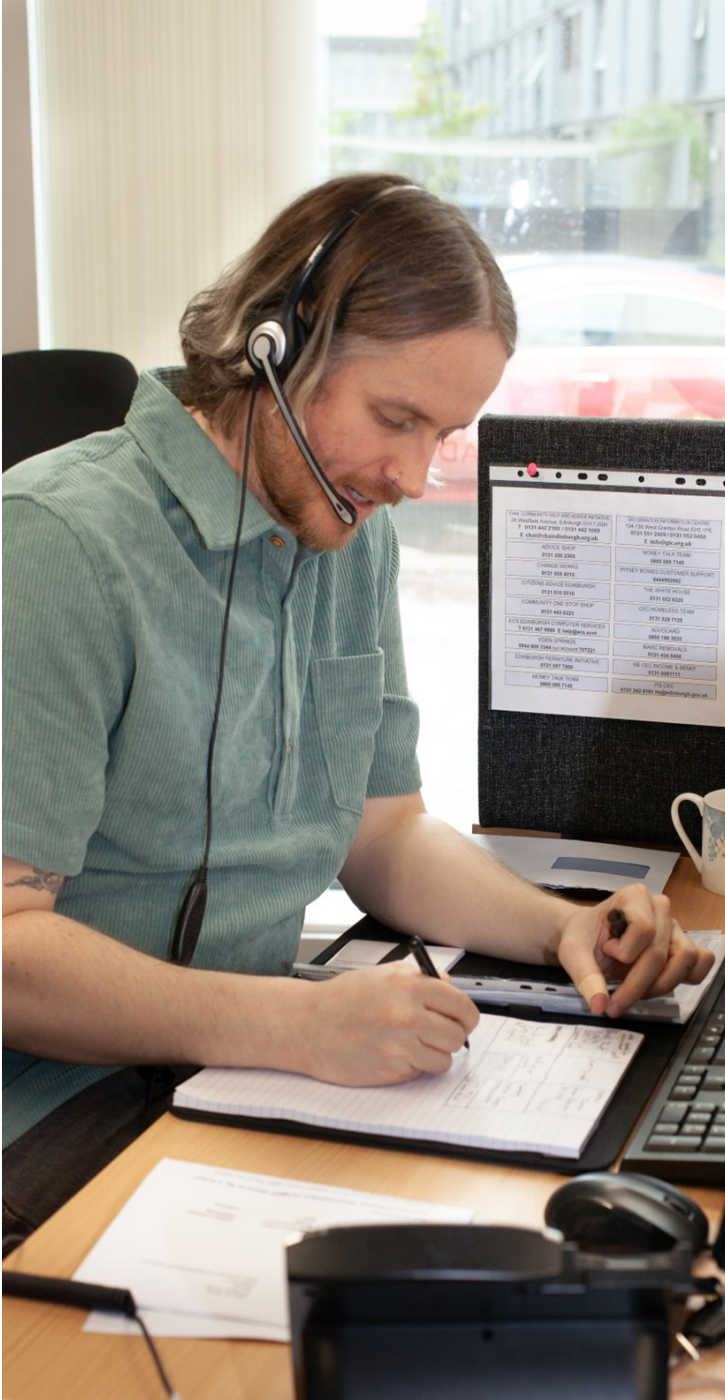
“Great service and help from CHAI. Would thoroughly recommend this charity.”

Our **EIJB client satisfaction survey** for 2021-22 (101 respondents) showed that the overwhelming majority of respondents (between 74% and 85%) reported an increased awareness of benefits and felt they had gained confidence in dealing with their financial affairs. Most respondents also reported higher well-being and less stress (82% of respondents) and less anxiety about their finances (67% of respondents).

Other Quotes From Our Clients:

- “CHAI was a great help to me sorting out what benefits to claim for after I lost my job. Good communication by email and phone too.”
- “Very friendly, helpful, and really efficient. Easy to access 10/10.”
- “I feel the service I received was professional, friendly, and caring. I feel the staff are very committed and treat their role/s as a vocation as opposed to a job. Keep up the good work.”

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.

Increased Provision in GP practices for South-West Edinburgh

We have also increased our provision of welfare advice within selected GP surgeries with additional funding from the Scottish Government who is seeking to evaluate this work and see just how much it helps individuals and increases social return overall. That project is called the Welfare Advice Health Partnership (WHAP) .

The Drug Death Task Force (DDTF)

Always looking to increase our services and listen to the needs of our communities, we are delighted we have been able to increase our welfare rights provision with funding from the Scottish Government's Drug Death Task Force providing outreach advice to drug users not yet linked into recovery services.

Other Advice Projects - Key Stats

	Number of Individuals assisted	Number of appointments	Financial Gains
Welfare Advice Health Partnership (WAHP)	34	66	£88,564
Drug Death Task Force (DDTF)	99	181	£474,460
The Works*	3	5	£12,480
Astley Ainslie Hospital	50	86	£135,881

All figures are for the whole financial year 2021-22, except for the Welfare Advice Health Partnership (WAHP) project which started on 5 January 2021.

** The Works venue was closed for most of this financial year.*



The RHCYP Project



The Royal Hospital for Children and Young People (RHCYP) Project

Our project assisting families of patients of the Royal Hospital for Children and Young People involves working with a network of 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, welfare rights, housing rights and money advice for families at especially difficult and trying times.

In 2021-22, we opened 89 new cases and closed 64 cases. Our financial gain amounted to £189,353. Our Welfare Adviser advised families across 712 appointments. Out of these, 609 appointments were for new cases opened during this financial year and 103 appointments were for ongoing cases from the previous financial year.

89

Families
assisted

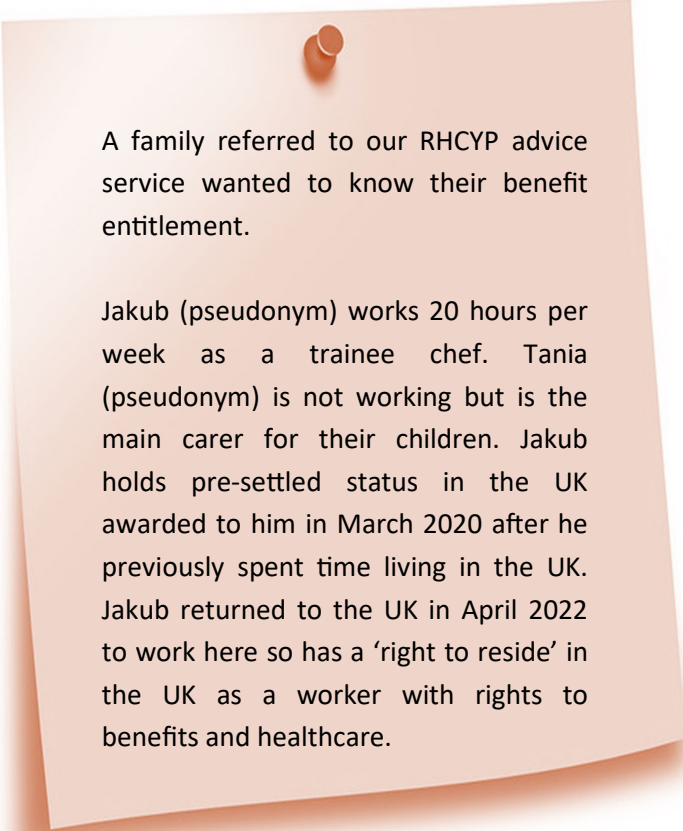
712

Number of
appointments

£189,353

Financial
gains

Case Study: *Jakub & Tania*



A family referred to our RHCYP advice service wanted to know their benefit entitlement.

Jakub (pseudonym) works 20 hours per week as a trainee chef. Tania (pseudonym) is not working but is the main carer for their children. Jakub holds pre-settled status in the UK awarded to him in March 2020 after he previously spent time living in the UK. Jakub returned to the UK in April 2022 to work here so has a 'right to reside' in the UK as a worker with rights to benefits and healthcare.

Tania and their children have never been to the UK before May 2022, do not hold a family visitor visa and have no leave to remain/pre-settled status in the UK or a European Health Insurance Card (EHIC) card.

One child has ongoing health conditions and soon after arriving in the UK, one child became unwell, was taken to a GP who referred the child to RHCYP for emergency treatment. The emergency treatment identified the child with a new medical condition in addition to his ongoing existing conditions.

In relation to benefits, Jakub has a right to apply for benefits but doing so may impact on the status in the UK of Tania and the children if he attempts to claim benefits for them. Tania and their children have no entitlement to benefits as neither of them possess right to reside/pre-settled status in the UK.

If pre-settled status were awarded, the family would have to meet the various eligibility criteria for each benefit they wished to apply for. However, holding pre-settled/limited leave to remain does not give an automatic right to receive benefits considered public funds (such as Universal Credit, Child Benefit and Carer's Allowance). Each benefit contains eligibility criteria the applicant must meet to receive the benefit applied for (e.g. Universal Credit applies residency tests applicants must pass to claim this benefit).

In effect, someone may hold pre-settled status/limited leave to remain but no entitlement to Universal Credit as they do not meet the habitual residency requirements or right to reside tests (to live and claim benefits in the UK). As immigration status was the main issue facing the family, the adviser contacted the Ethnic Minorities Law Centre who worked with the family to resolve their Immigration issues. These are now resolved. The adviser helped the family apply for Universal Credit and submitted applications for child clothing and school uniforms. The family will receive ongoing support from the adviser.

Advice Work

For Families



Maximise!

Income - Wellbeing - Attainment - Potential

The Maximise! Team

CHAI ANNUAL REPORT 2021/22

The Maximise! Project

Maximise! is a family advice and support project delivered in partnership by CHAI and Children 1st, supported by the City of Edinburgh Council, Capital City Partnership and NHS Lothian.

The families who access Maximise!, the schools and Early Years Centres that accommodate us and the surrounding community networks are all key stakeholders in this partnership.

Maximise! takes a child-centred, family-minded and trauma-informed approach to tackling child poverty in Edinburgh, offering advice, employability and family support via one single gateway.

In 2021, the service went city-wide, offering support to all families with a school-age child in Edinburgh. The service also offered specific support and specialised advice for families who are Care Experienced or have a history of this.

Maximise! works in close partnership with Home Energy Scotland and this involves having a dedicated Energy Carer from Home Energy Scotland (HES) embedded within the team. This means that we can support families experiencing difficulties with energy bills or any energy related problem.

In the last year, Maximise! was nominated for two Scottish Public Service Awards and was the winner of the **Voluntary Sector Partnership Award 2021** (see photo).

Since the pandemic, we have continued to offer a flexible, hybrid model of working so that we can accommodate the needs of busy families and offer support remotely or in person according to what is required.



Maximise! Intensive Family Support Service

This year, this service has been extended to offer an intensive support service to families who attend one of 10 Early Years Centres in Edinburgh in the North and in the South of the city. In the North these are Craigmillar, Granton, Greendykes, Fort and Moffat. In the South these are Calderglen, Hailesland, Gilmerton, Sighthill and Stenhouse. 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.

Maximise! Key Stats

430

Families
accessing advice

832

Number of
appointments

£1,105,428

Financial gain

84

Referrals made
to HES*



222

Individuals with
care experience

81

Employability
cases

21

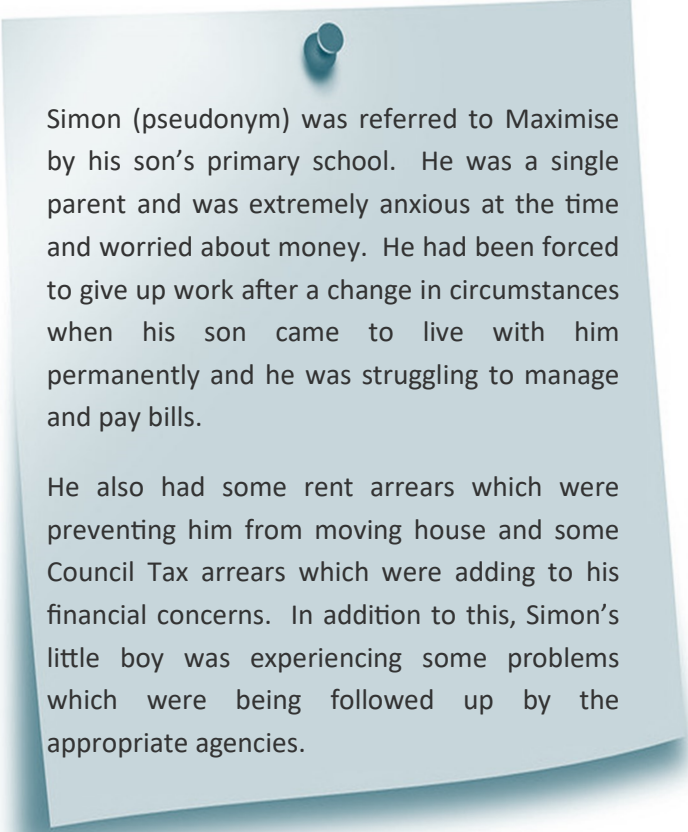
Individuals
accessed work

26

Individuals accessed
education & training

* HES (Home Energy Scotland) is an advice service funded by the Scottish Government and managed by Energy Saving Trust to help people about create a warmer, more energy efficient home and reduce energy bills.

Case Study: *Simon*



Simon (pseudonym) was referred to Maximise by his son's primary school. He was a single parent and was extremely anxious at the time and worried about money. He had been forced to give up work after a change in circumstances when his son came to live with him permanently and he was struggling to manage and pay bills.

He also had some rent arrears which were preventing him from moving house and some Council Tax arrears which were adding to his financial concerns. In addition to this, Simon's little boy was experiencing some problems which were being followed up by the appropriate agencies.

The advice worker referred Simon to the other parts of the Maximise! service which included Employability and Family Wellbeing Support. For advice on Simon's energy issues he was also referred to our embedded Energy Carer from Home Energy Scotland. The Family Wellbeing Worker worked closely with Simon and his little boy to support the family to manage health issues and day to day pressures.

The Advice Worker completed a benefit check for Simon and began looking at additional funds. He made grant applications for birthday and Christmas presents for the little boy and referrals to agencies who could help provide clothing. Simon needed to apply for jobs online but did not have a laptop or much money to pay for Wifi so the Adviser sourced a grant to get a device and some help towards Wifi costs.

Simon was keen to move house but was unable to bid for alternative properties because of rent arrears. The Adviser assisted Simon to set up a repayment plan, which meant that after 3 months, he could start bidding on Edindex. He is now able to bid for alternative housing and is also receiving support from the Adviser to explore other options for moving house. Simon was also supported to set up a repayment plan towards his Council Tax arrears and was helped to prevent a bank arrestment from taking effect.

Working with the Maximise! Employability Adviser, Simon was supported to build his confidence, develop his skills and prepare for finding work. This included help to get a new phone, interview clothes, putting together a new CV and providing testimonials for job applications. Simon was also supported to join an interview panel for a community group from which he received great feedback and was asked to join the panel again in the future. Working together Simon and his worker then starting looking at suitable posts and he was offered an interview by the Council. Simon is continuing to receive support from the Maximise! project as the service is not time limited and meaningful change for most families takes time and ongoing, flexible support. Simon has fed back to us that this has been really helpful to him. He told us that he 'feels valued by Maximise!' and that he can now finally see 'light at the end of the tunnel'.

What people say about Maximise!

"I felt it was great, I had no clue where to start, then suddenly there was guidance, and I could picture the path."

"They are like my voice at times."

"I found it empowering, able to discover the best version of myself."

"It helps me feel at ease and having someone to contact and knowing I'll get a quick response."

"Always there for me, massive thing for us and the community."

"Feel like I have an independent person who is on my side."



A visit by Ben Macpherson, Minister for Social Security who visited our Maximise! project at the Moffat Early Years Centre on 1st September 2022.

Two of our Maximise! parents also took time to speak to the Minister about their experience of using the service. Many thanks to them.

The Growing Families Project

CHAI's Growing Families Project is a partnership with two Health Visitor teams in North-West and South-East Edinburgh, which aims to create a straightforward and effective route into financial advice for families receiving support from Health Visitors at several key stages in a child's life before starting school.

The Growing Families project offers welfare, debt and housing advice; as well as budgeting and financial capability support to families at these key stages. Growing Families is part of a 3 year pilot and as we come to the end of this second year of the service, we have seen that the demand certainly exists for such a project.

During this pilot and during the pandemic, flexibility and close partnership working with the Health Visitor teams and with the families we support has been very important. In addition to all the hard work of the Financial Capability Worker, this project has benefited greatly from the contribution made by one of our dedicated CHAI volunteers.



68

Families accessing advice



187

Appointments



58%

of people surveyed were more confident about dealing with financial problems AFTER receiving advice



£68k

Financial gains

What people say about Growing Families

"I was made to feel more relaxed, took a huge weight off my shoulders having someone to help."

"Really helpful advice and made the application process much easier."

"I didn't feel that I am on my own dealing with the problem. I felt that the adviser is there to help me and support me which was very assuring and calming."

Other Quotes from Our Clients:

- *"It's made me start dealing with stuff I've been ignoring for years."*
- *"The Adviser is very friendly and helpful, you can feel her empathy about my situation and being able to talk with her was great also because of the variety of information that she knows and thanks to that I even received a food bank card with £100 in it one day over the post. That's a very much needed type of support for a lot of families."*
- *"CHAI Growing Family project is vital because it helps families who require some additional support and who may face multiple barriers to moving out of poverty."*
- *"Very supportive and proactive always find the information that's relevant, even if it wasn't known to them initially."*

Housing & Money Advice



Housing & Money Advice

Court Representation & Money Advice Services

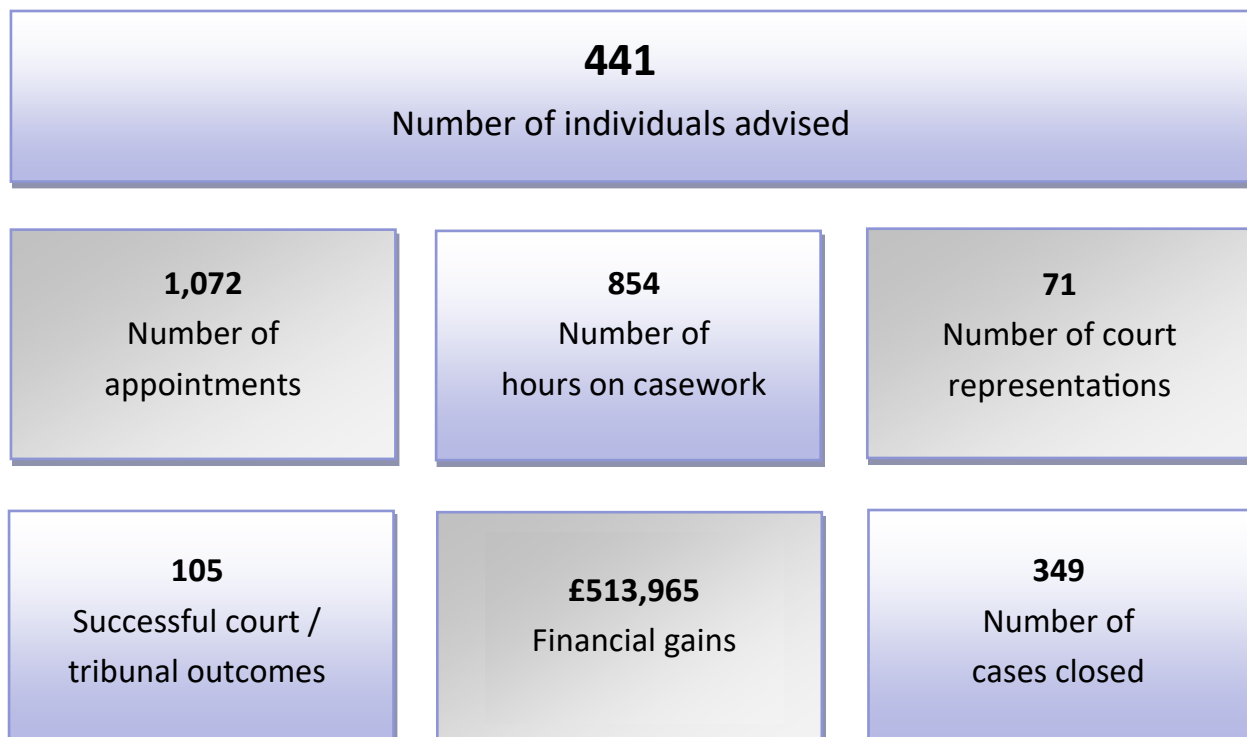
Our work providing advice and representation for tenants and homeowners continued to be severely affected by the Coronavirus pandemic. Care, thought, and effort went into meeting the challenges thrown up by the prolonged public health crisis.

Advisers adapted to working from their own homes and innovated to reach clients by telephone, email, SMS, video conferencing online or by smartphone.

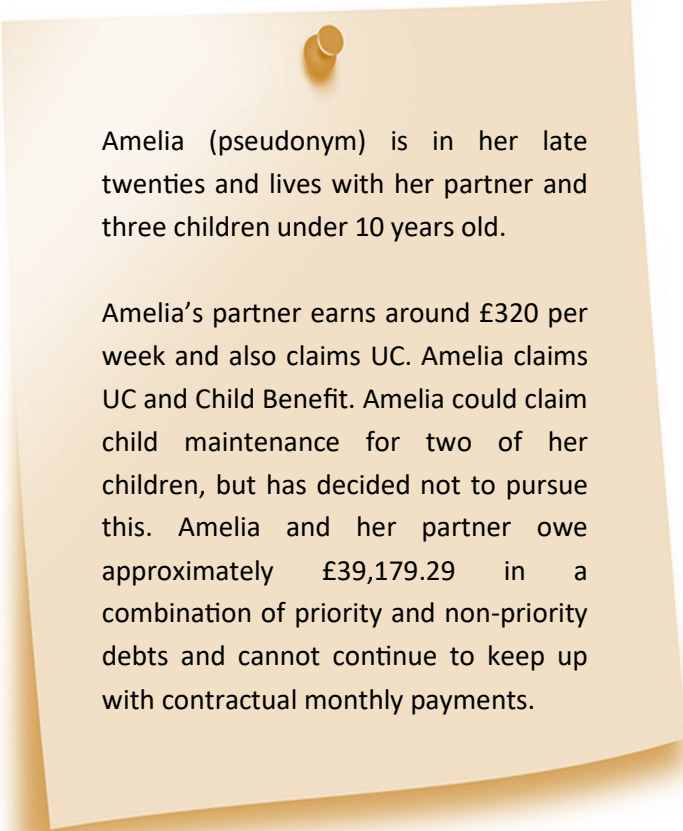


Hearings of the Sheriff Court and the Housing & Property Chamber of the First-tier Tribunal for Scotland were held only virtually, by telephone or video conferencing. Both the court and tribunal had significant backlogs of cases to address. At the same time, the sheriff court capped the capacity of the heritable court to a fraction of its pre-Covid level.

Nevertheless, the services adapted, and the work continued, to reach and assist those in need. Throughout the year, our advisers attended 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.



Case Study: *Amelia*



Amelia (pseudonym) is in her late twenties and lives with her partner and three children under 10 years old.

Amelia's partner earns around £320 per week and also claims UC. Amelia claims UC and Child Benefit. Amelia could claim child maintenance for two of her children, but has decided not to pursue this. Amelia and her partner owe approximately £39,179.29 in a combination of priority and non-priority debts and cannot continue to keep up with contractual monthly payments.

The Advisor helped Amelia and her partner review their situation and options. Amelia had no disposable income and was left in a deficit balance each month. Her partner does not work. Amelia is unlikely to go back to work in the near future due to childcare costs.

Amelia and the Advisor discussed options which were limited due to Amelia's situation. With support from the Advisor, Amelia decided to apply for sequestration under Full Administration Process.

Due to the level of debt being over £25,000, Amelia is unable to apply for sequestration under the Minimal Asset Process.

However, due to having no income of her own, Amelia will not have to make a contribution unless her circumstances

change prior to discharge from bankruptcy (expected to be 48 months from the date of sequestration, subject to conditions).

Amelia and her Advisor worked on a sequestration application and this was submitted to the Accountant in Bankruptcy. Amelia was also assisted with budgeting to enable her to review and reduce her weekly budget. She was further assisted to set up payments towards ongoing liabilities for council tax, utilities and TV licence.

Impact of our support:

Amelia is able to make a fresh start and plan for the future with her young family. Total financial gains amounted to £39,179.

The ARCHIE Debt Project

The success of a piloted project in the last quarter of the previous year was built on and commissioned for the year. It delivered 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 34 referrals from the landlords and opened 43 new money advice cases. A total of 51 cases were completed and this resulted in financial gains of £127,212 by the end of the financial year.



34

Number of referrals
from landlords




43

Number of money
advice cases opened



275

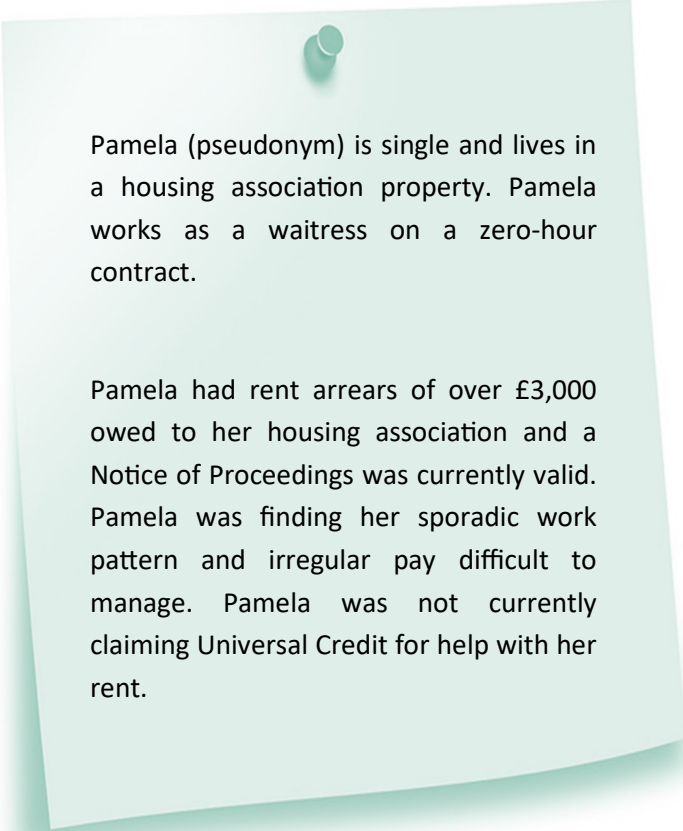
Number of
appointments



£127k

Financial gains

Case Study: *Pamela*



Pamela (pseudonym) is single and lives in a housing association property. Pamela works as a waitress on a zero-hour contract.

Pamela had rent arrears of over £3,000 owed to her housing association and a Notice of Proceedings was currently valid. Pamela was finding her sporadic work pattern and irregular pay difficult to manage. Pamela was not currently claiming Universal Credit for help with her rent.

The Money Advisor called and spoke with Pamela and reviewed Pamela's situation. She received assistance to complete an application for Universal Credit to help with Housing Costs.

Pamela was required to submit further information to assist with her claim and required reminders and encouragement from the Advisor to do this.

The Money Advisor then assisted Pamela to make a new arrangement with her housing association to repay rent arrears and encouraged her to stick to this payment plan.

Pamela also had council tax arrears owed to the City of Edinburgh Council and to the Council she previously lived in as well as historic Social Fund loan debts owed to Department for Work and Pensions (DWP).

However, Pamela grew frustrated with her situation and felt unable to commit to any payment arrangements and began to default on her arranged payments.

The Money Advisor attempted to continue to work with the Pamela. However she ceased to engage in the process.

Impact of support:

Pamela is aware of how her situation had escalated out of control due to her not being able to deal with her situation. But she did not feel ready to commit to help that could be given to her at the present time.

Housing Support



Housing Support

Our Project Aims & Achievements

Over the year the Melville Housing Association Contract was staffed by 2 full-time Tenancy Support Workers, 1 part-time Money Advisor and a part-time Service Manager.

Tenancy Support Workers deal with a range of issues from helping tenants with anti-social behaviour to ensuring that they are registered with a GP and dentist. They make sure that income is maximised and that forms and other correspondence are dealt with. They will help report repairs and deal with other issues that service users cannot deal with on their own.

The range of issues tenants face can be vast. Some of them face an up-hill struggle every day: battling mental and physical health issues, substance abuse and/or learning disabilities, while others simply do not cope with having insufficient money or poor housing conditions.

The Service received a total of 147 referrals over the period and brought forward 58 open cases from the previous year, making a total of 205 people receiving support.

A total of £89,135 was raised in grants and other one-off payments.

There were no evictions or abandonment of tenancies over the year, with 100% sustainment of tenancies. In addition to the above, there were no Anti-Social Behaviour Orders issued by the Association to any of our service users.



Money Advice

The Money Advice Service is a part-time service staffed by one member of staff. The Money Advice and Tenancy Support Service are stand-alone services but work hand-in-hand.

Over the period, the service received 72 new referrals. In addition to this, 23 ongoing cases were carried forward from the previous year, making a total of 95 people receiving Money Advice over the year.

The Service made financial gains of £21,893.

There were no evictions of people supported by the service over the course of the year.

Housing Support Key Stats

205

Total number of tenants we supported

100%

Level of tenancy sustainment following support

£89k

Financial gain we achieved

Money Advice - Key Stats



£22k

Total amount of debts managed

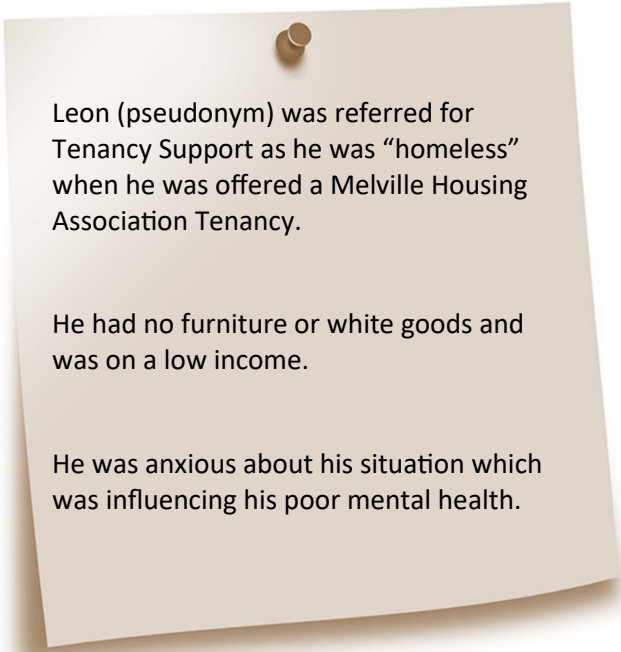
252

Number of appointments

95

Number of individuals we supported

Case Study: Leon



Leon (pseudonym) was referred for Tenancy Support as he was “homeless” when he was offered a Melville Housing Association Tenancy.

He had no furniture or white goods and was on a low income.

He was anxious about his situation which was influencing his poor mental health.

Contact was made prior to Leon viewing and signing for the new tenancy. Information was given about the process of taking over a tenancy and about the services Melville provide. We discussed with Leon how to apply for financial help to furnish and decorate a new tenancy. We also listed the requirements for an application for a Community Care Grant. This application was initially refused so we assisted Leon with an appeal which was eventually successful and resulted in an award of £1,236. We then advised Leon about the process of organising flooring and delivery of white goods and furniture.

In addition, advice was given about how Leon could inform Universal Credit about his Change in Circumstances and apply for the Housing Costs Element. We helped Leon claim an Advance from

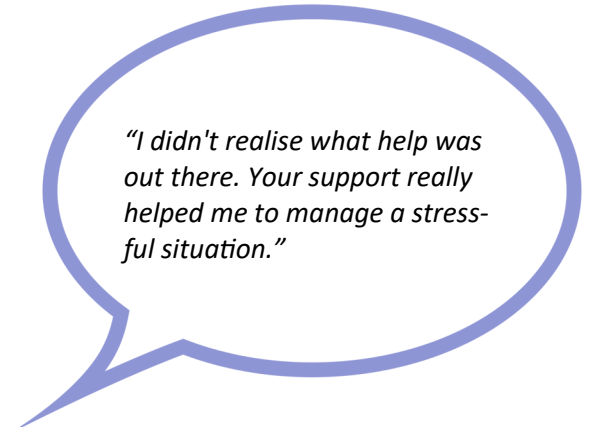
Universal Credit to help towards paying for his first month’s rent to Melville Housing Association.

We discussed the best way for him to pay his rent to Melville in the future. Leon then decided he wanted Universal Credit to pay the landlord directly. We then explained his responsibility to pay Council Tax and gave advice on how to claim Single Person’s Discount and Council Tax Reduction.

A benefit check was carried out which identified Leon’s health difficulties and the impact on his daily living. We then referred Leon to the Melville Benefit Advisors to help claim PIP (Personal Independence Payment) to maximise his income.

We advised Leon about changing gas and electricity supply to his name and assisted him with taking meter readings, setting up Home Contents Insurance and purchasing a TV Licence.

Impact of Support: Leon was homeless at the point of being offered tenancy. His mental health was extremely poor and he requires a lot of coaching, support and encouragement. These are the type of tenancies that are likely to fail if support is not provided for people who do not have the experience or knowledge to manage a home.



“I didn't realise what help was out there. Your support really helped me to manage a stressful situation.”

What people say about Housing Support!

"I'm writing to tell you your service is amazing. You have helped me so much."

"Don't know how I would have managed without the worker from CHAI."

"Everything had gone wrong for us at that time. The house wasn't in such good condition but the support worker helped us get things sorted out and got us a big grant. It was fab."

Feedback from professionals:

- "Great job. It was really helpful working in partnership with CHAI with this tenant."
- "Working with CHAI made the job so much easier."
- "I am impressed at the level of advocacy performed on your client's behalf."
- "We are aware of how hard the CHAI staff work."
- "This person would have definitely slipped under the net had it not been for CHAI's intervention."

Employability



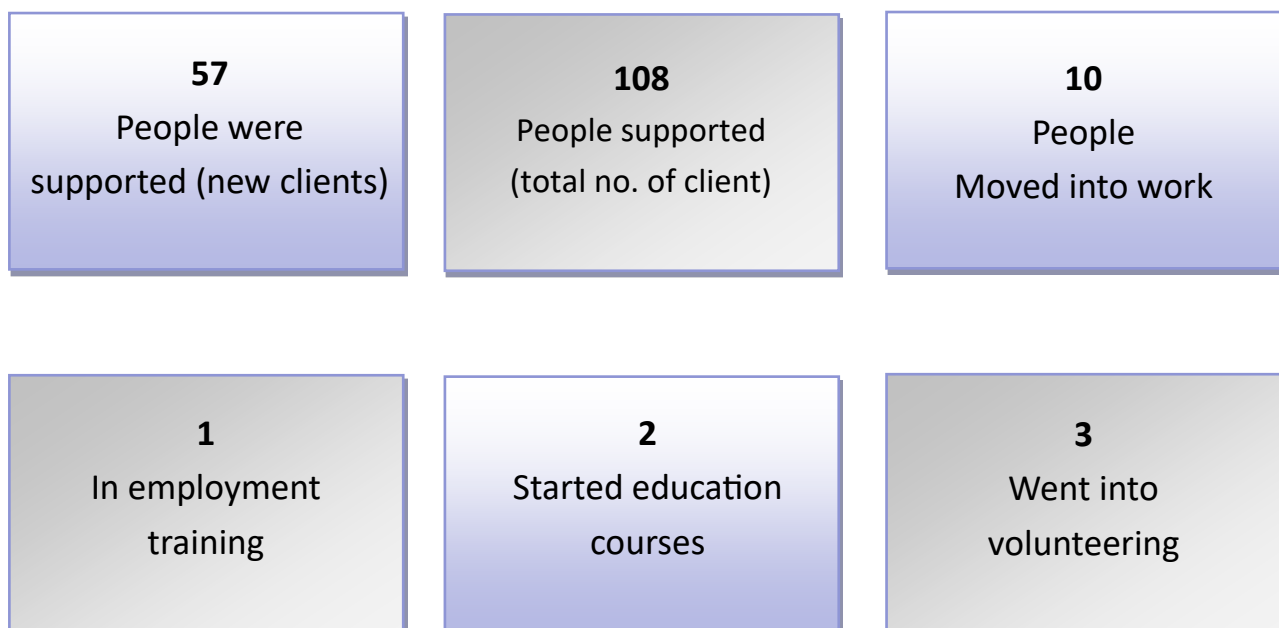
South-West Employability

In the year 2021-22, the South-West Employability Support Service **supported 57 new clients**. A total of 108 people were supported overall (new and existing clients).

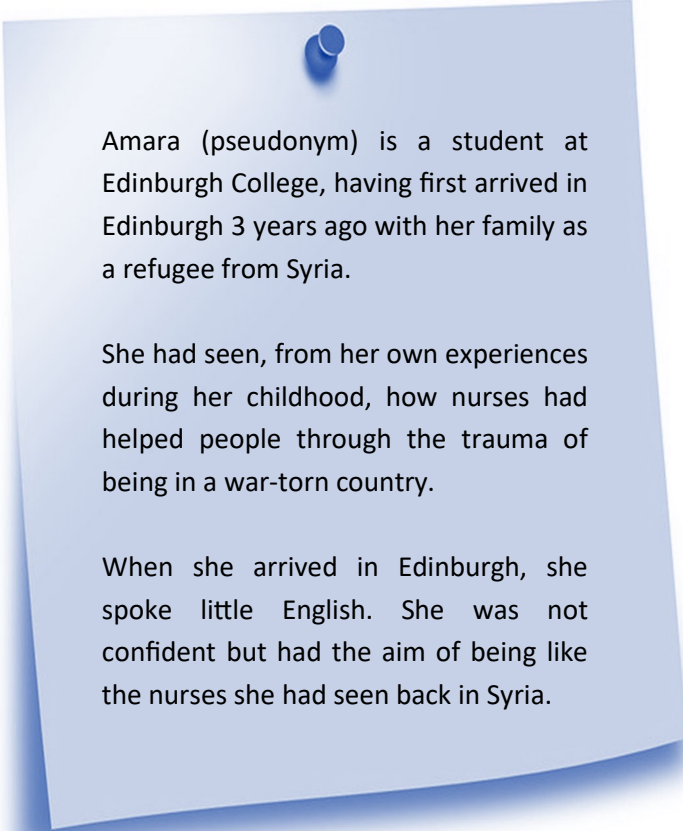
- We helped **10 people into work** during this time, mainly full time, and in a number of vocational areas, including: care and support, IT, construction, hospitality, administration and others.
- A further **2 people went into college courses** and succeeded. All courses went online, so the support and the learning was much greater, making the achievements all the more special.
- Finally, **3 people went into volunteering** in outdoor spaces, helping in the community.

Our team also helped people engage with employers and resources digitally through helping people get tablets, laptops and MiFi through help from Connecting Scotland.

We also developed greater links with the hospitality sector which was recovering from such a difficult period during the pandemic and had great success linking with the FUSE Academy which promotes retail and hospitality training and opportunities, as well as working closely with Social Bite to create opportunities for people.



Case Study: *Amara*



Amara (pseudonym) is a student at Edinburgh College, having first arrived in Edinburgh 3 years ago with her family as a refugee from Syria.

She had seen, from her own experiences during her childhood, how nurses had helped people through the trauma of being in a war-torn country.

When she arrived in Edinburgh, she spoke little English. She was not confident but had the aim of being like the nurses she had seen back in Syria.

Amara had to gain qualifications to help her to do an access to nursing course. However, she still lacked confidence in her abilities and wanted to improve her chances of becoming a nurse.

As relative newcomers to the UK, Amara and her family were not aware of what opportunities there may be for her and did not know where to look.

After initial assessment it was clear that Amara wanted to do something that would help people in a hospital setting and give her the experience to support her desire to move towards nursing.

With our knowledge of NHS volunteering roles, we were able to help her look at relevant opportunities and consider which settings she was able to get to most easily via public transport.

We helped Amara with the application forms, and she was accepted for the role of ward helper and given a place on the next volunteer induction course. Amara was a bit anxious about passing the induction but we were able to support her with the content of this, as we had previously assisted others, and she passed without any problem.

Amara started her volunteer post and thoroughly enjoyed it and the insight into the roles within health care. This allowed her to decide she would like to become a radiographer. We were able to arrange for her to spend a day with a radiography team. She is continuing her studies whilst volunteering but she is now focused on the skills and qualifications she needs to move forward into radiography.

Our Youth Project



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 there have been some challenges again due to Covid but thankfully staff were more prepared with ways to engage young people from a distance and help them stay in touch and deal with well-being difficulties. Over the Christmas period we made up well-being boxes with useful items, gifts, vouchers and well-being help sheets. Throughout the year we distributed 15 cooking and activity packs, and secured 5 laptops for them with 4 MiFi devices.

41

Young people signed up to an Activity Agreement

57

Young people were supported in total

6

Moved into work

7

Went into full-time education

9

Gained qualifications

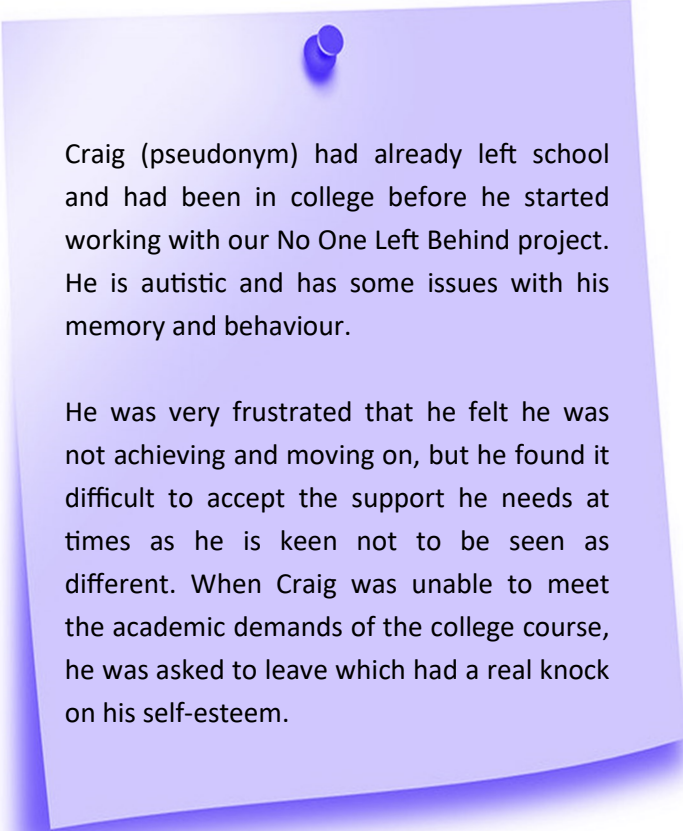
20

Completed training courses

2

Attended volunteer placements

Case Study: *Craig*



Craig (pseudonym) had already left school and had been in college before he started working with our No One Left Behind project. He is autistic and has some issues with his memory and behaviour.

He was very frustrated that he felt he was not achieving and moving on, but he found it difficult to accept the support he needs at times as he is keen not to be seen as different. When Craig was unable to meet the academic demands of the college course, he was asked to leave which had a real knock on his self-esteem.

Craig had also previously attended a woodwork group but found it difficult to keep going with it after failing to get onto their apprenticeship. Craig enjoyed the woodwork and was keen to explore more practical, experiential learning and he was also keen to gain some employment and earn money.

Craig did not have a peer group before attending the No One Left Behind hub and relied on his Mum for support. This was very isolating for Craig and caused a lot of friction at home. Although he knew we would have to keep in mind his disability and how this affected him, we were able to make sure he did not feel he was treated differently within the group activities, and he thrived in this environment.

Craig attended weekly meetings, activities and workshops and we were able to work with him getting the right support when he needs it and for him to be able to ask to clarify points he may have forgotten or that he needs support with. This clearly helped Craig feel more comfortable with being in a group and he soon found his own peer group in his local community.

To build his confidence further, and to help him to gain skills and experience to lead towards employment, we supported him to apply for a volunteering opportunity at a local Scotmid which he was successful in gaining. However, before the volunteering post started Craig told us that he had applied for and got a job on a local building site that he had heard about through a friend! Craig loves his job as it is outdoors, it is practical and allows him to work together in a group. He developed ways to ask for support and clarification when he needs it whilst attending our group and these helped him to move into a workplace environment managing his needs. When we last spoke Craig was still enjoying his work and learning new skills and felt he had made a real progression in life.

Financial Gain: Grants

In addition to helping people maximise their income through statutory funds (i.e. from benefits and the Scottish Welfare Fund), we also obtained charity grants to help them with living costs or with specific household items . The following figures reflect our financial gains **across all projects**.



£61,080

Financial gains from successful
Scottish Welfare Fund grants
(Crisis Grants and Community Care Grants)



£82,649

Financial gains from charity grants



2581

Number of successful charity
grant applications where we acted as
intermediaries for receipt of funds
(this amounted to £38,110)

Volunteering



Two of our dedicated volunteers

Volunteering

CHAI received funding from the National Lottery Awards for All Funding programme to recruit a part-time Volunteer Coordinator. Between April 21 and April 22, we recruited 7 new CHAI volunteers.

Due to the pandemic, recruitments took place online with minimal in person meetings. Work was carried out on a remote basis and was followed by a hybrid working structure. Thankfully this worked remarkably well, and we secured further funding to develop our volunteer programme in 2022. The importance of allowing volunteers to gain experience and integrate in the wider community has never been so prevalent given the impact the pandemic has had on individuals and society.

Targets were set to allow volunteers to assist with advice work and other services across CHAI. It is essential that volunteers have Advice Workers willing to work with them so that the programme is successful.

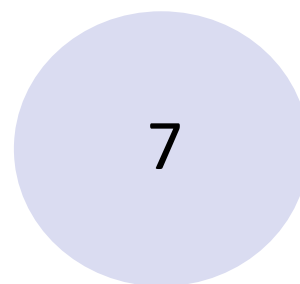
Volunteers are offered interactive training sessions and online learning but 1:1 shadowing and practical experience has proven the best way to learn. Volunteers want to feel part of the team so invites to team meetings are a useful way to involve volunteers and familiarise them with workers and service targets.

Moving into 2022 volunteers have represented CHAI at a recent volunteer recruitment fair and attend team events, for example our Meet and Greet, Staff, Board and Volunteer event. Volunteers have been working on independent

evaluation surveys, following up case work, shadowing on advice meetings and attending outreach appointments. They have assisted with tenancy visits alongside staff, sending out mandates and following up on PIP applications and reviews. Volunteer activity has also included deliveries from clothes banks to clients, which has transformed this aspect of our service.

Comments from volunteer exit forms cite being substantially or very happy with 1:1 support, training opportunities, practical experience, supervision, and worker/volunteer engagement. All reported an increase in confidence and employability experience.

Current volunteers report an increase in health and well-being and an advancement in skills. Reasons for leaving included gaining employment and study opportunities or changes in circumstances. Staff have reported volunteer input to be invaluable in many aspects of our services and have benefited from their skills and assistance.



Number of
volunteers in 21-22

What our volunteers say

"CHAI created a very welcoming environment and provided the opportunity to assist the charity with a range of tasks to help the disadvantaged."

"I really wish I could have done more work with CHAI. The advisers are all so lovely and doing really important work in Edinburgh."

"I enjoyed the short time I was with CHAI and it has enhanced my employability skills."

What our staff say about volunteers

"Our admin volunteer is doing such an amazing job with us. She has worked so hard to update all our directories, phone books and other advice resources for which we are very grateful. She tirelessly updated client records for us which saved staff so much time. Lately, she has also worked independently on a CHAI-wide review involving sending out thousands of customer satisfaction surveys, analysing the results and writing a report for management. She has been such an asset to our organisation!"

Outreach Locations

in 2021-22



Outreach Locations 21-22

COVID-19: All appointments were undertaken **over the phone** during 2021-22 due to pandemic restrictions and increased working from home conditions.

Our CHAI Office

28 Westfield Avenue, EH11 2QH

Advice appointments available from Monday to Friday.
Book an appointment by phoning **0131 442 2100**
(10am to 3pm)

Locality Appointments

Book through CHAI on 0131 442 2100.

North East Local Council Office 101 Niddrie Mains Road
South East Local Council Office Captains Road (debt)
South West Clovenstone Community Centre

GP Surgeries (only for patients of the surgery)

Contact CHAI on 0131 442 2100 to book an appointment

Brunton Place Surgery

Sighthill Medical Practice

Wester Hailes Healthy Living Centre WHHLC

Whinpark Medical Centre

Mental Health Hubs

Book through the community mental health team.

South East Locality

Ballenden House
South East (Council) Locality Office, Captains Road

South West Locality

Cambridge St House
Wester Hailes Healthy Living Centre

North East Locality

Inchkeith House

North West Locality

Craigroyston Health Centre

Recovery Hubs

Book through the substance misuse service.

South East Locality

The Spittal Street Clinic
South East Council Locality Office, Captains Road

South West Locality

Wester Hailes Healthy Living Centre WHHLC
CHAI Office

North East Locality

Turning Point, Leith Links

North West Locality

Craigroyston Health Centre

Working Health Services

Referrals are made by health professionals.

Astley Ainslie Hospital

Ballenden House, The Works

Outreach Drop-in Clinics - Drug Death Task Force (clients at risk of drug death)

To book, call CHAI on 0131 442 2100.

Streetwork Hub, 22 Holyrood Road

Salvation Army Wellbeing Centre, 25 Niddry Street

Salvation Army Homeless Hostel, 1 Pleasance

Please note that the above list reflects the services we provided during the financial year 2021-22. Changes to service delivery may have taken place since April 2022. **Contact us for details on current service delivery.**

Royal Hospital for Children and Young People (RHCYP) Edinburgh

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

Ask to be referred by hospital staff or social work or contact CHAI directly.

Maximise! School Project

Maximise! is a partnership between CHAI and Children 1st offering advice, employability and family support to families with school age children in Edinburgh. For more info or to make a referral, please contact: maximise@children1st.org.uk. Alternatively, you can call us on 0131 442 2100 or request an appointment through your child's school.

We also offer an Employability Surgery at Goodtrees Community Centre, Thursdays, 10am-12pm (by appointment only - see details above).

Maximise! Early Years Project

Maximise! also has an Early Years Project for families with children at the following 5 Early Years Centres - Moffat, Greendykes, Craigmillar, Granton and Fort. If you would like more info about this service, please speak to centre staff or use the contact details above.

Growing Families Project

If you have a young family and live in the SE or NW of Edinburgh, our Financial Capability Worker may be able to assist with income maximisation, housing and debt advice. Ask your Health Visitor for a referral to the Growing Families project.

Melville Housing Association

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

Book through your housing officer.

Housing Advice & Representation

Book appointments through CHAI on 0131 442 2100.

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
This outreach was not available in 21-22.

Sheriff Court EHAP Appointments
This outreach was not available in 21-22.

ARCHIE (Association of Registered Community Housing in Edinburgh)

Money advice for tenants of the following housing associations: **Book through your housing officer**

- Lister Housing Co-operative
- Manor Estates Housing Association
- Muirhouse Housing Association
- Prospect Community Housing
- Viewpoint Housing Association
- West Granton Housing Co-operative



Registered charity (SC027594)
Company limited by guarantee (No.179306)
Accredited Living Wage Employer

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Facebook: @CHAI.Edin

Instagram: @chaiedinburgh

Twitter: @CHAIedinburgh

LinkedIn: [www.linkedin.com/company/
community-help-advice-initiative](http://www.linkedin.com/company/community-help-advice-initiative)

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Thank you also to our partners:

ARCHIE (Alliance of Registered Co-operatives and Housing Associations Independent in Edinburgh), Children 1st, Citizens Advice Edinburgh, Community One Stop Shop, Dunedin Canmore Housing, Granton Information Centre & Prospect Community Housing.

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.

