



COMMUNITY HELP & ADVICE INITIATIVE

2022/23

Annual Report



Supporting People and Communities

Table of Contents

Charity Profile	3
Directors' Report	4
Our Year in Stats	5
Advice Work - Embedded in the Community & Health Settings	6
<i>Advice Service: EIJB (Edinburgh Integrated Joint Board)</i>	7-12
<i>Other Advice Projects</i>	13-14
<i>Royal Hospital for Children and Young People (RHCYP) Project</i>	15-16
Advice Work for Families: the Maximise! Service	17
<i>Advice in Schools and Early Years Centres</i>	18-25
<i>The Growing Families Project</i>	26-27
Housing & Money Advice	28
<i>Court Representation & Money Advice Services</i>	29-31
<i>The ARCHIE (Alliance of Registered Co-operatives and Housing Associations, Independent in Edinburgh) Debt Project</i>	32-33
Housing Support	34-38
Youth Project	39
<i>No One Left Behind (NOLB)</i>	40
Financial Gain from Grants	41
Volunteering	42-45
Our Outreach Locations	46-47
Acknowledgements	48

Charity Profile

Our Vision

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

Our Mission Statement

CHAI provides free, independent, and impartial information, and high quality advice on welfare rights, employability, debt, and housing matters to our communities, focusing on homelessness prevention and supporting people out of poverty.



Alex and Stella, promoting our newsletter

Our Aims and Objectives

- To provide best practice information, advice and support to the community in relation to maximising income, welfare rights, debt and housing matters, employability and sustaining tenancy.
- To relieve poverty in the community areas served by CHAI.
- To provide practical help to sections of the community in need, particularly people with disabilities, young people and families and any individuals affected by poverty whilst fostering an overall spirit of community care and assistance.
- To aid in the interests of social welfare, and the specific objective of improving conditions of life of residents in the community.
- To inform people of their rights, encourage resilience and promote the development of life skills, where appropriate, so that each individual can reach their own potential.

Directors' Report

The year spanning from 1st April 2022 to 31st March 2023 has been both busy and challenging. The cost-of-living crisis driven by high inflation, the COVID-19 pandemic, Russia's invasion of Ukraine, and Brexit has impacted everyone. However, the most affected are those on low incomes.

As detailed below, during the past year we have had new services starting and some unfortunately coming to an end. A significant milestone was the re-accreditation under the Scottish National Standards, affirming our commitment to quality and excellence. CHAI now proudly holds SNSIAP Type III accreditation for Benefits, Housing and Money Advice.

In addition, we are delighted to announce that Teresa Sutherland has taken the reins as CEO, after almost three years of dedicated service as Interim CEO.

As always we are incredibly grateful to all the funders who have supported us in the last year and to the partners and networks we work with across Edinburgh City and beyond.

The Edinburgh Integrated Advice Board contract has been extended for two more years until 31st March 2025, ensuring the continuity of embedded advice services in GP practices and community mental health & recovery hubs. This extension was made possible through the City of Edinburgh Council grants programme, which is delivered in collaboration with Granton Information Centre, and Citizens Advice Edinburgh.

Regrettably, our Maximise! in Schools service had to conclude on 31st March 2023 due to significant funding cuts within the Council. This was a disappointing situation for both CHAI and our partner, Children 1st, and for the families using this service.

However, thanks to funding from the UK Shared Prosperity Fund, we were able to continue supporting 15 schools across Edinburgh and offer city-wide support where capacity allowed. The Maximise! Early Years project will continue to support young families in 10 Early Years Centres in North and South Edinburgh.

The Growing Families Health Visitor project has been extended to 31st March 2024. A successful tender to the Royal Hospital for Children and Young People means that

we will continue to deliver hospital advice services in partnership with Citizens Advice Edinburgh for an additional three years.

Sadly, the No One Left Behind (NOLB) youth activity agreements project in partnership with the Wheatley Group came to an end on 31st March 2023, resulting in the redundancy of three Youth Development staff.

We successfully secured a tender with Melville Housing Association for the Tenancy Support service, ensuring its continuity until 31st March 2025. Our housing and money advice services, offered through the Scottish Legal Aid Board and Edinburgh Housing Advice Partnership, will continue for the next year. However, the SLAB Debt Support two-year funded program concluded on 31st March 2023.

We have also received unrestricted funding from the Robertson Trust over the last 3 years which has been a lifeline to our charity allowing us the autonomy to direct funds to where they are most needed.

The final quarter of the year saw further development in relation to Growing Families, Advice in Schools, and advice services in mental health and recovery hubs. This was made possible by a successful grant application to the UK Shared Prosperity Fund (UKSPF), securing funding until 31st March 2025 and providing stability for the next two years.

We are also proud to announce two new advice projects: The Whole Family Equality project, which supports people from ethnic minority groups, and the Advice in Accessible Settings project delivered in partnership with the Rock Trust, a leading youth homelessness charity.

As we move forward, I am enthusiastic about leading CHAI over the coming year. Our mission remains resolute: to continue providing vital advice services across a spectrum of social welfare issues and to explore new opportunities for service development, capitalising on the new sources of funding. We are committed to strengthening our strategic alliances with key partners across the city, uniting in our shared goal to alleviate poverty for the citizens of Edinburgh and Midlothian. Together, we can shape a brighter and more equitable future.

Iain Donald, Chair

Our Year in Stats

This includes our combined statistics across all projects for 2022-23

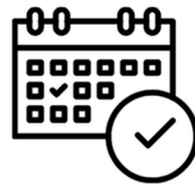
2,343

Individuals accessing advice



6,265

Appointments



£7,000,000

Financial gains



43

Benefit tribunal hearings



28

Successful appeal tribunals



152

Successful housing tribunals or court hearings (up from 105 in 21/22)



111

Employability cases



180

Housing support cases



£244,341

Financial gains from grants (a 70% increase on 21/22)



Advice Work

*Embedded in Communities &
Health Settings*



Our team of advisers and managers

Advice Service in Communities funded by 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 advice agencies, Granton Information Centre and Edinburgh Citizen Advice Bureau and provides a blanket of advice for welfare rights and debt across the city focusing on areas of high deprivation and those who need the most support.

To ensure that advice reaches the focused demographic many of these services are embedded within other services in the community where people are already seeking help, for example; GP practices, hospitals and mental health and addiction recovery hubs. This helps to widen the concept of health and wellbeing and reduce the stress and anxiety financial pressures and debt can cause for clients. Any health care professional within these settings can refer patients or people can self-refer.

Advice within GP Surgeries

We are present in Wester Hailes Health Centre, Sighthill Health Centre, Whinpark Medical Centre and Brunton Place Surgery. CHAI also works closely with Community Link workers in GP surgeries which helps to connect patients to additional help they may need.

Advice within Mental Health Hubs

Recovery hubs offer a comprehensive range of services for people tackling substance addiction misuse where individuals can get help for health-related matters, harm reduction and ongoing support within the same service. Providing advice within the support offered by mental health teams ensures

people get the help they need to resolve financial issues at a time when their health may prevent them from tackling 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 Mental Health Hubs is provided in the following locations: Cambridge St. House (South West), Ballenden House (South East), Inchkeith House (North East) and Craigoyston Health Centre (North West).

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 worked closely with the recovery hub teams for many years and are now providing this service in all the 4 localities hubs of the city.

We are present in the Spittal Street Clinic and South East HUB (South East), the Wester Hailes Healthy Living Centre (South West), Turning Point (North East), Craigoyston Health Centre (North West) and EMORSS (city-wide for prison leavers).

Advice within recovery hubs is an extremely busy service and we are pleased to report that we received additional funding from the UK Shared Prosperity Fund in January 2023 to pay for an additional four advice workers for these services.

Key Stats - Advice in Communities

912

Individuals
accessing advice

2,580

Appointments

£3,463,160

Financial gains

37

Appeal tribunal
hearings

24

Successful
tribunal appeals

£261,312

Financial gains
from appeals



Lorena McLaughlin, our Service Manager for the Advice in Communities Project in 2022/23

In Detail - Advice in Communities

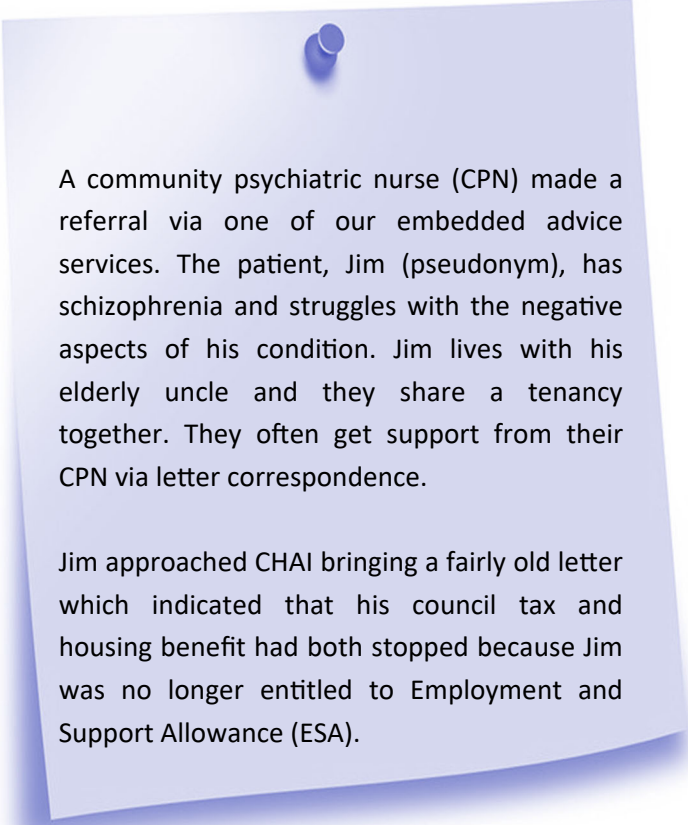


	Number of Individuals assisted	Number of appointments	Financial Gain	Debt renegotiated *
GP surgeries	378	1,025	£729,537	£91,864
Mental health hubs	146	813	£1,093,968	£34,848
Recovery hubs	141	336	£1,310,846	£91,789
Local provision	218	310	£313,812	£472,277
Out of Hours	29	96	£14,997	-
Total	912	2,580	£3,463,160	£690,778

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

Case Study - Mental Health Hubs:

Jim



A community psychiatric nurse (CPN) made a referral via one of our embedded advice services. The patient, Jim (pseudonym), has schizophrenia and struggles with the negative aspects of his condition. Jim lives with his elderly uncle and they share a tenancy together. They often get support from their CPN via letter correspondence.

Jim approached CHAI bringing a fairly old letter which indicated that his council tax and housing benefit had both stopped because Jim was no longer entitled to Employment and Support Allowance (ESA).

At our first appointment which was a joint appointment with his CPN, we tried to establish why Jim's ESA had stopped by calling the Department of Work and Pensions (DWP), but Jim was unable to answer any of the security questions that allowed us to speak to ESA directly.

However, we were able to ascertain what Jim's National insurance number was, and that Jim and his uncle had moved tenancy in the last couple of years. It then became clear that Jim's benefit had stopped because he hadn't completed a form which had been sent out for reassessment of his ESA.

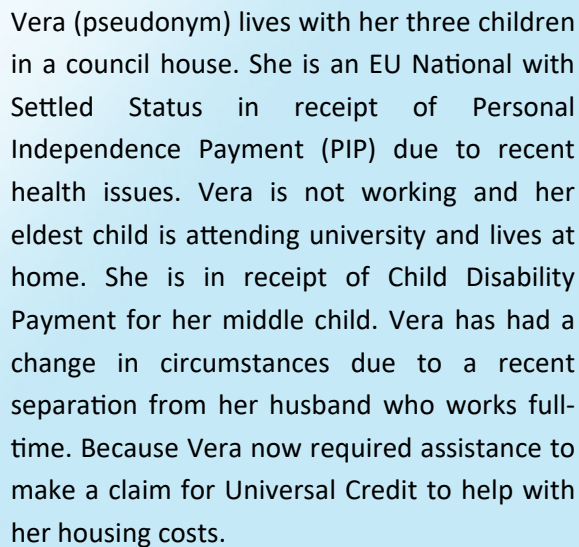
Previously, a housing officer from their new tenancy had assisted them with changing addresses for Housing Benefit and council tax reduction and Jim and his uncle had thought that their Housing Officer had dealt with all their benefits. But this was not the case. Because both men are vulnerable we then got in touch with the DWP escalation team who investigated the issue and within two weeks overturned the ESA decision which reinstated Jim's benefit.

Their Housing Benefit and Council tax were also updated and we then asked that they revise their previous decision, highlighting both men's vulnerabilities. This was dealt with as a priority and both were reinstated and backdated.

All benefits were put back in place which alleviated their rent arrears and council tax debt. Their Personal Independence Payment was also updated with their new address, so that no problems arose with this. A further income maximisation was identified due to the extent of Jim's illness and it is likely he will be entitled to an increase in benefits. Jim will now contact his CPN to look at this when he feels ready to do so.

The two men are no longer at risk of homelessness and have managed to retain their welfare benefits. This has eased the stress and anxiety Jim was experiencing when we first spoke with us. Hence, his already poor health is not further aggravated. We also identified that Jim may be able to claim further benefits if he is amenable.

Case Study - GP Practices: *Vera*



Vera (pseudonym) lives with her three children in a council house. She is an EU National with Settled Status in receipt of Personal Independence Payment (PIP) due to recent health issues. Vera is not working and her eldest child is attending university and lives at home. She is in receipt of Child Disability Payment for her middle child. Vera has had a change in circumstances due to a recent separation from her husband who works full-time. Because Vera now required assistance to make a claim for Universal Credit to help with her housing costs.

We completed a benefit check which showed entitlement to Universal Credit and a claim for Carers Allowance on behalf of her young disabled child. Vera was also entitled to a 25% Council Tax Reduction for her eldest child because she is a student. We then helped Vera to make a claim for Universal Credit and requested her housing costs be paid direct to her landlord.

We reported her health condition so that Vera could be assessed for Limited Capability for Work and we showed Vera how to navigate her online account and how to report a change of circumstances.

We referred Vera to a local advocacy agency to support her to attend a health assessment and she was awarded Limited Capability for Work and Work-Related Activity which increased her Universal Credit entitlement.

In addition to above, we assisted Vera to claim Carers Allowance. This was a lengthy process as the claim was initially refused because the DWP stated that Vera's child was not on the correct disability benefit, and therefore they did not recognise the Scottish Child Disability Payment. This involved a mandatory reconsideration request with proof of the child's disability benefit. Carers Allowance was eventually awarded 6 months after the initial claim. We also helped Vera to claim a Council Tax Reduction in relation to her child's student status.

Finally, due to hearing loss we reported a change of circumstances to PIP, as Vera now had to wear hearing aids. Following a review, her award was unfortunately reduced, and she lost her Daily Living Component. Vera then requested our help with a mandatory reconsideration and we submitted evidence of her hearing loss and hearing aids, and we await the outcome of this.

Vera is much happier now that the family household income has been stabilised following a stressful change to their homelife and health issues regarding Vera's hearing loss. Vera was able to access an advice appointment very quickly at her local GP surgery and this prevented her from facing financial hardship due to her separation. She benefitted from a variety of face-to-face and telephone appointments which kept her case running smoothly.

What our clients say about us

"I would never hesitate to approach CHAI again if I needed any help or advice, I've been like a different person since reaching out to the service provided."

"The agents at CHAI went above and beyond to help me in my situation and I am very grateful."

"Couldn't fault anything. All the advice and help I was given was amazing. So thankful to my advisor as he was so patient and understanding with me."

- *"Really, really helpful and really appreciative they have saved me a bunch of times now when things were really, really bad"*
- *"It is a much needed service because financial issues are not a one and done. Therefore as an ongoing support is much needed!"*
- *"Speaking to CHAI made me realise although really serious, DEBT problems are solvable."*
- *"The help I received from CHAI was invaluable. I am now employed, but I will always be grateful for the help and advice I received and would recommend anyone who is on benefits or struggling with debt to contact CHAI."*
- *"It's important for people to know the services provided are crucial to people that aren't aware of their entitlements & it makes a massive difference to your all round lifestyle when you can function properly without worrying benefits etc."*

Other Advice Projects



Steven and Alasdair, two of our advisers

NHS Lothian & The Works

CHAI also has a long standing service within Astley Ainsley Hospital and Ballenden House, a mental health resource. Providing advice within a hospital setting helps people to plan for when they have a change in circumstances. Within Ballenden House we work alongside occupational therapists to help people manage client 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.

Key Stats - Other Advice Projects

	Number of Individuals assisted	Number of appointments	Financial Gains
Welfare Advice Health Partnership (WAHP)	187	375	£440,982
Drug Death Task Force (DDTF)	110	158	£751,576
The Works	22	37	£8,013
Astley Ainslie Hospital	49	69	£87,944
Brunton Surgery	54	114	£25,660



Lorena and Emma, fundraising for CHAI at Edinburgh Kiltwalk 2022

The RHCYP Service

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



The RHCYP Service is an advice service that supports families with children and young people (patients) who attend the Royal Hospital for Children and Young People in Edinburgh. The service is delivered in partnership with Citizens Advice Edinburgh and involves working in partnership and collaboration with a network of medical staff, social services and other organisations in and around the hospital, as well as the families of young patients.

In 2022 we successfully applied for continuation funding for this service to NHS Lothian and secured funds until March 2025, with a possible 2-year extension until March 2027. The funding pays for an Advice Worker, who covers a broad range of services including income maximisation, welfare rights, housing rights and money advice to families at especially difficult and trying times.

In 2022-23, our Advice Worker assisted 188 families with a total of 877 appointments. From these, 758 appointments were for new cases opened during the financial year and 119 were returning clients from the previous year. Financial gains amounted to £263,897.82.

188
Families
assisted

877
Appointments

£263,897
Financial
gains

Case Study - RHCYP: *Rebecca*



Our Welfare Advice Service for RHCYP received a referral from Social Work to assist a low-income family obtain a laptop to help manage their young child, Rebecca's (pseudonym) diabetic condition. The family were not managing Rebecca's condition which had affected her health and resulted in Rebecca's treatment options being limited.

Following Social Work's referral, our adviser looked at various options to obtain a laptop including grants to purchase a laptop and organisations that could provide the family with a laptop. Because the family had not been managing Rebecca's condition she could not move onto further diabetic treatment such as using an insulin pump.

Our Advisor liaised with the RHCYP's Diabetes Team and a software provider who could provide the software used by diabetic patients to monitor their ongoing blood sugar levels in order to manage their diabetes. After confirming the specification of the

laptop needed to support the monitoring software with the software provider, the adviser approached People Know How to find out if they could help the family by providing them with a laptop with the required specification.

Despite having limited laptops due to assisting families during COVID pandemic, People Know How acknowledged the importance that devices play in the management of ongoing health conditions such as diabetes and were keen to assist the family. A laptop with the specification required was therefore provided by People Know How to the family.

Rebecca's diabetes condition is now being properly managed, she has moved on to using an insulin pump and her treatment options have increased.

Throughout the work on this case, our adviser was able to connect People Know How directly with the RHCYP's Diabetes Team.

This connection has also enabled ongoing communication around helping low-income families obtain devices to manage their child's diabetes condition. Further need for this type of assistance has been identified and ongoing conversations are now being dealt with between People Know How and the RHCYP's Diabetes Team.

Advice for Families

Maximise! Service



Some of the Advice for Families team members

The Maximise! Service

Income - Wellbeing - Attainment - Potential

Maximise! is a whole family support service delivered in partnership with Children 1st. It provides advice, employability and support to families with school age children in Edinburgh with a view to alleviating the impact of poverty and the poverty related attainment gap that exists for families from lower income households.

The Maximise Schools! Project began in one school cluster in South East Edinburgh in 2018 and introduced the Maximise Model which consists of an Advice, Employability and Family Wellbeing Worker, who work together to deliver a holistic, integrated service.

The Maximise! model was developed collaboratively by CHAI Advice Service and Children 1st and its success led to the model being expanded and rolled out across a further 3 school clusters in 2019. In 2021 the service was asked to extend its reach citywide, which it did successfully, receiving referrals from 83 different schools in Edinburgh. However, sadly, after 5 very successful years, funding for the Maximise! Schools Project came to an end on 31st March 2023. The reason we were given for this was funding cuts within Edinburgh City Council.

Over the last 5 years the Maximise! in Schools service has had to weather the storm of several significant funding changes which directly impacted on the delivery of the service. However, despite this the Maximise! Team were always able to adapt in an agile, flexible and positive way in order to minimize the impact and stress on families and ensure the health and continuity of key partnerships.

We have learnt a great deal since Maximise! was first launched in 2018 and have gained a huge amount of experience in developing and delivering a Whole

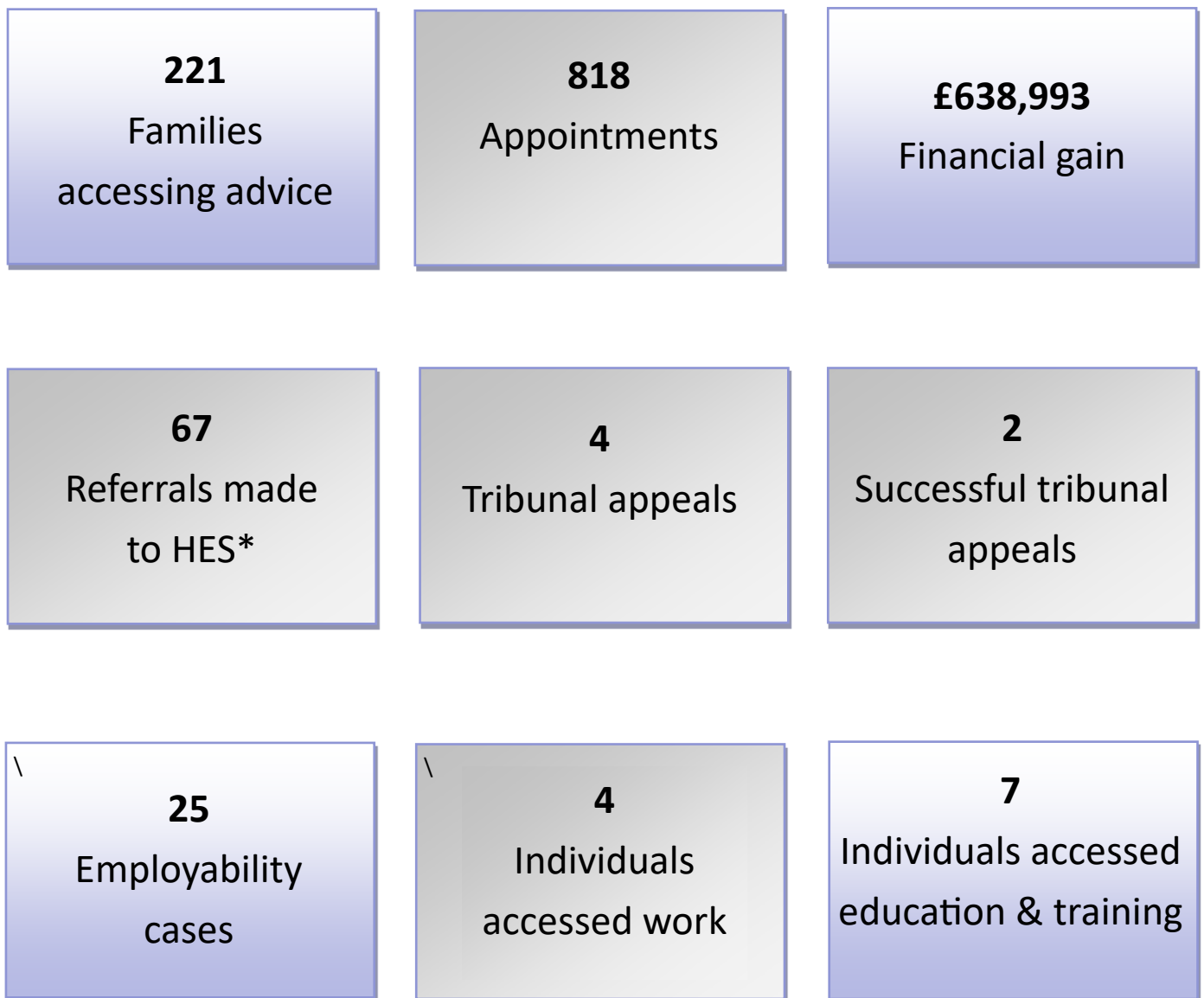
Family Support model to families, a model which is now being replicated in other parts of the city, and in other local authorities across Scotland.

We have also learnt much from the families we have supported, and we never fail to be amazed by their resilience and determination to do the very best they can for their children and family members, despite many significant challenges.

We continue to honour these efforts and this work in the continued delivery of our high-quality services, particularly our Maximise! Early Years Service, which we're pleased to report is now operating in 10 Early Years Centres across Edinburgh.

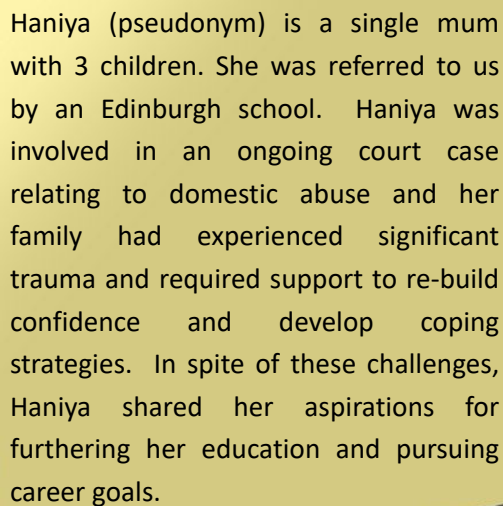


Key Stats - Advice in Schools



* 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 - Schools: *Haniya*



Haniya (pseudonym) is a single mum with 3 children. She was referred to us by an Edinburgh school. Haniya was involved in an ongoing court case relating to domestic abuse and her family had experienced significant trauma and required support to re-build confidence and develop coping strategies. In spite of these challenges, Haniya shared her aspirations for furthering her education and pursuing career goals.

Employability

Haniya's past experiences meant that trust had to be built slowly, with work initially focused on confidence building and future planning. Over time, the Employability Worker helped her apply for a Level 6 Working with Communities course which she excelled in, leading to an award of an A. This positive experience gave her the confidence to think about an HNC or university course and the employability worker then liaised with our Maximise Adviser about the financial implications of this.

Advice

The Adviser informed Haniya about her benefit entitlement as a student with children and she was also provided with advice in relation to claiming disability benefits. These forms can be challenging however and at the start of our work with Haniya,

it wasn't the right time for her to address this, but later on, she was ready and requested support to claim the Adult Disability Payment.

Employability

Whilst completing her HNC, Haniya received a conditional offer for a University place for an MA (Hons) Learning In Community. Her employability journey has not been without its challenges and Haniya required continuous support, including taking time out during the court case. She also encountered funding barriers due to past circumstances, when she was unable to provide evidence relating to her former partner. Haniya and the Employability Worker worked hard to challenge this, and she was eventually granted special dispensation for this.

Family Support

This whole family were supported in relation to the court case and their own individual needs. The middle child received support to cope with anxiety, and after problems with school attendance is now thriving. The family have been supported to undertake activities which they previously lacked confidence for including family trips to Dynamic Earth, the Botanic Gardens and picnics in the park.

Haniya also received parenting support and over time, her confidence grew significantly. She is now an active member of a User Forum for another charity and uses her voice to shape the delivery of this service. As her passion now lies in this sector, she continues to educate herself by attending training courses and hopes to obtain employment in this sector in the future.

What people say about us

"That's not good news about Maximise in schools. Having worked with the service, I know how valuable it is."

(Depute Head Teacher)

"In the past I was just going in the same circle all of the time but I'm seeing light at the end of the tunnel this time" (Client)

"I found it empowering, being able to discover the best version of myself. Thank you for everything you've done for me – my biggest support." (Client)

- *"Quite simply with great leadership and committed staff, Maximise! made a real world positive impact to so many of our families by supporting them to generate income and in turn reduce the long term impact of poverty on their children's life chances." (Head Teacher)*
- *"Such an invaluable service we are able to offer to our Parents and Carers at our Primary School. I would absolutely be lost without this service, especially within in the role I have in school, to be able to signpost our Parents and Carers to you is amazing. I often have Parents and Carers coming to me in great distress and knowing you are there to help is such a relief. You have helped so many of our Parents and Carers and I know they are really appreciative of the help they have received. Not only do you help them but you build up relationships with them and they really trust you. Everyone I have encountered within your service is very friendly and helpful and goes above and beyond to provide a great service." (Pupil Support Officer)*
- *"I am really pleased that this worker will be working with the new family. The quality of support that she gave to the other family, I have never seen anything like it. It was quite transformational." (Social Worker about a Maximise! member of staff)*

Maximise! Early Years Centres

Delivered in partnership with Children 1st, Maximise! Early Years is an intensive support service offering Advice, Employability and Family Support to families attending specific Early Years Centres in Edinburgh.

The Maximise! Early Years project expanded in the last financial year, building on the success of our existing work in five Early Years Centres (EYC) in North Edinburgh, namely Craigmillar, Fort, Granton, Greendykes and Moffat Early Years Centres.

In August 2022 the service was rolled out to five additional Early Years Centres in South Edinburgh, namely Calderglen, Hailesland, Gilmerton, Sighthill and Stenhouse Early Years Centres.

Project Achievements

The Team have designed a new Employability Workshop, encouraging parents to focus on **"What is Next for Me"** as their children progress to Primary School. The course encourages parents to focus on their skills and strengths and think positively about their own futures.



Key Stats - Early Years Centres

71

Families
accessing advice

556

Appointments

£181,495

Financial gains

2

Tribunal
appeals



2

Successful
appeals

16

Employability
cases

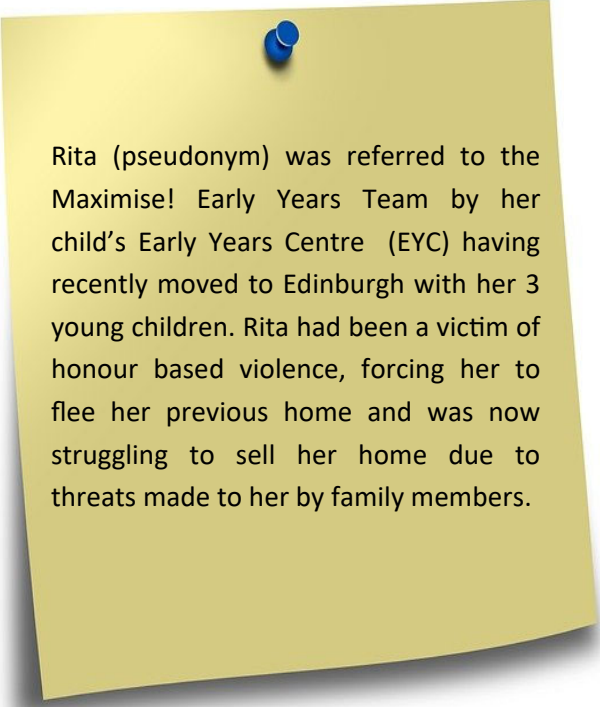
3

Individuals
accessed work

5

Individuals accessed
education & training

Case Study - EYC: Rita



Rita (pseudonym) was referred to the Maximise! Early Years Team by her child's Early Years Centre (EYC) having recently moved to Edinburgh with her 3 young children. Rita had been a victim of honour based violence, forcing her to flee her previous home and was now struggling to sell her home due to threats made to her by family members.

Ownership of this property led to her Universal Credit being suspended, placing Rita under considerable financial pressure. She was also experiencing intimidation from a downstairs neighbour who was complaining about her young son jumping on the floor. His additional support needs meant that he couldn't help this, and Rita was experiencing significant stress.

Advice

Resolving Rita's financial situation took many appointments and included advice on the complex rules relating to Universal Credit and property ownership as well as help to submit a Mandatory Reconsideration of the DWP's decision.

The CHAI Adviser also helped with claims for Disability Living Allowance, Carers Allowance, Scottish Child

Payment, Best Start Grants and Free School Meals. Rita was referred to Home Energy Scotland for energy advice and was supported to set up an affordable repayment arrangement for Council Tax arrears.

The impact of these successful claims amounted to a financial benefit of £33,383.60. The DLA award also meant that Rita could apply for a blue badge so that she could park closer to buildings, because her son tended to run into the road.

Our Advisor assisted Rita with a grant application for a device enabling easier participation during online Child Planning Meetings as this had been problematic. The Early Years Centre also reported that the little boy would benefit developmentally from online activities, so this device fulfilled two needs within the family.

Family Support

The Children 1st Project Worker supported the children with regulating their emotions and Rita with parenting strategies and she also helped Rita to engage with CAMHS (Child and Adolescent Mental Health Service) in an assessment of her son's needs. The Project Worker applied for a grant to buy a trampoline to minimise the noise when the son was jumping on the floor. Mum reported that this had reduced conflict with the neighbour.

Employability

Over time, Mum became less anxious, enabling her to focus on her own needs and future career including applying for a Taxi Driver Permit and completing the Taxi exam, so that she can return to work when her youngest child turns 2.

What parents say about EYC

"I have learned that I don't always have to do everything myself, there services like Maximise that can support me when things are hard. Thank you."

"I have received really good support from the team. I wouldn't have a clue on how to go about things after my partner left me."

Since the Maximise! team has been involved everything has been great. I would be lost without this service. It is honestly fantastic."



Our Early Years Centre staff, Alex and Aoife, preparing Christmas presents for families.

The Growing Families Project

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

The project offers welfare, debt and housing advice; as well as budgeting and financial capability support to families at these key stages and flexibility and close partnership working with the Health Visitor teams and with the families involved is very important to this service.

The project has expanded in the last financial year, and we were pleased to recruit another part time Advice Worker. We hope to further expand in the current financial year, opening the service up to the South West Edinburgh Health Visitor team.

72

Families accessing advice

381

Appointments

64%

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

£140k

Financial gains

What our clients say about Growing Families

"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."

"It's made me start dealing with stuff I've been ignoring for years."

"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."

Other quotes from our clients:

- *"A huge thank you to the adviser, your support has been amazing, and you are also a lovely person."*
- *"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."*
- *"Speaking to someone who makes you feels good about what your doing and willing to help without judgement or feeling like your begging for help."*
- *"It's made me deal with things a bit faster."*

Housing & Money Advice



CHAI ANNUAL REPORT 2022/23

Housing & Money Advice

Court Representation & Money Advice Services

Our work providing advice and representation for tenants and homeowners continued to be affected severely by national circumstances. Recovery from the Coronavirus pandemic persisted as a major factor in levels of housing debt and the pace of the courts and tribunal. That was added to by the cost-of-living crisis and temporary legislation to delay evictions.

Hearings of the Housing & Property Chamber of the First-tier Tribunal for Scotland were held only virtually, by telephone conference calls. While in the sheriff court, the methods of proceedings diverged. Ordinary cause hearings for mortgages and sequestrations remained primarily by video conferencing. However, summary cause actions, for rent arrears and evictions from social sector tenancies, returned to in-person hearings.

Both the courts and tribunal continued to deal with significant backlogs of cases. Although the individual and collective levels of rent arrears seen rose dramatically, the numbers of cases reaching court remained a fraction of the pre-pandemic levels. Again, throughout the year, our advisers adapted to represent people and to be on hand to offer assistance to both the court and unrepresented defenders.

We advised **370** clients

415
Appointments

1,531
Hours spent on
casework

155
Court
representations

152
Successful court or
tribunal outcomes

£606,337
Financial gains

525
Cases closed

Notable Housing Success



Our Money Adviser, Jill, at a local event

The year ended on a high note, with changes to legislation bringing about greater security for tenants in the private rented sector.

Prior to the pandemic it had been possible for private landlords to obtain an order for eviction on a number of mandatory grounds. If the landlord could prove the facts, then the tribunal had no choice but to grant an order for eviction. That could, among other things, be because the landlord wanted to move into the premises, or wanted to sell the property.

Indeed, in short assured tenancies, it was mandatory for an eviction order to be granted just because the landlord had given the correct written notice to the tenant (a Section 33 Notice). However, the Scottish Parliament decided to reform the law in the wake of the pandemic. From 1st October 2022, all existing private tenancy law was amended to include the requirement for the tribunal to be satisfied that it is reasonable to grant the order for eviction. That meant that whatever the ground for eviction, the landlord would have to also show that it is reasonable to evict the tenant from their home.

The law often moves slowly, especially when the COVID-19 pandemic caused a large backlog of court and tribunal cases. Nevertheless, in early 2023 CHAI advisors assisting clients to save their homes won two notable victories, among the first in the country. In both instances the clients were tenants with short assured tenancies.

In both cases, the tenants had been settled in their homes for many years but in both the landlords had served them with a notice to quit and section 33 notice. Previously, that was all that was required to force the eviction. However, with CHAI's help, the tenants successfully argued that it was not reasonable in the circumstances to evict them and saved their homes.

Case Study - *Rafael*

Rafael (pseudonym) approached our Court Representation and Money Advice Service for help to save his home. He had been in a private tenancy for a number of years. He had been in arrears with his rent for some time and had an arrangement to pay off the debt.

However, during the Covid-19 pandemic Rafael had periods of ill health, his income had reduced, he had kept paying his rent but was unable to deal with the arrears owed. He had found it difficult to deal with the stress of being in debt. Rafael also had a relative who had visited regularly over the years, but during the pandemic had become permanently resident in Rafael's home.

Rafael had taken on two jobs to ensure he could cover his rent and pay off his arrears. He also wanted his relative to join the tenancy officially as a joint tenant, so that they could help with the ongoing rent. However, because of the unaddressed arrears, the landlord's letting agent had issued a notice to quit, and a section 33 notice for recovery of possession.

We were able to advise Rafael, that he still had a right to remain in his home. The landlord would need an order for eviction from the First-tier Tribunal, and recent changes to the law meant that that tribunal would have to be satisfied that it was reasonable to evict.

On looking further at the papers, we advised Rafael, that the fault was not all his. The rent statements produced by his landlord's letting agent were difficult for anyone to follow. They showed that the full rent had been paid each month for more than two years, but they also included many additional penalty

charges.

The statements were laid out unclearly and gave contradictory figures as to how much was owed.

At the tribunal we accepted that the notice to quit was correct but opposed the order for eviction on the basis that it was not reasonable. With the support from our representative, Rafael was able to tell the tribunal hearing of the difficulties he had experienced, the steps he had taken to turn things around and the efforts he was making to make things right.

The tribunal decided that Rafael was making a reasonable offer to pay off his debt. The tribunal found that, although he could have done that sooner, the rent statements from the letting agent were misleading. That would have added to the difficulty in dealing with the debt, which in fact was found to be a fraction of that claimed in the rent statements.

In all the circumstances, the tribunal decided it was not reasonable to grant an order for eviction. With the notice to quit having ended the short assured tenancy, Rafael remained in his home with a more secure assured tenancy.



The ARCHIE Debt Project

ARCHIE stands for the Alliance of Registered Co-operatives and Housing Associations, Independent in Edinburgh. The success of this project in its initial year last year was developed and expanded on in 2022-23. It started the year building on its opening year delivering money advice to tenants of five of the members of ARCHIE, namely Prospect Community Housing, Manor Estates Housing Association, West Granton Housing Co-operative, Lister Housing Co-operative and Viewpoint Housing Association.

In the course of the year the founding five social landlords were joined by a sixth, with Muirhouse Housing Association choosing to opt into the service and address an unmet need among their tenants for help with budgeting and debt. The service also added in more time, to allow for an experienced money adviser to dedicate 2.5 days per week to the project.

Between 1 April 2022 and 31 March 2023, the project received 67 referrals from the landlords and opened 62 new money advice cases dealing with a total debt of £273,185.36. A total of 55 cases were completed and this resulted in financial gains of £127,120.81 by the end of the financial year.



67

Referrals
from landlords



62

Advice cases opened



105

Appointments



£127k

Financial gains

Case Study - Mr & Mrs AB

PROJECTED MONTHLY INCOME		ACTUAL MONTHLY INCOME	
Income 1	€ 2,500.00	Income 1	€ 2,500.00
Extra income	€ 500.00	Extra income	€ 500.00
Total monthly income	€ 3,000.00	Total monthly income	€ 3,000.00

	Projected Cost	Actual Cost	Difference
HOUSING	€ 1,500.00	€ 1,400.00	€ 100.00
Mortgage or rent	€ 60.00	€ 100.00	€ (40.00)
Phone	€ 50.00	€ 60.00	€ (10.00)
Electricity	€ 200.00	€ 180.00	€ 20.00
Gas	€ 50.00	€ 48.00	€ 2.00
Water and sewer			
Cable			
Waste removal			

erroneously been added to their existing accounts. Additionally, it was discovered that there were older accounts dating back to 2015 and 2016.

An agreement was reached with Scott & Co to consolidate all accounts under the existing direct debit arrangement of £100 per month. Efforts were initiated to lift the bank arrestment, including sending a letter to Virgin Bank.

The total debt owed by the clients was assessed at £3,956.67. The clients were provided with a detailed explanation of why they had been making payments to Scott & Co for an extended period. This was primarily due to the accumulation of a 10% interest charge on their debt, in conjunction with prior lower payments. Notably, they had never made direct payments to Edinburgh Council for their council tax.

Mr and Mrs AB (pseudonym) reside in a 1-bedroom tenancy managed by Viewpoint Housing Association. Both receive state pensions and occupational pensions, and Mrs AB also receives Attendance Allowance. They possess no savings or assets.

The couple received a letter from their bank on December 28th, notifying them that £1,741.62 had been arrested by Scott & Co. They also received a demand letter from Scott & Co for the years 2021 and 2022, amounting to £764.58, along with a scheduled direct debit of £100 per month, commencing on February 4th.

The clients expressed confusion regarding the bank's letter. Bank statements were presented, revealing consistent monthly payments of £100 to Scott & Co over the past year.

A call was placed to Scott & Co, confirming that Mrs AB had initiated a direct debit of £100 per month in March. This arrangement had been consistently maintained. However, the 2022 liability had

Verification with the bank confirmed the return of the funds to the clients, who continued to make ongoing monthly payments to Scott & Co. An arrangement was also established with Edinburgh Council to set up a direct debit for the 2023 ongoing council tax liability.

This case study highlights how effective communication, financial clarification, and strategic planning have resolved a complex debt situation for Mr and Mrs AB, placing them on a sustainable path for managing their liabilities.

Housing Support



Margaret, our Deputy Manager for the Housing Support Team

Housing Support

Our Project Aims & Achievements

CHAI provides a Tenancy Support Service to Melville Housing Association (MHA), a charitable organisation that supports local communities with quality affordable homes and services. The Tenancy Support Service offered by CHAI is an independent service funded by MHA and provides Tenancy Support and Money Advice to Melville tenants. During the last budget year, the project was staffed by 2 full-time Tenancy Support Workers, 1 part-time Money Advisor and a part-time Registered Manager.

Tenancy Support Workers seek to ensure that Melville tenants manage their tenancies and improve their quality of life. Practical and emotional support includes income maximisation; client's access to healthcare and referrals to other appropriate services as required. Support is also offered for social issues such as drug and alcohol drug dependency or mental health issues.

Mental health is a big issue amongst our clients, and it is those with mental health issues who require longer-term support. This can range in length from a few weeks to several months.

Money Advice

It is important that people who have issues managing their money have access to free, independent Money Advice. The CHAI Money Advisor works alongside our Tenancy Support Workers to ensure that clients with issues managing

money have access to free, independent Money Advice.

During the year, 63 clients received support for debt repayment, budgeting and bankruptcy and there were 5 ongoing Debt Arrangement Schemes (DAS) cases. 100% of clients sustained their tenancies and there were no anti-social behaviour orders.

Client Feedback

All feedback regarding the service has been extremely positive with no negative comments or complaints during the year. One of the highlights for the staff was when MHA surveyed their tenants and asked them how they rated Melville services.

The Tenancy Support Service came out top of all services with the Money Advice Project in third place. We were pleased with this as it shows how highly the service is valued by the people who have been helped by it. In addition, we are regularly advised by Housing Officers at Melville and by other professionals how valuable the service is.

Achievements

Over the period the Tenancy Support Service provided support to more than 180 clients and raised more than £90,116 in grants and one off payments. 100% of clients sustained their tenancies and there were no anti social behaviour orders.

Key Stats - Housing Support

180
Tenants
supported

100%
Tenancy
sustainment

£90,116
Financial gains
from grants

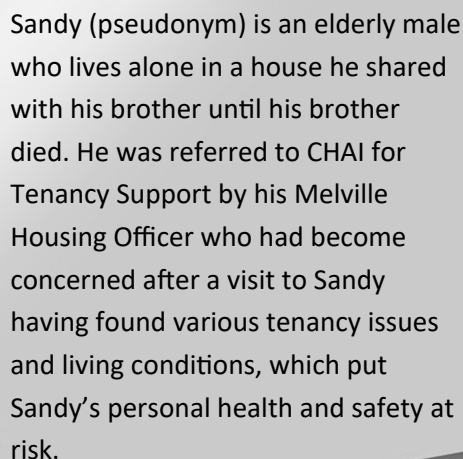
£154,000
Total debt amount
managed

90
Debt advice
appointments

39
Debt advice
Clients



Case Study - *Sandy*



Sandy (pseudonym) is an elderly male who lives alone in a house he shared with his brother until his brother died. He was referred to CHAI for Tenancy Support by his Melville Housing Officer who had become concerned after a visit to Sandy having found various tenancy issues and living conditions, which put Sandy's personal health and safety at risk.

Sandy was initially very reluctant to engage with service of any type because he considered himself an independent person who did not need support. However, he agreed to a home visit from CHAI to assess his needs.

Following on from our visit Sandy agreed to a benefit check because it was clear he should be in receipt of Attendance Allowance due to his health and mobility difficulties. With the help of the Tenancy Support Advisor a form was completed, and Attendance Allowance awarded. This also resulted in an increase in Pension Credit to his weekly income.

A budget plan was then discussed with Sandy which helped him understand his bank statements and he was encouraged to check these monthly. We then visited the bank with him, and helped set up Direct Debits for his Council Tax, Fuel Account etc.

Several kitchen appliances needed replaced and Sandy agreed now that he better understood his financial situation. Support was given to help replace his microwave oven, counter oven, washing machine and fridge freezer.

Melville Housing Association also supplied carpet tiles for the living room which helped make the living space safer and more comfortable. After several more home visits Sandy agreed to replacing his bed and bedding. A further referral was made to Social Services and a bathing aid was supplied which enabled Sandy to resume bathing with confidence and safety.

Sandy was then encouraged to consider the difficulties he had keeping his home clean and safe as well as the upkeep of his garden. He agreed to employ a cleaner who now visits fortnightly, and he has garden help with the heavy tasks.

We've had several discussions with Sandy about his longer-term plans and he is happy to stay in his home for now but understands if he changes his mind that support is available to him.

Sandy is better off financially and is no longer worried about money. His quality of life has improved. He is now able to think about his future without feeling anxious as he knows he can ask for support without loss of dignity or independence. This is important to an older person.

What people say about us - Housing Support

"Thank you for all the hard work that you guys do and a massive thank you for helping me."

"I can't thank you enough for all the help along the way you have been outstanding"

"More than satisfied with the service"

"It was very supportive and I got the help I needed"

Feedback from professionals and referrers:

- *"The work CHAI does is a God Send and very much valued. It makes such a difference to a lot of Melville tenants."*
- *"Good work and great progress with case."*

Our Youth Project

No One Left Behind



No One Left Behind

CHAI and The Wheatly Group, formally Dunedin Canmore Housing Association have worked in partnership since 2009 to deliver a range of youth projects that offer a holistic engagement and support pathway for disadvantaged young people.

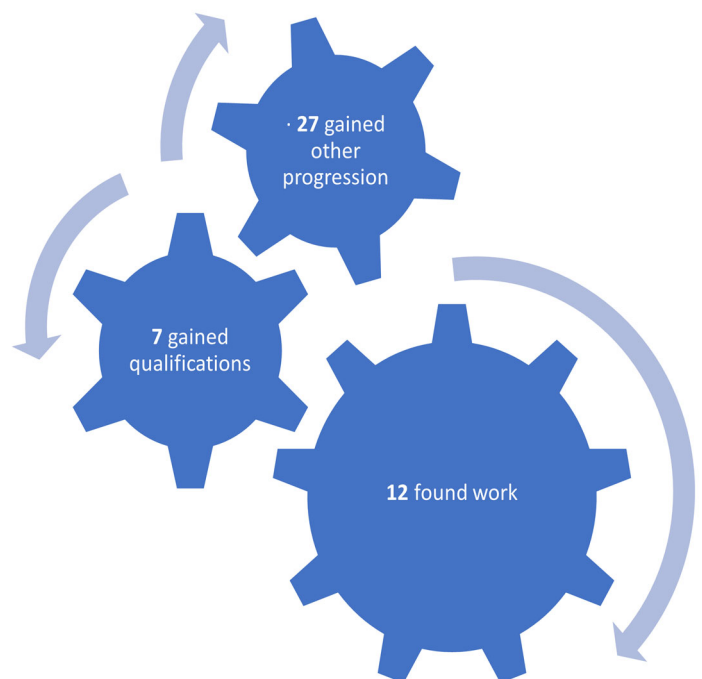
Formally known as Activity Agreements, the No One Left Behind (NOLB) youth project supports young people aged 15.5 -26 who live in South West and South East Edinburgh, with CHAI delivering the South West element of the project. This project helps young people who have been identified as hardest to reach, who have left school with no qualifications, do not have a job or course to move onto and have significant barriers to making progress.

These young people are identified as NEET (Not in Education, Training or Employment), or at risk of becoming NEET, with multiple and complex needs. Barriers can include; a difficult homelife, health issues (physical and mental), drugs and alcohol, homelessness, offending behaviour disabilities and living in care.

Young people are offered 1:1 support and the opportunity to attend a weekly employability hub where they are encouraged to take part in a program of learning and activity, namely volunteering, short courses, supported learning and practical work experience placements to help them move forward into; further education, training, or employment. This work had been funded by Edinburgh City Council and Capital City Partnership for a number of years and is underpinned by an experienced team of Youth Workers.

However, at the beginning of 2023 we received notification that due to funding cuts within The City of Edinburgh Council, CHAI would not receive funding for the South West element of the service. The Wheatly Group therefore made the decision to take the whole (South West and South East) project 'in house' and are currently delivering it as part of their youth work.

In the past year the combined projects for South West and South East Edinburgh supported **70** young people, of which **12** found work, **7** gained qualifications and **27** gained other progression; employability training, vocational training, volunteering, education. The Wheatly Group are supporting the remaining young people.



Financial Gains: Grants

Across CHAI Teams

£54,934

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

£189,407

Financial gains from charity grants

£38,216

Successful charity grant applications where we acted as **intermediaries** for receipt of funds

Volunteering



Graham, our amazing volunteer driver, delivering Christmas presents

Volunteering at CHAI

CHAI Volunteers are an extremely valuable support to our organisation. On the one hand they increase our capacity to deliver support and advice to people living with or facing hardship, and on the other hand, volunteering contributes to tackling unemployment, exclusion and social isolation. Volunteering also helps to foster community spirit and build and promote social cohesion.

CHAI received funding from the National Lottery Awards for All Programme in 2021 and 2022. This funding ended on 31 March 2023.

In 2022 we continued to develop relationships with Volunteer Scotland and Volunteer Edinburgh in order to learn more about the national structure and standards for volunteering through the training sessions provided, which range from how to effectively recruit, train and support volunteers within the framework of the Third Sector.

In terms of recruitment, we recruit via a number of platforms and actively encourage those with 'lived experience' to apply.

Training of volunteers includes attendance at staff training sessions, shadowing of team members, and invitation to team meetings, where appropriate. Our Volunteer Coordinator has regular meetings with volunteers to give support sessions and ensure volunteer expectations are met.

Support from volunteers has included; assistance with one-off grant applications for clients, assistance with filling out Personal Independence Payment's, uploading client forms to our Advice Pro database, closing old advice cases, updating case notes,

helping with administrative work and delivery of clothes to families in need with young children. We will, of course, continue to develop our volunteer roles and be reactive to the specific interests and skill set of prospective volunteers.

As well as accommodating these skills we will offer further training where appropriate to advance volunteer capabilities and expand experiences.



Our brilliant admin volunteer, Jen

Case Study - Volunteer: *James*



James's Story (pseudonym) Volunteering and Employment Journey with CHAI

I was first referred to CHAI by my counsellor. I had failed a Personal Independence Payment (PIP) medical and was seeking help to appeal against this decision and get help with my benefits. The CHAI Advisor who was assigned to me was very helpful and knowledgeable, and thanks to her I'm pleased to say my appeal was successful. At this stage I never really thought that in the future I would end up volunteering and then working for CHAI.

Prior to the COVID 19 Pandemic I was a TEFL teacher. However, lockdown gave me an opportunity to properly think about what I wanted to do with my life and I realised that I didn't have the same enthusiasm for teaching I once had, so I started to look at other options. I was initially attracted to the COSCA counselling course. I had received counselling for addiction in the past and

really appreciated what this had done for me and was therefore keen to help others in a similar situation to myself.

When I started the counselling course, I also decided to start volunteering at CHAI one day a week. I found that I really enjoyed volunteering, so when I finished my counselling course I decided to volunteer with CHAI two days a week. It was during this period that I realised that I would like to be an Advice Worker, so I approached my line manager to ask about how to do this. At that stage I was advised that I did not have enough experience in the advice field to qualify for a position. However, my manager advised me that there was a two week intensive advice training course coming up with Capital City Partnership Vocational Training Programme and that I could attend this as it would give a good opportunity to gain more experience.

I really enjoyed the training course and following on from this was offered an interview for a part time Case Support Worker role at CHAI, which I'm pleased to say I was successful with.

I love my new role and being part of the CHAI Team, but still have lots to learn. I find that I can empathise with clients and especially enjoy helping them with the welfare, housing and debt problems they may find themselves in.

What our volunteers say about their experiences

"Volunteering at CHAI has been the most rewarding and edifying experience. I learned so much about vital efforts to reduce societal hardship in a short amount of time.

I also learned about the nuances of deprivation: for many families challenged by hardship, employment alone isn't a panacea to escape it."

"I started volunteering in 2021 to help regain my confidence and use my admin skills.

The work I do (and enjoy the most) is providing support behind the scenes. I have helped update CHAI's in house documents/data banks for support workers to use with their clients.

The work is varied and I am sure it will help me be able to get back to paid employment, someday."

Other quotes from previous volunteers:

- "I guess everybody has a different starting point, I mean some people who volunteer have all the skills and are just looking to do something useful with their time and others like me have rusty skills and confidence and use volunteering to build skills and knowledge. When I started volunteering at CHAI, I started answering the phones, this gave me good idea of who did what and how the organisation worked, it also provided the opportunity for me to decide what areas of the organisation's work I enjoyed and suited my abilities." (Shanaz, former Volunteer, then Advice Worker)*
- Admin support would be great and a good way to understand the organisation and the type of work we do. I feel that a good way to start people off is obviously shadowing but also achieving tasks. For example, doing grant applications, calling the DWP (Department of Work and Pensions) with queries for people. I feel that this would be great support for the CHAI staff as it is time consuming. But it is informative and means someone is achieving something as a volunteer while helping staff out" (Steven, former Volunteer, now Senior Advice Worker)*

Outreach Locations 22-23

Please note that the above list reflects the services we provided during the financial year 2022-23. Changes to service delivery have taken place since April 2023. **Contact us for details on current service delivery.**

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)

Council Locality Offices

Book through CHAI on **0131 442 2100**.

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)

Contact CHAI on **0131 442 2100** to book an appointment

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, 0131453 9100
Whinpark Medical Centre
Friday all day, 0131 455 7999

Mental Health Hubs

Book through the community mental health team.

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

Book through the substance misuse service.

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

Referrals are made by health professionals.

Astley Ainslie Hospital, Wednesday afternoons
Ballenden House, The Works, Wednesday am

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, EH8 8AF
Mondays 10am -12.30pm
Salvation Army Wellbeing Centre, 25 Niddry Street, EH1
1LG, Wed 10am –12.30pm
Salvation Army Homeless Hostel, 1 Pleasance, EH8 9UE,
Wed 1pm –4pm

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.

Community Centres (CC)

To book, call CHAI on 0131 442 2100.

Clovenstone Community Centre

Thursdays, 9:30am-12:30pm

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 is not available at present.

Sheriff Court EHAP Appointments
This outreach is not available at present.

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)

Acknowledgements

We would like to **thank our funders for their support:** (in alphabetical order)

- Advice UK
- Arnold Clark Community Fund
- Binks Trust
- City of Edinburgh Council
- Corra Foundation
- Dunedin Canmore Housing Association
- Edinburgh Council Community and Families
- Edinburgh Trust
- EVOG
- James T Howat Charitable Trust
- Kitchin Group
- Lady Marian Gibson Trust
- Melville Housing Association
- Murdoch Forrest Charitable Trust
- National Lottery Awards for All
- NHS Lothian
- Nimar Charitable Trust
- Prospect Housing
- Robertson Trust
- Scottish Government
- Scottish Legal Aid Board
- The City Region Deal
- The Fitton Trust
- The Kitchin Group
- The W. M Mann Foundation
- Trussell Trust
- UK Shared Prosperity Fund



Thank you also to our partners:

- ARCHIE
- Children 1st
- Citizens Advice Edinburgh
- Community One Stop Shop
- Discovery Hub
- Edinburgh Community Food
- Granton Information Centre
- Kids Love Clothes
- Prospect 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.

