

Annual Report

2023-24

28 Westfield Avenue
Edinburgh
EH11 2QH
0131 442 2100

<https://chaiedinburgh.org.uk>

Vision

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

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.

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 offer practical support to those in need within the community, particularly individuals with disabilities, mental health challenges, addiction issues, and those affected by poverty, while also fostering a strong sense of community care and mutual 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.



Our Values



Compassion: We demonstrate compassion by treating our clients, colleagues, and partners with empathy, and by always respecting their dignity.



Integrity: We uphold the values of fairness, authenticity, honesty, reliability, and impartiality/non-judgment in the way we work with clients, colleagues, and partners



Quality: We are committed to maintaining high standards of work, consistently striving for excellence. Collaboration and partnership are central to how we achieve quality outcomes.



Learning: Innovation and continuous improvement are integral to our approach. We embrace adaptability and foster a culture of learning to better serve our clients.



Empowerment: We foster independence and empower both staff and clients with the necessary tools and/or life skills so they can help themselves and achieve change.

Directors' Report: *Activities*

The year to March 2024 marked significant progress for our organisation as we launched two new projects across the city: the Whole Family Equality Project and a strategic partnership with the Rock Trust. These initiatives represent our continued commitment to addressing the needs of Edinburgh's communities.

We have also maintained our delivery of a wide range of outreach services, including support in GP surgeries, mental health and recovery hubs, schools, and locality-based projects. These efforts have been made possible through close collaboration with the NHS and City of Edinburgh Partners, ensuring that we reach those most in need.

Key achievements for the year include:

- **SLAB Housing Advice Project:**
We successfully extended the housing advice project until 31st March 2024, providing critical support to those in need.
- **Edinburgh Housing Advice Partnership (EHAP):** We continued to deliver court representation services to City of Edinburgh Council tenants, advocating for their rights and assisting in tenancy preservation.
- **Royal Hospital for Children and Young People (RHCYP):** In partnership with Citizens Advice Edinburgh, we provided ongoing welfare rights advice to families, supporting them through challenging circumstances.

- **Growing Families Project:** We secured a grant to expand this project, allowing us to extend support to health visitors across the city. This funding is secured until 31st March 2026.
- **Robertson Trust:** We have successfully completed the final year of unrestricted funding from the Robertson Trust, which has played a vital role in building financial resilience for our charity.
- **Melville Housing Association:** We continued to deliver essential tenancy support services to Melville Housing Association tenants, promoting stability and community wellbeing.
- **Intensive Family Support Services:**
Our delivery of intensive family support services has continued across Early Years Centres in the north and south of the city, ensuring tailored support to families in need.
- **National Lottery Funding:** We secured funding for 1.5 full-time equivalent (FTE) case support workers to assist our advisers, enhancing the capacity of our team to serve the community.
- **Corra Foundation Grant:** We obtained a two-year grant to provide welfare rights advice (WRA) and case worker support to the recovery hubs, extending our reach and impact in this crucial area.

Directors' Report: *Future Plans*

With over two decades of dedicated service to Edinburgh's communities, we understand that investing in our staff is not just a priority - it's the cornerstone of our continued success. We are committed to providing comprehensive CPD programs, ensuring that our team remains skilled, motivated, and ready to meet the evolving needs of the people we support. By cultivating our workforce, we aim to uphold the high standards of care and support that our clients have come to expect.

We also recognise that the impact of our work is strengthened through collaboration. Building and maintaining strong relationships with key stakeholders across the city is essential. By fostering these partnerships, we can work together to create positive change, contributing to a more integrated and responsive approach to service delivery that truly benefits our users.

Our commitment to our mission is shared at every level of our organisation, from our CEO to our senior management team. Together, we will explore new opportunities for service development, always with a focus on innovative solutions that address the unique challenges

faced by our community. To support our growth, we will carefully seek out additional funding sources, ensuring our sustainability while allowing us to extend our reach. Our Directors and Management team will continue to collaborate closely with our Fundraiser to secure the necessary resources, helping us to broaden our impact while staying true to our values.

Sharing the successes and stories of those we help with the wider community, stakeholders, and potential funders is an effective way to enhance our communication efforts. By doing so, we hope to inspire continued support and deepen the connections that have sustained us for the past twenty-seven years.

As we look to the future, we remain dedicated to making a lasting difference in the lives of those we work with, building on our heritage, and our commitment to Edinburgh's communities.

Rachel Rennie, Chairperson

Annual Report Agenda

1 Our Year in Stats

2 Our Partners

3 Advice Service in Communities

4 Advice for Families Service

5 Housing & Money Advice

6 Support Services

7 Staffing Update

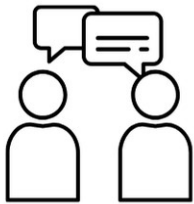
8 Volunteering

9 Clients' Demographics



2,547

New clients advised



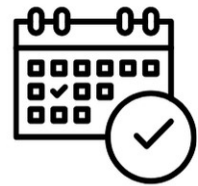
2,982

Individuals assisted in total



5,564

Appointments



64

Tribunal hearings
(30 successful hearings)



230

Court hearings
(224 successful hearings)



£6,463,780

Financial gains



40

Employability cases



90

Housing support cases

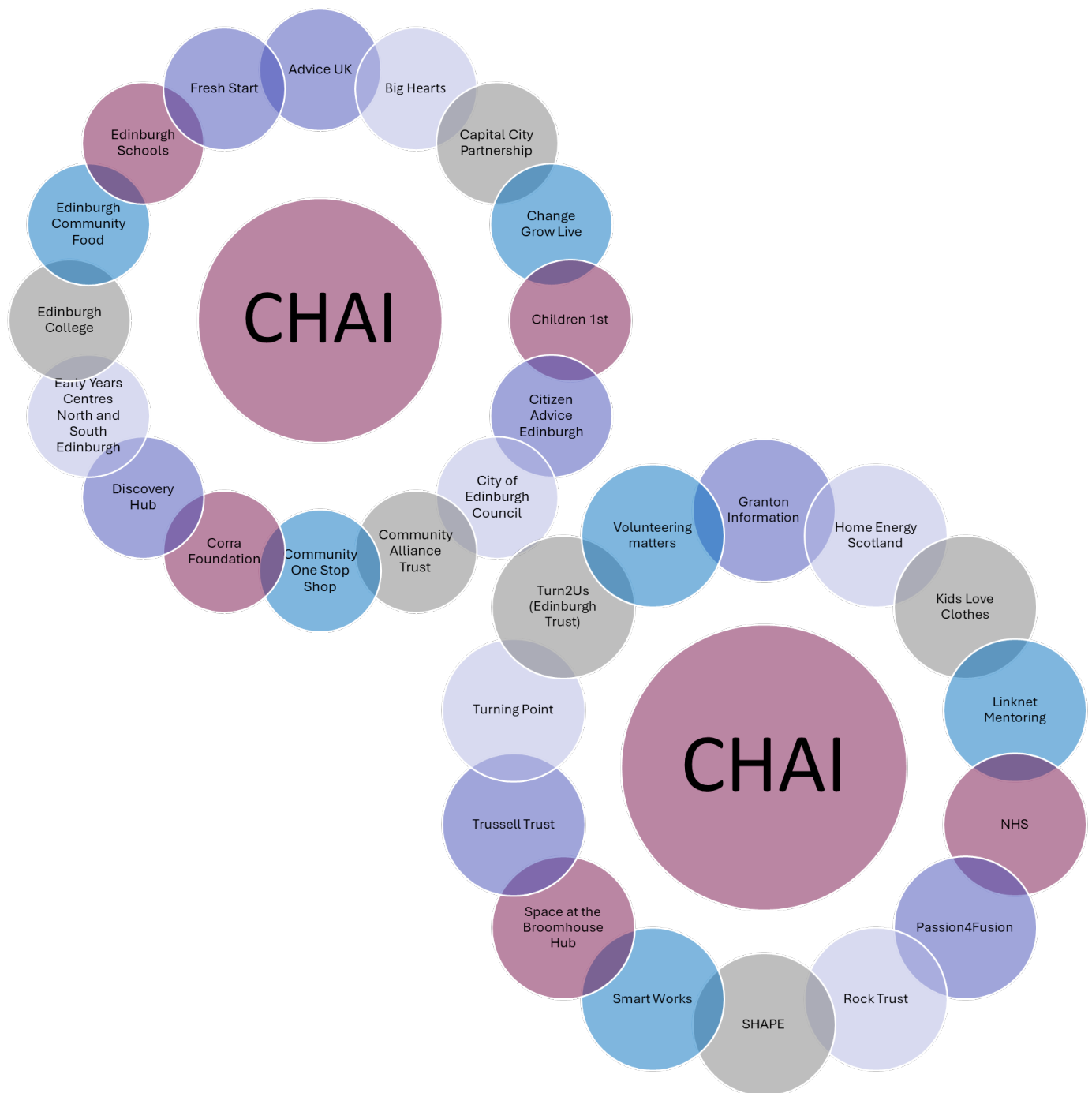


£2,172

Average financial gains
per client



Our Partners



We are grateful for the support and collaboration of our valued partners, whose contributions are essential to our success. Working with a diverse network of organisations, we broaden our impact, share expertise, and enhance the services we provide.

The "wheels of partners" above highlight the strength of these relationships, each playing a vital role in helping us achieve our mission. We look forward to continuing these collaborations to make a lasting difference in the lives of those we serve.

Advice Service in Communities

One of our largest teams, the Financial Wellbeing Team, provides advice in community settings and primarily in health settings across Edinburgh.

Their goal is to improve people's financial wellbeing through income maximisation and advice.

Edinburgh Integrated Joint Board

One of CHAI's primary responsibilities is the contract we deliver with the Edinburgh Integrated Joint Board (EIJB), which serves the City of Edinburgh Council and the city's Health and Social Care services. This contract, in collaboration with Granton Information Centre and Citizen Advice Edinburgh, offers comprehensive welfare rights and debt advice throughout the city, primarily targeting high-deprivation areas and individuals with the greatest need.

To reach the target demographic, many of these advisory services are integrated into community settings, such as GP practices, hospitals, and mental health and addiction recovery hubs.

This approach broadens the understanding of health and wellbeing, while alleviating the stress and anxiety caused by financial pressures and debt.

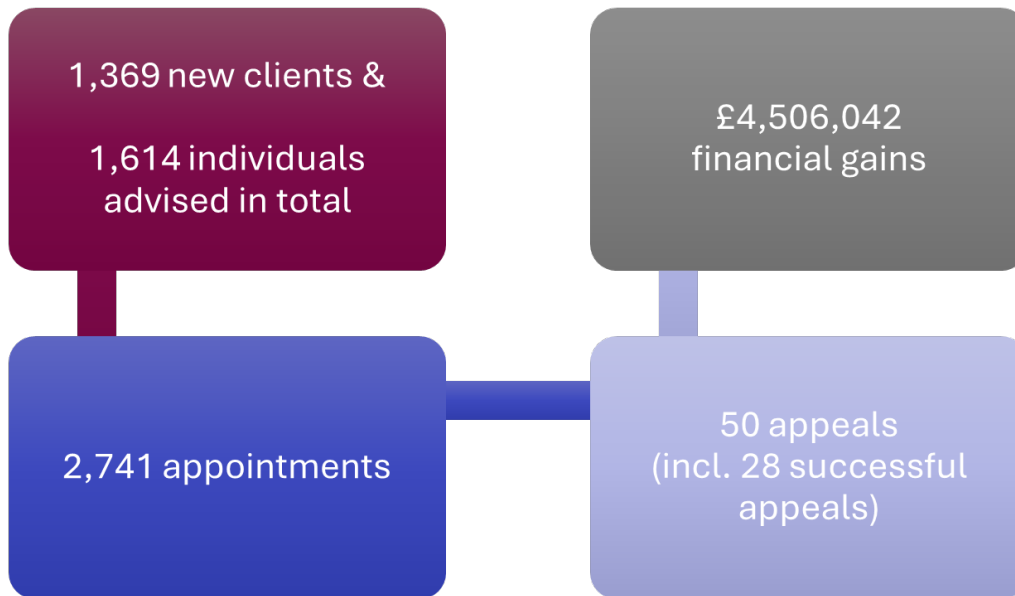
Healthcare professionals in these locations can refer patients, and individuals can also self-refer.



Advice in GP Surgeries

In 2023-24, our CHAI Advisors worked in Brunton Medical Centre, Sighthill Green Medical Practice, Wester Hailes Medical Practice and Whinpark Medical Centre. CHAI also works closely with Community Link Workers within these GP surgeries which helps to connect patients to any additional help that they might need. CHAI assists GP patients with any benefit or debt issue within these settings.

What did the Financial Wellbeing Team achieve?



Advice in Mental Health Hubs

Mental health hubs provide a comprehensive range of services for individuals with mental health issues. Integrating debt and benefits advice with the support provided by mental health teams ensures individuals receive the help they need to resolve financial issues, especially when their health may hinder them from addressing these matters independently.

Individuals are typically well-supported by social workers and psychiatric professionals, which allows us to gather substantial evidence on how their health impacts their lives. This information is crucial for determining eligibility for out-of-work and disability benefits, thereby reducing stress for the individuals involved.

Financial wellbeing advice within mental health hubs is available at the following locations:

- Cambridge St. House (South West)
- Ballenden House (South East)
- Inchkeith House (North East)
- Craigmoynton Health Centre (North West)

Advice within Recovery Hubs

Recovery hubs serve as a one-stop shop for people tackling substance misuse, offering services for health-related issues, harm reduction, and ongoing support. CHAI has collaborated closely with recovery hub teams for many years and now provides services across all four locality hubs in the city. We provide debt and benefits advice alongside a team which addresses substance addiction, offering support for health-related issues, harm reduction, and continuous assistance within a single service.

Our presence includes:

- Spittal Street Clinic and South East Hub (South East)
- Wester Hailes Healthy Living Centre (South West)
- South East Recovery Hub (Gilmerton)
- Turning Point (North East)
- Craigmoynton Health Centre (North West)
- EMORSS (city-wide for prison leavers)

Additional support for Mental Health and Recovery Hubs

UK Shared Prosperity Fund (UKSPF)

Advice services within mental health and recovery hubs is in high demand. In January 2023, we were delighted to receive additional funding from the UK Shared Prosperity Fund to help ease pressure for people trying to access these services. This funding has enabled us to employ four additional Advice Workers to help support these services.

National Drugs Mission Improvement Fund

This outreach advice service targets individuals at risk of drug death who are not yet engaged with recovery services. The vital service supports highly marginalised people, including those with learning disabilities and significant mental health issues. It offers advice on benefits, debt, and housing, and provides drop-in and appointment-based services at:

- Salvation Army Wellbeing Centre (drop-in)
- Streetwork Crisis Centre (drop-in)
- Grindlay Street Court (appointments)

NHS Lothian

CHAI also provides an advice service within the Astley Ainsley Hospital in collaboration with a vocational rehabilitation service. Providing advice within a hospital setting helps people to plan for when they have a change in circumstances in terms of work. CHAI supports occupational therapists to assist individuals in managing their benefits when a health issue has impacted their working life.

Supporting Individuals and Families during the Cost-of-Living Crisis

In June 2023, we were pleased to receive funding from the National Lottery Cost of Living Support Fund to hire one full-time and one part-time Case Support Worker. These workers assist CHAI Advisors by collecting necessary information and documentation before appointments.

This has accelerated issue resolution, improved client engagement, made appointments more efficient, and helped to enhance our clients' financial capability. Additionally, this support has helped to alleviate some of the strain on our Advisors caused by the cost-of-living crisis.

Advice in Accessible Settings Fund

In June 2023, we also received funding from the Advice in Accessible Settings Fund, which is managed by Advice UK on behalf of the Scottish Government. This fund provides advice to those who are traditionally hardest to help or who have not sought advice before.

The funding enabled CHAI to employ a part-time Advice Worker, initially focusing on a partnership project with the Rock Trust, Scotland's leading youth homelessness charity, to deliver an Advice Service to young people who are homeless or at risk of homelessness.

As the year progressed, we also partnered with the Community Alliance Trust who are based in Craigmillar. Our focus here is to support the six priority groups of: lone parent families, households where someone is disabled, families with three or more children, ethnic minority families, families with a child under one year old, and families where the mother is under 25.



	Number of NEW clients advised	Total number of individuals assisted	Number of appointments	Financial Gains
GP surgeries	417	475	865	£2,496,191
Brunton Surgery (NHS Lothian)	49	56	52	£101,442
Mental health & recovery hubs	388	497	764	£582,525
Local provision	183	226	570	£691,071
Out of Hours	59	59	59	£69,073
WHAP (discontinued in December 2023)	143	165	260	£405,912
Drugs Mission	45	47	79	£51,326
Astley Ainslie (NHS Lothian)	50	54	49	£106,126
Accessible Settings	35	35	43	£2,375
Total	1,369	1,614	2,741	£4,506,041

Case Study: Francine

Francine (not her real name) was referred to CHAI through the substance misuse service for help completing an application for Adult Disability Payment (ADP).

However, our adviser spotted that her child, Douglas (not his real name), was under 16, so she was additionally eligible for the Scottish Child Payment.

Following the ADP application, we made an additional application for the Scottish Child Payment, securing Francine an extra £25 per week. Francine then reported to us that Douglas's Child Disability Payment (CDP) was up for review.

Our adviser assisted her in completing this and went to great lengths to try and get as much supporting information as possible with Francine's consent, undertaking thorough research into the child's school, what support he had received, and securing multiple letters attesting to the child's needs from medical professionals who had worked with him.

How was Francine helped?

The work on the Child Disability Payment review resulted in a higher rate of CDP being paid for the child.

Francine then received news she was entitled to the enhanced rate of daily living and standard rate of mobility, which meant more than £500 every four weeks would now be paid to her.

Additionally, as she had been claiming Employment and Support Allowance, a severe disability premium was now added to that, resulting in an extra £140 per month.

CHAI also assisted her with filling out a change of circumstances for her Housing Benefit when her rent was raised.

We were also able to provide her child with an age and gender appropriate Christmas present through our Mission Christmas initiative.

She is able to provide the support her child needs whilst caring for her own needs, and does not face the financial strain that she did upon first liaising with CHAI.

When she gave her consent for this case study to be written, she said she wanted to share her story so that people know help is out there.





Case Study: Jean

Jean (not her real name), a woman in her early sixties, was seen at a GP practice. She had recently moved into sheltered accommodation after experiencing homelessness. She sought assistance from CHAI to obtain carpets and a bed for her new flat and to challenge liability for her rent arrears. She also needed support for an Adult Disability Payment Redetermination.

Jean had been claiming Universal Credit (UC) and Housing Benefit while in homeless accommodation. After her move, she was incorrectly informed by the DWP that she was ineligible for UC Housing Costs and should apply for Housing Benefit. Her Housing Benefit application was refused, leading to accumulating rent arrears. Consequently, her Universal Credit was subjected to monthly deductions for these arrears.

How was Jean helped?

Community Care Grant

Jean was assisted in applying for a grant, successfully securing two carpets, a double bed, and a mattress.

Universal Credit

CHAI supported Jean in communicating with Universal Credit through journal messages, phone calls, and a Mandatory Reconsideration, resulting in the reinstatement and back-payment of her Housing Element, clearing her rent arrears.

Adult Disability Payment (ADP)

Jean's initial decision was challenged, and she was awarded the Standard Rate of the Daily Living component of ADP.

Challenges

Communicating Jean's concerns to Universal Credit and rectifying their oversights was difficult. Despite agreeing to reinstate her Housing Element, Universal Credit failed to backpay the amount owed from the start of her tenancy. Multiple calls, a complaint, and a Mandatory Reconsideration were required to resolve the issue, taking three months in total.

Lessons Learned

The case highlighted the importance of advocacy and persistent communication and follow-ups with Universal Credit to address and correct errors.

CHAI is here to defend people's rights and make sure they claim what they are entitled to.

What people say about the Financial Wellbeing Team

"I'd like to thank the advisors that I saw. They were very helpful and knowledgeable. They explained the benefit system really well to me as I didn't have a clue how to navigate my way through all the paperwork etc. A big thank you to all at CHAI"
(GP Client)

"Thank you so much. This has been such a stressful time with my health and money worries, and you have helped carry this burden....." (Localities Client)

"I have been supported by your workers over the years, I can only sing staff's praises. This service is crucial to its client groups."
(GP Client)



"I received an excellent service from a very kind and supportive advisor. I would have been unable to complete my adult disability payment form without their help. Thank you." (Recovery Hub Client)

"...the help went above and beyond. Over a busy Christmas season, my adviser helped in many ways. The help has improved my mental and physical life immeasurably.... I'll be forever thankful for her quick and efficient help."
(Mental Health Hub Client)

The RHCYP Service

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

The Welfare Advice Service at the Royal Hospital for Children and Young People (RHCYP) in Edinburgh was established through the Scottish Government Healthier Wealthier Children Fund.

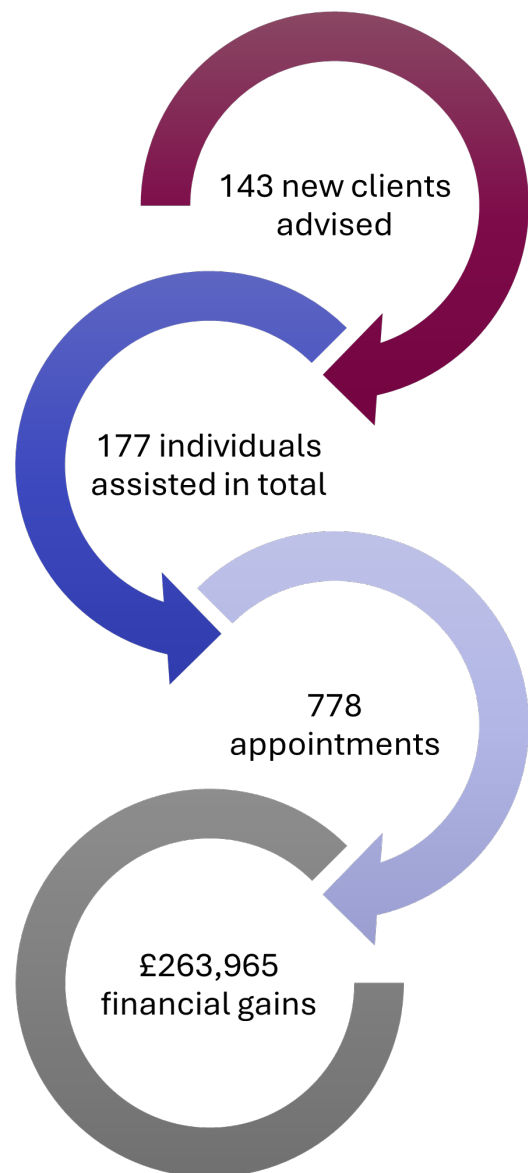
Since January 2022, funding has been provided by NHS Lothian Public Health, and from October 2022, the NHS Lothian Charity has supported the service, with funding secured until September 2025.

The service aids families experiencing poverty within Lothian's four local authority areas and is available to any family connected to the hospital.

It complements existing adult hospital welfare advice services across Lothian, offering free, independent, confidential, and non-judgemental advice to inpatient and outpatient families on issues such as:

- Income maximisation
- Benefit entitlement
- Debt
- Employment
- Housing

In 2023-24, our Advice Worker assisted 177 families with a total of 778 appointments. 34 cases were returning clients from the previous year. Financial gains amounted to £263,965.



The Advice for Families Service

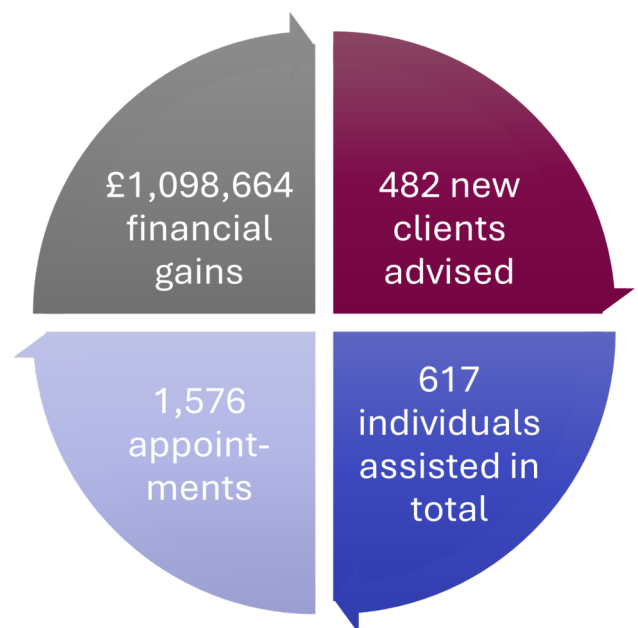
The Advice for Families Team provides advice and information on welfare rights, housing and debt to parents of children in Early Years Centres and Edinburgh Schools across the city. Health Visitors in North-West, South-West and South-East Edinburgh can also refer families to us.

What do we do?

We run several projects as follows:

- **The Maximise! Early Years Project** in early years centres
- **The Growing Families Project** taking referrals from health visitors
- **The Whole Family Equality Project** working with ethnically diverse families
- **The Advice in Schools Project** in schools

What did the Team achieve?



Maximise! Early Years Project

Maximise! is a partnership project between CHAI and Children 1st, successfully delivered since 2018. The project operates on a holistic 'whole family' support model, offering families advice, employability, and family support. CHAI is responsible for the advice and employability aspects, while Children 1st provides family support.

Focus on Early Years

In recent years, our work has concentrated on early years, and in the 2023 financial year, we were embedded in 10 Early Years Centres across the North and South of the city. In the North, we worked in Craigmillar, Fort, Granton, Greendykes, and Moffat Early Years Centres. In the South, we worked in Calderglen, Gilmerton, Hailesland, Sighthill, and Stenhouse Early Years Centres.

Aims & Objectives

We aim to provide an integrated and flexible service, responsive to the needs of families facing multiple barriers to moving out of poverty. Our goal is to improve their financial, environmental, and social wellbeing, positively impacting family relationships and children's future life chances. Maximise! is funded by the City of Edinburgh Council Children & Families & the Edinburgh & South East Scotland City Region Deal: Intensive Family Support.

Person-Centred Approach

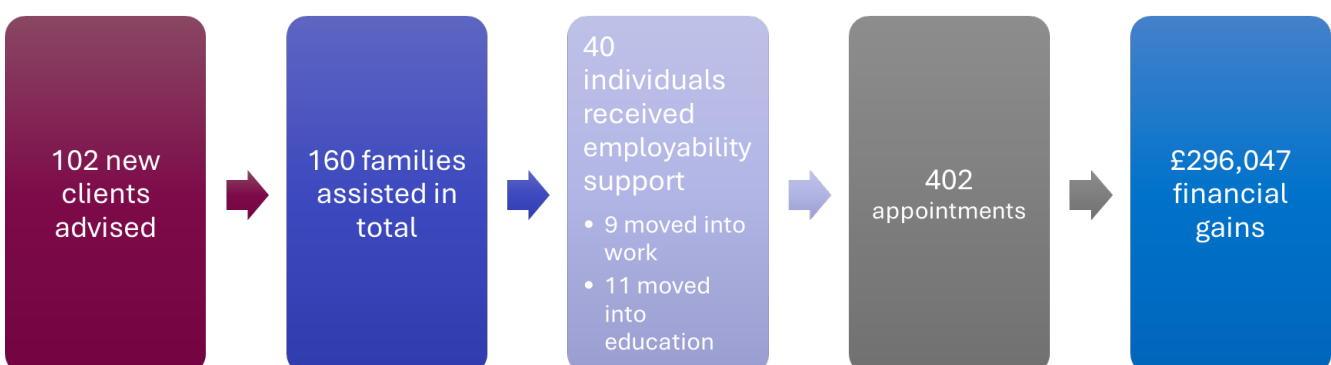
Our work involves a person-centred approach to families' needs, from accessing grants for essentials like a new pushchair to advocating for those experiencing complex housing problems. Our advice workers offer benefits, housing, and debt advice as needed, while our Employability Workers provide personalised support, from confidence building to job application assistance and ongoing post-employment support.

Group Work and Workshops

In the last financial year, the team delivered group sessions for parents whose children were transitioning to primary school, supporting them to consider future employability options. We also conducted Stigma workshops where parents contributed to the creation of an Anti-Stigma Charter.

Challenges and Learning

Despite facing funding challenges, there has been tremendous learning. We have worked closely with our partners in Edinburgh City Council to deliver a high-quality service, focusing on learning and shared good practice. CHAI hopes to build on these foundations and further develop our delivery of advice services for families with pre-school children.



Growing Families Project

Our Growing Families Project, a partnership with NHS Health Visitor teams, has been operational since 2021. Initially started with one Advice Worker, it has now expanded to a team of three advisers working with Health Visitors in NW, SE, and SW Edinburgh. In 2023, the project was funded by the City of Edinburgh Council's Communities & Families grant and the UK Shared Prosperity Fund.

Health Visitors' Role

Health Visitors support families with children aged 0 to 5, providing a universal service aimed at promoting health and wellbeing. They offer advice to parents to help give their children the best possible start in life and work to address health inequalities and deprivation.

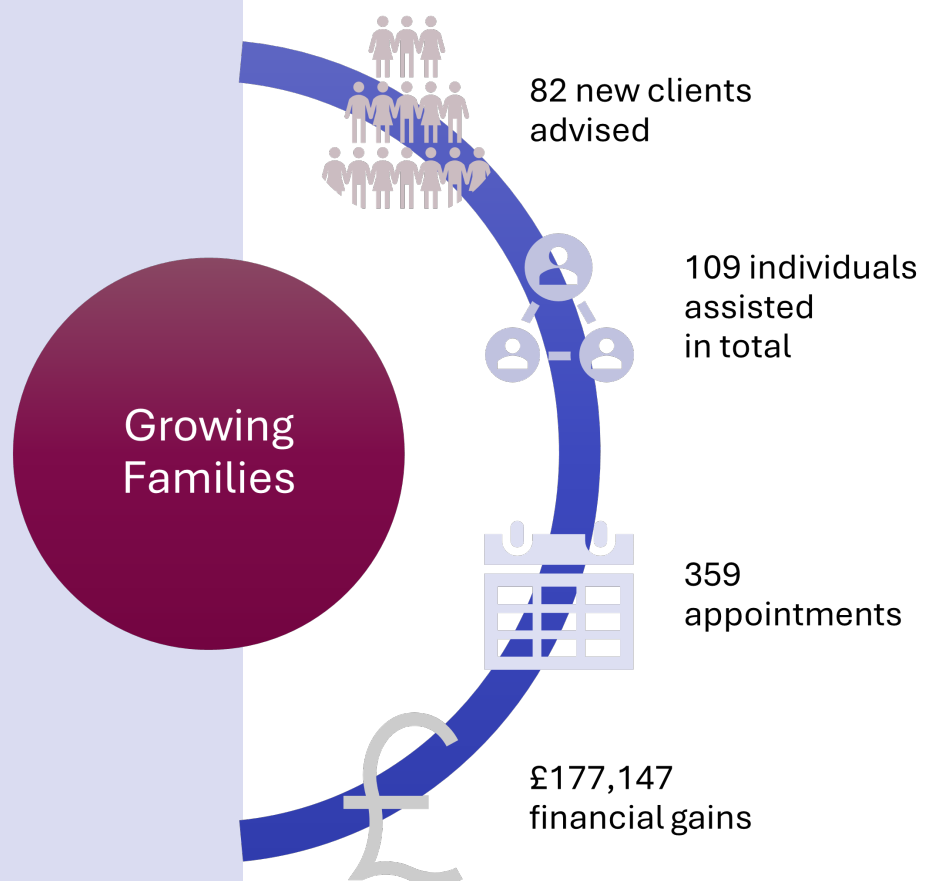
Addressing Child Poverty

Recent statistics indicate that 24% of all children in Scotland lived in poverty between 2020-23 (CPAG, March 2024), with Save The Children reporting that 34% of families with a baby were living in poverty. The Growing Families project provides a direct referral pathway for Health Visitors, ensuring that families can access needed advice.



Services Offered

The CHAI team offers benefits, debt, and housing advice, as well as budgeting and financial capability support, to families at this crucial stage. We aim to work flexibly and holistically to ensure our service is as person-centred as possible. Additionally, we help families find specialist services as needed, such as employability services, family support, and immigration advice.



Whole Family Equality Project

The Whole Family Equality Project (WFEP) models itself on Maximise! and delivers holistic family support to children and families from ethnically diverse backgrounds. This innovative service is a partnership between CHAI, Capital City Partnership, Children 1st, Linknet Mentoring, Passion4Fusion, and Volunteering Matters. It offers a flexible blend of advice, employability, and family support aimed at addressing and alleviating complex barriers and systemic disadvantages that keep people in poverty. The advice post is funded by the Parental Employment Support Fund.

Unique Features

A distinctive feature of this project is its Citizen Panel, composed of individuals from ethnically diverse backgrounds who share their lived experiences to support the service. This user-led approach led to a Citizen Panel member becoming the first Adviser for CHAI in this role, and another panel member participated in the recruitment process. The Citizen Panel also collaborated with the Scottish Parliament as part of a Budget Consultation Process, including a meeting with the Minister for Equalities. Another unique aspect is the hybrid Advice & Employability role, where clients receive both types of support from the same adviser.

Evaluation and Future Plans

The WFEP is considered a 'Test of Change' project, providing valuable learning opportunities for all partners involved. There is hope for continued funding beyond March 2025. Key issues identified include gaps in accessible immigration advice for families and barriers to employment due to a lack of organisations participating in the UK Sponsorship scheme.





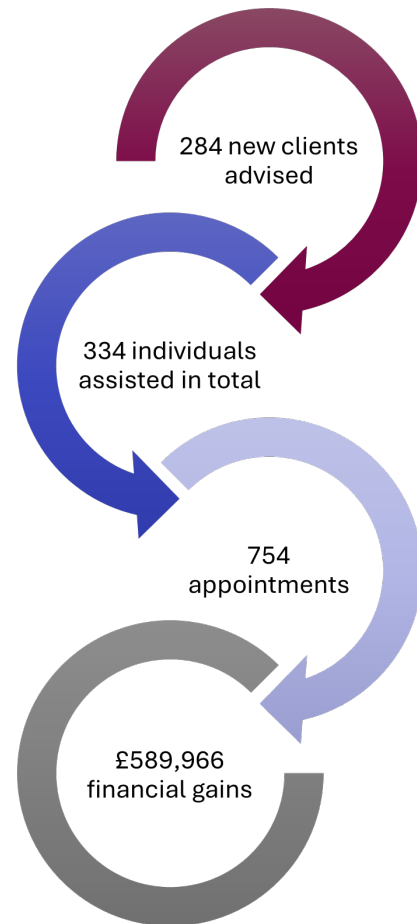
Advice In Schools Project

Launched in April 2023, the Advice In Schools Project leverages over six years of experience in delivering advice to families within school settings. This place-based model provides support to parents in the familiar and trusted environment of their child's school and has been replicated in other parts of Scotland and the UK. The project is funded by the UK Shared Prosperity Fund.

Service Delivery

In 2023, our team of four Advice Workers provided weekly advice appointments to 15 schools in Edinburgh, including both high schools and primary schools, across all four Council locality areas. These schools were identified as experiencing higher levels of deprivation and need.

The Advice Workers offer holistic benefits, debt, and housing advice, with full benefit checks and income maximisation. They have specialist knowledge of family benefits and assist parents in applying for disability benefits like the Child Disability Payment.



A significant portion of Advisers' work focuses on housing advice, particularly for families living in emergency, temporary, or unsuitable accommodation, as highlighted by the Housing Emergency declared by the City of Edinburgh Council in November 2023.

Addressing the Poverty-Related Attainment Gap

We aim to address the poverty-related attainment gap. In Scotland, only 43.5% of young people in the most deprived areas achieve one or more Highers compared to 79.3% in the least deprived areas (Poverty Alliance 2021). Referrals to the service can come through any route, including self-referral, but advisers work closely with school staff to promote the service. By increasing financial wellbeing and improving family circumstances, the project aims to reduce the educational attainment gap for children in these families.

What people say about the Advice for Families Team

"They really take the time to listen to you and they're so patient. No judgment, so it's great for me as I suffer from anxiety and dyslexia. I honestly couldn't thank CHAI enough." (Growing Families Client)

"Both employees where very helpful & kept me informed all the way through & followed up to make sure I was OK." (Schools Client)

"I would like to thank you for the incomparable help I have been receiving from the CHAI Advisers during my entire extremely difficult personal time.

They supported me in many aspects of my predicament, provided a lot of professional advice and showed deep understanding and empathy in my darkest hours.....

Thank you again to all the people who represent CHAI for making my days brighter. Your invaluable input and assistance makes a real difference to me and my son."
(WFEP Client)



"Parents are supported to access the right support. Being based in school is less intimidating and more accessible for parents." (Head Teacher Primary School)

"Our CHAI worker, Liam, is great and very helpful! We are delighted with the adviser and really grateful for the service you are providing. (Pupil Support, High School)

Case Study: The Williams Family

The Williams family (not their real name) presented at an Early Years Centre.

The family consists of parents and their five children, aged 5 to 12. Four years ago, they moved to Edinburgh from abroad, coming from an ethnically diverse background.

Their limited English created challenges in navigating housing, education, and healthcare systems. After a house fire, they were placed in temporary homeless accommodation, relying heavily on council support while struggling to understand the process.

Barriers and Challenges: The family encountered significant barriers, including language difficulties and the complexities of displacement. Initially, the focus was on securing stable housing, but it became clear they needed more comprehensive support. They faced challenges with housing benefits, the risk of rent arrears, and difficulties integrating into a new community.

How was the family helped?

The CHAI Advice Worker, in collaboration with a Children 1st Project Worker, provided essential assistance, utilising an interpreter to bridge the language gap. A thorough benefits check revealed the family was missing out on the Scottish Child Payment, resulting in an additional £125 weekly (£6,500 annually). The Advice Worker also resolved issues with Housing Benefit, preventing rent arrears. The family received support transitioning to a new flat, including help with Universal Credit Housing Costs, a successful Community Care Grant application, and obtaining essential household items.

Children 1st focused on emotional and practical support, aiding the children in adjusting to new schools and connecting with local services. Immediate support was provided when the family faced challenges such as energy disconnection and an assault on one of the children, ensuring their safety and well-being.

Outcomes and Impact: The combined efforts of the Maximise Team enabled the Williams family to transition smoothly into their new home and community. Financial stability improved, reducing the risk of future crises. The children settled into school, made new friends, and integrated into the local community. Mrs William received crucial guidance on navigating employment and understanding her rights, with allowances for language barriers and childcare needs.

Overall, the support from CHAI and Children 1st significantly reduced the family's risk of crisis, equipping them to manage their new circumstances independently.



Case Study: The Johnstone Family

The Johnstone (not their real name) family were referred to the Growing Families project by their Health Visitor. The family consisted of a lone mother with three children (aged 18, 4, and 1) who had recently moved into permanent housing from homeless accommodation. Mum struggled with mental health issues, including depression, anxiety, and PTSD, and was unable to work.

Initial Referral and Benefits: The initial referral made to CHAI was for a benefit check and assistance in accessing items for their new home. The CHAI Adviser helped Mum transition from legacy benefits to Universal Credit (UC), dealing with ID verification and claim issues. This effort resulted in an annual entitlement of £22,236 for the family. Next steps were to explore a potential claim for Adult Disability Payment for the mother.

Additional Support: The adviser helped Mum to resolve issues with the Best Start Foods entitlement, and we helped Mum recover her lost payment card, resulting in £21.20 per month for her 1-year-old. We also made a referral to Kids Love Clothes for clothing for the younger children.

Household Items and Financial Assistance: Following on from this the CHAI Advisor then assisted Mum to apply for a Community Care Grant from the Scottish Welfare Fund for much needed household items. This was initially refused but later granted upon review with support from the family Health Visitor.



What other help did we provide?

Rent Arrears Issue: A serious issue arose with rent arrears of £2,428, leading to a Notice of Proceedings from the Housing Association. Our adviser successfully challenged the decision to end the Housing Benefit (HB) claim, resulting in backdated HB entitlement, which thankfully cleared the rent arrears, and prevented the family being evicted.

This intervention has also improved the relationship between Mum and her Housing Officer, emphasising the importance of communication to avoid future issues.

Financial Outcome and Confidence: The family's financial gains totalled £24,939, and Mum now feels more confident in managing her finances thanks to the support from the Growing Families team.

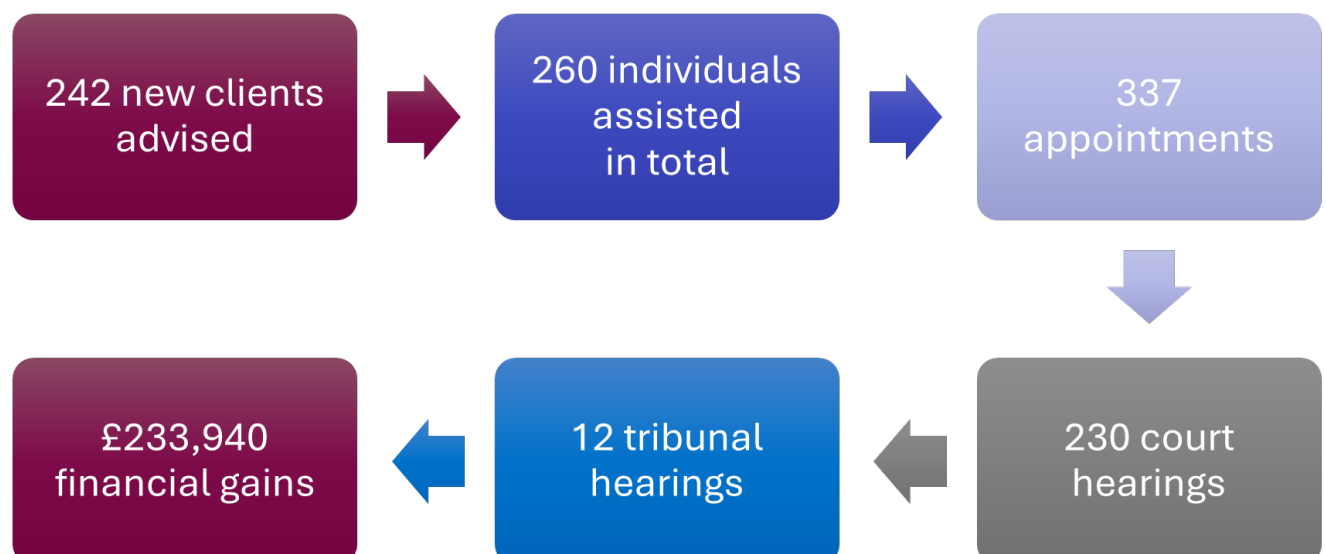
Housing & Money Advice

Court Representation & Money Advice Services

CHAI provides specialist housing and money advice across Edinburgh and Midlothian to both tenants and homeowners. We can help with negotiating repayment plans for rent or mortgage arrears, income maximisation, general debt advice, court representation for evictions and repossessions and representation for private tenancy disputes

We provide advice and representation through the following projects:

- Our **Council Court Representation Service** is for Council Tenants
- Our Edinburgh Housing Advice Partnership **EHAP Court Representation & Money Advice Service** is a joint project of Community Help & Advice Initiative (CHAI) and Granton Information Centre (GIC). Our service is for homeowners with debt, social sector tenants facing court action for eviction, and private sector tenants with tenancy issues. We also provide advice on debt issues.



Court Representation

Since the wholesale cut of funding for general housing advice, our focus has shifted almost entirely to representation in court and tribunal hearings. In the Sheriff Court, advisers represent social sector tenants facing eviction and homeowners defending against repossession for mortgage arrears or sequestration (bankruptcy), which could result in the loss of their home.

Court numbers for these actions remain historically low, partly due to improved procedures by landlords and mortgage lenders in managing arrears and engaging with those in housing debt without needing legal action. Additionally, the court administration has kept civil hearings under tight control, prioritising criminal cases to reduce backlogs.

Despite this, court actions for evictions from social tenancies still occur weekly. Our advisers are present at Edinburgh Sheriff Court for every hearing throughout the year, ready to advise and assist unrepresented tenants. They also attend virtual hearings of the ordinary procedural court online, assisting unrepresented homeowners at risk of losing their homes due to mortgage arrears or sequestration.

Positive developments in housing law have increased security of tenure for private sector tenants. Changes to tenancy law have removed mandatory grounds for eviction, encouraging more private tenants to defend eviction actions or apply to the Housing & Property Chamber of the First-tier Tribunal for Scotland to uphold their tenancy rights.

Our advisers have been instrumental in assisting private tenants in tribunal proceedings and supporting other CHAI services with tenancy law matters.

As Edinburgh and Scotland face an ongoing housing crisis, and with further amendments to housing and tenancy law proposed, our housing and money advisers anticipate busier times ahead.

While it's important to acknowledge the successes of the past year, the challenges of the future will undoubtedly demand even more from our dedicated team.



ARCHIE Money Advice Project



ARCHIE stands for the Alliance of Registered Co-operatives and Housing Associations, Independent in Edinburgh.

The project is funded by six housing associations, namely Lister Housing Co-operative, Manor Estates Housing Association, Muirhouse Housing Association, Prospect Community Housing, Viewpoint Housing Association, and West Granton Housing Co-operative.

The service allows for an experienced money adviser to dedicate 2.5 days per week to the project.

Between 1 April 2023 and 31 March 2024, the project received 51 referrals from the landlords. A total of 54 cases were completed, with 68 appointments, and this resulted in financial gains of £157,056 by the end of the financial year.

54 clients
assisted

68
appointments

£157,056
financial gains

What people say about the Housing & Money Advice Team

"My personal experience was excellent from start to conclusion. ... CHAI offers a professional caring support network to so many people who have nowhere else to turn." (EHAP Client)

"I would like to take this opportunity to say a big thank you for all the help, advice and support I received from Mr Andrew Wilson and the team at Westfield. This came at a dark time in my life that I couldn't see light at the end. ... Once again thank you for the time you took to make sure I could understand the process I faced, explained my options and helped me get past the difficulty burdening me. THANK YOU." (EHAP Client)

"I am just incredibly grateful for the wonderful help and support we received from CHAI while we were going through such a difficult time." (RHCYP Client)



"I would like to thank CHAI for all there help over the years they have been helping me (Linda) who is always just a call away due to the amount of debt I have this has been on going for several years. I am also sure all the help I have received has helped my mental wellbeing due to taking a lot of stress off me BIG THANK you CHAI" (ARCHIE Client)

Case Study: Maria

Maria is a single mother of four children, two of whom have been diagnosed with Autism Spectrum Disorder (ASD) and Attention Deficit Hyperactivity Disorder (ADHD). She lives in a property managed by the Melville Housing Association. Eighteen months ago, Maria's Housing Benefit (HB) was stopped, leading to rent arrears that soon accumulated to over £4,000. The situation escalated when the court granted a decree, putting Maria at imminent risk of eviction.

The constant demands of caring for her children with special needs made it incredibly difficult for Maria to manage her financial and legal affairs, leaving her in a vulnerable position.

An adviser intervened by recalling the decree, a crucial action that halted the eviction proceedings and brought the case back to court. This intervention provided Maria with much-needed time to address her financial difficulties.

Upon reviewing Maria's situation, the adviser found that she was out of time to request a revision for her Housing Benefit. The adviser recommended that Maria apply for Universal Credit (UC) as a more sustainable solution to her financial challenges.

Recognising the complexities involved in the application process, the adviser coordinated with a housing support worker to assist Maria in completing the UC application, along with applications for Alternative Payment Arrangements (APA) and Third-Party Deductions to help manage her rent payments.



How was Maria helped?

Given that Maria's children required special care, the adviser also referred her to the local Citizens Advice Bureau for help with a Child Disability Payment (CDP) application. This referral aimed to secure additional financial support tailored to her children's needs, easing some of the financial pressures Maria faced.

The court case was then sisted, temporarily pausing the legal proceedings to monitor Maria's compliance with the agreed payment plan. This arrangement offered Maria the opportunity to stabilise her financial situation without the immediate threat of eviction hanging over her.

As a result of the adviser's intervention, Maria was able to remain in her home while working towards resolving her rent arrears. With the support of her adviser, housing support worker, and the Citizens Advice Bureau, she secured Universal Credit payments and additional benefits, significantly improving her financial outlook. The case remained under court supervision, ensuring that Maria adhered to the payment plan, thereby preventing further legal action and allowing her to continue providing a stable home for her children.

Case Study: James & Sarah

James and Sarah had rented their home from a private landlord for over six years. They had a young family and now both worked, but they could not afford to buy a home in their area of Edinburgh. However, they had become increasingly concerned and dissatisfied with their tenancy.

Their landlord had not been registered until after the City of Edinburgh Council visited the premises to enquire about their landlord. Over the years the landlord had proved reticent to carry out repairs and then seemed to only choose the cheapest possible options, sometimes asking James to carry out work. There were no smoke or carbon monoxide alarms fitted – James and Sarah fitted their own.

The couple were looking for alternative accommodation and had found another tenancy they were being considered for.

What help did we provide?

James and Sarah were unsure about what notice they would have to give their landlord and were worried that they would not get back their tenancy deposit of £1,000.

A CHAI adviser explained to the couple the rights and obligation in their tenancy and the proper period of notice it required to end it.

On investigation it transpired that the tenancy deposit was not held by an approved scheme. With the help provided, James and Sarah gave notice to end their tenancy and moved into their new home.

They were also assisted to make an application to the Housing & Property Chamber of the First-tier Tribunal for Scotland. In addition, to getting the whole of their tenancy deposit returned, the Tribunal also awarded them a penalty payment of £1,000 against their landlord for failing to protect the deposit.



Support Services

Housing Support

CHAI provides an independent Tenancy Support Service to Melville Housing Association (MHA), a housing charity offering quality affordable homes and services.

Funded by Melville Housing Association, this service has been successfully managed by CHAI for several years, staffed by two full-time Tenancy Support Workers in the last financial year.

The service aims to help Melville tenants manage their tenancies and improve their quality of life by offering practical and emotional support.

This includes income maximisation, access to healthcare, and referrals to appropriate services, with particular focus on clients facing challenges like mental health issues, substance abuse, and social difficulties.

Over the past year, the Tenancy Support Service assisted 90 clients and achieving financial gains of £72,446. Remarkably, 100% of clients sustained their tenancies without any anti-social behaviour orders. Tenancy Support Workers address a wide range of issues, from helping tenants with anti-social behaviour to ensuring they are registered with a GP and dentist, maximising income, and assisting with necessary forms and repairs.



The challenges tenants face are diverse, with some struggling daily with health issues, substance abuse, or learning disabilities, while others grapple with insufficient funds or poor housing conditions. Client feedback has been overwhelmingly positive. The following comment illustrates client satisfaction: *“Robert from CHAI was amazing help to my horrible situation. I couldn’t have done it without his support.”*

Case Support

Our two Case Support Workers played a crucial role in assisting 170 clients over the past year, contributing to financial gains of £131,664. They received 310 referrals and assisted advisers by conducting home visits, gathering necessary information, and assisting clients with grant applications. They also provided practical support, such as helping clients open bank accounts, and offering budgeting assistance.

Staffing Update

Our staff is our greatest asset, and their dedication and expertise form the backbone of our success. We are deeply committed to investing in our team through continuous training and professional development.

As an accredited organisation under the Scottish National Standards for Information and Advice Providers, we adhere to rigorous training requirements.

Staff with less than five years of experience are required to complete 35 hours of training annually, while those with over five years' experience must complete 20 hours.



We ensure our staff are well-equipped to navigate the complexities of our field by providing regular training on legislation, policy changes, and essential refreshers. New team members undergo a comprehensive training programme covering the fundamentals of benefits, health and disability benefits, universal credit, legacy benefits, debt, and housing advice.

In 2023-24, 19 individuals completed this programme, meeting weekly for nearly a year. They were awarded certificates in recognition of their dedication and the extensive knowledge they acquired (see photo).

Our commitment to continuous learning highlights both the complexity of our work and the dedication of our staff. We are also proud to be accredited under the Scottish National Standards for Information and Advice Providers at Type II and Type III levels, reflecting our commitment to providing expert, reliable support in welfare benefits, debt, and housing advice.

Volunteering at CHAI

Volunteering for a welfare advice charity like CHAI is a deeply impactful way to contribute to the well-being of our community.

The volunteers who have worked for us over the last year have selflessly given their time and skills to help those who may be marginalised or disadvantaged, ensuring our clients receive the necessary information and assistance to improve their circumstances.

Moreover, volunteering for a charity like CHAI is not only beneficial for our clients but also an enriching experience for our volunteers offering them a unique opportunity to give back to our community and make a positive impact on the lives of others.

In 2023-24, we recruited 5 new volunteer Board Members to CHAI with experience in; HR, IT, Education Skills and Consultancy, Childcare and Support Work and Risk Management and Governance.

We set up a volunteer led 6-monthly focus group with CHAI service users where people with lived experience are encouraged to share their thoughts, observations and feelings related to their experience of seeking advice support from CHAI.

During our initial meeting we discussed; what CHAI does well, how we can improve our services, accessibility to our services, and the use of marketing and social media to advertise our services to the wider community.



We have also recruited a Fundraising and Development Volunteer who has assisted with a review of our grants and trusts database and approaches to corporate prospects.

Other support from volunteers has included assistance with grant applications for clients, filling out personal independence payments, uploading clients forms to our AdvicePro database, closing old advice cases, updating case notes, assistance with administrative work and the delivery of clothes to families in need with young children through our partnership with the wonderful volunteer led charity, Kids Love Clothes.

A heartfelt thank you to all our volunteers!

Case Study: Connie's Testimony

Having been forced to take a different direction in my career due to the Covid 19 pandemic, I was looking to get back into the charity sector and develop my fundraising experience. I was drawn to the position of Fundraising Development Assistant at CHAI as it stood out amongst other volunteer opportunities by offering greater responsibility and scope for learning. Having spoken with Emma, the Fundraising Manager, I immediately felt a warm and friendly vibe and the sense that my ideas would be welcomed and valued at CHAI.

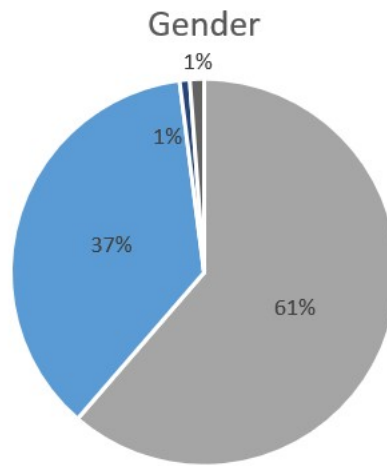
As a volunteer at CHAI, I have had the chance to gain a broad understanding of various aspects of fundraising – from trusts and grants, corporate fundraising, to events, and I have felt very supported throughout my time here with a thorough induction process and regular check-ins.

I have also learnt a lot about the work that CHAI does, the organisations they partner with, and the way in which policies are implemented in the real world. This has given me a better understanding of the challenges that advice charities face, the extent of the often unseen poverty in Edinburgh, and the value of sharing knowledge between organisations to tackle big issues.

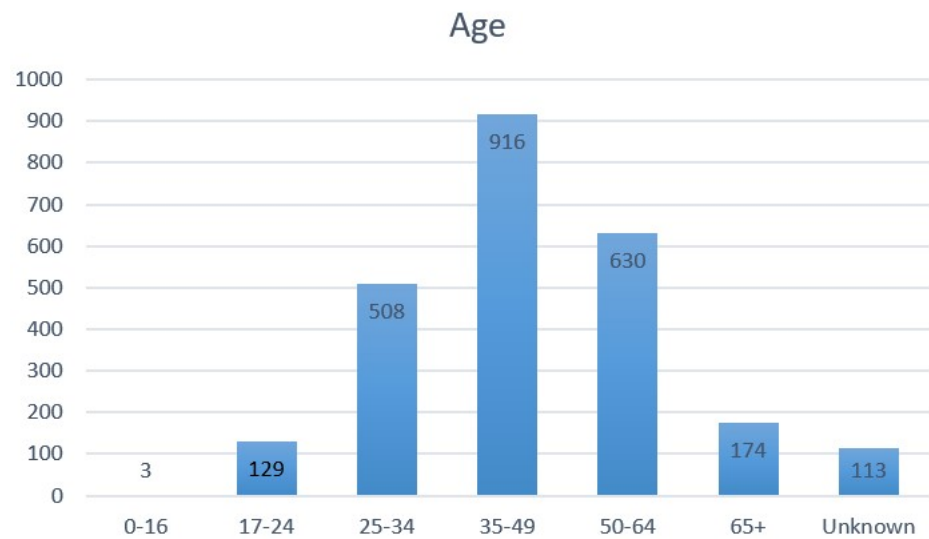
I am extremely pleased to say that the knowledge and experience I have gained as a volunteer with CHAI has significantly contributed to my gaining a new role as a Fundraising Assistant with an Edinburgh based charity.



Clients' Demographics

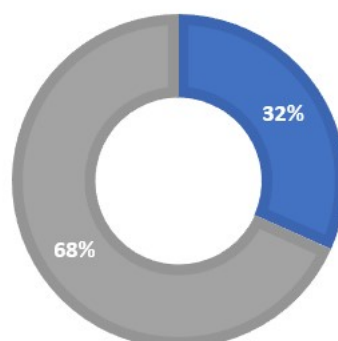


Gender Female Male Non-binary, transgender, other Unknown

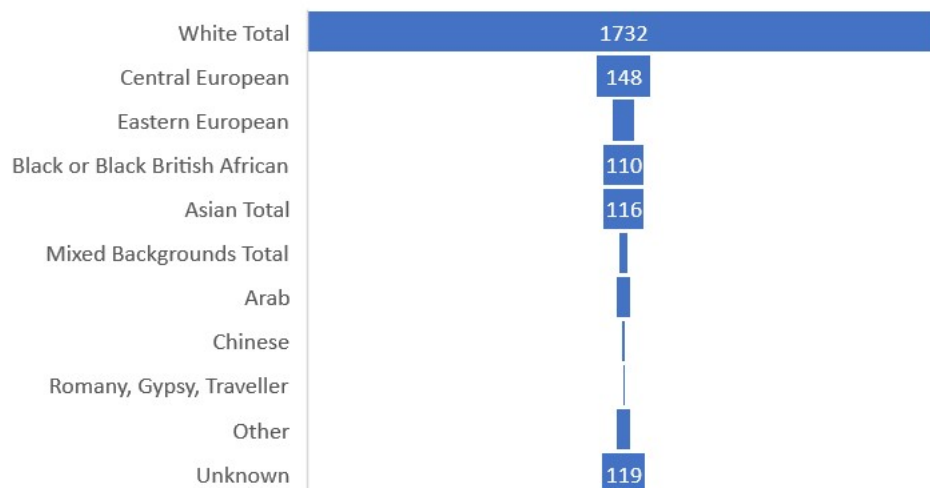


Clients with dependents

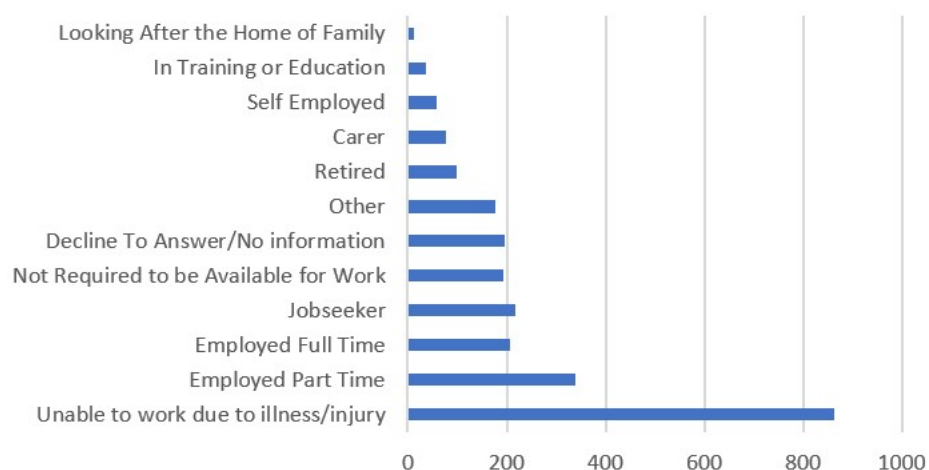
Clients with dependent children Clients without dependent children



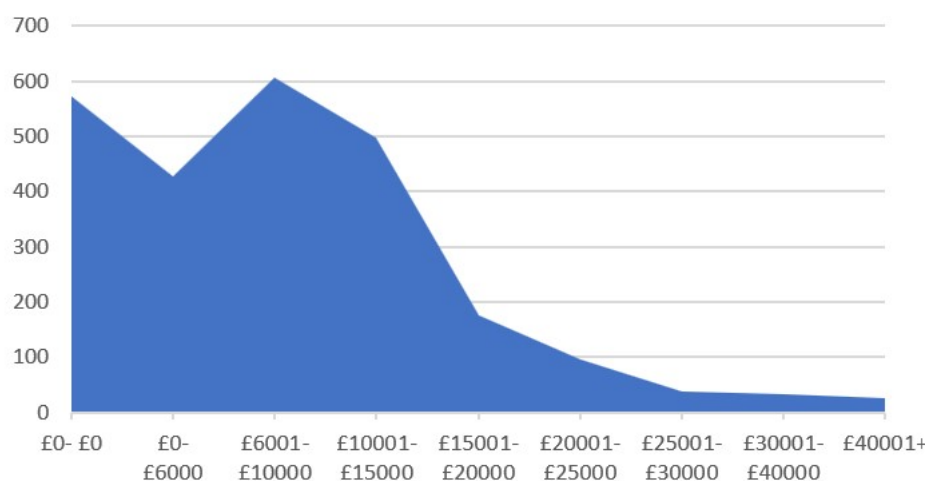
Ethnicity



Economic Status



Income Bands





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

28 Westfield Avenue
Edinburgh EH11 2QH
0131 442 2100

Website: www.chaiedinburgh.org.uk

Email: chai@chaiedinburgh.org.uk

Facebook: @CHAI.Edin

Instagram: @chaiedinburgh

Twitter: @CHAEdinburgh

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

TikTok: @chai.edinburgh

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- Capital City Partnership
- City of Edinburgh Council
- Improvement Fund (Scottish Government)
- James T Howat Charitable Trust
- Melville Housing Association
- Mrs M A Black Charitable Trust
- National Lottery Cost of Living Support Fund
- NHS Lothian
- Robertson Trust

- Rotary Club of Edinburgh Jubilee Fund
- Russell Trust
- Scottish Government
- Scottish Legal Aid Board
- UKSPF (UK Shared Prosperity Fund)
- W M Mann Foundation

We would also like 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.

