

Financial Hardship / Inclusion Policy Statement

One Housing are committed to helping residents who are experiencing financial hardship or financial inclusion. We recognise the devastating effects financial difficulties can have and are here to provide support and advice to those that need it.

What you can expect from us:

- We will recognise households who are struggling to make ends meet and take a supportive and empathetic approach to help them improve their financial situation
- Our dedicated Welfare Reform Advisors are here to provide tailored support and advice to those that need it
- We will work with you to set up affordable repayment arrangements to clear any arrears you may fall into

What we expect from you:

- That you prioritise your rent and service charge payments
- You contact us as soon as you fall into difficulties
- You work with us to help you maximise your income

Cost of living:

Increasing energy prices, rising costs of living, stagnating wages and reduced benefits have seen increasing numbers of households experience financial hardship. We are here to provide support, either directly, or through our partners and signposting our vulnerable and low income residents.

Help with claiming benefits:

We can help with claims for Universal Credit, Housing Benefit, Discretionary Housing payments and disability benefits, including backdated claims for Universal Credit Housing Costs and Housing Benefit. We can chase missing payments on your behalf and signpost or refer you to external agencies for debt advice and support.

Other support we can offer:

- Contact energy/utility companies to waive high arrears or apply for funds to help with energy bills
- Provide help applying to your local authority for Household Support Fund grant
- Approach your local authority for help with arrears from their Homeless Prevention Fund
- Provide food bank vouchers

Other help we can provide:

One Academy – can provide free and impartial employment training to any resident looking for a job or a better job, training or work experience. Offering help with:

- Searching for a job
- Writing a CV or filling in a job application
- Practising for an interview
- Finding training and education opportunities
- Getting work experience, placements or volunteering
- Apprentice opportunities and diploma programmes
- Mentoring with inspiring industry professionals to help kickstart your career

If you have any questions or would like to speak to one of our Welfare Advisors you can email us at ask@onehousing.co.uk or call our Income Team on 0300 123 9966.

More details about claiming benefits is available on our [website](#).