



Helping you with your finances

Advice and information on
our support services



watford
community
housing

We know that money worries can be really stressful. That's why we offer a range of support that can help you stay on top of your finances.

Whether you're looking for practical support, help with budgeting or information about how to manage your bills, our Financial Inclusion team is here for you.

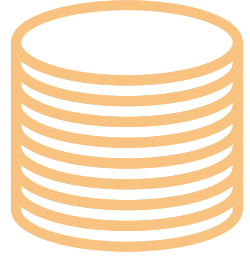
When you get in touch, we'll make an appointment to discuss your finances with you, either over the phone, online, in our offices or hubs, or in your home. If you can't make it to our offices, we can visit you at home.

If you're referred to us for support, we will get in touch within 48 hours. If you write to us by letter or email, we will acknowledge it within two working days, and give you a full reply within five working days.

What can we do?

Here are some of the things we can do to help you keep up with rent payments and manage your finances:

- Carry out affordability checks for new applicants, to help you make sure you can afford your new tenancy.
- Carry out a pre-tenancy appointment to discuss what needs to be done to get your tenancy off to a good start and identify any support needs.
- Assist with providing Foodbank vouchers and some basic essential items where necessary.
- Carry out benefit checks, making sure you are receiving all the benefits you are entitled to, and helping you to claim any benefits you aren't currently receiving.
- Help you to request a review of a benefit decision and support you at benefit hearings.
- Refer complex cases which need specialist support to organisations who can provide you with assistance.
- Provide information about other services that can give you the advice and support you need, as well as signposting and recommending training and employment opportunities.



What can't we do?

- We're not financial advisors, so we can't provide advice on financial products, investments, savings or tax.
- We can't give you specific advice about a particular debt or credit arrangement or advise you to take particular action to deal with this.
- We can't act as a debt counselling service.
- We can't advise you which debts to prioritise over others.
- We can't provide you with transportation to benefits or medical appointments.
- Some issues are too complex for us to support. We will try to refer you to the appropriate specialist to provide the help you need.

How we will work with you

- We'll ensure that you are offered a choice of appointment times to suit your needs (within certain hours).
- We'll act with integrity. We'll be courteous, helpful, open and honest, working with you without judgement or prejudice. We will be welcoming,

professional and friendly in our approach, and treat everyone equally with respect and dignity.

- We'll be well-informed, so that we're able to help you.
- We will be clear about what we can do and when we can do it.

How you can work with us

- If you can't attend an appointment we've made for you, please let us know in advance so that we can rearrange it.
- So that we have the best chance of supporting you, you will need to let us know everything about your finances. We will ensure this data is kept private and confidential. For more information, ask about our privacy policy.
- If we visit your home, please ensure pets are in another room.

Contact us

Our Financial Inclusion team is here to help you, so please get in touch. They are available from **Monday to Friday**, between **8:45am** and **5:15pm**.

Please call **0800 218 2247**.



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