

# Your rent explained

## 2024-2025



# Introduction

This booklet tells you about your rent and charges and your obligations to pay your rent. Your rent account will be managed by the Rent Collection Service, and this booklet explains the action that will be taken if you do not pay your rent regularly.

Information is also given on the different ways you can pay your rent in Wandsworth and advice on how you can get help with making payments if you are having difficulties paying.

## **The Rent Collection Service**

PO Box 72354  
LONDON  
SW18 9LT

Email: **[rents@wandsworth.gov.uk](mailto:rents@wandsworth.gov.uk)**  
Web: **[www.wandsworth.gov.uk/rents](http://www.wandsworth.gov.uk/rents)**  
Phone: **(020) 8871 8987**

These notes are intended only as a guide. They are believed to be accurate at the time of writing, but are not intended to be relied upon in the event of difficulties or disputes arising in connection with your rent/tenancy. If you have any dispute you should seek independent legal advice.

**Data protection:** This authority is under a duty to protect the public funds it administers, and to this end may use the information you have provided for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

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## Glossary

<b>HMRC</b>	Her Majesty's Revenue & Customs
<b>VAT</b>	Value Added Tax

# Your tenancy

For Wandsworth Council properties there are four types of residential tenancy:

- **Introductory tenancy**
- **Secure Periodic tenancy**  
(called a 'Secure tenancy' in this booklet and the tenancy conditions booklet unless the context shows otherwise)
- **Flexible Fixed-term tenancy**  
(called a 'Flexible tenancy' in this booklet and the tenancy conditions booklet unless the context shows otherwise)
- **Non-secure tenancy**

## **Introductory tenancy**

Unless you are transferring from a secure tenancy, a flexible tenancy or an assured tenancy with a registered provider of social housing (also known as a housing association), you will start your tenancy as an 'introductory tenant'.

Your introductory tenancy will last for one year unless you were an assured shorthold tenant of a registered provider of social housing immediately before being offered the tenancy. If this is the case, your time in this tenancy will count towards your introductory tenancy period and you will be advised of the length of your introductory tenancy, and of the type of tenancy that will follow, by your housing office. If you do not break any of the tenancy conditions during this time, you will automatically become a secure or flexible tenant.

If, during your introductory tenancy, you break any of the tenancy conditions, we will take action to end your tenancy.

## **Secure tenancy**

By law, as a secure tenant you have the right to stay in the property for an indefinite period of time. We will not interfere with this right unless we have to take action because of reasons given in the Housing Act 1985 or any future law. We will take action if you break any of the tenancy conditions. We cannot evict you from the property unless we can prove grounds to do so to a court and the court grants an order for possession. As a secure tenant you will enjoy a number of rights not available to introductory or non-secure tenants.

## Flexible tenancy

A flexible tenancy lasts for a fixed period of time (normally five years unless there are special circumstances). You will enjoy many of the rights which are available to secure tenants. If you break any of the tenancy conditions during your flexible tenancy we will take action and we may apply to the court to evict you. We do not have to give you another tenancy when the fixed term ends. Before your tenancy ends, we will decide in accordance with our Tenancy Policy whether to offer you another tenancy and, if so, what length of tenancy to offer or whether to offer you a secure tenancy instead. If we decide not to grant you another tenancy on the expiry of the flexible fixed-term tenancy, we will give you at least six months' notice in writing. The notice will give reasons for the decision and tell you about your right to request a review of the decision. If we decide not to give you another tenancy we can ask the court to make a possession order requiring you to vacate the property.

## Non-secure tenancy

Some tenancies are neither secure, flexible nor introductory. These are known as non-secure tenancies. These may apply if, for example: a property is linked to your job; a property is let to you temporarily; you sub-let the whole of the property; or you do not live in the property as your main home.

If you are a non-secure tenant you will not have the right to buy your property; succession for members of your family; exchange your tenancy with another tenant; ask for another contractor to do an urgent repair when the repair has not been done in time; sub-let part of the property; compensation for improvements.

## Non-residential tenancies

The term 'non-residential' refers to store sheds, parking lots and garages. Council tenants pay rent and any water rates on these types of tenancies. Anyone who rents a garage, who is not either a council tenant or a leaseholder living on the estate, will have to pay VAT at the current rate in force on the net rent in addition to any water rate charges that may be payable.

Non-residential tenancies are available to leaseholders or council tenants who are up to date with their rent account. A separate account is set up for the garage, store shed or parking lot.

It is a requirement for all new non-residential accounts to be payable by direct debit, monthly in advance.

For more information on tenancy types please go to:

**[www.wandsworth.gov.uk/types-of-council-tenancy](http://www.wandsworth.gov.uk/types-of-council-tenancy)**

## Tenancy Support Service

We provide person centred support to Wandsworth Council tenants who may be experiencing difficulties with their tenancy. Our team will work with you to help you regain your independence and fully manage your tenancy.

### Who can apply?

If you have a health condition or any other issue that may affect your ability to manage your tenancy, you may be eligible for the service. For example, Tenancy Support may be able to help with tenancy issues if you:

- Have a physical disability or sensory impairment
- Have a learning difficulty
- Have a mental health difficulty
- Have a drug or alcohol dependency
- Are a care leaver
- Are at risk of or suffering domestic abuse
- Are an older person with support needs
- Are an ex-offender or at risk of offending

### What we do

We are a free service and give one to one support on housing related matters to those who are at risk of eviction or court proceedings.

### We offer direct support and guidance around:

Advice and assistance can be offered in the following areas:

- Rent arrears
- Benefit Maximisation
- Budgeting
- Enabling you to better manage your tenancy long term
- Improving your daily living skills
- Signposting to specialist services relevant to your need

### How you access the service

You can refer yourself by calling or emailing the Tenancy Support Service or you can be referred by a professional agency.

Phone: **020 8871 6617** (Monday to Friday 9.30am - 1pm and 2pm - 4.30pm)

Email: **housingtenancysupport@richmondandwandsworth.gov.uk**

## Unauthorised occupants

**If your tenancy has been ended (for example by a court order for possession), sending you this booklet does not mean that the council has granted you a tenancy or any other rights of occupation. The payments you make are accepted purely as use and occupation charges only.**

# Your rent and charges

When you signed the agreement for your council property, you entered into a legal contract with Wandsworth Council.

You agreed to the tenancy conditions and therefore accepted the responsibility for ensuring the full rent charge is paid.

## How we work out your rent

### Basic rent

The council's rent policy is linked to government rules that restrict annual changes to rents and the level of rent we charge when a new tenancy is granted. However, the rent you pay depends on when your tenancy started and any annually agreed changes since then. Overall council rents are much lower than in the private sector, but the council must make sure that the rents collected are high enough to cover the costs of managing the properties.

### Service charges

Where applicable, service charges have been itemised separately. The charges are calculated independently based on actual costs with increases from year to year capped where applicable.

### Water rates

Thames Water now collect their water rates directly from tenants, if you have a query regarding your water rates please contact Thames Water and discuss it with them.

### Heating and hot water charges

Some council properties are connected to a central boiler system which serves the whole estate or block. The heating and hot water charges are then shared between all residents who are connected to the system.

The amount you have to pay is based on the output of the boiler and the type and size of your individual property, and is reviewed at least annually to reflect changes to gas prices paid through the council's centrally purchased gas contracts.

### Heating/repairs

The repair costs for tenants are included within their rent. For leaseholders they are shown under the description "Heating & Hot Water – Maintenance".

## Non-residential charges

This means the rent you have to pay for a store shed, garage or parking lot. These charges are normally shown on the notification sent to you for your dwelling, unless you have a separate account for the store shed, garage or parking lot. This also occurs when a member of your family is renting one of these facilities and has signed a separate agreement making them responsible for paying the non-residential rent.

### Value added tax

Generally, council tenants and leaseholders do not have to pay value added tax (VAT).

The exceptions to this rule are:

- If you rent more than one garage.
- If you live on a different estate from the place where your garage is located.

We are required by law to charge VAT in addition to the rental for some garages. We then collect the VAT on behalf of HMRC.

- Relatives of tenants or leaseholders will have to pay VAT if they rent a garage in their own name.
- Freeholders, and any other people who rent a garage from the council, will also be liable for VAT.

If you are charged VAT by the council for the use of a garage and you are required to make VAT returns to HMRC, the council's VAT registration number is **216259470**.



# How to pay your rent

There are a number of ways to pay your rent.

If you would like more information about any of the methods listed below please contact the Rent Collection Service. It is helpful if you can have your rent account number to hand when you contact us.

## Direct debit

You can apply to pay by this method if your rent account payments are up to date and you have a current bank account from which you are able to make payments. The council offers two payment dates – 1st or 16th of the month.

If you are in arrears with your rent/charges and you would like to apply, you will firstly need to make an agreement with the Rent Collection Service, so that the direct debit amount is acceptable to both yourself and the council. Please call **(020) 8871 8987** for further help and advice.

Call **(020) 8871 8987** and select **option 4** to set up a direct debit over the phone. If you are not the sole bank account holder you will need to complete a direct debit form, which can be found at the end of this booklet.

## Payments on the internet

You can pay online using your debit/credit card at [www.wandsworth.gov.uk/payments](http://www.wandsworth.gov.uk/payments)

## Online banking

The council's bank details given below can be used for making online payments.

NatWest Bank plc, details are as follows:

Account number: **69612544**

Sort Code: **60 22 28**

Please note that if you do not give the correct information as detailed above, the banking system may not be able to allocate your payment to your rent account. This may lead to your rent incorrectly showing as being in arrears.

## Telephone payments

You can pay over the telephone using your debit/credit card (there is no charge for debit/credit card payments). Our automated phone service is quick, easy to use and is available 24 hours a day, 7 days a week (please note this facility may not be available between 5pm and 5.30pm when the system is updated).

The number to call is: **0800 021 7763, option 3** (free of charge)

**NB.** This service is for payments only. You should not use this number if you have a query.

**Please note that when making payments by telephone (0800 021 7763), via the councils' website or online banking you must quote your account number, which begins with either 250 or 260. This will ensure that your payment is correctly applied to your rent account. When paying by debit/credit card you will need to have your card number ready, its expiry date and the security code from the strip on the reverse of the card. You will also need to know your rent account number and the amount you have to pay.**

## Swipe card

You can apply for a swipe card that can be used at any Post Office or PayPoint outlet. The Post Office will accept either cash, debit cards or cheques (cheques must be made payable to Post Office Ltd). Please note only CASH transactions can be made at PayPoint outlets. Please keep receipts in case of any queries.

To request a swipe card, call **(020) 8871 8987** and select **option 3**

A list of the current outlets is available at:

[www.postoffice.co.uk/branch-finder](http://www.postoffice.co.uk/branch-finder)

[www.paypoint.co.uk/locator](http://www.paypoint.co.uk/locator)

Swipe card transactions are **FREE** of charges.

**Please note that a swipe card can ONLY be used for payments to your rent account. It cannot be used to pay your Council Tax or leaseholder service charges.**

## Standing order

If you have a bank account, you can pay by standing order. With this method, your payments will be paid in to your rent account automatically, according to the arrangement you have with your bank.

Please check the amount to be paid with the Rent Collection Service prior to setting up your standing order, to ensure that your payments will be sufficient. Contact **(020) 8871 8987**.

You can print a standing order mandate from our website [www.wandsworth.gov.uk/rents](http://www.wandsworth.gov.uk/rents)

## How do I check my balance?

You can check your balance using the 24/7 **automated rent account balance enquiry line: (020) 8871 8987**, option 1. You will need your rent account number beginning **250** or **260**. You can also make payments via this service by choosing option 2.

Alternatively, you can sign up to the Housing Online service where you can check your statement, request repairs and make payments online. To register visit [www.wandsworth.gov.uk/HousingOnline](http://www.wandsworth.gov.uk/HousingOnline).

## Keeping track of your payments

We regularly send you statements of your rent account. This will show your personal rent account number and a breakdown of all your current weekly charges. It will also show all payments you have made and if applicable, any housing benefit paid to your account. An example of a statement is shown on page 13 to enable you to understand the information it contains.

Historically rent accounts have been set up on a 'Week A' or 'Week B' basis and tenants have been able to pay fortnightly on a Monday (one week in advance and one week in arrears). Rent accounts became standard 'Weekly' accounts from 1 April 2019. Tenants though can continue to make payments on the regular two-weekly basis they previously followed if they wish.

You can also access this information through the council's website [www.wandsworth.gov.uk/rents](http://www.wandsworth.gov.uk/rents) once you have registered your details.

## Accounts in arrears

If you are in arrears with your rent or charges and wish to speak to a member of staff to discuss making payments towards your arrears, please call **(020) 8871 8987**, Monday to Friday between 9am and 5pm.

## If you don't pay your rent/charges

If you miss payments you will automatically be sent a letter to remind you to bring your payments up to date. If you continue to default on rent payments and accrue arrears the council will serve a 'Notice of Seeking Possession'. Arrears can be caused by late payments, missed payments, part payments and changes in housing benefit entitlement. The type of notice served will depend on the type of tenancy you hold, more details are given on page 15. When the notice expires the council will go to court to ask for possession of the premises and you could lose your home.

Please be advised that the council will seek eviction for non-payment of rent/charges.

## Refunding credits on rent accounts

If your account is in credit you may be entitled to a refund. Please call **(020) 8871 8987** and select **option 5** for rent refunds.

Please note: All joint tenants will need to complete and sign a refund request form. This can be printed from **[www.wandsworth.gov.uk/rents](http://www.wandsworth.gov.uk/rents)**

## The Rent Collection Service can be contacted by:

Email: **[rents@wandsworth.gov.uk](mailto:rents@wandsworth.gov.uk)**

Web: **[www.wandsworth.gov.uk/rents](http://www.wandsworth.gov.uk/rents)**

Web: **[www.wandsworth.gov.uk/HousingOnline](http://www.wandsworth.gov.uk/HousingOnline)**

Phone: **(020) 8871 8987 + option 1 for balance enquiries  
option 2 to make a payment  
option 3 to request a swipe card  
option 4 to set up a direct debit  
option 5 to request a refund**

If you would like to discuss your account with your rent collection officer, please call them direct as this is the quickest option. You can find your rent collection officer's direct dial telephone number on any correspondence you receive from us.

**Rent Collection Service  
PO Box 72354  
LONDON  
SW18 9LT**

# Rent statement



Mrs & Mrs Tenant  
21 Tennis Road  
London  
SW17 4SL

## Wandsworth Council

Director of Resources:  
Fenella Merry

Finance Department  
The Town Hall  
Wandsworth High Street  
London SW18 2PU

Website: [www.wandsworth.gov.uk/rents](http://www.wandsworth.gov.uk/rents)

Date: 20 January 2024

Rent Account No. 250000000

### RENT/CHARGES - ACCOUNT STATEMENT FOR PERIOD 04/12/2023 TO 20/01/2024

The Balance on your account as at 19/01/24 was £76.51 in arrears.

Please check that payments you have made are shown below, however you should note that any very recent payments may not appear yet, these will show on your next statement.

**STOP LOAN SHARKS –**  
Contact Trading Standards in confidence on 0300 555 2222

To get and up to date balance or to make a payment please use the automated telephone system on:

(020) 8871 8987  
Option 1 – For an up to date balance  
Option 2 – To make a payment

For Housing Benefit queries please call:  
020 8871 8080

DATE	DETAILS	WEEKLY/ MONTHLY CHARGES	PAYMENTS AND ADJUSTMENTS	BALANCE
	<b>Opening balance</b>			<b>50.72</b>
04/12/2023	21 Tennis Road	102.67		153.39
05/12/2023	DDR Payment 01 DEC 2023		92.31	61.08
11/12/2023	21 Tennis Road	102.67		163.75
11/12/2023	HOUSING BENEFIT		47.59	116.16
18/12/2023	21 Tennis Road	102.67		218.83
18/12/2023	HOUSING BENEFIT		47.59	171.24
21/12/2023	PAYMENT		115	56.24
25/12/2023	21 Tennis Road	102.67		158.91
25/12/2023	HOUSING BENEFIT		47.59	111.32
01/01/2024	21 Tennis Road	102.67		213.99
01/01/2024	HOUSING BENEFIT		47.59	166.40
03/01/2024	DDR Payment 01 JAN 2024		92.31	74.09
08/01/2024	21 Tennis Road	102.67		176.76
08/01/2024	HOUSING BENEFIT		47.59	129.17
15/01/2024	21 Tennis Road	102.67		231.84
15/01/2024	HOUSING BENEFIT		47.59	191.51
19/01/2024	PAYMENT		115	76.51
	<b>Statement closing balance</b>			<b>76.51</b>

Transaction date

Description of transaction

Weekly rent charge

Any payments or adjustments to account

Balance due

Your rent reference

Important note

Rent account statements are sent quarterly. Recent payments may not be shown on the statement but will be on your next statement. If the closing balance shows a minus sign this means you are in credit and are paying correctly. If your closing balance does not show a minus it means that your account is in arrears and you may not be paying enough to cover your charges.

# Problems paying your rent

We aim to provide a range of services to help tenants pay their rent on time. If you are having problems paying your rent, you **must** contact us as quickly as possible.

## Help paying your rent

If you can't pay your rent, you must talk to your rent collection officer. Anyone can have money trouble from time to time, so if you are having difficulty paying your rent, let us know immediately. We will do our best to help you.

The current data protection legislation requires the council to protect your personal data. The Rent Collection Service can only discuss your rent account with the named tenant (you) unless you provide your written permission for your details to be discussed with another person on your behalf.

If we are unable to provide you with in-depth advice, we may put you in touch with another organisation that can provide specialist advice.

### Rent Collection Financial Inclusion Service

If you are struggling to pay your rent, the financial inclusion team can offer free money advice tailored to your needs. The team will review your income and expenditure with you, assist with applying for any additional benefits where applicable and provide basic debt advice.

Web: [www.wandsworth.gov.uk/rents](http://www.wandsworth.gov.uk/rents)  
Email: [financialinclusion@wandsworth.gov.uk](mailto:financialinclusion@wandsworth.gov.uk)  
Phone: **(020) 8871 8780**

Financial advice is also available on the Council's Cost of Living hub.  
Visit [wandsworth.gov.uk/hub](http://wandsworth.gov.uk/hub) or freephone **0808 175 3339**

### Housing benefit

Housing Benefit is a government scheme run by local councils to help those on low incomes pay their rent. From the 5 September 2018 Universal Credit has replaced Housing Benefit for all new claimants who need help to pay their rent.

Claimants who are currently in receipt of Housing Benefit will continue to receive it until they have a change of circumstances. At this point you will be asked to claim Universal Credit.

You may be entitled to claim the housing element of Universal Credit if you are on a low income, please refer to page 17 for full details.

## **London Plus Credit Union**

London Plus Credit Union is working in partnership with Wandsworth Council to bring saving and loan services to the borough.

The credit union treats members as individuals and assesses their ability to pay back loans by knowing them, not just their credit score.

Members can safely put aside a little bit of money each week or a lump sum. Your money is safe and protected by the Financial Services Compensation Scheme.

For more information and to apply online visit [www.londonpluscu.co.uk](http://www.londonpluscu.co.uk) or call **(020) 7471 2620**.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm No. 473340).

## **Rent arrears – the consequences**

Wandsworth Council will use all legal means to recover rent arrears. You will be told in writing about any legal action and the likely consequences.

You may receive a Notice of Seeking Possession. If this happens and an arrangement to pay the arrears is not made within four weeks we may apply to the court for a possession order. There will then be a court hearing, which you should attend. The court can grant the council two types of possession order.

### **Suspended possession order**

This means that provided you keep to the agreement made in court to pay off the arrears, nothing more will be done. If you break that agreement, we will apply for a bailiff's warrant to evict you. You may also have to pay an additional court cost, which the court may award the council for having to take court proceedings against you.

### **Forthwith or outright possession order**

This means that you have to leave the property by the date given in the order. If you don't leave, the council will apply for a bailiff's warrant to evict you. You may also have to pay an additional court cost, which the court may award the council for having to take court proceedings against you.

You have the right to apply to the court to suspend the warrant but the council is entitled to defend such applications.

## **Evictions**

If you are evicted from your home for rent arrears, Wandsworth Council or another social landlord will not normally rehouse you.

You may have trouble getting credit, such as loans and hire purchase.

A possession order always carries a money judgement for the amount of arrears plus court costs.

You may not be able to get a mortgage as building societies and other lenders may, with your permission ask us for rent payment references.

You will not be allowed to rent a garage, store shed, parking space or obtain an estate parking permit. If you already rent one, it will be taken away from you.

## **Introductory tenancies**

In most cases, you will start your tenancy as an 'introductory tenant'.

Introductory tenancies normally last for one year but your introductory tenancy may be shorter if you were an introductory tenant or a housing association tenant with an assured shorthold tenancy immediately before we made the offer.

As long as you comply with the tenancy conditions (including paying your rent) during your introductory tenancy period you will, at the end of this time, become a secure tenant (either a flexible fixed term tenant or a secure periodic tenant depending on the offer you were made and the tenancy agreement you signed).

However, if you breach the tenancy conditions during your introductory tenancy we may decide to extend the introductory tenancy for a further six months or start legal action to end the tenancy. You will be notified of our decision and have the right to request a review.

Remember, your home is at risk if you do not pay your rent.

## **Former tenants in arrears**

If you are no longer a current Wandsworth Council tenant, or if you are a current tenant who still owes arrears for a former tenancy, we will pursue the former tenancy debt until it is paid in full. In order to avoid possible legal action please contact our former tenants account section on **(020) 8871 8987**.



# Housing Benefit

## Who can claim Housing Benefit?

Housing benefit can help with rent if you're on a low income. You can only make a **new claim** for housing benefit if one of the following applies:

- you - and your partner if you live with them - are pension age
- you're staying in a refuge, hostel or some types of supported or temporary housing

## How to claim housing benefit

An application can be made online, via the Wandsworth Council website.

Change of circumstance and changes of address can also be reported online at:

**[www.wandsworth.gov.uk/benefits](http://www.wandsworth.gov.uk/benefits)**

It is important you make a claim as soon as you think you might be entitled to benefit as any delay could mean you lose out.

The benefits service will let you know if other information is required. Remember the quicker the information is provided the sooner your claim can be assessed.

If you are in receipt of housing benefit, please remember to report any change of circumstances to the benefits service.

**If the above is not applicable you will need to claim Universal Credit.**

## Universal Credit

For all new applications, the housing element of Universal Credit may help to pay your rent if you are on a low income. For full details of the eligibility criteria and to apply please go to **[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)**

Universal Credit (UC) is a single benefit that is replacing a range of benefits for working age people. It is aimed at making work pay and will be paid monthly directly to claimants like a wage.

Universal Credit has replaced the following benefits:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment Support allowance
- Housing Benefit
- Child Tax Credit
- Working Tax Credit

Housing Benefit will continue to be paid for all claimants who have not migrated or claimed Universal Credit.

If you are in receipt of Housing Benefit it will be credited directly to your rent account and this will reduce the amount of rent, you pay.

If you are in receipt of Housing Benefit and Universal Credit, you may be affected by the Welfare Reform changes which came into effect in 2012.

## Welfare reform

Please note the information below is believed to be accurate at the time of writing. Some of the information may be over-simplified or may become inaccurate over time, for example because of changes to the law.

Further information about Welfare Reform can be found at [www.gov.uk](http://www.gov.uk) or on the benefit service website: [www.wandsworth.gov.uk/benefits](http://www.wandsworth.gov.uk/benefits)

### Social sector size criteria

A restriction is in place on the amount of housing benefit payable to working age claimants who under-occupy their social sector homes.

The size criteria rules mean that working age claimants who have more bedrooms in their property than required may have housing benefit reduced. There are exemptions to the criteria.

If a tenant is under-occupying there will be a reduction in their housing benefit. The eligible rent figure used will be reduced by:

- 14 per cent for under-occupancy by one bedroom
- 25 per cent for under-occupancy by two bedrooms or more

More information on the criteria and exemptions can be found at [www.wandsworth.gov.uk/benefits](http://www.wandsworth.gov.uk/benefits)

If you are a council tenant in a property larger than your needs the council may be able to assist you to move to a smaller property. If you wish to discuss this you should contact the council.

Email: [allocation.team@richmondandwandsworth.gov.uk](mailto:allocation.team@richmondandwandsworth.gov.uk)

Phone: (020) 8871 5884

### Two child policy

The Housing Benefit personal allowance for children has been limited to 2 children from 6 April 2017 for new claimants unless a Tax Credit exemption applies. Previous claimants with 2 or more children prior to 6 April 2017 will still receive the applicable allowance for all children in the household.

More information on the Tax Credit Exemptions can be found at [www.gov.uk/guidance/child-tax-credit-exceptions-to-the-2-child-limit](http://www.gov.uk/guidance/child-tax-credit-exceptions-to-the-2-child-limit)

### Benefit cap

This is a cap on the total amount of 'out-of-work' benefits that **working age** people can receive.

The current weekly benefit cap rates are:	Within Greater London	Outside Greater London
Couples with or without children and lone parents	<b>£486.98</b>	<b>£423.46</b>
Single person	<b>£326.29</b>	<b>£283.71</b>

Any amount above the cap figure is then deducted from weekly housing benefit.

For up-to-date information on this and details about exemptions from the cap visit [www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)

## **For further information on housing benefit and how to contact the benefits service**

Website: For more information on housing benefit visit the benefits service webpages at: **[www.wandsworth.gov.uk/benefits](http://www.wandsworth.gov.uk/benefits)**

For contact forms go to:  
**[www.wandsworth.gov.uk/contact/benefits](http://www.wandsworth.gov.uk/contact/benefits)**

By Post: **Benefits Service  
Wandsworth Council  
PO Box 500  
London SW18 2PN**

Phone: **(020) 8871 8081**

### **Book an appointment**

To book an appointment call us on **(020) 8871 8081**.

# Customer charter

Our customer charter tells you what you can expect from the Rent Collection Service. It also tells you what you can do to help us and what to do if things go wrong.

## Our service

The Rent Collection Service aims to provide you with an efficient, courteous and helpful service. To do this we have set the following targets for ourselves:

- Your telephone calls or personal visits should receive prompt, courteous and helpful attention by trained staff.
- Your telephone call should be answered within five rings.
- We should attend the Customer Centre within 10 minutes of being advised of your arrival.
- Written information will be as clear and easy to understand as possible.
- All items of correspondence should be answered within 10 working days.
- Special needs of customers will be recognised and met to the best of our ability.
- We will provide you with regular statements of your account or at any time on request.
- We will respond quickly and efficiently to complaints.
- The work of the council is to eliminate unlawful discrimination, advance equality of opportunity and foster good relations whilst delivering our service.

## How you can help us

We are committed to providing you with the best possible service.

To help us do this we ask you:

- Treat our staff with courtesy and respect.
- Have any relevant reference numbers and documents ready when you contact us.
- Keep any appointments that you make and arrive on time.
- Take the time to tell us what we can do to improve the service.
- To update us when your telephone number changes.

# Information and advice

More detailed information and advice can be obtained from the following organisations:

## **Rent Collection Financial Inclusion Service**

Confidential advice on budgeting and managing your money. One-to-one appointments are available to suit your needs.

Email: [financialinclusion@richmondandwandsworth.gov.uk](mailto:financialinclusion@richmondandwandsworth.gov.uk)

Phone: **(020) 8871 8780**

## **London Plus Credit Union**

274 North End Road, London, SW6 1NJ.

A community banking service for people who live or work in Wandsworth, whether you are looking for an affordable loan or an ethical place to save.

Email: [info@londonpluscu.co.uk](mailto:info@londonpluscu.co.uk)

Web: [www.londonpluscu.co.uk](http://www.londonpluscu.co.uk)

Phone: **(020) 7471 2620**

## **Citizens Advice Wandsworth**

A registered charity that helps people resolve their legal, money and other problems by providing free, independent and confidential advice.

Email: [info@wandsworthcabx.org.uk](mailto:info@wandsworthcabx.org.uk)

Web: [cawandsworth.org](http://cawandsworth.org)

Phone: **0300 330 1169** (10am-4pm, Monday-Friday)

**Head office** Battersea Library, 265 Lavender Hill, SW11 1JB.

**Roehampton CAB** Picasso Building, Mount Clare, Minstead Gardens, SW15 4EE.

**Tooting CAB** Tooting Library, 75 Mitcham Road, SW17 9PD.

## **National Debtline**

Free confidential advice on how to deal with debt problems.

Web: [www.nationaldebtline.org](http://www.nationaldebtline.org)

Freephone: **0808 808 4000**

## **Christians Against Poverty (CAP)**

A national charity providing counselling for those in severe debt.

Web: [www.capuk.org](http://www.capuk.org)

London Wandsworth Centre: **0800 328 0006**

## **Age UK**

Information and advice on all matters that affect people in later life.

Web: [www.ageuk.org.uk](http://www.ageuk.org.uk)

Phone: **(020) 8877 8940** (Wandsworth branch)

## **Civil Legal Advice**

An organisation set up by the government to help you find the right legal information and solve your problems.

Web: [www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice)

Phone: **0345 345 4345**

## **Legal Services**

South West London Law Centres. Free legal advice and support service.

Email: [battersea@swllc.org](mailto:battersea@swllc.org) or [info@swllc.org](mailto:info@swllc.org)

Web: [www.swllc.org](http://www.swllc.org)

Phone: **(020) 8767 2777**

## **Housing and Regeneration Department**

Housing Customer Centre, Bidas House, 90 Putney Bridge Road, SW18 1HR.

Office hours: Mon-Fri 8.30am-5.30pm. Reception hours: 9am-4.30pm.

Web: [www.wandsworth.gov.uk/housing](http://www.wandsworth.gov.uk/housing)

## **Housing Options Team**

Email: [housingapplications@wandsworth.gov.uk](mailto:housingapplications@wandsworth.gov.uk)

Web: [www.wandsworth.gov.uk](http://www.wandsworth.gov.uk)

Phone: **(020) 8871 6840**

## **Department for Work and Pensions**

Phone: **0800 169 0190**

Web: [www.dwp.gov.uk](http://www.dwp.gov.uk)

## **Local Councillor**

Web: [www.wandsworth.gov.uk/yourcouncillors](http://www.wandsworth.gov.uk/yourcouncillors)

## Domestic Abuse

If you are experiencing domestic abuse, which can include financial abuse, you may wish to contact:

- National 24hr Domestic Violence Helpline: **0808 2000 247** or **[www.womensaid.org.uk](http://www.womensaid.org.uk) / [www.refuge.org.uk](http://www.refuge.org.uk)**
- Wandsworth Safety Net: **020 7801 1777**
- Drop-in service Monday 10am – 12.30pm (excluding bank holidays) at St Mark's Church, Battersea Rise, SW11 1EJ.
- **Hestia local support:**  
Phone: **0203 879 3544** (Monday to Friday, 9am to 5pm)  
Email: **[richwan.idva@hestia.org](mailto:richwan.idva@hestia.org)**

Drop-in services:

### **St. Mark's Church, Battersea Rise, SW11 1EJ:**

Opening times: every Monday between 10am to 12pm (excluding bank holidays)

Appointments: no appointment necessary

### **Picasso Building, Minstead Gardens, Roehampton, SW15 4EE:**

Opening times: every Wednesday between 10am to 12.30pm

Appointments: no appointment necessary

## Access to Information

You have the right to see your personal records in accordance with the Access to Personal Files (Housing) Regulations 1989. You also have the right to see computerised information, in accordance with the current data protection legislation, but we may charge a fee for this.



# Complaints

## Making a complaint

Unfortunately there are times when things go wrong and as part of our commitment to delivering high-quality services we want to know when this happens. If you are dissatisfied with any aspect of the service you have received you should let us know as soon as possible.

More information on how to do this can be found at:

**[www.wandsworth.gov.uk/the-council/have-your-say/make-a-complaint](http://www.wandsworth.gov.uk/the-council/have-your-say/make-a-complaint)**

## The Direct Debit Guarantee



- This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Wandsworth Council will notify you 10 working days in advance of your account being debited or otherwise agreed.

If you request Wandsworth Council to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

- If an error is made in the payment of your Direct Debit by Wandsworth Council or your bank or building society you are guaranteed a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when Wandsworth Council asks you to.

- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please notify us.

**This guarantee should be retained by the payer**

# Wandsworth Council

## Direct Debit instruction



Instruction to your bank or building society to pay by Direct Debit.  
 Before completing this form please check direct debits can be set up on your account as not all accounts accept this payment method.

Service User Number

4	1	8	3	5	8
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Please fill in the whole form using black ink and return to:  
**Rent Collection Service, PO Box 72354, London SW18 9LT.**

Name and full postal address of your bank or building society

To The Manager	Bank/Building Society
Address	
Postcode	

Name(s) of account holder(s)

Bank/ Building Soc  
 Account number

Sort  
 code

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
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Roll  
 number

Reference number  
 (rent account)

2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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### Instruction to your bank or building society

Please pay Wandsworth Council Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit guarantee. I understand that this instruction may remain with Wandsworth Council and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit instructions for some types of accounts.

Please choose your preferred payment date. Tick one of the following:  1st  16th

Contact number in case of queries:

Address:

(This information is for council use and is not part of the instruction to your bank or building society.)



If you need this booklet in a different format  
(for example, large print) please phone  
(020) 8871 8987