

Your rent explained

2016-2017



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**

www.wandsworth.gov.uk/rents

Phone: **(020) 8871 8987**

Fax: **(020) 8871 8566**

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

HMRC	Her Majesty's Revenue & Customs
VAT	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. 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.

The tenancy support service

Tenancy support is a free service for Wandsworth Council tenants which gives one-to-one, housing-related support to vulnerable people. Tenancy support officers can offer short to medium-term interventions of up to two years to assist tenants to regain their independence and to fully manage their homes.

Who can apply?

Anyone who is a vulnerable Wandsworth tenant experiencing problems maintaining their tenancy.

People recognised as vulnerable may include:

People with physical and learning disabilities or mental health problems, those who suffer from alcohol or drug dependency, ex-offenders, those who are experiencing or have experienced domestic violence, older people, those recently discharged from care or young people aged 20 years and under.

What sort of help and support is available?

Advice and assistance can be offered in the following areas:

- Reducing rent arrears.
- Claiming housing benefit, council tax reduction and other welfare benefits.
- Managing your personal finances, debt counselling and dealing with creditors.
- Reporting and ordering repairs to your home.
- Neighbour disputes and complaints of anti-social behaviour.
- Contacting other agencies of your behalf.

Access to this service is free.

Contact us

Generally applicants are referred by council officers or agencies. However you can also make an application for yourself by contacting the team.

Email: housingtenancysupport@wandsworth.gov.uk

Phone: (020) 8871 6617

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 basis for the council's rent policy is that charges are proportional to rents paid by private sector tenants unless otherwise overridden by legislation. This means that rents should not only allow for size but also location. Overall council rents are substantially lower than rents in the private sector but the council does have to ensure that the rents collected are high enough to cover the costs of managing its housing stock.

Service charges

Where applicable, service charges have been itemised separately. If you receive these services then, unlike in previous years when the overall rent charge for the property was calculated and then an amount for the service charges deducted, the charges are calculated independently based on actual costs with increases from year to year capped where applicable.

Water rates

Where applicable Wandsworth Council is required to collect water rates on behalf of Thames Water. Your water rates are calculated using the rateable value set by Her Majesty's Revenue and Customs (HMRC).

Water rates are split between fresh water supply, such as a tap, and the collection of natural waters, such as rainwater.

Heating & hot water charges

Some council properties are connected to a central boiler system which serves the whole estate or block. The heating & 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.

Heating/repairs

The repair costs for tenants are included within their rent. For leaseholders they are shown under the description "Htg Repairs & 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.

Water rates (non-residential only)

If you rent a garage from the council, your water rate is split between the fresh water supply and the collection of natural waters.

If you do not have a tap, you will not be charged for a fresh water supply.

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.

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

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.

Telephone payments

You can pay over the telephone using your debit/credit card. 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**

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

Payments on the internet

You can pay online using your debit/credit card at www.wandsworth.gov.uk/payments

There is a service charge of 1.4% if you pay by credit card. There is no charge for debit cards.

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.

Please note that when making payments by telephone (0800 021 7763), via the councils' website or online banking you must quote your account number beginning 250. 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.

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

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**. 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.

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.

You can also access this information through the council's website 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

The rent collection service can be contacted by:

Email: rents@wandsworth.gov.uk

www.wandsworth.gov.uk/rents

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
44 New Road
London
SW18

Director of Finance and
Deputy Chief Executive:
C Buss BA CPFA

Finance Department
Town Hall
Wandsworth High Street
London SW18 2PU

www.wandsworth.gov.uk/rents

Date: 1 Feb 2016

Rent Account No. 250000000

Your rent
reference

RENT/CHARGES - ACCOUNT STATEMENT FOR PERIOD 13/12/2015 TO 31/01/16

The Balance on your account as at 31/01/16 was £238.04 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 an 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

Important
note

DATE	DETAILS	WEEKLY/ MONTHLY CHARGES	PAYMENTS AND ADJUSTMENTS	BALANCE
	Opening balance			193.42
14/12/2015	44 New Road	165.63		359.05
16/12/2015	DDR Payment 16 DEC 2015		165.63	193.42
21/12/2015	44 New Road	165.63		359.05
28/12/2015	44 New Road	165.63		524.68
28/12/2015	HOUSING BENEFIT		24.10	500.58
30/12/2015	PAYMENT		165.63	334.95
04/01/2016	44 New Road	165.63		500.58
07/01/2016	PAYMENT		101.50	399.08
11/01/2016	44 New Road	165.63		564.71
11/01/2016	HOUSING BENEFIT		24.10	540.61
16/01/2016	DDR Payment 16 JAN 2016		165.63	374.98
18/01/2016	44 New Road	165.63		540.61
18/01/2016	HOUSING BENEFIT		24.10	516.51
20/01/2016	PAYMENT		60.00	456.51
25/01/2016	44 New Road	165.63		622.14
25/01/2016	HOUSING BENEFIT		24.10	598.04
28/01/2016	PAYMENT		360.00	238.04
	Statement closing balance			238.04

Transaction date

Description
of transaction

Weekly rent charge

Any payments or
adjustments to account

Balance due

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 Data Protection Act 1998 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.

One-to-one appointments are available (home visits only available to housebound, elderly or disabled tenants).

www.wandsworth.gov.uk/rents

Email: financialinclusion@wandsworth.gov.uk

Phone: (020) 8871 8780

Housing benefit

Housing benefit is a government scheme run by local councils to help those on low incomes pay their rent.

If you have claimed certain benefits, e.g. income support, job seeker's allowance, employment and support allowance or pension credit, you may already have completed an application for housing benefit with your application for these benefits.

Please refer to the section titled Housing Benefit on page 17 for further information and how to claim.

Wandsworth Plus Credit Union

Wandsworth 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.wandsworthpluscu.co.uk or call (020) 7472 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 will 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 but still owe arrears we will pursue this 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

Housing benefit is help to assist people on low incomes to pay their rent. The Government sets rules on how we work out the benefit.

You can claim if you are on a low income and need assistance to pay all or part of your rent. You may be:

- Single, have a partner or have children
- A pensioner
- Employed or self-employed
- Work full time or part time
- Get social security benefits, tax credits or pension credits

If you have claimed certain benefits, e.g. income support, job seeker's allowance, employment and support allowance or pension credit, you may already have completed an application for housing benefit with your application for these benefits.

The amount of housing benefit you may be entitled to depends on various factors including your rent level, your income and capital and your household composition and their circumstances.

You will not be entitled to benefit if you have savings over £16,000, unless you are getting guaranteed pension credit.

Some tenants may get all their rent paid, leaving them to pay water rates and heating and hot water charges. **Please note that housing benefit is not payable for heating and hot water charges, water rates or non-residential charges such as garages, store sheds or parking lots.**

Once your benefit has been calculated the benefits service will send you a letter telling you how your benefit has been calculated and detailing your appeal rights.

If you are currently entitled to housing benefit it will be credited directly to your rent account and this will reduce the amount of rent you pay. Please see page 19 for upcoming changes to the welfare benefits system.

How to claim housing benefit

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

Changes of circumstance and changes of address can also be reported online at: 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 see 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.

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 on the benefit service website: 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** customers 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 and details on the criteria and exemptions can be found at www.wandsworth.gov.uk/benefits

Advice and support

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: housingapplications@wandsworth.gov.uk
Phone: (020) 8871 6840

Benefit cap

This is a cap on the total amount of 'out-of-work' benefits that working age people can receive. The cap is currently set at:

- Single childless person - £350 per week
- Couples or those with children - £500 per week

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

The Government has proposed a further reduction in the level of the cap. For up-to-date information on this and details about exemptions from the cap visit www.gov.uk/benefit-cap

Universal credit

Universal credit is a single benefit that is due to replace six existing benefits with a single monthly payment. Universal credit is aimed at making work pay and will be paid monthly directly to claimants like a wage. It will, for the first time, combine in- and out-of-work benefits.

An award of universal credit will include any assistance towards housing costs; a separate claim for housing benefit will not be required.

Universal credit will eventually replace:

- Income-based jobseeker's allowance (JSA)
- Income-related employment and support allowance
- Income support
- Working tax credit
- Child tax credit
- Housing benefit

The Department for Work and Pensions (DWP) is continuing the roll-out of universal credit. As of April 2016 you will be able to claim if you are a single person who would otherwise be eligible for income-based jobseeker's allowance (JSA) (including those with existing housing benefit and working tax credit claims).

More information and updates on the roll-out of universal credit can be found at: www.gov.uk/universal-credit

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

Email: benefits@wandsworth.gov.uk

SMS: Text **(020) 7183 9089**. Please remember to include your name, address and reference number if you have one

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

Phone: **(020) 8871 8080**

Book an appointment

The benefits service operates an appointment system. Appointments can be booked between 9am and 4.30pm, Tuesday to Thursday.

On arrival for a pre-booked appointment please initially report to:

Customer Centre
Town Hall
Wandsworth High Street
SW18 2PU

You can book an appointment by:

Email: benefitappointments@wandsworth.gov.uk

Phone: **(020) 8871 7691**

Home visits

If you require extra assistance and are unable to come into the office you can request a home visit.

Email: financevisitingteam@wandsworth.gov.uk

Phone: **(020) 8871 7062**

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.
- We aim to ensure equality of opportunity in provision of our service for all persons regardless of their race, colour, creed, ethnic or national origin, disabilities, age, gender, sexuality or marital status.

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.

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@wandsworth.gov.uk

Phone: (020) 8871 8780

Wandsworth 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.

www.wandsworthpluscu.co.uk

Email: info@wandsworthpluscu.co.uk

Phone: (020) 7471 2620

Citizens Advice Bureaux

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

Email: enquiries@wandsworthcabx.org.uk

www.wandsworthcabx.org.uk

Phone: (020) 7042 0333

Battersea CAB Battersea Library, 265 Lavender Hill, SW11 2JB.

Roehampton CAB 166 Roehampton Lane, SW15 4HR.

National Debtline

Free confidential advice on how to deal with debt problems.

www.nationaldebtline.co.uk

Freephone: 0808 808 4000

Christians Against Poverty (CAP)

A national charity providing counselling for those in severe debt.

www.capuk.org

London Wandsworth Centre: 0800 328 0006

Age UK

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

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.

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 or info@swllc.org

www.swllc.org

Phone: (020) 8767 2777

Fax: (020) 7585 0718

Benefits Enquiry Line

A confidential telephone service is available for people with disabilities, their representatives and their carers.

Phone: 0800 88 22 00

Textphone: 0800 24 33 55

Housing and Community Services 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.

www.wandsworth.gov.uk/housing

Housing Aid Centre

Email: housingadvice@wandsworth.gov.uk

www.wandsworth.gov.uk

Phone: (020) 8871 6840

Department for Work and Pensions

Phone: 0345 604 3719

www.dwp.gov.uk

Local Councillor

www.wandsworth.gov.uk/yourcouncillors

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 Data Protection Act, 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/complaints

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



**TOO MANY BILLS?
DON'T KNOW
WHERE TO TURN?**

**If you are a council tenant and have rent worries
telephone (020) 8871 8987
text rents and your account number
or address to 07797 805456
followed by your query**

