



Top Tips


Managing your Rent and Money

- Rent**
- You will need to quote your rent account reference number for payment for your rent
 - Know that your Rent Account Reference Number is (begins in 250*****)
 - Keep in contact with your Rent Collection Officer
 - Rent is due in **advance** on a Monday
 - There are number of ways to pay your rent. Obtain a booklet on “Your Rent Explained” at the Battersea Fields RMO estate office for more information

Housing Benefit & Council Tax Reduction

 Online claims made at www.wandsworth.gov.uk/benefits

Report any changes in your household circumstances (increase or decrease in hours, change of benefits, someone moves in or out of your home) immediately to Housing Benefit. Changes can be reported online at www.wandsworth.gov.uk/benefits


 Housing Benefit Contact Details – 0208 871 8080 or benefits@wandsworth.gov.uk

Council Tax

Council Tax is charged over 10 months per year (April-Jan), every April you will be informed of your new charge for the year.

You may be eligible for assistance with your Council Tax depending on your income, you can apply online at www.wandsworth.gov.uk/benefits

: Council Tax Telephone Number – 0208 871 8081

 Register for your Council Tax Account online www.wandsworth.gov.uk/counciltax

Managing your Money

- Check you are receiving all of the benefit you are entitled to www.entitledto.com
- Look through your bank statement at what you are spending your money on or keep a spending diary. Making small changes can make a big difference to your finances
- Set a manageable budget that you can stick to
- Plan ahead for any emergencies and essentials that you may need to pay for, for example new washing machine, Christmas, new school uniform. Try and save a little each week even if it's just £5.00, by the end of the year you would of saved £260.00
- Avoid taking out credit, if you do need credit we would advise you approach a reasonable lender for example the Credit Union for information.
- If you are in debt, seek free debt advice for example - **Citizens Advice 020 7042 0333**, **Christians Against Poverty (CAP 0800 328 0006)**, **Step Change 0800 138 1111** or **National Debt Helpline 0808 808 4000**
- Cancel any memberships or insurances that you no longer need or want
- Pay your Priority Debts before your Non-Priority Debts – Priority Debts include –Rent, Council Tax, Gas & Electric, TV License.

Money Saving Tips

- Switch energy providers to make sure you are on the best tariff (www.uswitch.com).
- Provide regular meter readings for your gas and electric provider
- Turning off lights can save between £50 - £90 per year
- Use energy saving light bulbs, these could save around £55 over a year
- Switching off standby can save around £30 per year.
- Only buy what you need, write a shopping list before going to the shops and shop around for cheaper goods.
- Look around for cheaper alternatives – choose own brand goods

- Look on gumtree or freecycle for furniture or speak to family and friends to see if they have anything they no longer want.
- Reduce/ cancel sky or virgin package, chose Freeview

Maximising Income

- Check household is in receipt of all of the benefits they are entitled to (www.entitledto.com)
- If their household income is less than £16K per year, they may be eligible for 50% reduction in their water rates by applying for **Water Sure Plus** <https://www.thameswater.co.uk/your-account/17801.htm> or calling 0800 009 3652. If eligible this is usually a saving of around £200 per year.
- **Warm Home Discount** – one off payment of £140.00 paid directly to electricity account <https://www.gov.uk/the-warm-home-discount-scheme> paid between September to March. TNT applies directly to their electricity provider. Eligibility for Warm Home Discount if in receipt of Pension Credit, low income, certain means tested benefits.
- WAND Card (Wandsworth’s Additional Needs Database Card) concessions/ discounts for children or a young person with a disability. For more information contact the Family Information Service on 02 08871 7899 or fis@wandsworth.gov.uk
- Grants available at www.turn2us.org
- Disability and Social Care Advice (DASCAS) www.dascas.org.uk independent advice and assistance for residents about benefits and services available to people with disabilities and the relatives and friends who care for them. 020 7978 7306 or info@dascas.org.uk
- Assistance with energy bills www.britishgasenergytrust.org.uk
- The Family Fund (www.familyfund.org.uk) provides grants for households where there are disabled or seriously ill children.

For more useful information booklets on “**Your Rent Explained**” are available at the Battersea Fields RMO estate office at Walden House