



Harvest Response

Telephone: LoCall 0845 345 0272 - Minicom 0845 345 7484

Opening times: Monday to Friday, 8.30am to 5.30pm
All calls are charged at a local rate. Incoming and outgoing telephone calls are recorded for training, security and monitoring purposes.

Email: response@harvesthousing.org.uk

Harvest Response, PO Box 593, Preston PR2 2WU

Group Members

HARVEST HOUSING GROUP

Harvest is a group of housing associations and companies which provide over 15,000 affordable, quality homes across the North West and beyond. The unique way of working delivers Group-wide resources at a truly local level, whether this is to our own homes, to other businesses or our partners.

HARVEST

Parent body and service provider – strategic direction, corporate services, finance, business and service development, property and Harvest Response, our shared service centre.

DERWENT & SOLWAY HOUSING ASSOCIATION

Delivering housing and neighbourhood services in Cumbria.

EAVES BROOK

Delivering housing, neighbourhood and housing market renewal services in Lancashire.

FRONTIS

Delivering market rent, key worker, affordable and other new housing products across the country. Responsible for the housing and neighbourhood services in Warrington.

MANCHESTER & DISTRICT HOUSING ASSOCIATION

Delivering housing and neighbourhood services in Manchester, Cheshire and High Peak.

OUTLOOK HOMES

Outlook Homes is a specialist property company with a commercial focus. Outlook provides land and property acquisitions and sales, marketing and management services to the house building industry and Registered Social Landlords.

PARTINGTON HOUSING ASSOCIATION

Delivering housing and neighbourhood services in Partington.

business for neighbourhoods

M&D and D&S are charitable organisations

The registered office for all Group members is:

Apex House, 266 Moseley Road, Levenshulme, Manchester, M19 2LH

Telephone: 0161 248 2300

Fax: 0161 248 2401

email: info@harvesthousing.org.uk

website: www.harvesthousing.org.uk



Your housing options



This leaflet explains the different options available when buying or renting a home in the UK, including social housing, mortgages, shared ownership, HomeBuy and private renting.

Turning homes and neighbourhoods
into places where people
want to live and choose to stay

This leaflet explains the different options available when buying or renting a home in the UK, including social housing, mortgages, shared ownership, HomeBuy and private renting.

If you would like the help of an interpreter to understand this document, or to talk to us, please contact your local Neighbourhood Office or Harvest Response on LoCall 0845 345 0272 or Minicom 0845 345 7484.

This leaflet is also available in other formats such as Braille, large print or audio (CD or tape).



Harvest Response 0845 345 0272

Arabic
تتعلق هذه الكراسة بحماية البيانات. إنها تقوم بشرح قانون حماية البيانات، وما هي الحقوق المتوفرة لك بشأن المعلومات التي تحتفظ بها عنك وكيف سنقوم باستخدام بياناتك.
إن كنت بحاجة إلى مساعدة مترجم لتتمكن من فهم هذه الكراسة، أو للتحدث معنا، يرجى الاتصال بالمكتب المحلي لـ "تريبورود" - Neighbourhood - أو مكتب "هارفست ريسپونس" - Harvest Response على الرقم بالتعريفية المنخفضة الآتي: 0845 345 0272 أو الـ مينيكوم رقم 0845 345 7484.
تتوفر هذه الكراسة أيضاً بصيغ أخرى، مثل طريقة برايل للمكفوفين أو بالحروف الطباعية الكبيرة أو بالصوت (شريط كاسيت أو قرص مدمج).

Bengali
প্রাথমিক সংস্করণ, সংস্করণ, মেগার্ড অনারশপ, "হোমবুই" (HomeBuy) এবং বাসিন্দাভাষার সাহায্য নেওয়া-সহ যখন কোন বাড়ী-ঘর কিনবেন অথবা ভাড়া নিবেন তখন যেসব আপনাকে সুবিধা পাওয়া যায় সেসব ব্যাপারে এই প্রচারপত্র মূলতঃই বাতায় প্রবেশ।
এই ডকুমেন্টে (নথী) কোথায় কোন অথবা যারামের সহজ কথায় বর্ণনা দেওয়া হয়েছে এবং আপনি যদি কোন দেশান্তরে বা অন্যত্র বাস করছেন তবেও সেখানে যেসব সংস্করণে আপনি অথবা হারফেস্ট রেসপন্সের LoCall 0845 345 0272 নম্বর কোন অথবা 0845 345 7484 নম্বর মিনিকম কোন যোগাযোগ করুন।
বুট্টে, বড়ো ছাপা অক্ষর অথবা অডিও (CD অথবা টেপ)-সহ এই প্রচারপত্র অন্যান্য আকারেও পাওয়া যায়।

Cantonese
本資訊單介紹資訊保護方面的內容。它解釋了《資訊保護法》的規定，告知你對我們掌控的有關你的資訊應當享有那些權利，以及我們將如何使用這些資訊。
若你希望有翻譯的幫助來閱讀本資料或與我們交談，敬請聯絡當地的“鄰裡辦事處”或“Harvest 住房協會查詢處”。電話號碼是：0845 345 0272 或內部總機0845 345 7484 (均為本地電話費率)。
本文件亦有盲文或大字號印刷版本，其內容已錄製成CD盤或錄音帶。

Gujarati
આ પત્રિકા ડેટા પ્રોટેક્શન (Data Protection) વિષે છે. તે ડેટા પ્રોટેક્શન બાય-2018, અને અમારી પાસે રાખેલ તথ્યોની પાસેથી વિશેષ અમારા અધિકારો અને અને ન્યાયી રીતે અધિકારોની રીતે ઉપયોગ કરી શકી તેનો ઉપયોગ કરે છે.
જો તમને આ સમાચાર અથવા અમારી સાથે અમારી સહાયતા કરવામાં આવે તો તમને તેની માટે પૌરોહી સેવા તો, તમારી અમારી અધિકારો અંગેની માહિતી તમને અમારા અધિકારો વિશેષ અમારા (Harvest Response) લોકોલ (LoCall) 0845 345 0272 અને અથવા મિનિકોમ 0845 345 7484.
આ પત્રિકા શ્રીક રચનાઓમાં જેવીકે બ્રેલ (Braille), મોટા અક્ષરો અથવા અધિકારોમાં (CD અથવા ટેપ) પણ મળી રહે છે.

Hindi
इस पत्रिका में बताया गया है कि यदि आप यू-के में मकान खरीदना या किराये पर लेना चाहते हैं तो आपको लिये किन्हीं तरह के विवरण उपलब्ध हैं। हममें सोशल-हाउसिंग यानी हाउसिंग एसोसिएशन के मकान, मिश्र प्रकार की मॉर्ट्गें, सेक्ट-ओनर्स (साझेदारी के मकान) - होम-बय - और प्रोव्हाइड किंगडोम जैसे विवरण भी शामिल हैं।
इस दस्तावेज को समझने, या हमसे बात करने के लिये यदि आपको अनुवादक (इंटरप्रेटर) की सहायता चाहिए तो कृपया अपने स्थानीय नेबरहुड ऑफिस या हार्वेस्ट रिसपॉन्स से सौ-कॉल नंबर 0845 345 0272 या मिनिकॉम नंबर 0845 345 7484 पर संपर्क करें। यह पत्रिका अन्य रूपों में भी उपलब्ध है, जैसे ब्रेल, बड़े अक्षरों की छपाई या सुनने वाली टेप या सीडी पर।

Somali
Buugyarahaan wuxuu ku saabsan yahay ilaalinta macluumaadka. Wuxuu kuu sharxayaa Xeerka Ilaalinta Macluumaadka, xuquuqyadaada ku saabsan wararka aan kaa hayno iyo sida aan u isticmaali doonno macluumaadkaaga.
Haddii aad jeceshahay inuu turjimaan kugu caawiyi sida aad u fahamto dokumentigaan, ama annaga nala hadasho, fadlan la xiriir xaiska Jiiraanka xaafaddaada ama Harvest Response lambarka deegaanka 0845 345 0272 ama Minicom 0845 345 7484.

Buugyarahaan waxaa xitaa lagu heli karaa habab kale sida farta indhoolaha Braille, daabacad far waa-wayn ama dhegaysi (CD ama cajal).

Urdu
داتی کو آئف کا تحفظ (ڈیٹا پروٹیکشن)
یہ کتابچہ اس بات سے کہ آپ کے ذاتی کوآئفکس طرح محفوظ رکھے جاتے ہیں۔ اس کتابچے میں 'ڈیٹا پروٹیکشن' ایکٹ کے بارے میں وضاحت کی گئی ہے، اور یہ بتایا گیا ہے کہ آپ کے بارے میں وہ معلومات ہمارے پاس ہیں ان سے متعلق آپ کے کیا حقوق ہیں اور اس معلومات کو ہم کس طرح استعمال کرتے ہیں۔
اس دستاویز کو سمجھنے یا ہم سے بات کرنے کے لیے اگر آپ کو ترجمان (انٹریپرٹر) کی ضرورت ہو تو براہ مہربانی اسے مقامی 'نئے ٹریڈ' آفس یا 'ہاؤسنگ ریسپانس' سے کول 0845 345 0272 یا مینیکوم 0845 345 7484 یا مینیکوم پر رابطہ کریں۔
یہ کتابچہ دیگر شکلوں میں بھی دستیاب ہے، جیسے بڑے، بڑے حروف کی چھاپی، یا سننے والی ٹیپ یا سی ڈی پر۔

Buying a home

There are three main ways you can buy a home:

- paying for it in full
- getting a mortgage
- using shared ownership.

Owning your own home

Most people cannot afford to buy their own home outright, so they get a loan or mortgage from a bank or building society to help them. The amount you can borrow will depend on your personal circumstances, current income and ability to repay the loan. The following example is based on two people applying for a joint mortgage, with a maximum loan of 95% of the value of the property, and shows how much they could borrow:

Example:

Annual income of person 1	=	£15,000
Annual income of person 2	=	£10,000
Person 1 may borrow 4 x £15, 000	=	£60, 000
Person 2 may borrow 1 x £10, 000	=	£10, 000
Total loan	=	£70, 000

Buying a home is probably the biggest financial decision you will ever make, so it is worth taking time to consider whether it is the right choice for you. Remember that you will become responsible for all the costs of maintaining the property, including major structural repairs, routine repairs and improvements.

The large number of mortgage and loan products available can make choosing a lender complicated and confusing. If you want to buy your home outright, you may like to take independent advice from the following organisations first:

Financial Services Authority – regulator of all providers of financial services in the UK:
Website www.fsa.gov.uk/consumer/
Telephone 020 7066 1000

Direct Gov – government website offering advice and information on all aspects of house buying:
Website www.direct.gov.uk

National Debtline – a national telephone helpline for people with debt problems in England, Wales and Scotland. The service is free, confidential and independent.
Website www.nationaldebtline.co.uk
Telephone 0808 808 4000



Mortgages for the Muslim community

Until recently, mortgages were a religious obstacle to many Muslims who wanted to buy a home. For many Muslims, a mortgage must comply with Sharia (Islamic) law. Sharia law forbids the paying of or charging of interest.

Many banks and building societies now offer other options:

- the murabaha (deferred sale finance) mortgage
- the ijara (lease-to-own) mortgage
- the diminishing musharaka (lender equity reduction) for home purchases.

The murabaha is already regulated. The ijara and diminishing musharaka will become regulated as 'home purchase plans' by the Financial Services Authority in April 2007.

For further information on these specialist mortgages, please contact the Financial Services Authority, who can advise you on the available options and approved providers.

Shared ownership

Shared ownership schemes allow you to buy a share of a property if your income isn't high enough to get a mortgage for the full value. You may get a mortgage allowing you to buy 25%, 50% or 75% of the full property value. You then pay rent and other charges to the landlord of the property for the remaining share, as you would if you were renting normally. You may then work towards total ownership by buying more shares later. This is called staircasing.

We offer you various shared ownership schemes through Outlook Homes. For more information, call 0161 248 2363 or visit the website on www.outlookhomes.co.uk.

For details of other housing associations offering shared ownership, contact the Housing Corporation on 0845 230 7000 or www.housingcorp.gov.uk.

HomeBuy

The Government has introduced HomeBuy, a range of low-cost home ownership schemes to help first-time buyers get a foot on the property ladder.

There are three parts to the HomeBuy scheme:

- New Build HomeBuy, where you share ownership of your home with a housing association
- Open Market HomeBuy, where you part-buy a property and get a loan from a housing association for the rest
- Social HomeBuy, which helps housing association and council tenants to buy their current home.

The Government has also introduced the First Time Buyer's Initiative as part of the HomeBuy scheme. For many people, these schemes offer the best chance of owning a home in the area in which they want to live and work. To check whether you qualify for any of the above schemes, contact the Housing Corporation on 0845 230 7000 or www.housingcorp.gov.uk.

Housing association and council tenants also have other ways of buying the home they currently live in:

- Right to Acquire for housing association tenants
- Right to Buy or Preserved Right to Buy for tenants of council properties or homes that have been transferred from a local council to a housing association.

Leasehold schemes for the elderly

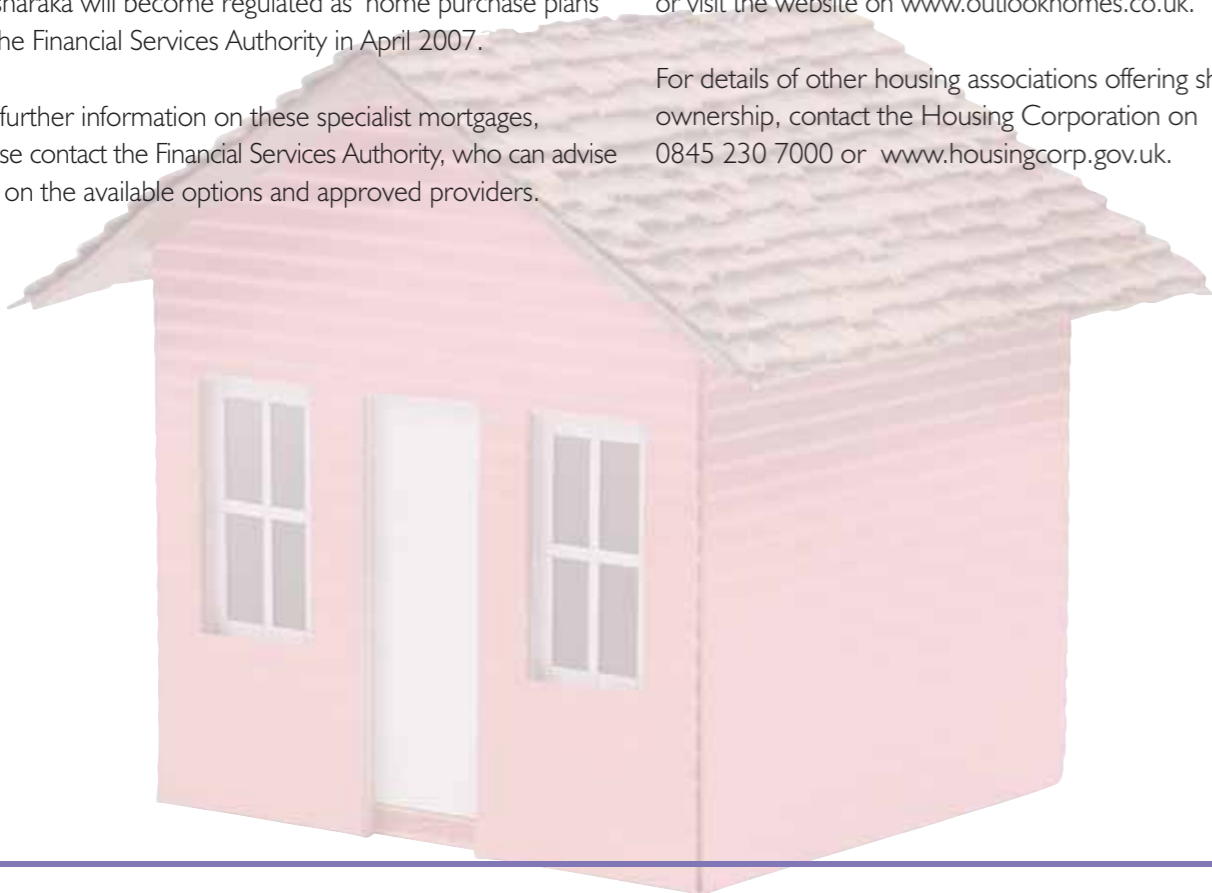
Like other housing associations, we run special schemes that enable people of pensionable age to buy sheltered accommodation. Most of these properties are flats or bungalows that have a visiting warden service and an emergency alarm system. You pay 70% of the cost of the property and get a Government grant for the rest.

When you leave the property or die, you or your beneficiaries get back 70% of the current market value of the property, less your contribution to any long-term sinking fund for major repairs and maintenance and for any service charges due.

We have leasehold schemes in Flixton in Manchester, Fulwood in Preston and Great Harwood near Blackburn. For details and an application form, please contact our Leasehold Management Team at Outlook Homes on 0161 498 1936.

Renting a home

Traditionally, local councils have provided the largest proportion of social rented accommodation in the UK. As many councils have transferred their stock to new or existing social housing providers, they now manage much less housing stock themselves. However, some councils still run waiting lists. Others have 'choice-based lettings' schemes, enabling you to apply direct for council housing. Please contact your local council for details of what it offers.



Housing associations are non-profit-making organisations that provide housing at affordable rents to people in housing need. You can get details of all housing associations providing accommodation in the UK from the Housing Corporation on 0845 230 7000 or www.housingcorp.gov.uk.

For information on applying for a home with Harvest, please contact Harvest Response on LoCall 0845 345 0272 or www.harvesthousing.org.uk.

Choice-based lettings schemes

Choice-based letting is a way to apply to councils or housing associations, where you 'bid' for available properties against other applicants, usually via a web-based system. Bidding gives you a choice of homes managed by various landlords in areas you actually want to live in. Your priority for housing will depend on your housing need and how long you have been waiting.

More and more councils and housing associations are using choice-based lettings systems, and some systems allow you to apply for housing in other areas and across the UK. The Government intends to launch a national system for co-ordinating choice-based lettings, called moveUK. This service will offer you access to available social housing, job vacancies and a range of information on areas you may want to move to across the whole of the UK. The Government intends moveUK to include all regional and local choice-based lettings schemes, so you will be able to access all your housing options across the country on one website. Keep watching their website – www.moveuk.com – for updates on this service.

For details of the choice-based lettings systems we use to allocate Harvest properties, please contact Harvest Response on LoCall 0845 345 0272.

Private rented accommodation

Another way to get a home is to rent from a private landlord. You can get private rented accommodation through estate agents, lettings agencies and private adverts. This type of accommodation tends to be more expensive than social housing, and there are some bad landlords who do not meet their legal duties towards their tenants. Private landlords must now get a licence for managing rented accommodation. Citizens Advice offices can give you advice on choosing a private landlord, including details of whether a landlord holds a valid licence.

Through Outlook, we offer an excellent choice of quality properties throughout South Manchester and Cheshire, available for private let. Please contact Outlook on 0161 498 1937 for information.

Key worker accommodation

Key workers are staff working for essential services, such as doctors, nurses, teachers, police and fire and rescue services.

Frontis manages a range of accommodation for the sole use of NHS Trust employees working at certain hospitals. If you are an NHS Trust key worker and would like to find out more about key worker accommodation, please contact Frontis on 0161 437 8786.

Other housing options

Mutual exchange

Council and housing association tenants have the right to exchange their home with other tenants across the UK. This is called mutual exchange. Before you can exchange, your landlord must agree that they are happy with the condition of your property, and that you have looked after your tenancy well. If you wish to exchange your home, you should first contact your landlord for information.

Your landlord will explain how you can view their mutual exchange list, showing details of other tenants wishing to exchange. Some landlords post details of people wishing to exchange on their websites, or on exchange boards and lists at their local offices. If you are a Harvest tenant or would like to exchange with another Harvest tenant, please contact Harvest Response on 0845 345 0272 for information.

Also, there is a national mutual exchange service called Homeswap. Homeswap enables tenants from any part of the UK to see details of others wishing to move, and to look for a match. Another national service is the HOMES Mobility scheme (or Homemove), which helps tenants to move within the UK. Both these schemes will soon link up with the national moveUK website.

Transfers

Like tenants of other housing associations or councils, Harvest tenants may apply for an internal transfer to another of our homes. You may want to move because you need a larger or smaller property, or because of personal circumstances.

Usually you need to have been a tenant of Harvest for at least 12 months before you request a transfer. Please contact Harvest Response on 0845 345 0272 to discuss your options for a transfer.

Housing advice

There are various ways of getting advice about housing. If you are a current tenant of Harvest, please contact Harvest Response on LoCall 0845 345 0272 first. Our Customer Services team will try to answer your query, or direct you to an agency or organisation that can.

The following services also provide housing advice:

- **Advice Guide** – a public information website produced by Citizens Advice, including useful housing advice: www.adviceguide.org.uk. To contact Citizens Advice, please go to the Citizens Advice website at: www.citizensadvice.org.uk/contact_us.htm.
- **Shelter** – a registered homelessness charity that can provide housing advice and aid via its website, its helpline or at various regional offices and surgeries. For urgent advice 8am to midnight seven days a week, phone 0808 800 4444 or visit www.shelter.org.uk.
- **The Housing Corporation** – the national Government agency that funds new affordable housing and regulates housing associations in England. They can give you contact details for all housing associations in your area and throughout England. Visit the website at www.housingcorp.gov.uk or call 0845 230 7000.

