



Are you having difficulty paying your rent?  
We can help you.

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





# This leaflet is about rent, how to pay it and the help we can provide.



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).**

## French

Ce dépliant traite du loyer. Il explique comment votre loyer est déterminé, quand il est révisé et comment le payer.

Si vous souhaitez l'aide d'un interprète pour comprendre ce document, ou pour nous parler, veuillez contacter soit votre bureau de proximité (*Neighbourhood Office*) soit Harvest Response au 0845 345 0272 (prix d'un appel local) ou au 0845 345 7484 (pour les utilisateurs de Minicom).

Ce dépliant est également disponible dans d'autres formats notamment en braille, en gros caractères ou sur support audio (CD or cassette).

## Russian

Эта листовка посвящена арендной плате. Она поясняет, как устанавливается арендная плата, когда она пересматривается и как она оплачивается.

Если вы нуждаетесь в помощи переводчика, чтобы понять текст настоящего документа или поговорить с нами, свяжитесь с ближайшим айонным представительством (*Neighbourhood Office*) или отделением Harvest Response по телефону службы LoCall 0845 345 0272 или Minicom 0845 345 7484.

Данная листовка также доступна в других форматах – брайлевская печать, крупный шрифт или аудио-формат (CD-диск или кассета).

## Punjabi

ਇਹ ਲੀਫਲੈੱਟ ਕਿਰਾਏ ਦੇ ਬਾਰੇ ਹੈ। ਇਹ ਤੁਹਾਡਾ ਕਿਰਾਇਆ ਕਿਵੇਂ ਤੈ ਕੀਤਾ ਜਾਂਦਾ ਹੈ, ਇਸ 'ਤੇ ਮੁੜ ਵਿਚਾਰ ਕਦੋਂ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਅਤੇ ਇਸ ਦੀ ਅਦਾਇਗੀ ਕਿਵੇਂ ਕਰਨੀ ਹੁੰਦੀ ਹੈ ਦਾ ਵੇਰਵਾ ਦਿੰਦਾ ਹੈ।

ਜੇਕਰ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਨੂੰ ਸਮਝਣ ਲਈ ਜਾਂ ਸਾਡੇ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ ਇਕ ਦੁਬਾਰੀਏ ਦੀ ਮਦਦ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਆਪਣੇ ਸਥਾਨਿਕ ਨੇਬਰਹੁਡ ਦਫਤਰ ਜਾਂ ਹਾਰਵੈਸਟ ਰਿਸਪਾਂਸ ਨਾਲ ਲੇਕਾਲ 0845 345 0272 ਜਾਂ ਮਿਨਿਕਮ 0845 345 7484 'ਤੇ ਸੰਪਰਕ ਕਰੋ।

ਇਹ ਲੀਫਲੈੱਟ ਦੂਜੀਆਂ ਫਾਰਮੈਟਾਂ ਜਿਵੇਂ ਕਿ ਬ੍ਰੇਲ, ਵੱਡੇ ਅੱਖਰਾਂ ਦੀ ਛਪਾਈ ਜਾਂ ਆਡੀਓ (ਸੀਡੀ ਜਾਂ ਟੇਪ) ਵਿੱਚ ਵੀ ਉਪਲਬਧ ਹੈ।

## Farsi

هچ بخش هش مینظرت نناخ همارک منوگچ هک دش داد حیضوت زوج نیارد. بسنا نناخ همارک دروم رد زوج نیار. درک تخراب لربا ارنایاب منوگچ و دوش یم ینیبزاب یاقتو.

رئسفد اب افضل دیر ادم چرتم کسک جب چایتخا ام اب ندرک تبجص یارب ای نمن نیار ندیمهف یارب رگا ماکونیم ای و اولش اب سنپسور تسوراه ای و (سینفا دوروبین) ناشدوخ لحم نکسرم 08453450272 08453457484 هیرگیب سابت

ای و ید یم) یتوص تروصب ای و نشرد بچا ن ایایبان طخ طمخ زا یرگدی لاکشرا رد نینچم زوج نیار. دشاب یم دوچم (ارون)

## Polish

Niniejsza ulotka dotyczy Państwa czynszu. Wyjaśnia ona sposób ustalania wysokości czynszu, terminy jego przeglądów oraz metody opłacania czynszu.

Jeśli w celu zrozumienia niniejszego dokumentu lub kontaktu z naszą firmą chcieliby Państwo skorzystać z pomocy tłumacza, prosimy o kontakt z miejscowym Neighbourhood Office lub Harvest Response pod numerem LoCall 0845 345 0272 lub Minicom 0845 345 7484.

Niniejsza ulotka dostępna jest również w innych formatach, takich jak druk pismem Braille'a lub dużą czcionką, bądź format audio (na dysku CD lub taśmie magnetofonowej).

## Gujarati

આ પત્રિકા ડેટા પ્રટેક્શન (Data Protection) વિષે છે. તે ડેટા પ્રટેક્શન એક્ટનો, અને અમારી પાસે રહેલ તમારી માહિતી વિષે તમારી અધિકારો અને અમે તમારા ડેટા કે માહિતીનો કેવી રીતે ઉપયોગ કરીશું તેનો ખુલાસો કરે છે.

જો તમને આ દસ્તાવેજ સમજવામાં અથવા અમારી સાથે વાતચીત કરવામાં ઈ-ટરમિટરની ૫૬૬ જોઈતી હોય તો, કૃપા કરી તમારી આગિલ નેટવર્ક ઓફિસની સંપર્ક કરો અથવા હાર્વેસ્ટ રિસ્પોન્સનો (Harvest Response) હોટલાઇન (LoCall 0845 345 0272 ઉપર અથવા વિનિકોમ 0845 345 7484.

આ પત્રિકા બીજા રચનાઓમાં જેવીકે અંદાલિપિ (બ્રેઇલ), મોટા છાપેલા અક્ષરોમાં અથવા ઓડિઓમાં (CD અથવા ટેપ) પણ મળી રહે છે.

## Urdu

ذاتی کوائف کا تحفظ (ڈیٹا پروفیکشن)

یہ کتابچہ اس بات ہے کہ آپ کے ذاتی کوائف کس طرح محفوظ رکھے جاتے ہیں۔ اس کتابچے میں 'ڈیٹا پروفیکشن' ایکٹ کے بارے میں وضاحت کی گئی ہے، اور یہ بتایا گیا ہے کہ آپ کے بارے میں جو معلومات ہمارے پاس ہیں ان سے تعلق آپ کے کیا حقوق ہیں اور اس معلومات کو ہم کس طرح استعمال کر سکتے ہیں۔

اس دستاویز کو سمجھنے یا ہم سے بات کرنے کے لیے اگر آپ کو ترجمان (انٹریپر) کی ضرورت ہو تو ہمارے ممبرانی اپنے مقامی 'نئے رپنڈ' آفس یا 'ہارویسٹ ریسپانس' سے کال نمبر 0845 345 0272 یا مینی کمپنر 0845 345 7484 پر رابطہ کریں۔

یہ کتابچہ دیگر شکلوں میں بھی دستیاب ہے، جیسے بریل، بڑے حروف کی چھاپائی، یا سننے والی ٹیپ یا وی ڈی پی۔

# Harvest Response

## LoCall 0845 345 0272



We expect everyone to pay their rent on time.  
If you can't do this, please let us know. We are here to help.

Our Income Collection Team are specialists who are well trained and very knowledgeable. They will be able to advise you about benefits, help you take control of any debts you have and make realistic arrangements with you for paying your rent.

**We work closely with:**

- local Councils, especially the Housing Benefit and Supporting People Departments
- Citizens Advice and other agencies that can give you independent advice about managing your money.

**If you are having difficulty paying your rent, talk to us**

Call the Income Collection Team at Harvest Response straight away on LoCall 0845 345 0272 and talk to us. We can only help if you let us know you are having difficulty.

Anyone can fall behind with their payments at some time – it can take only a small change in your circumstances to make a difference. You may be in difficulty because you are not getting the benefits you are entitled to, or you may have other money worries. Whatever they are, please don't ignore the problem – it won't go away.

Usually, people don't deliberately choose to stop paying rent. But, to ensure we can maintain your home and the neighbourhoods around you, we need to collect all the rent due.

**Remember that our Income Collection Team are here to help.**

# What we will do to help

We will discuss your circumstances with you and agree how you can pay your rent or repay your arrears.

We can:

- help you fill in any forms you need to, for example Housing Benefits forms
- give you advice on benefits you may be entitled to
- give you an estimate of the benefit you are entitled to and how much rent you will have to pay
- help you plan your budget. It is often better to spread your payments, for example paying your annual TV licence over 12 monthly instalments. We can help you plan your weekly budget so you can pay your priority bills, like your rent and Council Tax
- refer you to agencies, such as Citizens Advice, which can help you manage your arrears and other debts.



# Claiming Housing Benefit and Supporting People

You don't automatically get benefit because you are on a low income – you must make a claim for it. If you have recently made a claim for Jobseeker's Allowance or Employment Support Allowance, then the Department for Work & Pensions will have informed your local Housing Benefit Department. However, you should still complete a claim form.

Make sure you claim straight away, as Housing Benefit will be paid only from the date you make your claim. You are always responsible for paying your rent, even if you are claiming benefit.

You must tell us if you have made a claim because this may affect how we deal with your arrears.

If you have a problem with Housing Benefit, for example if your entitlement changes, please tell us straight away. We will investigate the decision to change it and help you appeal against it, if there are grounds to do so. If you need help claiming backdated Housing Benefit, you must tell us within 12 weeks of receiving the Housing Benefit Department's decision letter.

If your household or income changes, for example if you get a job, lose a job, get married or have a baby, you need to tell Housing Benefit and us straight away that your circumstances have changed. If you don't do this or don't respond to letters from the Housing Benefit Department, your claim may be cancelled and you will then be responsible for paying all your rent.

# If you don't pay your rent

We will take action if you don't pay your rent or try to work with us to solve the problems that prevent you paying your rent.

You may:

- have to attend court to explain why you haven't paid your rent and you may also have to pay the court costs
- receive a court order requiring you to pay your current rent plus an amount to clear the arrears
- have your name put on the register of County Court Judgments. This will mean you won't be able to get credit, another tenancy or a loan.

If you are evicted for rent arrears, Harvest Housing Group will not rehouse you. Other housing providers, including local councils, may class you as 'intentionally homeless'. If so, you will not be eligible to apply for a home with them.

Whatever stage you have reached, it is not too late to take action. We will work with you to help you solve the problem.

**Remember, if you do nothing, you could lose your home.**



## If you have other bills to pay

Remember, your rent and Council Tax should be your priority. If you continue not to pay your rent, you will lose your home in the end.

If you have other debts, we will ensure you know where to get help and support. If we can, we will contact other agencies that can help and make an appointment for you to see them.

# Paying your rent

There are several convenient ways for you to pay your rent – you just need to choose which is best for you. Every rent week starts on a Monday. You can pay your rent weekly, fortnightly or monthly, but it should be paid in advance. So for example if you pay monthly, you should pay February's rent at the end of January.

## 1. Payment card

To get a payment card simply call Harvest Response on LoCall **0845 345 0272**. Once you have a payment card there are lots of places to pay.

You can pay at any shop or garage displaying the PayPoint, PAYzone or e-pay sign, or at any post office and through Sky TV.

For a list of places to pay near you, see [www.allpay.net](http://www.allpay.net) or call Harvest Response.



## 2. Over the phone

If you have a debit or credit card, you can pay over the phone, but you will need a payment card to do this. Call Harvest Response, or if you prefer, call the 24-hour automated service from [allpay.net](http://allpay.net) on **0870 243 6040** (calls are charged at national rate and will take about two minutes).

**Please note:** your credit card company may charge you an extra fee.

## 3. Over the internet

You will need a payment card for this. With your debit or credit card you can pay over the internet at [www.allpay.net](http://www.allpay.net) or [www.harvesthousing.org.uk](http://www.harvesthousing.org.uk).

**Please note:** your credit card company may charge you an extra fee.

## 4. By direct debit

You can pay your rent direct from your bank account. Many people find this easy as there is no need to visit payment points or remember to send regular payments. Once the direct debit is set up you don't need to do anything else. You always stay in complete control; you choose the day or date to pay, how often and the amount you want to pay. If there are any changes to the amount to come out of your account, you will receive notice in writing.

If you want to set up a direct debit, call Harvest Response or your Local Neighbourhood Office and we will send you a simple form to complete.

## Keeping track

However you pay, you will be given a receipt or reference number. You should keep this safe as proof of payment and check it is shown on the rent statement we send you every three months. At the start of each rent year we will also send you a rent payment calendar giving you the dates your rent is due.

## 5. Cheques and postal orders

If you need to send payment through the post, please use special delivery and never send cash. Cheques and postal orders should be made payable to your landlord and you should write your name, address and reference number on the back.

Please send it to Harvest Response, PO Box 593, Preston PR2 2WU.

**Please note:** we do not accept cash payments in any of our offices.

## 6. Sky TV

You can now pay your rent to us through Sky Interactive digital TV 24 hours a day, 7 days a week. Just follow the instructions below:

1. Press the interactive button on your Sky remote.
2. Scroll down/page down and select 'SKYNETS/INTERNET SITES.'
3. Enter the SKYKEY '4278378.'
4. If not immediately directed to the Harvest Housing Group TV payment site, press the blue 'Launch Site' button.
5. Follow on-screen instructions to make a payment.



# Our standards on collecting rent

## Paying Your Rent

We offer a range of ways to pay.

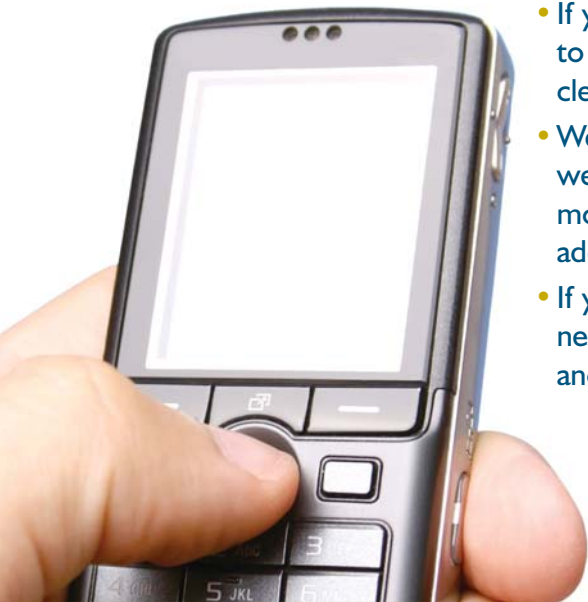
**You can pay by:**

- **payment card at post offices or shops offering Epay, Paypoint or PayZone**
- **debit or credit card over the phone**
- **direct debit**
- **internet**
- **cheque or postal order**
- **Sky TV.**

### **Our service standards**

- When you sign up for your tenancy, we'll tell you how much rent you must pay. We'll work out how much benefit you may get and take this into account.
- We'll contact you two weeks after the start of your tenancy to check that you have moved in and to discuss any problems with your rent.
- We'll send you a rent statement every three months.
- We'll give you at least four weeks' notice of any increase in your rent.
- We'll tell you if you go four weeks in arrears (that is, when you owe us four weeks' rent).
- If you fall into arrears, we'll make a realistic agreement with you to clear the debt within a reasonable time.
- If we can, we'll help you manage your money, or tell you about other local organisations that can help.





### Former Tenants

- If you end your tenancy, we'll talk to you before you leave about clearing any debt.
  - We'll write to you within two weeks of finding that you owe us money (if we know your new address).
  - If you don't respond within the next four weeks, we'll send you another letter.
- If you haven't replied after a further four weeks, we'll write to warn you that we may pass the case to a debt collection agency.
  - We'll offer incentives to help you make regular payments to clear your account.

## We're here to help

Our staff are highly trained and customer service is our top priority, so please don't be afraid to call us and we will do our best to help you.

Working together we can usually solve or reduce the problem. We will always speak to you respectfully and will treat you as we expect to be treated ourselves.

**Remember – if you are having difficulty paying your rent, we can and will help you – you just need to ask us.**

# More help

If you need more help to sort out your debt, you can get free advice from:

- **Citizens Advice** – please call us to find out your local office, or you can find them in your phone book.
- **National Debtline** – call them on freephone **0808 808 4000**.
- **The Consumer Credit Counselling Service** – call them on freephone **0800 138 1111**.

## Remember

It is your responsibility to pay your rent. You must treat it as a priority – if you don't pay, you could lose your home.

# Contacting us

## Harvest Response

Phone: Monday–Friday 8am–8pm  
Saturday 9.30am–1pm  
LoCall **0845 345 0272**  
Minicom **0845 345 7484**

All calls are charged at a local rate and are recorded for training, security and monitoring.

Email: [response@harvesthousing.org.uk](mailto:response@harvesthousing.org.uk)

Write to: Harvest Response, PO Box 593,  
Preston PR2 2WU



## Harvest Housing Group

Established in 1963, Harvest Housing Group is a not-for-profit housing group providing over 18,000 affordable, high-quality homes supported by comprehensive neighbourhood services. Our unique way of working delivers group-wide resources at a truly local level.

Our expertise means we have the experience to work with communities to deliver high-quality local services to a variety of people all with very different needs in a friendly and professional way.

## Group members



### Harvest

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



### Derwent & Solway Housing Association

Delivering affordable housing and neighbourhood services in Cumbria.



### Eaves Brook

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



### Frontis

Developing NHS 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 affordable housing and neighbourhood services and Private Finance Initiatives in Manchester, Greater Manchester and Cheshire.



### Moorlands

Delivering affordable housing and neighbourhood services in Leek, Cheadle, Biddulph, High Peak and Cheshire.



### Outlook Homes

Delivering management services for our own market rent and key worker housing and for other landlords, both commercial and residential services.



### Partington Housing Association

Delivering affordable housing and neighbourhood services in Partington.



M&D and D&S are charitable organisations



## Harvest Response

Winner of Customer Contact Association Award 2007 & 2008

Telephone: LoCall **0845 345 0272** – Minicom **0845 345 7484**

All calls are charged at a local rate. Incoming and outgoing calls are recorded for training, security and monitoring.

Opening times:

Monday to Friday 8am to 8pm. Saturday 9.30am to 1pm

Email: [response@harvesthousing.org.uk](mailto:response@harvesthousing.org.uk)

Write to us at: Harvest Response, PO Box 593, Preston PR2 2WU



Printed recycled paper or paper from a sustainable source  
Save Today to Save Tomorrow... Reduce... Reuse... Recycle...



CCA MEMBER 2008

The registered office for all Group members is:

**Harvest Housing Group Limited**

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

Telephone: 0161 248 2300

Fax: 0161 248 2401

email: [info@harvesthousing.org.uk](mailto:info@harvesthousing.org.uk)

[www.harvesthousing.org.uk](http://www.harvesthousing.org.uk)