



Your rent – giving you value for money

The rent we collect is our main income. It enables us to do repairs and improvements to your home, as well as providing all our other neighbourhood services.

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

 **HARVEST**
HOUSING GROUP

This leaflet tells you about your rent; how to pay it; how we review it; and where you can get further help.



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 concerne votre loyer. Il explique comment le payer et comment il est déterminé. Il rappelle aussi l'importance de demander de l'aide en cas de difficultés financières et vers qui vous orienter.

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

В этой брошюре речь идет об арендной плате, о том, как мы ее устанавливаем и как ее необходимо оплачивать, почему это важно и где можно получить дополнительную информацию и помощь.

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 телефонам 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 ਕਿਤਾਬਚਾ ਤੁਹਾਨੂੰ ਤੁਹਾਡੇ ਕਿਰਾਏ ਬਾਰੇ ਦੱਸਦਾ ਹੈ ਕਿ; ਇਸਨੂੰ ਕਿਵੇਂ ਅਦਾ ਕਰਨਾ ਹੈ; ਅਸੀਂ ਇਸਨੂੰ ਕਿਵੇਂ ਨਿਰਧਾਰਤ ਕਰਦੇ ਹਾਂ; ਇਹ ਮਹੱਤਵਪੂਰਨ ਕਿਉਂ ਹੈ ਅਤੇ ਤੁਸੀਂ ਅਗਲੇਰੀ ਮਦਦ ਕਿੱਥੋਂ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ।

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

ਇਹ ਲੀਫਲੈਟ ਦੂਜੀਆਂ ਫ਼ਾਰਮੈਟਾਂ ਜਿਵੇਂ ਕ ਿ ਬ੍ਰੇਲ , ਵੱਡੇ ਅੱਖਰਾਂ ਦੀ ਫ਼ਪਾਈ ਜਾਂ ਆਡੀਓ (ਸੀਡੀ ਜਾਂ ਟੇਪ) ਵਿੱਚ ਵੀ ਉਪਲਬਧ ਹੈ।

Farsi

در این بروشور به مسئله کرایه خانه؛ روشهای پرداخت آن؛ نحوه تعیین مقدار کرایه؛ دلایل مهم مراکزى که مى توانيد از آنها کمک بگيريد پرداخته مى شود.

افضل دى راد مچرتم کمک هب جاى تاح ام اب ندرک تب حص ى ارب اب دن نى ندی مڤ ى ارب رگا هرامش اب سنا ب سڤر سڤور اه اب و (س ى فآ دوروب ى ن) نآش دوخ ل ح م نکس م رشفد اب دى رى گب سڤامت 08453457484 و ما کى ى م اب و 08453450272

ى تى و ص سڤو ص ب اب و سڤر د رچ اب م اب نى اب ن طخ م ل ح ج زا ى رگى د لاکش ا ر د نى نچ م ه و ج نى اب ن ب اب عم دوچ م (راون اب و ع ى م)

Polish

Niniejsza ulotka zawiera informacje o czynszu, metodach jego opłacania, sposobach naliczania, o tym, dlaczego jest to ważne i skąd można uzyskać dalszą pomoc.

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 duża czcionka, bądź format audio (na dysku CD lub taśmie magnetofonowej).

Gujarati

આ પુસ્તિકા તમને તમારા ભાડા અંગે; તે કેવી રીતે ભરવું; અમે કેવી રીતે તે વિધારિત કરીએ છીએ; તે કેમ અગત્યનું છે અને તમે ક્યાંથી વધારાની મદદ મેળવી શકો તે અંગે કહે છે.

જો તમને આ દસ્તાવેજ સમજવામાં અથવા અમારી સાથે વાતચીત કરવામાં ઠંડર નિટરની મદદ જોઈતી હોય તો, કૃપા કરી તમારી આપિત્ત નેઇબરહુડ ઓફિસનો સંપર્ક કરો અથવા હાર્વેસ્ટ રિસ્પોન્સનો (Harvest Response) લોકોલ (LoCall) 0845 345 0272 ઉપર અથવા મિનિકોમ 0845 345 7484.

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

Urdu

یہ کتابچہ آپ کو اپنے کرایے؛ اسے ادا کرنے کے طریقے؛ ہم کس طرح اس کا تعین کرتے ہیں؛ یہ کیوں اہم ہے اور آپ کہاں سے مزید معلومات حاصل کر سکتے ہیں، کے بارے میں بتاتا ہے۔

اس دستاویز کو سمجھنے یا ہم سے بات کرنے کے لیے اگر آپ کو ترجمان (انٹریٹر) کی ضرورت ہو تو ہمارے برائے ہوائی فون کے مقامی نمبر پر آفس یا ہارویسٹ ریسپانس سے لوکال نمبر 0845 345 0272 یا مینیکام نمبر 0845 345 7484 پر رابطہ کریں۔

یہ کتابچہ دیگر شکلوں میں بھی دستیاب ہے، جیسے بریل، بڑے حروف کی چھپائی، یا سنسنے والی ٹیپ یا ڈی ڈی پر۔

Harvest Response
LoCall 0845 345 0272

When we set our rents, we aim to ensure they are affordable for single people, families and couples who are on a low income. The rent we charge will be the same for residents who qualify for Housing Benefit as those who do not. We aim to collect enough income from rent to enable us to meet the needs of present and future customers. We also share the Government's aim that by 2012 everyone living in a similar area, in a similar home, will pay the same rent.

New rules for deciding rents and how this applies to you

In 2002, the Government introduced new rules on how we and all other housing associations must set out rents. They did this because they wanted rents to:

- be fairer and less confusing for customers
- reflect the type of home – how many bedrooms it has, where it is, and what condition it's in
- be the same as the rent for any other landlord's properties that are a similar size and condition, and in a similar area
- be affordable in the future.

The changes affect most customers renting from a housing association or a local council, including people in sheltered and supported accommodation.

The people who aren't affected are those living in:

- part-rented or part-mortgaged accommodation (Shared Ownership)
- student accommodation
- market rented schemes (schemes rented out at the same rates as private landlords charge)
- temporary housing.

How are rents set under the new rules?

The Government has set the 'target rent', which is the rent they want everyone to be paying by 2012. The 'actual' rent is what you pay now.

The Government's 'target rent' may be higher or lower than the actual rent people pay now. The Government has set out a way for housing associations to reach the target rent so that you are protected from any sudden rent increases.

How we set your **target** rent

The rules say we must set your target rent based on the following:

- the value of your property, and
- the average income of people living in your area.

So, the higher your property value and the higher the average income in your area, the higher your target rent.

The target rent will go up each year depending on the Retail Price Index (RPI) for that year. The RPI is a list that the Government publishes every September showing how much prices of general goods have risen or fallen in that year. The target rent will go up by the change in the RPI plus 0.5%.

Your **actual** rent – the amount you pay

Whether your rent will rise will depend on:

- your rent in 2002, when we started to use the new rules to decide our rents, and
- your target rent.

The most your rent will increase in any year until 2012 will be the rate of inflation, plus 0.5%, plus £2 a week.

For example, if your rent is now £61.25 and inflation is 2%, the biggest increase allowed in any year would be:

2% of £61.25 = £1.22

0.5% of £61.25 = 31p

Plus £2

Total increase = **£3.53** a week.

How and when we review (check) your rent

The way your rent is reviewed, and when this happens, depends on the type of tenancy you have. There are two main types of tenancy:

- Secure or fair – these are tenancies that started before 15 January 1989.
- Assured - these are tenancies that started after 15 January 1989.

The Rent Service reviews rents for secure and fair tenancies every two years. We will ask the Rent Service what your new rent should be and check that it is within the set guidelines explained above. If so, we will charge this new rent. If it is above the maximum increase that should be charged, we will increase the rent in two stages over the two years, so that you don't have to pay large increases.

Assured rents are reviewed every year: the exact date will depend on where you live. We will always let you know in writing four weeks before any rent changes happen.

If you need to know when your rent review date is or you need more information, please call the Charge Setting Team at Harvest Response on **LoCall 0845 345 0272**.



Service charges

Customers living in some types of homes pay a service charge for things like looking after the grounds, cleaning communal areas, and door-entry systems for blocks of flats.

This charge is reviewed with the rent each year and is based on the actual cost of providing these services.

Other charges

In some areas, we collect local authority and water charges on behalf of the local council and water companies. If this applies to you, your tenancy agreement will tell you more about the arrangements.



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 Monday. You can pay your rent weekly, fortnightly or monthly, but it should be paid in advance. So if you pay monthly, you should pay February's rent at the start 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 epay sign, or at any post office and through Sky TV.

For a list of places to pay near you, see 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 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 or www.harvesthousing.org.uk

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

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 to tell you the dates your rent is due.



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/date to pay, how often and the amount you want to pay. If there are any changes, 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.



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 you are not immediately directed to the Harvest Housing Group TV payment site, press the blue 'Launch Site' button.
5. Follow the 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.

**For help contact
Harvest Response on
LoCall 0845 345 0272.**

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

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:

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www.harvesthousing.org.uk