



Manchester & District
Housing Association
A member of Harvest Housing Group



Running your home... what will it cost?

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





This leaflet explains what it will cost for you to run your home and how to manage your money without getting into debt.



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 explique notre promesse de service à la clientèle, le niveau de prestations que Harvest Housing doit prodiguer à ses locataires et les démarches à suivre en cas de plainte ou de réclamation.

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

Затрагиваются вопросы обслуживания клиентов, в том числе качество обслуживания, гарантируемое командой "Harvest Housing Group", а также вопросы правильной подачи жалобы, при наличии таковой.

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

ਇਸ ਲੀਫਲੈਟ ਵਿੱਚ ਗਾਹਕਾਂ ਲਈ ਸਾਡੀ ਸੇਵਾ ਦਾ ਵਾਅਦਾ, ਹਾਰਵੈਸਟ ਹਾਊਸਿੰਗ ਗਰੁੱਪ ਵਲੋਂ ਤੁਹਾਨੂੰ ਜਿਸ ਪੱਧਰ ਦੀ ਸੇਵਾ ਮਿਲਣੀ ਚਾਹੀਦੀ ਹੈ ਤੇ ਜੇ ਤੁਹਾਨੂੰ ਸਹਾਇਤਾ ਬਾਰੇ ਕੋਈ ਸ਼ਿਕਾਇਤ ਹੈ ਤਾਂ ਤੁਸੀਂ ਕੀ ਕਰਨਾ ਹੈ, ਬਾਰੇ ਦੱਸਿਆ ਗਿਆ 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 ਨੇਬਰਹੁੱਡ ਦਫਤਰ ਜਾਂ ਹਾਰਵੈਸਟ ਰਿਸਪਾਨਸ ਨਾਲ ਲੇਕਾਲ 0845 345 0272 ਜਾਂ ਮਿਨਿਕਮ 0845 345 7484 'ਤੇ ਸੰਪਰਕ ਕਰੋ।

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

Farsi

خدمات رسانی به مشتریان، میزان خدماتی که باید از گروه ما بکنند از این بروشور به توضیح تعداد ما بکنند و نحوه شکایت کردن از خدمات برداشته ایم. هارویست در یافت در قبال رتبه اب افصلت بخیراد میسرتم کمک جب چای تا ام اب ندرک تبصص یارب ای دنس ای نیا ندمف یارب رگا لجم نکسم

08453457484 ما کینیم ای و 08453450272 هارویست سئوراه ای و (سینف آدوروبین) ناندوخ دیریکب سابت

ای و عی سب) یتوص تروصب ای و شترتد بچا بن ایان ییان طح طمچ زا یرگیذ لاکشرا رد نی چیم هوج نی ایشاب یم دوجوم (راون

Polish

Niniejsza ulotka zawiera omówienie udzielanej przez nas gwarancji obsługi klienta, a także opis poziomu obsługi klienta, jaki powinna zapewnić Państwu Harvest Housing Group oraz sposobu postępowania w przypadku reklamacji dotyczącej obsługi klienta.

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

Gujarati

આ પુસ્તિકા અમારા ગ્રાહક સેવા વચન, હાર્વેસ્ટ હાઉસિંગ ગ્રુપ તરફથી જે સ્ટાર્ટની ગ્રાહક સેવા તમારે મેળવવી જોઈએ અને જો તમને સેવા અંગે ફરિયાદ હોય તો શુ કરવું એ સમજાવે છે.

જો તમને આ દસ્તાવેજ સમજવામાં અથવા અમારી સાથે વાતચીત કરવામાં ઠંટ-ટરિટરની મદદ જોઈતી હોય તો, કૃપા કરી તમારી સ્થાનિક નેઇબરહુડ ઓફિસની સંપર્ક કરો અથવા હાર્વેસ્ટ રિસ્પોન્સ-ઓ (Harvest Response) ઓફિસ (LoCall) 0845 345 0272 ઉપર અથવા ચિનિ કોમ 0845 345 7484.

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

Urdu

یہ کتابچہ ہمارے صارفین کی خدمت (کسٹمر سروس) کے وعدے، آپ کو ہارویسٹ ہاؤسنگ گروپ کی جانب سے حاصل ہونے والی خدمت صارف کی سطح اور اس بات کی وضاحت کرتا ہے کہ اگر آپ کو خدمت کے بارے میں کوئی شکایت ہو تو کیا کریں۔

اس دستاویز کو سمجھنے یا اس سے بات کرنے کے لیے اگر آپ کو زبان (انٹری) کی ضرورت ہو تو ہمارے میری اپنے مقامی 'نہ پڑ' آفس یا 'ہارویسٹ ریسپانس' سے لاکال نمبر 0845 345 0272 یا مین کام نمبر 0845 345 7484 پر رابطہ کریں۔

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

Harvest Response

LoCall 0845 345 0272



What will it cost to run a home?

If you already run a home, you'll know there are lots of things you need to pay for. This leaflet sets out all the costs involved, and tells you where you can get help with those costs or reduce them, so that you can run your home without getting into debt.

At the end of the leaflet there is a sheet where you can list all the money you get and all you spend.



Paying your rent

Paying your rent is a top priority.

You can choose to pay your rent in various ways. Every rent week starts on 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.

Anyone can fall behind with their payments at some time – only a small change in your circumstances can make a difference. If this happens to you, you must talk to us so that we can sort out the problem together.

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

These are the average rents for different types of homes:



Type of homes	Average weekly rent
1-bed flat	£59.64
2-bed flat	£67.77
2-bed house	£67.77
3-bed house	£77.35
4-bed house	£83.40
1-bed bungalow	£59.64
2-bed bungalow	£67.77

If you are on a low income and meet certain other conditions, you may be able to get help with paying your rent. This is known as **Housing Benefit** which is administered by your local council, and will be paid directly to us. When you apply for it you will have to give information about yourself, your family and the money you have.

When you sign your tenancy, we will complete a Housing Benefit application form with you. So it is important to bring with you all the information to support your claim for benefit.

Housing Benefit is 'means tested'. So it is based on your income and any savings and investments you have. We will work out whether you qualify for Housing Benefit and tell you how much rent you will need to pay.

If you already receive Housing Benefit, you must tell the benefit office about any changes in your circumstances. If someone else wants to live with you, you must show proof of their income and identity.

Council Tax

You have to pay Council Tax for general services provided by the local council in the area where you live.

Area	Band A	Band B
Manchester	£847.79	£989.08
Stockport	£960.56	£1,120.65
Preston	£1,017.58	£1,187.18
Trafford	£806.56	£940.97
Tameside	£857.98	£1,000.96
Crewe	£920.69	£1,074.12

This table shows the average costs for Harvest homes in bands A and B in various places.

If you live in the house alone or are the only adult living there, you will be entitled to 25% discount off your bill.

If you have claimed Housing Benefit, the same form registers you for Council Tax Benefit. The benefit office will tell you how much Council Tax Benefit you are entitled to. The benefit money will go direct to the council to pay some or all of your Council Tax bill.

Your first home?

Getting your keys for the first time is very exciting. But if this is your first home there will be extra setting-up costs. You'll have to get the essentials such as a bed, settee, cooker, fridge and bedding... **but before you buy anything, think carefully about whether you can afford it.**

Manage your money by:

- making a list of what you need
- deciding how much you can spend on each item, based on the total amount of money you have
- considering all the different places you can buy things – for example, there may be local organisations that recycle furniture and white goods such as fridges and washing machines.

Before you agree to buy anything on credit, you must make sure you can afford the weekly payments as well as everything else you will need to pay for.

Home contents insurance

You may think insurance is not a priority when you have so many other things to pay for. However, through the National Housing Federation we can offer affordable insurance that gives you peace of mind in case, for example, there's a break-in or fire at your home.

For more information, ask for a My Home Contents Insurance leaflet.

The cost of insurance will depend on the amount insured and where you live.

For example, someone under 60 who wants insurance for belongings worth £1,000 would pay between £1.86 and £4.20 a week, depending on where they live.



What else should I budget for?

- **Food** – on average you should allow £30 a week per person for food and other small household items.
- **Clothes** – for families with children you should allow £30–£50 a month for each child, especially young children. Allow, as a guide, at least £30 a month for each adult.
- **Travel** – if you have a car, you need to include the cost of insurance, tax, fuel and maintenance. If you use public transport, you should ask your local passenger transport authority or bus station about travel cards or other discounts.
- **School meals** – if your children have school meals, you will need to budget £10 a week for each child.

Your child may receive free meals if you get Income Support, Income-Based Jobseeker's Allowance, guaranteed Pension Credit or a high rate of Child Tax Credit.

- **Savings** – there are constant demands on our money, and it's important to put small amounts aside to cover expected and unexpected events.

We know about some of the biggest expenses well in advance, for example Christmas, birthdays, kids going back to school.

By putting small amounts aside regularly you will be able to cope with these events without having to miss payments on other things, especially your rent.

Heating, lighting and water in your home

You'll need to budget for heat, light and water in your home.

Water

Many of our homes now have water meters so you pay for only the amount you use. In a family home you may **not** save by having a water meter fitted so you should think carefully before asking for one.

Based on figures supplied by the water regulator Ofwat, the average water rates for M&D homes will be between £125 and £337. Here are examples of what you get for your money:

- **Taking a bath**
with 80 litres of water = **18p**
- **Taking a shower**
with 35 – 40 litres of water = **9p**
- **Flushing the toilet**
with 7.5 – 9.5 litres of water = **2p**

Gas and electricity

You will need to heat and light your home, power your appliances, and cook.

How much you pay for your gas and electricity will depend on whether you can pay through a bank account and what type of meter you have.

Many suppliers offer a discount if you pay by direct debit, but you will need to have a bank account to benefit from this.

By having an email account, you would also be able to benefit by having access to your energy bills online, which is free to register. You will be able to manage your energy account at your own convenience by making bill payments online and keeping a record of paid bills.

If you don't have a bank account, you may be able to pay through a pre-payment meter. You should consider carefully which gas and electricity suppliers you choose, as many suppliers charge more if you have a pre-payment meter. We currently recommend EBICO, who do not make people with pre-payment meters pay extra.

For further information, please contact Harvest Response.

TV licence

If you have a TV in your home or watch television via the internet, you must have a TV licence.

Please note: if you are over 75, you get a free licence.

A TV licence costs:

Weekly	£2.68
Monthly	£11.63
Yearly	£139.50

If you already have a licence you must inform the TV licensing company that you have moved, either by calling **0870 241 6468** or online at www.tvlicencing.co.uk/details.



Managing your money

The following tables will help you manage your money. By filling them in you will be able to see what money you have coming in and what money you spend. Work out either weekly or monthly figures, but don't mix the two.

Money coming in – my income

The following table will allow you to calculate how much income you have – for example, your benefits and wages.



Table A My income

Type of income	Weekly OR monthly figures (don't mix the two)
Wages	
Jobseeker's Allowance	
Income Support	
Child Benefit	
Child Tax Credit	
Working Tax Credit	
Employment Support Allowance	
Pension	
Pension Credit	
Maintenance/Child Support	
Other	
Total	

Please note: Working Tax Credit is often paid every four weeks. To get the correct figure for this table, first multiply your award by 13. Then divide the result by 12 if you are working out monthly income or by 52 for weekly income.



My outgoings... what I need to pay

You should put your payments in order of importance so that you know how much money you will have left to spend on the less urgent items. Use the following table to calculate your outgoings.

Table B My outgoings

Rent	
Council Tax	
Water charges	
Gas	
Electricity	
Maintenance payments	
Travel expenses	
TV licence	
Telephone (mobile/home)	
Internet	
Home contents insurance	
Court fines	
Housekeeping (food etc)	
Clothing and shoes	
Other	
Total	

Savings

Saving is really important to managing your home and tenancy, so that you'll be able to cope with unexpected events that cost money – for example, if your car breaks down or you need a new fridge.

If you have put some money aside for things like this, you can pay for them without using money that you need for your priority payments, and you won't get into debt. It's a good idea to keep your savings in a separate account from the one you use for day-to-day income and outgoings.

Get in the habit of saving regularly, even if it's only a little at a time.

Write down on this list:

- any types of savings you have
- how much you put into each account or fund every week or month
- how much you have in each account or fund just now.



Savings	Amount paid £	Balance £
Savings account		
Credit union account		
Child Trust Fund		
Insurance policy		
ISA		
Other		



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



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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

www.harvesthousing.org.uk