

How every £100 of rent is spent



These figures are based on the Midland Heart Financial Statements 24/25

Worried about bills or rent? We can help!

If you're struggling to pay your rent, it's important that you let us know. We can refer you to our Money Advice team who'll help you to get back on track.

What's the Money Advice Service?

Our Money Advice team offers free and confidential advice to help you manage your finances.

They can help you work through any problem that you're having and find a solution that suits you.



Our qualified Money Advisors can help you with:

- Budget planning
- Accessing food banks
- Claiming benefits
- Clearing debt problems
- Attending tribunals
- Challenging unenforceable debt
- Applying for reconsiderations

If you have any other questions, please get in touch with our Hub on **0345 60 20 540** and we'll be able to refer you to our **Money Advice team**.

SCAN HERE USING YOUR PHONE CAMERA FOR MORE INFORMATION



We are happy to make this information available on tape, large print, Braille or in a different a language. We also subscribe to the Language Line Interpretation service. If you need help communicating with us or understanding any of our documents, we can arrange for a Language Line interpreter or translator to help you. If any of these services would benefit you, please contact us on 0845 60 20 540

এই তথ্যটি টেপে, বড় হরফে, ব্রেল অথবা অন্যান্য ভাষায় আপনাদের সামনে পেশ করতে পেরে আমরা আনন্দিত বোধ করছি। আমরা Language Line অনুবাদ/দোভাষী পরিষেবাও ব্যবহার করে থাকি। আপনাদের যদি আমাদের সঙ্গে কোন কারণে কথা বলা বা যোগাযোগ করার প্রয়োজন হয় অথবা আমাদের কোন দলিল বা ডকুমেন্ট বোঝার জন্য কোন সাহায্যের প্রয়োজন হয়, তাহলে আপনাদের সাহায্য করার জন্য আমরা একজন Language Line-এর দোভাষী বা অনুবাদকের ব্যবস্থা করতে পারি।

এই পরিষেবাগুলির মধ্যে থেকে যে কোন একটির দ্বারা আপনারা যদি উপকৃত হন, তাহলে অনুগ্রহ করে আমাদের সঙ্গে এই নম্বরে 0845 60 20 540 যোগাযোগ করুন।

يسعدنا أن نوفر هذه المعلومات على أشرطة كاسيت، أو مطبوعات كبيرة، أو بطريقة برايل للمكفوفين أو بأي لغة أخرى. كما أننا مشتركون بخدمة الترجمة الفورية الهاتفية. فإذا كنت تريد الحصول على المساعدة في الاتصال بنا أو فهم أي مما لدينا من وثائق ومستندات، يمكننا ترتيب خدمة الترجمة الفورية أو التفسير عبر الهاتف. إذا كانت أي من هذه الخدمات ستفيدكم، الرجاء الاتصال بنا على هاتف رقم 0845 60 20 540.

Ces informations sont également disponibles dans les formats suivants : cassette audio, gros caractères, Braille ou traduction dans une autre langue. Nous disposons également des services d'interprétariat de Language Line. Si vous avez besoin d'aide pour communiquer avec nous ou pour comprendre certaines informations, nous pouvons faire en sorte qu'un interprète de Language Line vienne vous aider ou nous arranger pour faire traduire les informations en question. Si vous avez besoin de l'un des services susmentionnés, veuillez nous contacter au 0845 60 20 540.

हमें यह सूचना टेप, बड़े अक्षरों, ब्रेल या किसी भिन्न भाषा में उपलब्ध कराने में प्रसन्नता है। हम Language Line दुभाषिया सेवा के भी ग्राहक हैं। अगर आपको हमारे साथ सम्पर्क करने या हमारे किसी भी दस्तावेज को समझने में सहायता की जरूरत है, तो हम आपकी मदद करने के लिए Language Line दुभाषिए या अनुवादक की व्यवस्था कर सकते हैं।

अगर इनमें से किसी सेवा से आपको लाभ होगा, तो कृपया हमसे 0845 60 20 540 पर सम्पर्क करें।

Waxaanu ku faraxsannahay in aan macluamadkan ku diyaarino cajalad, daabacaad weyn, Luuqadda indhoolayaasha ama luuqado kala duwan. Waxa kale oo aan iska diiwaan gelinay adeegga tarjumaadda Language Line. Haddii aad caawimaad ugu baahato sidii aad noola xiriiri laheyd ama aad u fahmi laheyd mid kasto oo ka mid ah dokumeentiyadeena, waxaanu diyaarin karnaa tarjume ka socdo Language Line ama fasire ku caawiyo. Haddii mid ka mid ah adeegyadan faa'iido kuu leeyihiin, fadlan nagala soo xiriir 0845 60 20 540.

Connect on social media



@MidlandHeart

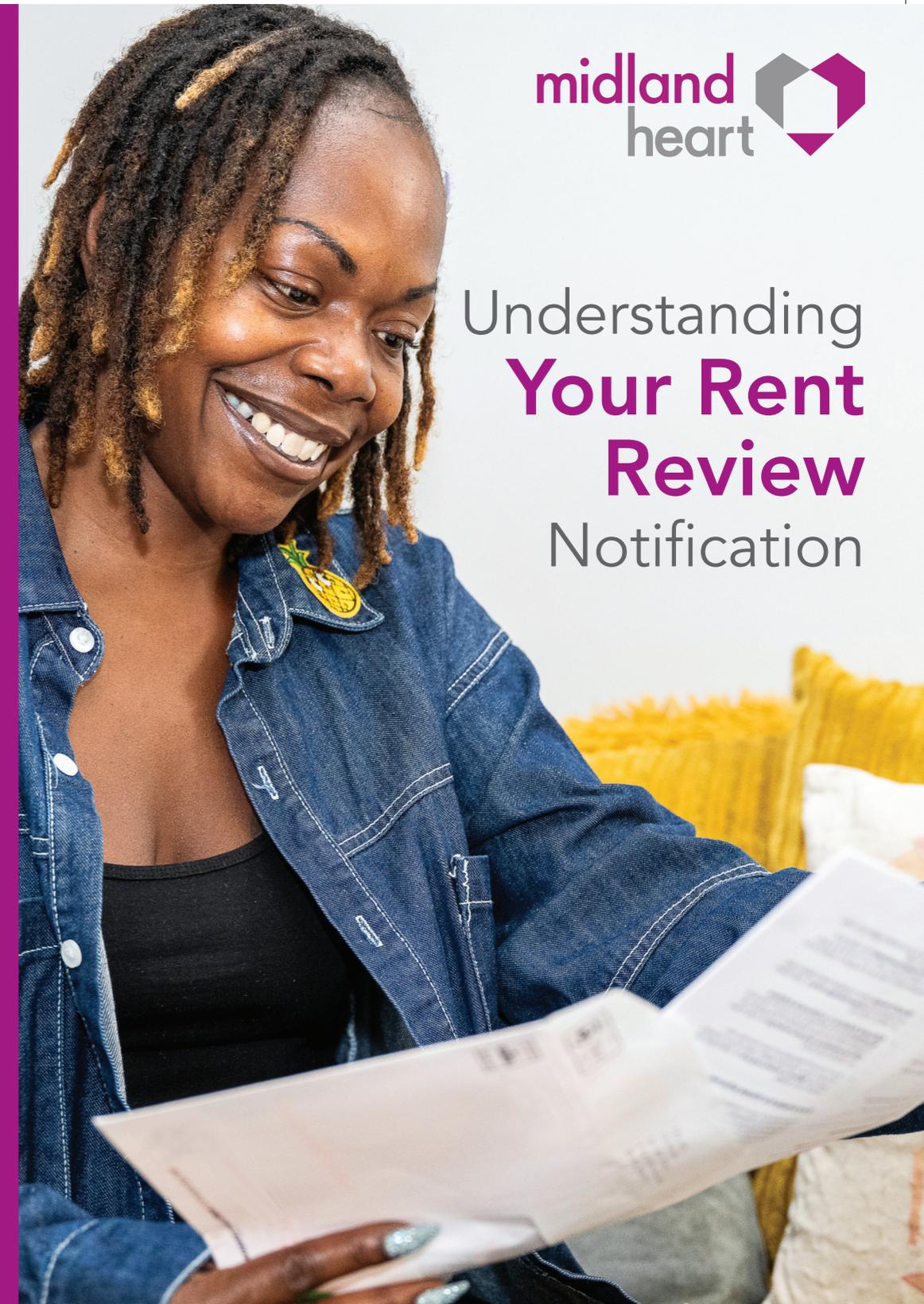


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Understanding Your Rent Review Notification



Understanding Your Rent Review Notification

1 Payment reference

Shows your payment reference number – you can quote this when you contact us to help us deal with your enquiry.

2 Current charges

Shows your current rent including any service charges.

3 New charges

This shows the new rent and service charges from 6 April 2026.

4 Total new charge

Your new weekly charges for 2026-27.

5 Service charges

This area provides you with a breakdown of all the services attached to your property.

6 Ways to pay

Displays all the different ways in which you can pay your rent and service charge. Direct Debit is the most popular method of payment with our customers. If you currently pay by Direct Debit, your charge should automatically change. If you notice it hasn't please get in touch.

7 Service charge total

The sum of all charges including management charges.

8 Form 4

This is a mandatory form set by legislation. The form cannot be changed by any housing association when issuing rent reviews.

Rent and Service Charge review

Our Ref: REN_INC/26046245
Date: 23 February 2026

1 **Why has my rent charge changed?**
In line with government policy, social housing rents will increase by the consumer price index (CPI) plus 1%. This means your annual rent increase for 2026 - 2027 will be 4.8%.

2 Your current rent including service charge is: **£96.28**

3 Your new charge from the 6 April 2026 will be:

4 **RENT** **£87.08**
SERVICE CHARGE **£9.11**
Your new charge **£96.28**

5 **Your service charge**

Communal Electricity	£0.71
Contract Gardening	£2.78
Emergency Fire Light	£3.16
Mobile Caretaker	£0.41
Tree Lopping	£0.70
TV Aerial	£0.16

6 **Ways to pay**
There are lots of ways to pay your rent. The simplest is to set up a Direct Debit so it's paid every month without you having to do anything. For more ways to pay visit midlandheart.org.uk/waystopay

7 **Your total weekly service charge** **£9.11**

8 **Form 4**
Landlord's Notice Proposing a new rent under an Assured Periodic Tenancy of Premises situation in England.

9 **Housing Act 1988 Section 13(2)**
This act sets out the rules for rent increases, which can't be changed by any housing association. There is more information about this on the back of your rent and service charge review.
Paragraphs 1-6 explain how you can seek independent advice and how to make an appeal against your charges.
If you want to make an appeal, you must submit an application to the first tier property tribunal, who act independently for both of us, before the 6 April 2026.
Any ruling will be used to adjust the charges if these are reduced. If you dispute your charges after the increase date has passed, we won't make any changes to the charge increase.

10 **Signed and dated**
Signed on behalf of Midland Heart Ltd, giving a minimum of one calendar months notice.

The notes over the page give Guidance Notes to both landlords and tenants about this notice.

To: **Mr Dennis Thompson, Mrs Jean Thompson**
of: Flat 1, XYZ House, Stapenhill Road South, Kings Heath, Birmingham, West Midlands, B99 8ZZ
From: Midland Heart Limited [Landlord], 20 Bath Row, Birmingham B15 1LZ
Tel: 0345 60 20 540

1. This notice affects the amount of rent you pay. Please read it carefully.
2. The landlord is proposing a new rent of, **£96.19 per week**, in place of the existing one of **£96.28**
3. The first rent increase date after 1 February 03 is: 6 April 2026 (see note 11 on enclosed Guidance Notes)
4. The starting date for the new rent will be 6 April 2026 (see notes 14-18 on enclosed Guidance Notes).
5. Certain charges may be included and separately identified in your rent. The amounts of the charges (if any) are: (see note 12 on enclosed Guidance Notes.)

Charges	In the existing rent	In the proposed new rent
Council tax	£.00	£.00
Water charges	£.00	£.00
Fixed service charges	£8.33	£9.11

6. If you accept the proposed new rent, you should make arrangements to pay it. If you do not accept it, there are steps you should take before the starting date in paragraph 4 above. Please see the notes over the page for what to do next.

10 Signed: *Marta Jones* [Landlord]*
(see note 13 on enclosed Guidance Notes)
Date: 23 February 2026



To contact your rent team call
0345 60 20 540