



*Welcome to your
next chapter*

Retirement Living

April 2026

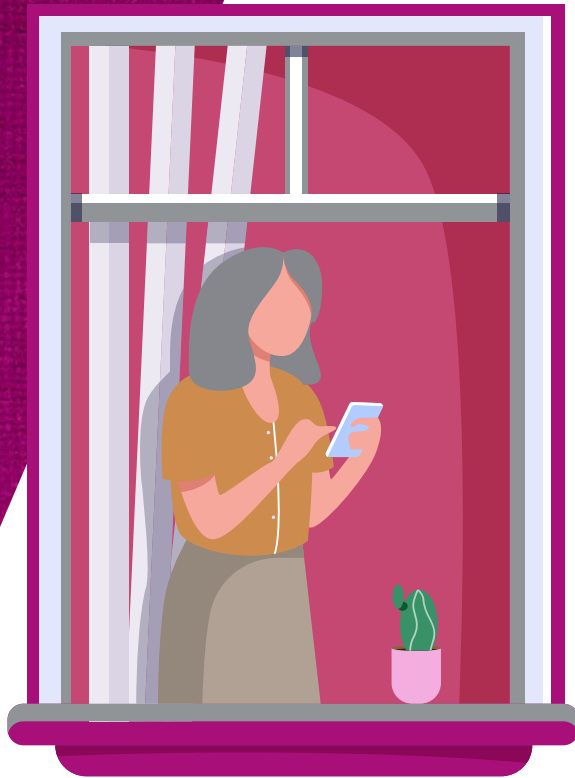
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Welcome

We're all about creating safe and secure environments where you can enjoy your independence and make the most of later life.

When living with us, you'll get all the freedom that comes with having your own home, whilst living within a friendly, supportive community of people over 55.

Moving home is an exciting time but we know there can be a lot to think about. We've put together some useful information to help you settle in and to answer any questions you have in the future.

Please note that some information in this document may differ from scheme to scheme. If you have any queries, please speak to your Retirement Living team.



My tenancy



To make your tenancy a happy one, it's important that you understand your tenancy agreement. It's a legal contract setting out both yours and our legal rights and responsibilities.

We've given you a copy and a guide to help you understand it. You should keep them in a safe place and speak to your Retirement Living team if you have any questions.

Retirement Living team

Your Retirement Living team will act as your main point of contact. They will be able to signpost you to local support services you might need.

Your Retirement Living team will:

- Take responsibility for the security, safety and cleanliness of the scheme
- Make sure any issues with the building and equipment are reported and repaired
- Monitor the staff working at the scheme, such as cleaners, gardeners and window cleaners.

All of our staff will be polite, professional and helpful. They will always treat you with fairness and respect but if you have any concerns about the way you have been treated by a member of staff please contact your Retirement Living team. If you have concerns about your Retirement Living team please contact our Hub on **0345 60 20 540**.

Being a good neighbour

We want everyone to feel comfortable at our schemes, so as part of your tenancy agreement with us you must treat all staff, contractors and residents with respect. You should be considerate of your neighbours and try to avoid making too much noise. We don't tolerate offensive or abusive language or behaviour. You're also responsible for the behaviour of your visitors.

If you have any concerns about the way residents are behaving please contact your Retirement Living team. We'll follow our ASB Policy and work closely with relevant partner agencies such as the police to tackle instances of ASB in our properties. You can find out more about ASB on our website www.midlandheart.org.uk/asb

Updating my information

It's very important that you keep your information up to date. You'll need to let us know if you change your name, if the people you live with changes, if someone you live with dies or if you want to end your tenancy. It's also important that you keep your next of kin details up to date. All members of your household will need to be 55 or over to live in the scheme full time.



How to contact us

Our app

With our free app you can securely manage your rent account anytime, anywhere on your smartphone or tablet in three simple steps.

1. Downloading the app is easy and it's available to all customers. Just search 'Midland Heart' on the Apple or Android app store or visit www.midlandheart.org.uk/my-home/my-tenancy/download-our-app.
2. To register you'll need your personal reference number. Don't worry if you don't know it, you can ask for it on the app and we'll send it to you via text, email or post.
3. Once you've received your personal reference number, you'll be asked to enter this, your full name and date of birth so we can check that you are the account holder. Now, you're good to go!

Website

Please take some time to have a look at our website www.midlandheart.org.uk, it has lots of useful information to help you look after your home and access our services.

You may also like to read our annual report or find out more about our service standards at www.midlandheart.org.uk/about-us

Social Media: Are you following us?

We're on [Facebook](https://www.facebook.com/MidlandHeart) (@MidlandHeart) so why not give us a follow? Our teams share lots of useful information to help keep you up to date.

Call us

Your main point of contact for any questions or concerns will be your Retirement Living team. You can check notice boards and the office door to find out when they are available. However, if your team is away you can contact our Hub team by calling **0345 60 20 540** and selecting the option that you need. The Hub is open 8am-6pm Monday to Friday.

Emergencies

An emergency is something that causes an immediate health, safety or security risk to you or anyone else. An emergency is also something that is causing substantial damage to your home.

Report emergencies to your Retirement Living team as soon as possible. If there is no Retirement Living Officer available, faults should be reported via your call monitoring (pull cord) system if you have one or by calling 0345 60 20 540.

- **If you think you can smell gas telephone 0800 111 999 straight away**
- **If you can see or smell smoke call 999 or 112 immediately**
- **If you have a power cut in your area dial 105**

You can report an emergency any time of the day or night, this including weekends and bank holidays. If you call when the Hub is closed you'll be transferred to our out of hours service.





Paying my rent

Paying your rent should be one of your main priorities as it's a key part of the tenancy agreement you have with us.

If you know that you're going to have problems paying your rent, please give us a call on **0345 60 20 540** as soon as possible. Our Rent Payment team are here to support you and will work with you to understand your specific circumstances.

Ways to pay

With our [free app](#) you can securely manage your rent account anytime, anywhere on your smartphone or tablet.

Once you've registered you can:

- View your rent balance and payment history
- Make a payment
- Download your rent statement and proof of rent

There are other ways to pay your rent such as Direct Debit. You can speak to our Income Team or visit our website to find out more www.midlandheart.org.uk/waystopay

It's your responsibility to make sure your rent is paid, even if it's covered by Housing Benefit or Universal Credit.

Universal Credit and Housing Benefit

If you currently claim Universal Credit you'll need to update your journal with your new address and housing costs.

If you receive Housing Benefit and receive housing costs you should contact the local authority in the area you're moving to, to update your claim.

The main benefits that you could be eligible for are:

- Pension Credit
- Housing Benefit
- Universal Credit
- Council Tax Support
- Attendance Allowance
- Personal Independence Payment

If need help with your benefits speak to your Retirement Living team.

We realise that your financial situation can change at any time and you may need extra support and services as you get older or if you become unwell. If you need some support, your Retirement Living team can signpost you towards the Money Advice team who will be able to help.

Money advice

Our Money Advice team offer free and confidential advice about how to manage your finances. They can help you work through any financial problems that you're having and find a solution that suits you. You can even self refer on our website.

Visit www.midlandheart.org.uk/moneyhelp

If you're struggling to pay your rent it's really important that you tell us as soon as possible so that we can help you to get back on track.

Service charges

We include service charges as part of your total rent. A service charge is a fee for an extra service provided to your home. This often covers a communal area that is shared with other properties in your scheme.

Your service charge may cover things like gardening, cleaning windows and communal areas, shared lighting, warden services, door-entry systems and fire alarms. The expected cost of providing the service is split equally between the properties receiving the service. You can find out more about service charges by visiting www.midlandheart.org.uk/service-charges



Managing utilities

Some residents have the cost of heat, energy and water included in their service charge. However some residents will have individual meters and will need to pay their utility company directly. Speak to your Retirement Living team if you're unsure about whether or not your utilities are included in your rent payment.

If you have an individual meter, the first thing you'll need to do is set up your gas, electric and water suppliers. We've put together these handy steps to help you get started.

Gas and electricity

You'll need to contact your new gas and electricity suppliers. Register the account in your name, have any credit on any prepayment meters transferred and set up your payment method.



Tip: If you don't have a smart meter remember to give your supplier your meter readings. If you don't, your first month's bill may be estimated which could cost you a lot more money in the short term.

Uncapping your gas supply

If you have gas in your home, you'll need to contact the Hub to get this reconnected.

Make sure you've set up a Direct Debit with your energy supplier or have at least £5 worth of credit on both your gas and electricity meters before the contractor arrives.

If you're not at home for your appointment, you'll have to wait another 24 hours from when you contact us for another one and you may be charged for the missed appointment.

Once our contractor has completed the work, you'll be given a copy of the gas safety record. Please keep this in a safe place. Your next gas safety check will be within 12 months. We'll contact you to let you know when your next appointment is.

Water



Tip: Find out if you have a water meter or if you'll be paying a fixed rate. If you have a meter you'll be charged for the exact amount of water you use.








Saving energy



Doing our bit to be more sustainable

By making a few small changes you can save lots of energy and money:

Turning off appliances instead of leaving them on standby could save you around £45 each year.




-  Turning down your thermostat from 22°C to 21°C can save £90 a year.
-  Move furniture away from radiators to let the heat into your rooms.
-  To find out more about saving energy in your home, visit www.midlandheart.org.uk/saving-energy

Giving back to look after our homes

Sometimes, the solar panels fitted on some of our homes produce more electricity than is being used. When this happens, the extra energy is sent back to the national grid. Energy companies pay us for this, and we reinvest that money into looking after and improving our homes. This payment* is called the Smart Export Guarantee (SEG).

Saving water saves money

Around 18% of energy in UK homes is spent on heating water, so even if you don't have a water meter you could still save money on your energy bill.

-  A leaky toilet could add £50 to a monthly bill. So let us know as soon as you notice a leak.
-  It's often cheaper to wash a full load of dishes in a dishwasher on an eco setting, than it is to wash them by hand.
-  You can save 8-15 litres of water per minute by having a shorter shower.

For more information on saving water, visit www.midlandheart.org.uk/save-water-and-money

*Because the solar panels belong to us, you're unable to claim the SEG payment.



Keeping my home safe

Your safety is our number one priority. We'll do everything we can to make sure you're safe and secure in your home. There are also some things that you can do to help keep your home safe too.

If you'd like to know more about the safety checks we carry out or useful hints and tips for keeping your building safe, visit www.midlandheart.org.uk/homesafe



Flushing your water system

When you first move in or if you've been away from your home for a while, you should "flush" the water system through before you use the taps or shower. This is especially important if you live in a block or scheme with shared services.

To do this you should turn on the hot water heating system for at least two hours before using any water, then:

- Turn all taps on low and run them for 3-5 minutes, make sure all the water drains away. This includes outdoor taps if you have them.
- Unscrew the showerhead if you have one. Holding the hose below waist height, turn on the shower and run for 3-5 minutes, again allowing the water to drain away.

Key safes

We recommend you have a safe key fitted at your home and share codes with trusted friends and family in case of an emergency.

Home contents insurance

We don't insure your furniture, belongings and other personal items in your home against theft, fire, vandalism, burst pipes, floods and other household risks.

The best way to protect your belongings is by taking out insurance.

We've teamed up with Royal and Sun Alliance plc. to offer our customers a special household contents insurance plan. There are two levels of cover and you can find out more by visiting www.midlandheart.org.uk/my-home/keeping-my-home-safe/home-contents-insurance

Pull cords

There are pull cords in most properties and communal areas across our schemes. Some residents also have pendants that can be worn around the neck or wrist.

These pull cords connect to the Astraline call centre who will answer your emergency and send the appropriate action.

Allowing access

There are times when you will need to give us access to your home to carry out important safety checks, repairs or annual home checks.

We'll write to you with an appointment to let you know when to expect us. As part of your tenancy agreement, you'll need to be home to let us in. If you can't make the appointment you'll need to contact us to rearrange.

There are also times where we may need to access your home for emergency repairs for example if your neighbour reports a leak coming from your home into theirs.

Mobility scooters

If you're thinking about using a mobility scooter, you must speak to your Retirement Living team for permission and to discuss the safest place to store it. Mobility scooters should never be stored in communal areas as this will cause a fire safety risk. They must be stored inside a mobility scooter store if your scheme has one or in your home.



Keeping my home safe

Gas safety checks

If your home has a gas supply, it's in the terms of your tenancy that you must let us complete a gas safety check every year.

This important annual safety check helps keep you and your family safe and makes sure your heating is running efficiently.

We'll need access to your property to complete this check, it's free and takes about an hour depending on the number of gas appliances you have.

If for any reason you don't allow our Gas Safe registered engineers into your home, we may take legal action to gain access to your property and you may have to pay the court costs. You can find out more about gas safety on our website www.midlandheart.org.uk/my-home/keeping-my-home-safe/gas-safety

Electrical safety

To help keep you safe, we complete electrical inspections in your home before you move in and every five years after. We'll write to you in advance to let you know when your electrical inspection is.

When we visit, we'll check electrical sockets, wiring, light fittings, wired smoke alarms and lighting with closed covers in your building.

We'll also carry out an electrical safety check (Portable Appliance Testing) in all communal areas every two years. You can find out more about electrical safety on our website www.midlandheart.org.uk/electrical-safety

Water safety

Your hot water will be set between 39°C - 43°C by the use of a thermostatic mixing valve (TMV). We'll carry out regular water checks to make sure your TMV is working properly and the temperature is safe for you. If you believe the water in your home is too hot, ask your Retirement Living team to check it for you.

Find out more about water safety on our website www.midlandheart.org.uk/my-home/keeping-my-home-safe/water-safety

Fire safety

We do everything we can to prevent a fire from starting in your home but it's important to know what you can do and how to escape if there is a fire:

- Learn your evacuation strategy and the best way out of the building.
- Keep escape routes, hallways and corridors clear at all times.
- Test smoke alarms and any carbon monoxide detectors weekly using the test button.
- Check any fire doors with self-closing devices close fully, at least once a month. If your fire door doesn't close properly report it to us.
- Report repairs immediately so we can arrange for them to be completed as soon as possible.

You can find out more about fire safety on our website www.midlandheart.org.uk/fire-safety

If you have communal areas in your building, we'll carry out an annual Fire Risk Assessment (FRA). If you have any questions or want more information about the latest FRA done in your building, contact our Fire Risk Assessment team by emailing: fra.management@midlandheart.org.uk



Repairs and maintenance

We understand how important it is to make sure everything is working as it should. Before you report a repair, you'll need to confirm if it's something that we're responsible for. If you need a repair, you can ask your Retirement Living team.

Repairs responsibility:



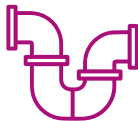
Doors & locks

What we look after:

External elements of the property such as faulty or stiff to open windows and doors and dropped doors.

What you look after:

Making changes to internal doors when new carpets are fitted and replacing doorbell batteries and lost or broken keys.



Plumbing

What we look after:

Waste pipes, water pipes, gas pipes, tanks, loose taps, leaking taps, and TMV on hot taps to the bath.

What you look after:

Clearing any blocked sinks, baths and shower trays, cleaning waste pipes and drains.



Drains & waste

What we look after:

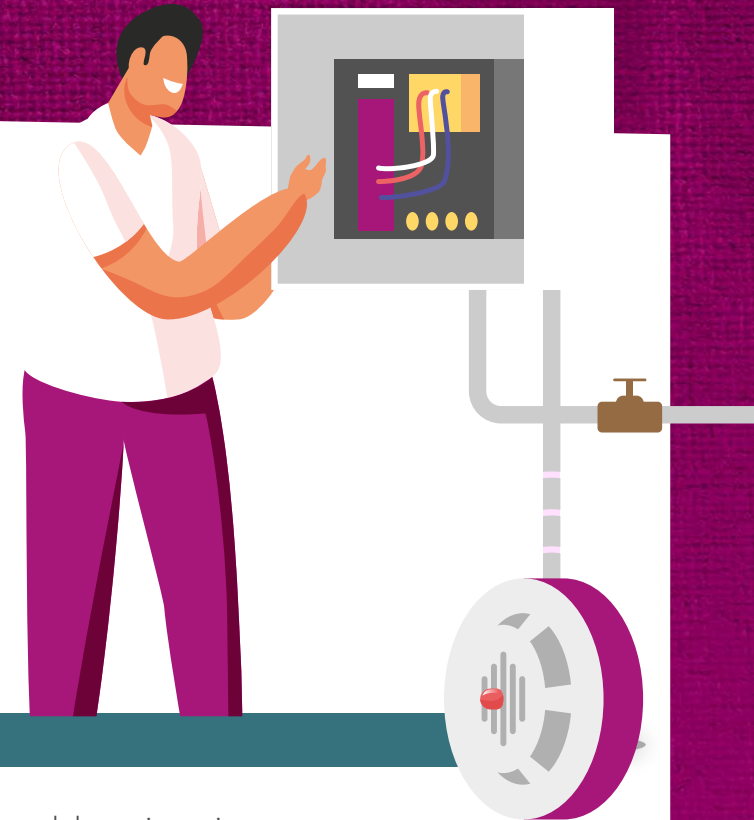
External drains, gutters and downpipes pipes.

What you look after:

Clearing any blocked sinks, baths and shower trays and cleaning waste pipes and drains.



Please do not flush wipes or sanitary products down the toilet even if they say they are flushable. Do not pour fat or lard down the drain. If any of these items are found to have caused a blockage you will be charged for any repairs.



Repairs and maintenance

Repairs responsibility:



Lighting & electrical

What we look after:

Loose sockets, light fittings, sealed light units, electric fuse boards, the consumer unit, smoke and heat detectors and house alarms (if installed)

What you look after:

Changing light bulbs, checking fuses, ensuring credit is on meter, re-setting light and plug sockets that have tripped.



Floors & stairs

What we look after:

Floors and stairs, and bannisters excluding decoration.

What you look after:

Any flooring you have had fitted and any changes required to doors when new carpets are fitted.



Heating

What we look after:

Central heating systems, boilers, and radiators.

What you look after:

Low pressure on boilers (check for any error codes on boiler and refer to the manual to repressure boiler), bleeding radiators and ensuring the programme is set up correctly.



Kitchens

What we look after:

Sinks and kitchen units which we have installed.

What you look after:

Replacing washers on taps, tightening up loose handles on kitchen units, repairing leaks and installing connections and hoses to your washing machine and dishwasher.



If you're not sure if a repair is our responsibility you can check with the staff at your scheme.

Repairs and maintenance



Reporting a repair

Once you've confirmed that a repair is our responsibility, you can report it by calling **0345 60 20 540**.

You can also report a repair using our Midland Heart app or by getting in touch with us via [Facebook](#).

You'll need to let them know when you will be in so that they can arrange an appointment for you. Workmen will not enter your flat to carry out work in your absence without permission, except in an emergency.

Our contractors will arrive within the time slot that you're given but it may take them a little longer to finish off the repair.

Rechargeable repairs

We understand that wear and tear can happen over time and we'll repair or replace the items we're responsible for when needed. However, if we find that your repair has been caused by accidental or intentional damage you may be charged to cover the cost of the repair.

Emergency repairs

An emergency is something that causes an immediate health, safety or security risk to you or anyone else. An emergency is also something that is causing substantial damage to your home.

Examples of emergencies are:

- An external door which won't lock
- Having no power
- Exposed electrical wires, or water coming into contact with sockets or wiring
- An uncontrollable water leak

You can report an emergency by calling **0345 60 20 540** at any time of the day or night, this including weekends and bank holidays. If you call when the Hub is closed you'll be transferred to our out of hours service.

Damp and mould

Damp and mould is unpleasant so it's important to understand what causes it and the steps you can take to prevent it.

When moist air settles on a surface it turns into water droplets. If these droplets do not dry out they can lead to damp. Mould can grow and spread easily in damp conditions.

How can I prevent damp and mould?

- Let fresh air into your home for an hour each day. This will replace the moist air with drier air from outside.
- Open windows slightly - upstairs and downstairs at opposite ends of the house.
- Leave internal doors open so the air can move around.

You can find more detailed information about damp and mould and how we can help you tackle it on our website www.midlandheart.org.uk/damp

Communal areas

Your safety and security are our number one priority. That's why we carry out regular checks of our communal areas

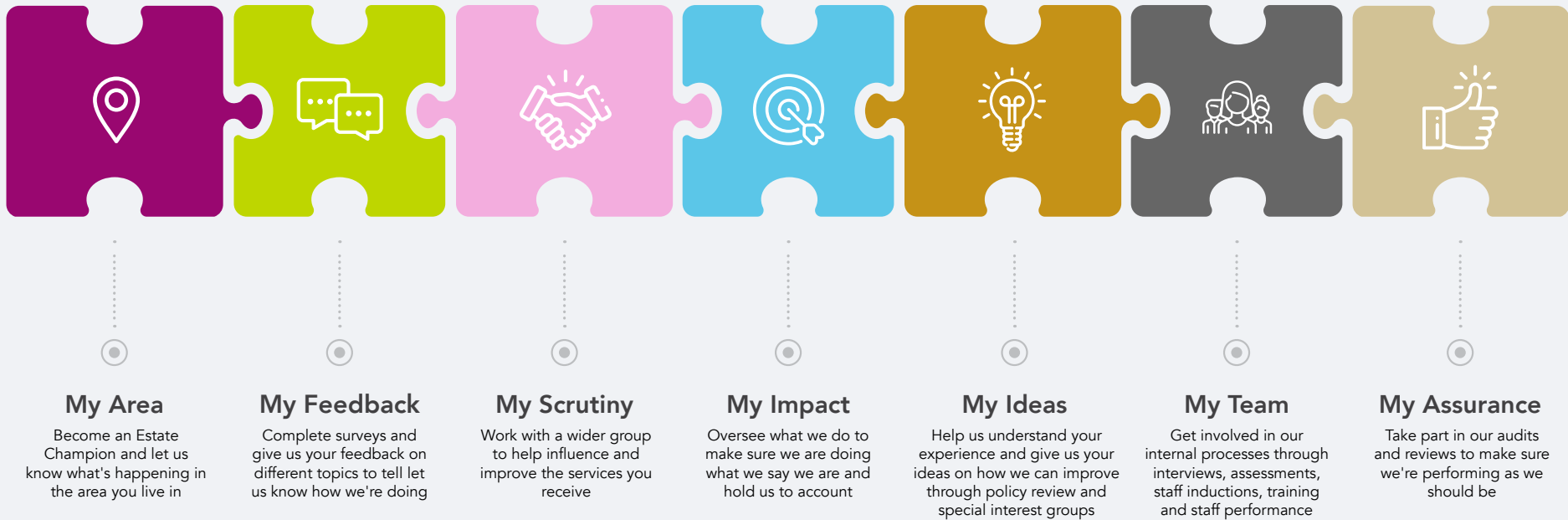
They also check the quality of your communal services such as cleaning and grounds maintenance to make sure they're meeting the high standards we expect. You can find out more about our communal service on our website www.midlandheart.org.uk/my-home/looking-after-my-home/communal-areas

To support us in keeping you safe, we ask you to:

- Make sure the communal door is closed properly when coming and going from the property
- Never let in anyone in you're not expecting or who shouldn't be there
- If you spot vandalism or security issues, please report it to us

Please also remember that smoking isn't allowed in communal areas. You also shouldn't store anything in communal areas or make changes without permission.

My voice



By joining My Voice, you can work with us to make improvements to the services you receive.

There are lots of different ways that you can get involved, depending on your interests and the time you would like to give. You can find out more here

www.midlandheart.org.uk/myvoice

My feedback

We want you to have the best possible experience with us and we're focused on providing a fast, fair, friendly and efficient service. We really want to hear about your experience to help shape the way we deliver our services to you in the future.

Give us your feedback

If you'd like to share your feedback you should speak to your Retirement Living team. Alternatively, you can fill out a form by visiting www.midlandheart.org.uk/about-us/compliments-comments-and-complaints.

- **Comments** - feedback on a service
- **Compliments** - when we are doing something well
- **Complaints** - when you don't think we have met our published standard of service

We know that there may be times where we don't meet the high standards that we set ourselves.

If you'd like to [make a complaint](#) about a service you've received it's important that you contact us first so that we can do our best to resolve the issue.

If you're not satisfied with the final outcome you can then contact the Housing Ombudsman by visiting www.housing-ombudsman.org.uk/contact-us or calling **0300 111 3000**.

If you're satisfied with the service you've received, you can also leave us a review on [Trustpilot](#).

We're always looking for ways to improve our [Midland Heart app](#), so we'd really appreciate it if you took the time to give us a rating and a review on the App store or Google Play.



MEL Research

You may get a call from our external research provider after you've used one of our services. They'll collect your feedback on our behalf so that we can use it to monitor our services.

If you'd like to share your feedback you should speak to your Retirement Living team alternatively, You can do this by visiting www.midlandheart.org.uk/myfeedback



Midland Heart, 20 Bath Row,
Birmingham, B15 1LZ

Got a question?
Get in touch



0345 60 20 540



@MidlandHeart



midlandheart.org.uk



Data protection

If you have any questions about your rights under GDPR or want to access, delete or restrict the data that is held on file, you'll need to let us know.

All data will be transferred securely in line with our data sharing agreement and we'll only use your personal information for the purposes set out in our Data Protection Policy in relation to the management and administration of your property and always in accordance with the Data Protection Act.

You can view our privacy notice by visiting www.midlandheart.org.uk/privacy-notice

Core

The CORE Privacy notice (COntinuous REcording of Social Housing Lettings and Sales (CORE)), can be found at midlandheart.org.uk/findahome