



Welcome to your new home

Mutuals

Version 1.2 (Oct 24)





Welcome

Welcome to your new home, we're really happy to have you as a Midland Heart resident. Getting a new home is an exciting time but we know that there's a lot to think about. We've put together some useful information to help you settle in and to answer any questions you might have.

If there's any part of the welcome pack or your lease agreement that you're not sure about, speak to your Scheme Manager who'll be happy to help you.

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.



How to contact us

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](#) (@MidlandHeart) and [X](#) (@MidHeartHelp) so why not give us a follow? Our teams share lots of useful information to help keep you up to date.

Call us

You can contact our Hub by calling 0345 60 20 540 and selecting the option that you need.

The Hub is open 8am-6pm Monday to Friday.

One of the team will be happy to help you.

Post

If you prefer, you can also contact us via post using the below address:

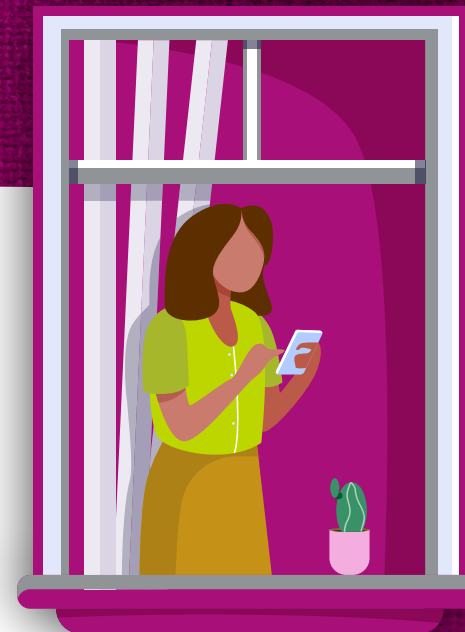
20 Bath Row, Birmingham, B15 1LZ

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.

- If you need an emergency repair, call us on 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 at any time of the day or night, this includes weekends and bank holidays and there will be an out of hours service to take your call.





What is a Mutual?



Mutual Associations are independent living schemes for the over 55's where the residents have leasehold ownership of their property.

Residents also collectively form the Mutual Association, which is the landlord. Each resident of the scheme is a Shareholder of the Mutual Association, and also a tenant. The Mutual Association is the Landlord of each Shareholder.

Shareholdings are limited to a single pound share per shareholder. We like to think of it as you have two hats to wear, one is being a tenant of the Mutual Association and the other is being part of the collective that forms the landlord.

Each Mutual Association is governed by its Rules of Association, and each Mutual Association must have a Committee of Management (a board) made up of between 7 - 15 members. The Association is a separate legal entity and responsible for meeting its own expenditure and exists for the benefit of its members. Members are presented annual audited accounts at their Annual General Meetings (AGMs) before being filed with the Financial Conduct Authority.

What is a lease?

A lease is a legal contract between you and your landlord. It's your solicitor's responsibility to explain it clearly to you before you sign it. Your lease sets out your rights and responsibilities as a leaseholder as well as the responsibilities of the landlord. Your lease will run for a number of years and the length of time this lease has left to run is called the "unexpired" term.

We would advise you to read your lease carefully and check it for any conditions it may have.



What is a Mutual?



Roles within the Mutual.

The Committee

Each of our Committees will have their own way of doing things, but generally the Committee will represent your views on anything that affects you, such as:

- Instructing Midland Heart, as managing agent, to undertake work on its behalf
- Approve proposed work at the scheme
- Decisions that need to be made by the Association

The Committee will also receive a regular report from us which provides an overview of what we're doing as Managing Agent for the Mutual.

We perform the day to day running of the scheme, and make sure that anything that needs to go to the Mutual to arrange, is carried out. We report back to the Committee on a monthly basis and explain what we're doing.

We want to help meet the needs of Mutual Schemes and support the needs of each Committee to run their Mutual Housing Association.

The role of the Scheme Manager

Your Scheme Manager will make sure that the building and those inside are kept safe. They'll focus on health and safety and building safety as well as contract managing services provided to your scheme.

They'll offer peace of mind and advise you of local services available. They can also work with you in times of exceptional need, if you require support to make sure that your needs are met. However, there's no further care given by the Scheme Manager beyond this.

Retirement Living Manager

Supporting the Scheme Manager, your Retirement Living Manager will help make sure your scheme continues to be a warm and vibrant community. They will also support with the estate and building safety at your scheme.

Governance Officer

Your Governance Officer's role is to support you and your Committee with things like presenting at the Annual General Meetings, electing the Committee, procurement, and assurance.

Are the Committee and Board of Directors the same?

The Committee are sometimes called the 'Board of Directors' and that helps to describe what they do. 'The Board' and 'the Committee' are names for the same group of people, that make decisions and support the mutual.

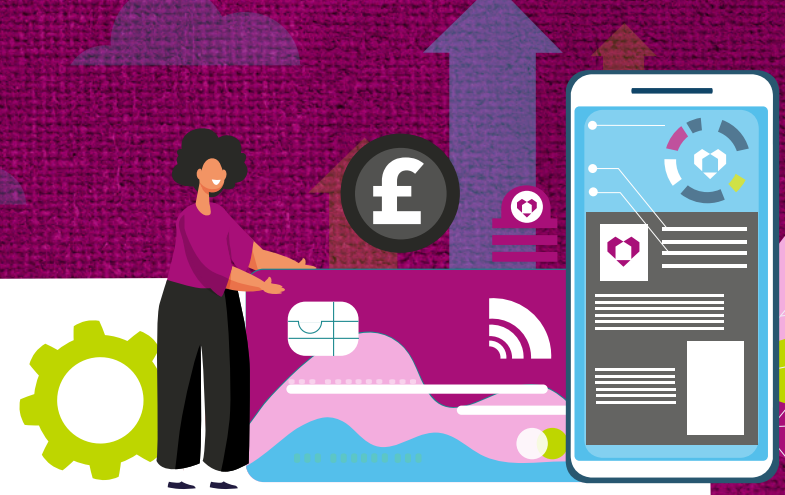
What is the role of Midland Heart?

As Managing Agent we oversee the building and services in line with the terms of the lease and legal requirements on behalf of the Landlord. We also manage a number of mutual housing associations.

We aren't responsible for costs on the property, other than communal services at the scheme and for external maintenance of the property.



Managing money



What are Management Fees?

This charge is a fee paid to cover the costs of administrating the leasehold services to leaseholders.

What's a Sinking Fund?

The sinking fund is there to make sure there's sufficient money to meet the costs of works when the need arises. It has a clear set of criteria for collection and spending that needs to be followed and you are obliged to pay the sinking fund even if you are not living at the property, i.e. if you move out.

By law, we'll consult with you before going ahead with any major works, unless it is an emergency. The sinking fund can typically be used for:

- Roofs, guttering, pointing
- External drainage
- Footpaths, parking areas, access roads (where not adopted)
- Communal lighting and power
- TV aerial systems
- Lifts
- Door entry systems

The contribution into the sinking fund is reviewed each year and is based on what is likely to require replacement and what the cost will be.

What is a Service Charge?

A service charge is a payment you make towards providing and maintaining services for your property. Leaseholders pay charges for building insurance and management of accounts. Your service charge is only applicable to your specific scheme.

To see what service charges you pay for, speak to your Scheme Manager, or you can request a rent and service charge breakdown.

What should I do if I think the service charges are unreasonable?

Your first point of contact should be your Scheme Manager. If you're not satisfied with their response and we can't resolve the issue with you, you have the right to take your case to a Leasehold Valuation Tribunal (LVT).

If you decide to go down this route, you'll have to pay a fee for this service. You can contact the Citizens Advice Bureau or a solicitor for advice at any time.

What happens if there is an overspend?

Overspending is not ideal, and we will always aim to support the mutual to stay in budget. Sometimes this can be difficult when you can have unexpected maintenance costs.

Your scheme's budget comes from service charge(s) which are paid in advance, so, if the amount spent exceeds what was collected then you would be asked to settle the difference (the deficit) the next financial year.

Sometimes there maybe be a deficit from a previous owner which will be passed onto you unless there was prior agreement via your solicitor.

Other charges you'll be responsible for are:

- Contents insurance
- Gas, water and electricity charges
- Council tax

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 here: www.midlandheart.org.uk/moneyhelp



Saving energy



Doing our bit to tackle climate change

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 between £50 to £90 each year.
- 💡 Turning the thermostat down by just one degree can save you 10% on your bills.
- 💡 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

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 wastes between 200 and 400 litres of water per day. 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 12 - 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



Repairs and maintenance

Under the terms of your lease, you're responsible for any repairs to your own property.

This usually includes:

- Inside walls which are not part of the main structure, plasterwork, ceilings and floorboards or flooring but not ceiling or floor joists
- Decoration and general repairs to the inside of your home
- Doors and doorframes (including your own entrance door to your apartment)
- Window glass but not window frames*
- Sanitary fixtures and fittings
- Tanks, pipes, plumbing, wiring, and drains supplying water, gas and electricity to only your home
- Individual central heating, hot water systems and radiators
- Gardens, steps, hedges and boundary fences (if they are used only by you)

Any damages caused by you, your children, your pets or visitors to your home or the building would be your responsibility.

We are responsible for repairs to the building, the structure of apartment blocks, communal areas, and equipment.

Our aim is to keep the structure of any apartment buildings and communal areas in good repair.

This includes:

- Roof
- Drains
- Window frames (not the glass)
- External doors
- Communal lighting
- Shared paths
- Garden areas

* Please check the terms of your lease

Reporting a repair

To report a repair, you'll need to get in touch with your Scheme Manager in the first instance.

For any other urgent repair that needs reporting, outside of your Scheme Manager's working hours, call our Hub on 0345 60 20 540.



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



Repairs and maintenance

Repair response times to communal property

Emergencies that will be attended to within 24 hours include:

- Break-ins to communal areas
- Fire
- Floods
- Blocked drains
- Fire alarm faults
- Breaches of security to communal windows and doors
- Any fault which would endanger lives or put the safety of the public or residents of the building at risk

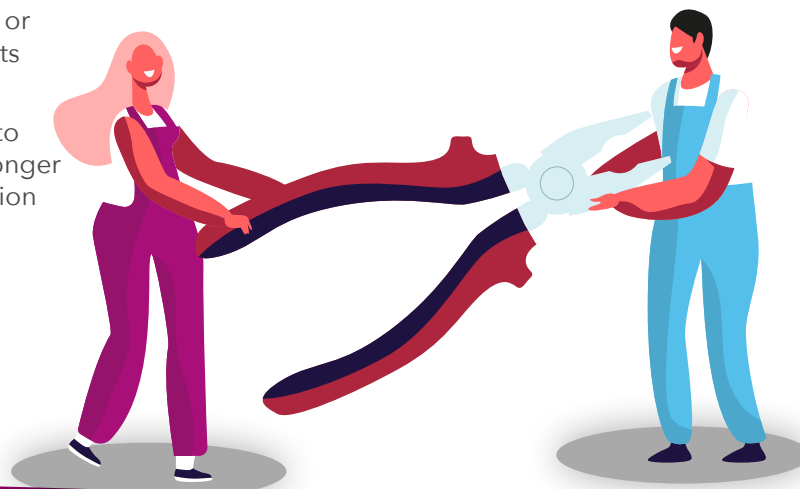
All other routine repairs will be attended to within 28 days. Sometimes it could take longer to respond due to Major Works Consultation and Qualifying Long Term Agreements.

Major Works Consultation Procedure (Section 20)

For any work that costs £250 or more per resident, we'll discuss with you before any work takes place. We'll aim to make sure that you're involved at every stage from start to finish.

During this process we'll follow the 'consultation procedures', which are set out by the Commonhold and Leasehold Reform Act 2002.

We'll be in touch, three times, to propose the work, giving at least two estimates from contractors, and then a final notice to the contractor that was chosen.



What is a Qualifying Long-Term Agreement

This is an agreement for a term of more than 12 months. These can include

- Repairs
- Maintenance
- Cyclical works
- Servicing
- Improvement works
- Communal cleaning and gardening
- Contracts for lift or door entry/entry phone system maintenance
- Fire precaution equipment servicing
- Insurances and utilities (if tendered).

In both instances, we will discuss with you where one leaseholder exceeds a £100 (including VAT) contribution, and for when residents pay proportional payments for building insurance.



Repairs and maintenance

Alterations

Some work will need written permission. Examples of work you need permission for are:

- Replacing your windows
- Building an extension or conservatory
- Altering the internal layout of your property

We can consider applications based on planning and building regulations, the rules of statutory authorities (gas, electricity, water) and any additional conditions that we state.

If you have any arrears then you'll have to clear this first, then we can consider your application. You can always speak to your Scheme Manager about clearing any arrears.

As we will need plans and exact details of the work to be done, we may ask a surveyor to visit your home and check plans and specifications. We want to make sure you're safe, so we'll inspect the work or ask to see a certificate to make sure the work has been done correctly.

It's worth remembering that sometimes altering your property may result in additional Service Charge amounts. For example, additional building insurance for a Conservatory could cost between £4 and £15 per calendar month.

Examples of works where permission isn't required but where you'll still need to notify us beforehand would be:


- Internal rewiring works to your home
- New heating systems
- New plumbing and tanks
- New kitchens or bathrooms
- Installing an air conditioning/ventilation system


If you'd like to submit an application, please speak to your Scheme Manager.


Disabled Adaptations

There may be occasions where you feel that your home needs to be adapted to suit your needs. You may be able to apply to your local council for a Disabled Facilities Grant (DFG). Please speak to your Scheme Manager for more information.

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 on our website www.midlandheart.org.uk/damp





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 taps, 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 just the hose below waist height, turn on the shower and run for 3-5 minutes, again allowing the water to drain away.

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 residents a special household contents insurance plan. There are two levels of cover and you can find out more by visiting www.midlandheart.org.uk/contents

Allowing access

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

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.



Keeping my home safe

Gas and Electrical Safety

It is important that you take care of your own gas and electrical safety, to make sure you are living in a safe home.

If your home has a gas supply, you should arrange for a gas safety check each year from a qualified professional.

An annual safety check is really important to help keep you and your family safe and to make sure your heating is running efficiently.



Similarly, you should make sure you have regular electrical inspections to make sure things like your wiring and light fittings are safe and secure.

We have lots of information about gas and electrical safety on our website: www.midlandheart.org.uk

You can find approved electrical contractors via the NICEIC website: www.niceic.com

You can find approved gas work contractors on the Gas Safety Register: www.gassafetyregister.co.uk

Fire safety

Every 6 months, we'll carry out fire evacuation drills at your scheme, to make sure you know exactly what to do in an emergency. 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.

Most house fires start in the kitchen. From faulty appliances to taking your eye off the cooking for just a minute, fires can start and take hold of your kitchen in seconds.

Make sure you:

- Know your evacuation strategy and the best way out of the building
- Keep escape routes, hallways and corridors clear at all times
- Test your smoke alarms weekly to make sure they work
- 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
- If you have a carbon monoxide detector, you should check this regularly using the test button to make sure it's working and you can hear it
- Report repairs immediately so we can arrange for them to be completed as soon as possible
- Never charge e-scooters, e-bikes, mobility scooters or other battery-operated devices in your hallway, overnight or while you're out.

If you have communal areas in your building, we'll carry out a monthly 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.





Keeping my home safe

Electric Fuses/Trip Switches

The electrical trip switches in your fuse box are very sensitive, for your safety. If anything is wrong with an electrical appliance, as soon as it is switched on, the trip switch will cut out to save you from an electrical shock.

This also means that whenever a bulb fails, the trip switch cuts out and all your lighting circuits lose power leaving you in the dark. We recommend that you use a table lamp (as this may not be affected), or you keep a torch somewhere you can easily find in the dark.



Your Fuse Box

When you have found your way to the fuse box, open up the plastic cover. You will see a row of switches all facing one direction except one. This is the one you must then switch, so that it is in line with all the others and power will be restored.

If an appliance has caused the problem, you should speak to an electrician before using the appliance again.

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/

Residents Records/Medical Forms

To help us to help you, inform the Scheme Manager of any information which will help if there is an emergency. This information is in strict confidence and is kept under lock and key at all times.

Within a week of you moving in we will need to know:

1. Next of kin - name and address and telephone number (in case of illness or accident) and/or a key holder.
2. Name, address and telephone number of your doctor so that they can be called without delay.
3. Details of any significant illness you've had in the past or present.
4. Details of any medication you are on that may be important in an emergency or if the medication changes.
5. Physical health - so that we can help you in identifying where home help, meals on wheels etc. may need to be arranged.

As this is independent living, there's no further care given by the Scheme Manager.





Keeping my home safe

Emergency Alarm

This system is in place to provide you with 24-hour emergency cover. Each room is equipped with a pull cord and in some of our bungalows you'll find a pendant is available which is linked to a box plugged into your telephone connection. Both the pendant and the speaker unit have a "panic button" on them, and both work in the same way as the pull cord.

To get help, press either of these panic buttons or pull the cord. A red light will show, followed by a high-pitched signal which indicates the alarm has been triggered. This will then alert a central control service.

If the Scheme Manager is on duty:

Each alarm is connected to your Scheme Manager's handset. If your Scheme Manager is on site when the cord is pulled, they'll be alerted by their handset. If you need the Scheme Manager to come to you, please tell them where you are and they'll make their way to you, bringing with them the necessary information i.e. name of doctor, next of kin and medication.

In the event that you can't allow access to your room, your Scheme Manager will gain entry using a master key. This key is only ever used in event of a life-threatening emergency, we won't enter your property without your permission.

If the Scheme Manager is off duty:

If your Scheme Manager is off duty and you pull the cord or press the 'panic button' the alarm is transferred to a Central Control Service. The operator will know where the alarm has come from and the number of the property.

The code to access any outer doors and for the master key safe will be given to the emergency services when the operator calls them, so they can get in to help you.

What if the emergency alarm system breaks down?

In the event that there is a break down, we're covered by an excellent '24 hour emergency call-out service'

If you're concerned with your pull cord, you should inform your Scheme Manager, who will test to make sure it's working. If you have a pendant, we recommend that you test it every few weeks. Please let us know when you'll be testing, so we know it's not an actual emergency.





Keeping my home safe



Security

For your safety and your fellow residents, please make sure;

- All external doors at the scheme are kept locked.
- All keys are suited to a master key for use in an emergency by your Scheme Manager when on duty, or the Emergency Services.
- To get extra keys cut, please speak to your Scheme Manager first for permission. A charge may be applicable.
- Chains and bolts shouldn't be put on doors to your property, as access using the master key is needed in an emergency.

- Please make sure that you keep your front door locked, even if it opens onto a corridor.
- You should not let anyone in that is not visiting you or who tells you they are calling on another resident at the scheme.
- If you should be taken into hospital or are away at any time, please note that the Scheme Manager cannot enter your property to collect things for you or for another person such as a relative.

Key Safes

Most schemes have a key safe, which holds the master key. This is normally located in the entrance area. The master key is only for emergency services to get into the property if the Scheme Manager isn't around.

The combination of the key safe is known by a select few parties who oversee the security at your scheme.



Enjoying your home

We want to create a warm and vibrant community where people choose to live. To help us achieve this please be considerate to others living around you.

Make sure you introduce yourself to your neighbours where you can; it's always helpful to keep each other in the loop if you're planning to have visitors that may be louder or more disruptive than usual. Your new neighbour will be looking forward to meeting you and it's always handy if you can rely on each other for a cup of sugar.

Communal Areas

We want you and your neighbours to enjoy the communal areas, and the gardens, so please take extra care keeping them clean and tidy. If there are any problems with the gardens, such as damage or misuse, please report these to your Scheme Manager.

We'll arrange for communal gardens to be tended to by the Grounds Maintenance Contractor, the costs of this is covered in your service charge. We will let you know of how often this happens.

Parking

Your lease sets out your rights to park on scheme. However, we recognise that it is likely that as pressures on parking increase, we'll need to introduce controls for the benefit of all residents. We'll review needs with residents regularly, and keep you updated with any changes.

When parked in scheme parking, we ask you not to:

- Change oil or discharge fuel tanks
- Do any major car repairs, paint spraying or car breaking
- Park commercial vehicles or lorries
- Park on footpaths, pavements, or verges
- Block access to other residents or emergency vehicles

Bins / Rubbish Collections

Please make sure that everyone disposes of rubbish, disused equipment, household items or other waste properly, so it's not kept in or around the garden or in communal areas.





Enjoying your home

Mobility Scooters

We absolutely understand and recognise that anyone who has mobility issues may wish to own a motorised scooter or powered vehicle. So please be assured that we want to help facilitate this as far as possible.

When storing, charging, or using a motorised scooter or powered vehicle at a scheme please speak to us for permission to do so. To register your mobility scooter, we will need confirmation of:

- Name of user
- Type of mobility scooter or powered vehicle
- It's identification number
- Copy of insurance certificate
- Copy of signed resident agreement

Storing your mobility scooter:

We would always encourage residents to use their own properties to store their mobility scooters, where the mobility scooter doesn't cause any obstructions or hazards.

If after the risk assessment we find that storing within your home isn't suitable, then we will assess the building to see if reasonable adaptations could be made. We hope that this will provide a suitable and designated storage area.

Please refer to the Mobility Scooter and Powered Vehicles Policy and Procedure for more information. Your Scheme Manager will be able to provide you a copy.

TV Licences

If you're 60 years of age (or 55 years of age with a disability), you may be covered by a Concessionary TV License - the Scheme Manager can advise you about this. The cost of the licence is £7.50 per property.

Where anyone in the household is over 75 years of age the TV licence is free.

You're responsible for ensuring you have a valid TV licence, but please let your Scheme Manger know if you need any support.

Pets

We understand the wellbeing benefits a furry friend can bring. If you would like to have a pet, please request this in writing. This will be reviewed by your Scheme manager.

If consent is given, you would be responsible for keeping your pet from causing any annoyance or discomfort to others; this includes your pet being noisy, aggressive or messy.

We do need to make you aware that we would reserve right to revoke permission to keep the pet at the property at any point. Permission must be requested for every individual pet.

Gritting

Please be advised that it is your responsibility to grit or arrange gritting around the property.

Grit bins are available in lots of locations across the scheme. Residents are free to use this to grit around their own properties, but it would be at their own risk, so please be careful in bad weather.





Conveyancing and Lease Extensions

Selling

Under the terms of your lease, you need to let us know if the property is to be put on the market again. Once you've told your Scheme Manager you'll be given a letter outlining the sales process and next steps.

No completion would be agreed until a successful Purchaser Interview has been completed with the prospective purchaser.

Lease Extensions

To move forward with a lease extension, you must confirm that you are happy to meet the cost of both solicitor's and valuer's professional fees. We can discuss these costs with you.

If you're considering a lease extension, please do get in touch by writing to Mutuals Team, Midland Heart, 20 Bath Row, Birmingham, B15 1LZ or by emailing mutuals@midlandheart.org.uk

Policies and Procedures

If you wish to take a look over the details of our policies on confidentiality, protection of your personal information (data protection) or equality, diversity and fair treatment or any other important matter, please speak to your Scheme Manager or Retirement Living Manager.

Why not take a look at the notices boards? There's some useful and important information shared on there that you may need to know or find interesting.





Feedback

We hope that this doesn't happen, but there could be times when you feel that we've fallen short of the standards you expect, or not resolved a problem as quickly or as effectively as you'd like.

If this is the case, please let us know so we can put things right as quickly as possible. The best way to do this is to speak to your Scheme Manager. In most cases they'll be able to resolve the problem.

If you're not satisfied with the way the problem has been dealt with, or if you feel the matter isn't being resolved quickly enough, you may want to make a formal complaint.

You can do this in several ways:

- Put the complaint in writing to
Midland Heart, 20 Bath Row, Birmingham, B15 1LZ
- Telephone 0345 60 20 540
- Speak to your Scheme Manager
- You can also email
Customer.ServiceCentre@midlandheart.org.uk

Leave us a review

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.



Housing Ombudsman

If you've been through all the stages of our formal complaints procedure, and you're unhappy with the outcome, you'll then have the right to take the complaint to the Independent Housing Ombudsman. The Ombudsman will only consider complaints after they have been through all the stages of our own internal procedure.

There may be circumstances where escalating a complaint to the Housing Ombudsman is not the most appropriate way to escalate your complaint. We'll advise you if those circumstances arise.

If you'd like to give us a compliment on a particular member of staff, we'd love to know about this too. Please get in touch! You can email us Mutuals@midlandheart.org.uk

In addition to Midland Heart the following sources of support and information may be consulted:

Leasehold Advisory Service (Lease)

Lease is an independent advice agency funded by the Government. They provide free advice and information on all aspects of residential leasehold property, including management, service charges and making applications to the LVT.

Lease, 70-74 City Road, London EC1Y 2BJ

Telephone: 0845 345 1993

Email: info@lease-advice.org

www.lease-advice.org

Citizens Advice Bureau

A national charity and network of local charities offering confidential advice online, over the phone, and in person, for free.

Telephone: 0344 411 1444


www.citizensadvice.org.uk

Age UK

Age UK's advice line is a free, confidential national phone service for older people, their families, friends, carers and professionals. They can offer information that is reliable and up to date and help you to access the advice you need.

Telephone: 0800 678 1602



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

Got a question?
Get in touch

 0345 60 20 540

 @MidlandHeart

 @MidHeartHelp

 www.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](http://www.midlandheart.org.uk/privacy-notice) on our website www.midlandheart.org.uk/privacy-notice

Core

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