Homeowner Virtual Panel

16 July 2026, 18:00pm to 19:30pm

Minutes and Action Log

In attendance	Apologies
Jo Bateman (JB) Homeowner Chair, Tony Woolley (TW) Homeowner Customer Committee, Viv Price (VP) Bromford Existing Homes Sales Manager, Victoria Harwood (VH) Delivery Aftercare Manager, Daniel Fielding (DF) Bromford Marketing Executive - Existing Homes, Emma Crampton (EC) Customer Engagement & Influence Manager, Floris ten Nijenhuis (FN) Stairpay Founder	n/a

Minutes

1. Welcome, apologies and introductions

JB welcomed attendees included customers and colleagues from Bromford, Flagship and Stairpay. A total of 13 homeowners attended the meeting.

2. Stairpay presentation (recording available)

FN introduced Stairpay as a shared ownership app currently working with Bromford, with individual availability for Flagship and LiveWest customers. The presentation covered what Stairpay is, how it supports shared owners with staircasing options, affordability and mortgage considerations, calculators and scenarios, resources for selling or staircasing, and how customers can make decisions with greater confidence.

Key points included:

- Stairpay uses purchase price, postcode, property type and Land Registry house price index data to estimate home values monthly. This is intended as a guide only and not a formal valuation.
- Customers must obtain an independent RICS valuation before completing staircasing or resale transactions.
- The app includes calculators showing how buying additional shares may affect rent, mortgage costs and overall monthly outgoings.
- Stairpay includes an Ask AI function trained on shared ownership information, with the option for customers to upload their lease and ask lease-specific questions.
- Stairpay cannot provide financial advice; customers were advised to speak to a mortgage broker or financial adviser before making decisions.
- The app also includes tools to estimate equity if a customer is thinking of selling.

3.	**Questions and discussion**

Questions and discussion

Property valuations and improvements

JB asked how Stairpay valuations are calculated. FN explained that Stairpay starts with the original full market value at purchase and applies monthly Land Registry house price index movement for the relevant postcode and property type. He noted that this can differ from a formal RICS valuation, particularly where there are few comparable local transactions.

A customer asked how valuations work where significant home improvements had been made, including a two-storey extension. FN advised that Stairpay's automated valuation may not reflect such changes, and that an independent RICS valuation is always required. VP explained that permission should be obtained for alterations under the lease and that, for staircasing, valuation reports may need to separate the value of the property with and without improvements so the housing provider does not benefit from customer-funded works. The position on resale may differ depending on the lease and transaction type.

VH advised Flagship customers to contact the Aftercare team for individual support and documentation checks. The contact number given was 01603 255444, option 1 for sales.

Staircasing decisions and affordability

Questions were raised about whether it is better to staircase when property values fall, whether to buy additional shares in stages, and how future value changes might affect plans. FN reiterated that Stairpay does not provide financial advice. Customers were encouraged to consider their own finances, likely property value movements, savings, mortgage options and transaction costs, and to seek advice from a financial adviser or mortgage broker. It was noted that staircasing fees such as legal costs and RICS valuation fees may apply each time a customer staircases, so customers should consider the overall cost of staged purchases against the risk of property values changing.

Selling shared ownership homes

A customer asked whether it is easier to sell a 50% share or staircase to 100% before selling. FN explained that this depends on the lease, the nomination period and local market demand. If the provider waives nomination rights, the property may be sold on the open market, with proceeds split according to ownership shares. VH advised customers to contact the relevant team for local market insight and lease-specific guidance.

Lease length and lease extensions

Several customers asked about lease length, lender concerns and lease extensions. VP explained that lenders may have concerns where a lease has fewer than 85 years remaining. Options may include a separate lease extension, selling to a cash buyer, selling at 100% where the lease falls away, or the buyer staircasing as part of the purchase, depending on the lease.

	VP advised that Bromford had an initiative where customers with leases of 85 years or less may receive a new lease as part of buying an additional 10% share, provided it is not the final share. Customers were advised to submit individual details through the contact form so teams can review the lease and provide tailored guidance. A customer asked about lease extension length. VP explained that statutory lease extensions generally add 90 years to the existing remaining term. She also explained that leaseholders may have voluntary and statutory routes, with the statutory route involving a Section 42 notice and valuation process.
4.	**Customer Committee update** AW gave an update from the Customer Committee, explaining that the committee provides a customer voice to the Board. Topics discussed at the most recent meeting included antisocial behaviour reporting, dissatisfaction with communal areas, maintenance of neighbourhoods, homeowner satisfaction, Trustpilot ratings, service charge query response times and the introduction of a homeowner officer role. Customers were encouraged to raise issues through the appropriate route, including neighbourhood coaches in Bromford, the Flagship Homes team or complaints processes. The committee reviews trends and feedback, helping ensure customer concerns are heard and escalated where appropriate.
5.	**Customer Voice platform** EC introduced the new combined online engagement platform, bringing together the previous Bromford Voice and Flagship Influencer Hub offers. The platform will host tasks, community chat, news, surveys and opportunities to contribute to service improvement work. Customers were encouraged to sign up and share feedback, including suggestions for future Homeowner Virtual Panel topics. Detail can be found here: https://www.bflcustomervoice.co.uk/
6.	**Previous minutes and recordings** EC noted that the previous session included Penningtons speaking about leases and leaseholder support. No fixed actions were recorded from the previous meeting, but customers were encouraged to suggest future topics.
7.	**A.O.B and date of next meeting** For individual legacy Bromford queries please use this online form https://www.bromford.co.uk/homeowners-virtual-panel/ For individual legacy Flagship queries please use this email sharedownership@flagship-homes.co.uk **Date of next meeting:** Wednesday 21 October 2026, 18:00 – 19:30. Meeting content and joining details will be shared nearer the time. Please note that since this meeting was held, the date of our next meeting has now changed to **Tuesday 3 November 2026, 18:00 – 19:30**.