

Homeowner Virtual Panel – Bromford Flagship

29 April 2026, 18:00pm to 19:30pm

Minutes and Action Log

In attendance: Jo Bateman (JB) Homeowner Chair, Tony Woolley (TW) Homeowner Customer Committee, Delphine Guillemoteau (DG) Customer Engagement lead – West and Midlands, Viv Price (VP) Existing Homes Sales Manager, Daniel Fielding (DF) Marketing Executive- Existing Homes, Danny McLeod (DM) Sales Manager - Shared Ownership, Sophie Sheppard (SS) After Care Team Manager, Sarah Matthew (SM) Penningtons Manches Cooper Associate – Housing

Apologies: n/a

MINUTES	
1.	<p><u>Welcome, apologies and introductions</u></p> <p>JB welcomed everyone to the meeting and gave a special welcome to the Flagship homeowners and colleagues attending for the first time. JB is the Customer Chair and a shared owner based in Norwich. TW, a leaseholder and Customer Committee member, will share his experience of attending his first Customer Committee meeting. VP, Existing Homes Sales Manager at Bromford, leads a team delivering a wide range of services for homeowners and leaseholders. DM is the Sales Manager for Shared Ownership at Flagship, and SS is the Aftercare Team Manager at Flagship.</p> <p>A total of sixteen homeowners attended the meeting alongside colleagues from Flagship and Bromford. Flagship recorded interest from 25 homeowners wishing to attend, while Bromford saw attendance interest double compared with the previous meeting held in January.</p>
2.	<p><u>Understanding your lease and getting support (recording available)</u></p> <p>Presentation and questions answered by SM from Penningtons Manches Cooper Associate and VP.</p> <p><u>What is a lease?</u></p> <ul style="list-style-type: none"> • A lease is a legal contract which can sometimes be long and difficult to understand. They are written in legal language, and they are not documents most people read day to day. • Your lease might relate to a shared ownership property or an outright purchase, and it could be a house or a flat - all of these if leasehold, is held

under a lease. The lease grants you the right to occupy your home for a fixed period. This period is known as the term.

- The lease also sets out the rights and responsibilities for everyone.
- It explains what you're responsible for as the leaseholder, what the landlord is responsible for, and how certain situations, such as repairs, payments, or changes to the property, should be dealt with.

Question: How do I request a copy of my lease? As my landlord, you must have a copy of my lease.

Response: Your landlord does not provide copies of leases. To obtain a copy, you will need to request one from the Land Registry. A digital copy can usually be purchased for £7 via <https://landregistry-deeds.co.uk/>

Who the key parties are

- The leaseholder has the right to live in the property and has certain responsibilities set out in the lease.
- The landlord, sometimes also the freeholder: the landlord owns the land and, in the case of flats, the building as a whole.
- There may also be a managing agent, acting on behalf of the landlord. The managing agent often deals with the day-to-day management of the building, such as repairs, services and collecting service charges.

Term of a lease

- A lease is granted for a fixed number of years. Common starting terms you may see are 99, 125, 250 or even 999 years. The important point to remember is that a lease is a diminishing asset - the number of years remaining reduces as time passes.
- The length of the remaining term can be important, because it may affect the value of the property and whether it can be sold or mortgaged in the future.
- The key takeaway is for homeowners to understand how long your lease has left to run and what your options may be.

Question: Do you think it is worth me extending my lease? I want my house to keep its value.

Response: It is recommended that you seek independent advice from a solicitor or leasehold specialist based on your individual circumstances. However, leaseholders are generally advised not to let the remaining term fall below 80 years, as this can affect both the value of the property and the cost of extending the lease.

Financial obligations

- Ground rent - not all leases contain a ground rent, and where one does apply, the amount can vary over time under certain lease terms.
- Service charge - contributes towards the cost of maintaining and managing the building or estate – for example: repairs, insurance, cleaning of communal areas, and management costs.
- Service charges can vary from year to year. They are usually based on the actual costs incurred but homeowners need to budget for the possibility of fluctuation.
- Leaseholders are entitled to understand what they are being charged for and to receive information explaining how those costs are made up.
- Under a shared ownership lease, a rent is payable on the unsold share of the property. Rent usually increases once a year using a formula in the lease.
- The details of how that rent is reviewed can be found in your lease, usually under a clause titled 'Rent Review'. That clause explains when the rent is reviewed and how any increase is calculated.
- In most cases, the shared ownership rent increases once a year, using a formula set out in the lease, and it applies only to the unsold share of the property.

Question: I disagree with my landlord's service charge calculations (no fire equipment), what can I do?

Response: At Bromford email the Service Charge Team (service.charges@bromford.co.uk), we will respond to your request within 5 working days. Also refer to: www.lease-advice.org/costs-and-charges/service-charges/if-you-do-not-pay/

Repair and maintenance responsibilities

- For flats - the lease explains who is responsible for which parts of the building. In most cases, the landlord is responsible for the structure of the building and the communal areas. For example, the main structure, roof, external walls, stairwells, lifts and shared services.
- The leaseholder is typically responsible for the internal areas of the flat. (everything inside the home, such as internal walls, floors, ceilings, fixtures and fittings.)
- The cost of the landlord's repair and maintenance often recovered through the service charge.

Alterations and consent

- Most leases include restrictions on alterations to the property.
- Some works, particularly those that affect the structure of the building, shared parts, or the external appearance will often require the landlord's written consent.
- Minor internal works may not require consent, but that will always depend on the wording of the lease.
- It is always better to ask in advance rather than risk breaching the lease.

Selling, subletting and assignment

- Rules apply to how a leasehold property can be sold or sublet - rules set out in the lease to ensure the process is managed properly.
- For those of you who own your home under a shared ownership lease - likely to be a pre-emption right.
- Landlord have the right to nominate a buyer before the property is sold on the open market.
- When selling or assigning a lease, it's common for notices or fees to be required.
- A management pack / LPE1, contains information about the building, service charges and insurance.
- The buyer may also be required to enter into a deed of covenant / notice of transfer / licence to assign.
- Your solicitor will guide you through the process.

Question: As a shared owner can I have a lodger in my home to help me with the cost of living.

Response: While sub-letting by a shared owner is not allowed, the ability to take in a paying guest or lodger is allowed though it is recommended that a shared owner wishing to do so informs their landlord prior to beginning any such arrangement. For more information on renting a room to a lodger, read 'Letting rooms in your home: A guide for resident landlords'.

<https://www.gov.uk/government/publications/letting-rooms-in-your-home-a-guide-for-resident-landlords/letting-rooms-in-your-home-a-guide-for-resident-landlords> The shared owner should update the landlord's occupancy agreement with the lodgers' contact details.

Breach of lease and forfeiture

- Sounds quite daunting, but it's helpful to understand. It simply means not following the terms of the lease.
- Leases set out certain obligations, and a breach occurs where those obligations aren't complied with. For example, failing to pay service charges, carrying out unauthorised alterations, or subletting the property without the necessary consent,
- Forfeiture is a last resort. It is the most serious outcome, as landlord recovers possession of the property. There are strong legal protections exist for leaseholders: it is not something that can happen quickly or automatically.
- It is a lengthy legal process, and there are significant statutory protections in place. Opportunities for the leaseholder to remedy the breach before forfeiture could ever occur.

Leaseholder rights and protections

- Leaseholders also have rights, around service charges. Rights to receive information about what you're being charged for and how those charges are calculated.
- Leaseholders also have rights when it comes to major works. Where significant works are proposed and the costs are to be recovered through the service charge, there are legal requirements for consultation, so that leaseholders are kept informed and have the opportunity to be involved in the process (Section 20).
- More generally, rights of access to information such as information about service charges, insurance, and how the building or estate is managed.
- The leasehold reform is an evolving area of law, with changes continuing to be made over time. Keep yourself informed using reliable, resources / LEASE – the Leasehold Advisory Service. It is a helpful place to start. <https://www.lease-advice.org/>
- www.bromford.co.uk/help-and-advice/shared-owners-and-leaseholders/

Question: How will proposed new leasehold reforms being discussed affect current leaseholders?

Response: The proposed reforms are intended to improve the experience for leaseholders by making processes clearer, fairer and more transparent. It is therefore worthwhile for leaseholders to keep up to date with the changes being discussed.

	<p>For Bromford Flagship, one of the key challenges going forward will be ensuring that information and data can be shared with customers in a way that is both accessible and accurate, while also being provided promptly.</p>
<p>3.</p>	<p>Customer Committee overview and first March 2026 meeting</p> <p>TW explained that, over the past two years, legacy Bromford shared owners and leaseholders have been invited to attend quarterly online meetings such as this one. These sessions provide homeowners with a valuable opportunity to share their views on issues that affect them. Bromford Flagship has introduced a structured approach to customer involvement, often described as an “upside-down pyramid”. This model is designed to ensure that customer voices are clearly represented at Board level. Communication is central to the structure, with information flowing both upwards and downwards between customers and the Board through a range of groups representing each tenure type. This includes representation from the Homeowner Voice Panel (HVP) on the Customer Committee.</p> <p>The Customer Committee meets quarterly and consists of six customers — including two homeowners — alongside three non-executive Board members, executives and senior managers. TW represents the Bromford Flagship homeowner group and attends these meetings both in person and online. The Committee plays an important role in strengthening the connection between the Board and customers, while also supporting regulatory compliance and the requirements of the Transparency, Influence and Accountability (TIA) Standard. The first meeting took place on 9 March in London, with the second scheduled for 21 May. During the March meeting, members received early presentations on future data-sharing arrangements, and a new complaints and compliments policy was discussed and approved.</p> <p>TW also highlighted the term ‘placemaking’, which focuses on building stronger local communities and increasing support from staff working within neighbourhoods. A pilot scheme is currently underway in the West region (legacy Bromford), where a dedicated member of staff supports homeowners with their queries and issues. If successful, the approach will be introduced more widely. This new role is known as the Home Ownership Customer Officer.</p>
<p>4.</p>	<p>A.O.B and date of next meeting</p> <p>For individual legacy Bromford queries please use this online form https://www.bromford.co.uk/homeowners-virtual-panel/</p> <p>For individual legacy Flagship queries please use this email sharedownership@flagship-homes.co.uk</p> <p>Date of next meeting: Thursday 16 July 2026: Zoom, 6pm start on Zoom</p>

<p>Topic: We will split the group into shared owners who will learn more about buying more shares and planning ahead, including stairpay (www.stairpay.com) and leaseholders who will learn about applying for a lease extension. We will also hear more from TW on the Customer Committee. Joining details will be circulated in advance.</p>
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