

As a shared owner, you will have bought your home under a shared ownership scheme and will not own the full 100% of the property. You will have joint rights and responsibilities for your home with Bromford, your landlord, as set out in your lease. The lease is a legal contract between shared owners and Bromford.

Our neighbourhoods and communities team will provide you, the shared owner, with support and assistance on a range of enquiries, including buying more shares in your home (staircasing), service charges, rent payments, applying for permission for improvement work and selling your property.

For all shared owners

We will:

- ensure that adequate buildings insurance is in place
- follow all relevant law and best practice in leasehold management
- be visible in your neighbourhood and maintain and repair any communal grounds that we are responsible for, and the structure of apartments
- provide a [Homeowners Hub](#) on our website where you can find more information about our services to shared owners
- ensure our teams are knowledgeable to deliver a professional and friendly service to you
- make it easy for you to contact us at your convenience, using your online portal, telephone, email, text and website
- acknowledge your queries within ten working days

Paying your rent and service charges

We will:

- make sure your rent and service charge invoices are clear and accurate
- give you a choice of ways to pay your rent and service charges on time
- make it easy for you to check your rent and service charges at any time through your customer portal
- send you an estimated service charge statement every year in accordance with your lease, usually in either April or October
- send you an actual service charge statement for the previous financial year in accordance with your lease, when the service charge accounts have been reconciled
- consult with you regarding new works or services at your block, building or estate where you're expected to contribute more than £100 per year for services or more than £250 for works, in accordance with our statutory obligations (section 20 consultation) - [lease advice](#)
- signpost you to money advice if you fall into difficulties paying your rent and/or service charges
- provide the opportunity for an annual review over the telephone or face to face

If you don't pay or don't agree repayment terms, we may take legal action against you in line with your lease agreement.

Your home

We will:

- respond to your written permission request to make alterations to your home, once we have received full details of your plans
- consider requests to extend the term of your lease
- be transparent regarding fees which may be applicable for our services
- keep you up to date and consult you on major issues that affect your lease.
- give opportunities for you to become involved with our service in ways that suit you - [see our Customer Engagement Plan 2024-2027](#)

To help us maintain these standards we ask you to:

- keep to the conditions of your lease
- pay the ground rent, service charges (including building insurance) and the costs of shared, planned repairs and major works
- take out adequate home contents insurance
- request permission to sublet
- notify us if you wish to make any changes to your lease – see our [Homeowners Hub](#) for more information and advice
- request permission to conduct alterations to your property if required to do so by your lease
- carry out regular servicing of gas appliances in your home by a qualified professional
- allow us access to your property after giving you notice to view the condition of the property or to repair an adjoining property or communal areas
- maintain a good relationship with your neighbourhood coach
- report any anti-social behaviour
- be respectful and polite to our colleagues as we will always do our best to help



How we'll review this standard

We will carry out regular sample checks to ensure:

- estimated and actual service charge statements are accurate and issued at the right times
- we have given you proper notice of payments towards works to be completed

We will also:

- regularly report how we are doing to our Homeowner Virtual Panel who are our customers and help us to scrutinise our services
- use feedback from surveys, compliments, complaints and general comments to improve our service

We will review this standard

When we:

- update our policies or review our services
- notice that your valued feedback is telling us we need to look at things again



**How to
contact us**



Visit our website for
the latest information
at bromford.co.uk



Call us on
0330 1234 034



Contact your neighbourhood coach
bromford.co.uk/neighbourhoodcoach