

Homeowner Virtual Panel

21 October 2025, 18:00pm to 19:30pm

Minutes and Action Log

In attendance	Apologies
Catherine Jarrett (CJ) Regional Director – New Homes, Delphine Guillemoteau (DG) Customer Involvement Officer – Operational Lead (West, Midlands), Viv Price (VP) Existing Homes Sales Manager, Max Winnall (MW) Insight Team Leader, Amanda Crichton (AC) Head of Sales and Marketing (East)	Kim Avery (KA) Head of Customer Engagement, Abigail Bennett (AB) Leasehold Services Officer

Minutes

1.	Welcome, apologies and introductions CJ welcomed everyone to the meeting especially our colleague Amanda Crichton who is the Head of Sales and Marketing in the East (Flagship). A handful of homeowner Flagship customers, who have been involved in the East, were also invited to the meeting to observe what we do as a panel. We welcomed 7 homeowners to the meeting some of whom were new and had never attended before. It was noted that it would be better to avoid planning a meeting during half term as it could have an impact on numbers. We also received four legacy Bromford queries from homeowners prior to the meeting taking place via the dedicated email homeownership.panel@bromford.co.uk which is closely monitored and responded to swiftly by the team.
2.	Outstanding actions Martin requested that DG enquire about the secure entry system in his building, which is still not functioning correctly, and arrange for a colleague to provide him with an update. DG to investigate the frequency of block inspections for homeowner Diaby and to ensure that future inspection dates are communicated more effectively to all customers within the block.
3.	Customer Influence Framework Please refer to the slide ‘Listening and Acting’. DG explained that two homeowners will serve on the strategic customer-led group known as the Customer Influence Panel, providing the Homeowner Virtual Panel with a direct connection to both the Bromford Flagship Board and the customer Regional Boards. DG noted that this represents a clear commitment to amplifying the homeowner voice and ensuring it informs decision-making.

	The Regional Boards form an integral part of the new Bromford Flagship governance framework. Their primary purpose is to oversee performance and operational compliance, ensuring these are effectively monitored. The Boards also promote collaboration across Heads of Service and Directorates to facilitate problem-solving and continuous improvement. There are three Regional Boards: East (Flagship), West (West of England and Gloucestershire), and Midlands (Central, Staffordshire, and the Marches). Each Board convenes on a monthly basis. The Terms of Reference for the Homeowner Virtual Panel have been revised to align with the updated Customer Influence Framework. Henceforth, the Chair position will be held by one of the two homeowner representatives serving on the Customer Influence Panel. As soon as the framework has been approved it will be widely circulated to ensure buy in from across the business.
3.1	Customer insight & prioritizing feedback – group activity The group activity led to the identification of a future programme of work for 2026. This programme includes the following activities, developed in response to feedback received between July and September 2025 and from previous meetings: 1. Discussing the implications of the future operating model and place based working for homeowners: Invite Paul Coates, Chief Customer Officer – <i>January meeting (tbc)</i> • Confusion over responsibilities, difficulty reaching the right team, and slow or unhelpful responses when issues arise. They feel passed between teams without clear resolution. • Feeling overlooked compared to rented customers: excluded from wider communications and community engagement. • Impact of Place-based working for homeowners. 2. Improving communication and homeowner expertise for frontline colleagues: Invite Colin Goodbody, Head of Customer Operations and review targeted homeowner e-learning materials –<i>January meeting (tbc)</i> • New e-learning to better understand the needs of homeowners has been completed but it isn't mandatory. • Unclear processes and lack of clarity on who to contact to receive further information. Callbacks not made, appointments not confirmed, or misleading information. 3. Understanding the use of neighbourhood scheme improvements and block inspections: Invite Natalie Colfer, Head of Neighbourhoods and Communities - West and/or John Dickin, Head of Neighbourhoods and Communities – Midlands –<i>April meeting (tbc)</i> • Concerns about their community: garden and communal area upkeep, Anti-Social Behaviour/neighbourhood disturbances, and perceived neglect of shared spaces.

	- Not knowing when block inspections are taking place is poor and not helpful to feeling valued. 4. Service standards and service charges: invite Kelly Webster, Director of Lettings and Income, Jonathan Birks, Head of Rents and Service Charges and Mark Bateman, Programme Manager Landscaping – <i>April meeting (tbc)</i> - Value for money concerns remain. - Review service charge customer-led scrutiny recommendations (legacy Bromford): progress made. 5. Holding developers to account: invite Catherine Jarrett, Regional Director – New Homes – <i>July 2026 meeting</i> - Unresolved snagging/defects; defects not resolved promptly and slow to coordinate with developers or contractors and confusion about which repairs or issues Bromford is responsible for. 6. Additional financial advice and support (buying more shares, advice with paying off the mortgage, affordability when retiring, subletting to help financial stability): organise a webinar, in-person homeowner events for new and existing customers and impact of Stairpay – <i>July 2026 meeting</i> 7. Impact of new government leaseholder legislation: organise a webinar to discuss impact and changes of the law. <i>Date: tbc</i> AC added that the way we inform customers of rent increases could also be a focus for this panel. We may also want to identify a piece of scrutiny on a topic of our choice.
4.	Shared ownership update: Shared Ownership Council: CJ explained that the Shared Ownership Council (SOC) is a UK-industry initiative set up to improve consumer experience in the shared ownership housing market. The SOC’s main mission is to promote a voluntary Code of Good Practice (or “Shared Ownership Code”) that sets out standards for marketing, purchase, management and exit of shared ownership properties. Although the Code is voluntary it encapsulates best practice and therefore should be seen as a standard Bromford Flagship must aim to achieve. Please refer to the slides to access an overview of the Code. Stairpay: Stairpay is a new digital platform for Bromford Flagship shared owners to access which will be launched in a few weeks free of charge. It is simple to use and will be available initially for a period of 12 months. It aims to support shared owners in their customer journey by helping customers understand their route to owning more of their home, which in turns helps Bromford Flagship engage better with their customers. For example, a calculator tool helps customers to estimate how much equity they could buy, see how their monthly costs would change and monitor

	their home value. We would greatly value your feedback on the tool. If you plan to use it, please share your thoughts on how useful it is to you in your journey.
6.	A.O.B and date of next meeting AB sent an update on Section 20 consultation and the leasehold reform, namely: 1. Legacy Bromford update: - Really busy in managing a large case load of Qualifying Works consultations – currently have 148 live consultations since April 2025. - Consulted thousands of customers on the four live Long-Term Agreement contracts currently being procured. - Made lots of improvements and changes to our Guidance for Leaseholder's on the website – with the help of colleagues from our wider Legal Property Team. - Continued to improve our internal end to end process to ensure the customer journey is at the forefront of our decisions. 2. Flagship update: - We have continued collaborating with our Leasehold colleagues in the East Team on ad hoc queries, and process decisions. - We are looking this week at the East Team starting to build their S20 pipeline using the West Team process and letter templates to see how transferrable the process is. - Looking to continue the integration from a S20 perspective as the conversations and collaborative working continue. 3. Leasehold reform: The leasehold reform consultation looked to address key concerns such as opaque billing, unexpected major works costs, and lack of managing agent regulation. On 26 September 2025, the stakeholder consultation closed following a request for input from leaseholders, landlords, and managing agents to ensure practical and effective reforms are decided. Key themes include: - Transparency of Service Charges - Reform of Major Works (Section 20 Consultation) - Legal Costs Reform - Regulation of Managing Agents - Enhancing Protections for Fixed Service Charges - Digitalisation and Accessibility - Asset Management Planning We have been working internally for some time on many of these proposed changes, as we believe they reflect the way we should operate. It is reassuring to see that wider legislation is now aligning with this direction. However, our

greatest challenge—given the scale of Bromford Flagship—will be ensuring that information is accessible quickly and accurately for our customers.

Ultimately, these changes place leaseholders at the heart of our approach. They are much needed within the sector and will contribute significantly to enhancing our end-to-end customer journey. In addition, they will support the provision of robust, planned data that enables our customers to effectively plan for their future within their homes.

New merger talks: if you would like to share your views on the potential new combined business with LiveWest, please use the survey link below:

www.bromford.co.uk/news/bromford-flagship-and-livewest-in-merger-talks-to-deliver-more-homes-and-stronger-communities/

Four million homes: access to webinars and training available for homeowners:

www.fourmillionhomes.org/

Positive feedback received from a homeowner on the customer portal and how it has been useful in relation to logging repairs.

Date of next meeting: January 2025 (date tbc): Zoom, 6pm start

Please send any individual queries to the following email:

homeownership.panel@bromford.co.uk