

Homeowner Virtual Panel

29th April 2025, 18:00 to 19:30

Minutes and Action Log

In attendance:

Catherine Jarrett (CJ) Director of Sales & Marketing, Delphine Guillemoteau (DG) Customer Involvement Officer, Viv Price (VP) Existing Homes Sales Manager, Kerry Castello (KC) Policy and Efficiency Analyst, Kim Avery (KA) Head of Customer Engagement.

Apologies:

Abigail Bennett (AB) Leasehold Services Officer

Minutes

1

Welcome, apologies and introductions

CJ welcomed everyone to the meeting. Six homeownership customers attended the meeting: 5 leaseholders and 1 shared owner. AB sent her apologies to the meeting as she could no longer attend due to an unexpected crisis but she asked DG to present the slides on her behalf.

2

Outstanding actions

Service Charge scrutiny update: DG updated everyone on the service charge scrutiny with recommendations going to the Audit and Risk Committee (ARC) 15 May. Leaseholder Tony Woolley was part of the 'Customer Scrutiny Group' who worked on this project. Recommendations cover an updated and approved service standard 'Income Collection and Customer Account Management' which states that 'we will respond to more complex queries relating to your rent or service charges within five working days'. Other recommendations include improvements to colleague's training, how we monitor service charge queries internally so that we can review our performance against the service standards, making the service charge headings clearer and more straightforward, reviewing the quality of the information shared with solicitors when a property is sold, improving how we collect feedback, etc.

Most leaseholders attending the meeting have had issue with their service charges and customers were asked to email the homeownership.panel@bromford.co.uk with their queries. The main issues highlighted included: 1) It is OK if our services charges go up but we want the service to be delivered (landscaping and cleaning) as we are paying for services that we do not get, 2) services to be delivered to a good standard, 3) the service charge headings used are not always clear and do not explain the standard specification that we should be receiving, 4) the mail merge system in use creates issues with letters being sent out which adds to the poor experience received.

	<p>Leaseholders agreed that 'Bromford has become too big an organisation and has lost its touch with its leaseholders. Communication is certainly not working as well as it used to.' 'It is a constant battle and we have to chase things ourselves'. Abbie Bennett was praised for the support she provides to leaseholders given her busy workload. It was agreed that at the July meeting we will go through the service charge scrutiny recommendations and monitor their implementation.</p> <p>The current customer portal was flagged up by a leaseholder in relation to it being hard to use and ineffective. The customer is getting support with this from another colleague to try and resolve the situation.</p> <p>Complaints, March 2025, update: KA explained that there had been a 70% increase in rent complaints from 10 March 2025 compared to 3 March 2024 covering the areas of: rent increase, shared ownership rental increase, communication about arrears and cancellation of direct debits.</p>
3	<p>Walk-through the leasehold guide & homeowner hub webpages</p> <p>VP explained that she would welcome feedback on the Home Ownership Hub referred to during the meeting: www.bromfordhomes.co.uk/home-ownership-hub</p> <ol style="list-style-type: none"> 1. Is there something missing? 2. Can it be improved? <p>Specifically in relation to Shared Ownership: www.bromfordhomes.co.uk/home-ownership-hub/your-shared-ownership-home. There is a guide to your new home and there is also an explanation about how to find out who your Neighbourhood Coach is.</p> <p>In February 2025, Bromford held a shared ownership event in Wolverhampton. It was a success. Various partners were invited to support the event including mortgage advisors and solicitors. Please refer to the slides for more information. Two properties were bought following visitors' attendance that we know of - there may be more. CJ said that the aim is to have one event in the North and one in the South every year where there is a need. CJ asked if it would be helpful to have leaseholders invited too? Place-based working aims to include all tenures so local events could support leaseholders specifically if our insight data tells us that we have leaseholders in good numbers in a specific area.</p> <p>Guidance for leaseholders on the main Bromford website can be found here: www.bromford.co.uk/help-and-advice/guidance-for-leaseholders/. It is still work in progress but any feedback please do pass it on.</p>
3.1	<p>Walk-through of the upcoming customer portal (shared owners only)</p> <p>Penny Edmonds (Transformation Lead, New Homes) and Joe Marriot (User Experience Lead, Transformation and ICT) decided to re-schedule their presentation to collect feedback from shared owners on the work that has already taken place on the upcoming customer portal for shared owners. This is because we only had one shared owner attend the meeting.</p> <p>It was agreed that more email reminders and more promotion need to happen ahead of the meetings (leaseholder Tony agreed and said it wasn't enough at present) so that attendance rises to larger numbers. Penny and Joe will be invited back to our July</p>

	meeting. Shared owner Martin agreed to support Joe and Penny in their current design work. Thank you Martin.
4	<p>Leaseholder information update</p> <p>Please refer to AB's slides. AB is the Leasehold Services Officer for Bromford</p> <p>and she works with a coordinator and they sit in the wider Legal Team. She has been with Bromford nearly 8 years. She is the business lead for the Section 20 consultation process. It is a small, but busy process, which feeds in to a larger and much more strategic process called 'Major Works Cost Recovery'. This is the ability to recover an apportionment recharge from customers on a variable service charge (in the main shared owners and leaseholders) in relation to major works or services implemented within our blocks/buildings or estates that Bromford are responsible for managing. We work as per your lease agreement when works or services are identified to ascertain a potential recharge total. These charges can only be demanded for subject to a compliant Section 20 consultation exercise with leaseholders (it is the law). Leasehold engagement doesn't form part of AB's day to day role and responsibilities but it naturally is a large part of her daily communication.</p> <p>The main projects that will impact our leasehold customers are the consultation letter review and the website content. The consultation letter review is due to start early next week (apologies this hasn't happened sooner). Tony was already involved but other leaseholders present at the meeting said that they would like to get involved too. DG will share names with AB and support the consultation. Receiving leasehold letters can be stressful and rewording them so that they are easy to understand is important to alleviate worry and stress. For example, when we quote the value of a contract we need to ensure that the customer understands that this is the overall value of the 5 year contract (i.e. so what the contract is worth) not what it is worth to the customer or scheme.</p> <p>The website content is coming together nicely, and AB hopes to be in a position where the Section 20 web page is ready to go live soon. AB has also been tasked with picking up the wider leasehold content. AB's team is currently serving any remaining invoices for works from last financial year and serving section 20 notices for upcoming works identified so far this financial year.</p> <p>The first project AB is looking to undertake this year is a comparative review of the section 20 and leasehold services we offer at Bromford compared to those at Flagship. We are looking to draw similarities and differences between these. AB hopes to be able to share the outcomes of this review at a future meeting.</p> <p>The second aspiration is one that is already in progress. When we are undertaking major works investment projects, we are adopting more of a 'Placed' based approach. We are bringing colleagues from across the business together to bring expertise, direct communication and a chance to collaborate with the customer's at the forefront of our decision making. The feedback internally is really positive. We hope to use our section 20 website space to share these projects with customers and colleagues alike.</p> <p>An example of one of these project groups is a roof replacement project in the North. This project group is working well. We are meeting as a larger group to discuss the overall project, our section 20 consultation approach, customer meeting options, customer support options and then breaking into smaller groups to fine tune some of these ideas</p>

	<p>and conversations. The idea being that we would like our engagement with leaseholders to be so prevalent at the block in the early stage, so that the Section 20 consultation that is sent later that year almost just consolidates in writing what leaseholders are already aware of and have been supported in understanding. The hope is to role more of these project groups out as major works projects come to life this financial year.</p> <p>Finally, AB explained that we are in a real period of change and so today's direction may look different in the coming months. However, AB is leading on section 20 with leasehold engagement and communication as a large part of her decision making.</p>
5	<p>Bromford voice</p> <p>Please refer to the slides in the presentation. DG will send customers in the meeting an email to invite them to take part in the new online engagement platform called Bromford Voice. It is entirely your choice if you choose to join. It will allow you to take part in surveys, polls, forums and to join an online community of Bromford customers. If you like engaging digitally then this is for you.</p>
6	<p>Bromford Flagship update and the Customer Influence Panel</p> <p>Bromford Flagship has a new strategic customer group called the Customer Influence Panel (CIP). This group will support getting a new group-wide engagement plan for the merged organisation. There are three customers involved from Bromford and three from Flagship on an interim basis. One Flagship customer involved is a shared owner. There will be opportunities to influence the group-wide engagement plan and DG will ensure these are communicated to the homeowner group.</p>
7	<p>AOB and date of next meeting</p> <p>It was asked that more marketing and promotion of this group's work takes place to increase attendance.</p> <p>Date of next meeting: Tuesday, 29 July 2025: Zoom, 6pm start</p> <p>Please send any individual queries to the following email: homeownership.panel@bromford.co.uk</p>