

Homeowner Virtual Panel

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

Minutes and Action Log

In attendance:	Apologies:
Catherine Jarrett (CJ) Director of Sales & Marketing, Delphine Guillemoteau (DG) Customer Involvement Officer – Operational Lead (West), Viv Price (VP) Existing Homes Sales Manager, Kim Avery (KA) Head of Customer Engagement, Abigail Bennett (AB) Leasehold Services Officer, Emma Crampton (EC) Customer Engagement and Influence Manager – Operational Lead (East)	None

Minutes

1	Welcome, apologies and introductions CJ welcomed everyone to the meeting notably our colleague Emma Crampton who is the Operational Lead for Customer Engagement in the East (Flagship). This meeting aims to look back and look ahead to what this group has and can achieve and how it could grow under Bromford Flagship. We welcomed 10 homeowners to the meeting some of whom were new and had never attended before. Welcome.
2	Outstanding actions Martin: please can DG ask Bromford about the secure entry system of his building which is still not working properly and get back to Martin with an update.
3	Customer engagement: What we've achieved so far What we've discussed and investigated as a group so far: <ul style="list-style-type: none">• Communication: speak to knowledgeable and appropriate colleagues in good time without having to wait.• Being in regular contact, guidance, information and support.• Service charges: more transparency, clarity and ownership and customer-led scrutiny project.• Maintenance of communal areas: use of contractors, quality of work.• Landscaping service standards: performance issues.• Insurance: content coverage and increasing cost.• Role of the Neighborhood Coach.• Annual customer review: format for shared owners, not in place for leaseholders.• Section 20 guidance.

	<ul style="list-style-type: none"> • Started reviewing leaseholder letters. • Online guidance available for leaseholders and shared owners. • Influencing content of Service Standards. • Performance: complaint trends and customer insight. • Homeowner event(s): purpose and benefits. • New engagement platform: Bromford Voice. • Bromford Flagship merger. • The homeownership email has also been used by homeowners to ask individual questions if they were struggling to get answers from colleagues: it has proven to be a good support and advisory channel to customers. Thank you to all colleagues who take time to respond to queries.
3.1	<p>New ideas and themes to take forward</p> <ul style="list-style-type: none"> • Financial advice and support for shared owners: help pay off the mortgage, buy more shares, affordability when retiring, shared ownership rental increase. • Leaseholder interaction with Neighbourhood Coaches (NCs): how could we improve it. • Why do we have to go through a Neighbourhood Coach: access to expert advice and effective training delivered to NCs. • Support with downsizing. • How do I buy more shares in my shared ownership home? • Quality of communal cleaning and service delivery. • Poor complaint experience. • Management company and refunds. • Understanding my lease – who is responsible for repairs. • How can I extend my lease term? • Value for Money for service charges quality of ground maintenance. • Communal aerials. • Follow TPAS guidance (we are members) for best leaseholder engagement practice and team up with Flagship. See: www.tpas.org.uk • Impact of new government leaseholder legislation. <p>DG asked customers if early evenings were still appropriate to attend meetings and it appeared to still sit well with them.</p>
4	<p>Your top three ideas</p> <p>We didn't have enough time to agree three top idea to carry forward but the following was discussed in more depth:</p> <p>1. Role of Neighbourhood Coach, annual customer reviews and training.</p> <p>There was an agreement that the NC support provided to homeowners was not always what it could be and NCs were sometimes difficult to get hold of. Two customers felt that as leaseholders they should be asked if they would like to be involved in an annual review (currently they do not benefit from this review), one shared owner said that it was good to speak to someone over the phone as being a shared owner felt like a lonely experience at times but some of the questions she was asked (Tenant Satisfaction Measures) were not appropriate to her situation so she didn't understand why she was being asked them. Another customer fed back that the role name implied that you needed guidance and some sort of learning</p>

	<p>experience if engaging. Could Bromford come up with a title that is more accessible and reflects the role better.</p> <p>Is there scope here to dig further and reflect on what homeowners want from the role?</p> <p>2. The idea that the shared ownership model is not for everyone and what could Bromford do to support those who are struggling?</p> <p>The Shared Ownership model is government led so there isn't a lot Bromford can do to intervene to support customers who are struggling with costs and buying more shares. For customers it feels unfair that Bromford cannot support them much- including financially. Shared owners would appreciate a discussion on the 'art of the possible' in this space. One shared owner enquired about the difference between sub-letting and having a lodger as if she could have a lodger it would help her financially. She felt the neighbourhood coach didn't have a enough understanding of what was possible and needed reassurance on how to do this legally and formally. The answer is that 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 occupancy agreement with the lodgers' contact details.</p> <p>3. Continue to hold Bromford to account:</p> <p>Keep a watching eye on service charges and the turn around time to answer queries (the Service Level Agreement is now 5 working days), the landscaping service and communal cleaning, complaint trends and customer insight.</p>
5	<p>Looking ahead and next steps</p> <p>Over the past few months, the customer engagement team has been leading on some work to better understand how customers want to be involved and to give them more of a say in shaping the future of Bromford Flagship.</p> <p>In May, we launched a customer consultation with the aim to hear directly from customers about what matters to them, and how they'd like to have their say in the services and decisions that affect their lives. More than 2,300 Bromford Flagship customers shared their views through a survey, helping us build a clearer picture of what involvement should look like as we develop a new, merged Customer Influence Framework.</p> <p>The Homeowner Virtual Panel will form part of the new merged framework (Customer Influence Framework) and could be envisaged as a group which includes/targets all Bromford Flagship homeowners in the near future. This is the start of this conversation.</p>
6	<p>AOB and date of next meeting.</p> <p>KA agreed to talk to a homeowner whose home was served with a Prohibition Order (cladding) and who is not satisfied with the complaint process and with Bromford's attitude</p>

and lack of support towards him. He does not want this to happen to others. VP had already been in contact and KA agreed to call him the next day.

Could Bromford provide a list of reputable companies and approved businesses as this would be really useful. The government is recommending to use Checkatrade as a reputable guide. See: www.checkatrade.com They have a good reputation. CJ said that this will be communicated to homeowners more widely. DIY videos could also be shared.

Date of next meeting: 21st October 2025: Zoom, 6pm start

Please send any individual queries to the following email:
homeownership.panel@bromford.co.uk