

Homeowner Virtual Panel

16 January 2024, 18:00pm to 19:30pm

Minutes and Action Log

In attendance:	Apologies
Helen Lloyd (HL) Head of Insight, Catherine Jarrett (CJ) Director of Sales & Marketing, Delphine Guillemoteau (DG) Customer Involvement Officer, Viv Price (VP) Existing Homes Sales Manager, Jessica Faulkner (JF) Senior Marketing Manager, Penny Edmunds (PE) Transformation Lead, Kerry Castello (KC) Leasehold Services Officer	Not applicable

Action register

(All Closed Items will be noted on the Register for one meeting and will then be removed from the Action Register)

Item:	Date of Meeting:	Action:	Initials & deadline:
Next steps	16.01.24	Customers to send individual emails with specific queries so they can be answered by the team in due course.	Bromford colleagues- asap
Next steps	16.01.24	Minutes and slides circulated to customers.	JF/DG- within a week

Minutes

1	Welcome, apologies and introductions CJ welcomed everyone to the meeting. Nine customers attended the meeting with a good mixture of shared owners and leaseholders.
2	Scope and format of future meetings Please refer to CJ's PowerPoint presentation (Homeowner virtual panel). Please also refer to terms of reference for the group which were sent with the agenda. Meetings will take place on a quarterly basis and customers will influence the content of the meetings so that meetings respond to homeowner's needs and interests.

Minutes

Bromford's aspirations for homeowners

Please refer to HL's PowerPoint presentation (Homeownership insight). HL explained her team collect transactional feedback to inform Bromford on how it is performing and direct where service improvements are required.

Customer advocacy scores for shared owners are usually lower than those of social rent customers. Some of the reasons highlighted as a source of dissatisfaction include:

- Communal spaces needing to be better maintained in terms of repair work and cleaning.
- There is an appetite from shared owners for support with maintaining their homes in terms of repair work – customers suggest either being given access to book Bromford engineers for quality assurance or be provided with a list of approved engineers who they can contact for repairs, and this is what drives a lower score on fairness and respect.
- A number of customers talk about the quality of their homes in relation to outstanding issues they believe should have been covered in their defects period or by their new build guarantees – more specifically mentioning windows, doors and heating systems.
- There is growing concern around the value for money and cost of the rent for homeowners with some mentioning the rent increases are too high.
- Communication needs to improve specifically mentioning our legal team and staircasing information as well as letters and email content being easier to understand.
- There is an appetite for more neighbourhood coach engagement.

Leaseholders asked why they were not part of the feedback collected by Bromford forming part of the regulatory Tenant Satisfaction Measures (TSMs)? It seemed unjust to them. HL explained that the Social Housing Regulator did not set out to collect leaseholders' views as part of the TSMs but that didn't mean that Bromford did not want to hear from leaseholders and this panel will help bridge the gap. HL explained that our goal is to forge a path toward a community where every leaseholder feels heard, valued, and engaged in decisions that affect their home and investment.

It was also shared by a customer that leaseholders do not benefit from an annual customer review. Why is this the case? Why are they excluded from these conversations?

Minutes

Customer's aspirations

We asked homeowners the following questions:

- What is going well?
- What are the areas for improvement?
- What does good look like?

Below is a list of the issues that were raised by homeowners.

Leaseholders issues raised:

- Service Charges are not transparent enough and more clarity is needed: Bromford would benefit from making service charge statements clearer and financial dealings more transparent. Improving communication so that queries can be resolved more quickly and the relevant information provided to answer the query. One customer added: the grounds maintenance team seem to come 'as and when' but this is not what is described in my lease and yet my service charges are going up.'
- Insurance coverage and costs : Discuss building insurance coverage and its alignment with leaseholder expectations and cost. Value for money was raised in relation to insurance costs (the costs has doubled).
- Lease clarity: Expressed concerns and seek clarity on lease terms. Customer said 'I had to pay £75 to get an alteration done in my flat. This is not covered in my lease. I was chocked I had to pay.' DG will aim to get an answer at the forthcoming 'customer alterations' policy review workshop.

3.1

Specific shared owner issues raised:

- Defects: Customer explained she is still waiting for snags to get corrected after buying her house in July 2023. Why is it taking so long?
- Completion date moved: moving in dates were changed/delayed and customers were just asked 'are you ready to move in now without much warning': poor communication and lack of empathy.
- Fair fees: Delve into the service charges and rent calculations, seeking ways to balance affordability with service quality.
- Improved communal maintenance: one customer said 'the communal area should have been re-decorated by year 7 and it only got done by year 10.'
- Staircasing simplified: staircasing options and support are available for purchasing additional shares but this still needs more work. Customer said they had felt this was difficult and they did not know who to contact. VP will pick this up.
- Smooth resale: Review the resale process, emphasising transparency and ease for owners

Minutes

3.1 cont	<p>Issues raised by both leaseholders and shared owners:</p> <ul style="list-style-type: none">• Improve direct communication: Evaluate and improve communication channels between shared owners, leaseholders and Bromford. Customer said: 'We just feel like the forgotten few. We don't get as much help as we should get. It feels like you just want to take our money'. Another customer added: 'each time I speak to someone at Bromford I have to start the conversation all over again as if nothing has been recorded. There is no flow, no continuity in my dialogue with Bromford.'• Another query was to discuss the possibility of buying back by Bromford of leasehold flats, either shared owners or outright owners.• Another query was about the 'fire system/safety' in place and if it needed changing and 'why'.• Feedback on the customer portal not being used as customers regularly been logged out of it. 'I gave up on it. I might as well be 47th in the queue. Bromford colleagues realised this was not where we want to be but said that the neighbourhood coach should be able to help. <p>A customer mentioned that the contractor Arrow who clean communal areas and windows are very good: 'keep them.'</p>
4	<p>Next steps</p> <p>Please send individual queries to the following email: homeownership.panel@bromford.co.uk</p> <p>A big thank you for everyone who took part in the meeting. Customers thanked Bromford colleagues as well for this opportunity to talk freely about the service they receive. Minutes of the meeting will be circulated alongside the slides. An agenda will be sent out in advance of the next meeting and we will give customers plenty of notice.</p>
5	<p>Date and time of next meeting:</p> <ul style="list-style-type: none">• April 2024 (date tbc after Easter break) in the evening 6pm start