

# Homeowner Virtual Panel

28 January 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, Thomas Dennis (TD) Insight and Data Analyst, Viv Price (VP) Existing Homes Sales Manager, Kerry Castello (KC) Policy and Efficiency Analyst, Kim Avery (KA) Head of Customer Engagement, Abigail Bennett (AB) Leasehold Services Officer	n/a

## Minutes

1	<p><b>Welcome, apologies and introductions</b></p> <p>CJ welcomed everyone to the meeting. Six homeownership customers attended the meeting: 6 leaseholders and 1 shared owner. Another 20 had confirmed attendance by registering online. A recording will be made available for those who missed the meeting.</p>
2	<p><b>Outstanding actions</b></p> <p>Ongoing intercom issue for shared owner Martin at Crownoakes Drive. An engineer came out to identify what the problem was but their doesn't seem to be a direct replacement for the intercom. CJ is moving this on but it is not proving easy (involves the Managing Agent at Crownoakes, getting action/quotes from internal team (Reks Chander) and consultation period might be required for the block of 8. We acknowledge that it has been a poor customer experience for Martin against a payable service charge, and an asset which may not have been well maintained over the years (Managing Agent).</p>
3	<p><b>Service standards</b></p> <p>We are looking for feedback on our newly drafted service standards. The idea behind the creation of service standards is for them to mirror our internal policies, written in a customer friendly way and highlighting the key policy points for transparency and accessibility.</p> <p>The service standards for review are:</p> <ol style="list-style-type: none"><li>1. <a href="#">Buying more shares</a></li><li>2. <a href="#">Remortgage</a></li><li>3. <a href="#">Eligibility for shared owners</a></li></ol>

4. [Lease extension for shared owners and leaseholders.](#)

We will not be providing a service standard for surplus income policy as this policy is already published externally. The new policy created is called '[Adverse credit, Lending and Cash Buyer Policy](#)' and it has a [corresponding service standard](#). We have provided both of these documents to homeowner customers in the links above so we can capture any feedback before this new policy is approved internally.

Here is the link to the Home Ownership Hub referred to during the meeting:

[www.bromfordhomes.co.uk/home-ownership-hub](http://www.bromfordhomes.co.uk/home-ownership-hub)

We will spend time looking at the Home ownership Hub at the next meeting to familiarise ourselves with the Hub and gather feedback on it.

Leaseholder Diane said she had a great service from the team regarding her lease extension query and she thanked them. 'When you hear back from Bromford it is always a good service. It is the getting hold of someone that is difficult'. See:

[www.bromford.co.uk/help-and-advice/guidance-for-leaseholders/](http://www.bromford.co.uk/help-and-advice/guidance-for-leaseholders/)

Thank you for supporting us by providing feedback on our service standards which we hope you find useful. DG said that general need customers are very pleased with the service standards they have given feedback on. General need customers have said 'it is the best way for us to find out what our customer service expectations from Bromford should be'.

**3.1**

**Service charge scrutiny**

DG explained that the strategic customer-led group Customer and Communities Influence Network (CCIN) agreed to start a customer-led scrutiny project on service charges. The work has already started with a scoping meeting held on 29 January. DG explained that homeowners who want to contribute to this piece of work are very welcome.

Please connect her directly on [delphine.guillemoteau@bromford.co.uk](mailto:delphine.guillemoteau@bromford.co.uk) to get involved. Customer Helen said she was interested.

Not knowing what the service charge pays for has been highlighted on a regular basis by homeowners as well as delays in responding to service charge queries. Leaseholder Tony Woolley is part of the Customer Scrutiny Group.

**4**

**Complaint trends**

Please refer to KA's slides.

Key figures highlighted:

- 7% of all incoming complaints in Quarter 2 were from shared owners or leaseholders. In total 51 complaints received.
- 26% of shared owners complaints relate to defects in their new homes and the difficulty of getting them resolved. Bromford is considering bringing some of these repairs in-house to ensure a smoother customer experience (the house builder

	<p>takes too long to put defects right – this is unfortunately a trend across all housing associations).</p> <ul style="list-style-type: none"> <li>The Housing Ombudsman (HO) is robust in its dealings with housing associations. Bromford is on a par with the rest of sector when it comes to dealings with the HO. For more information about the Housing ombudsman and homeownership go to: <a href="http://www.housing-ombudsman.org.uk/centre-for-learning/fact-sheets/home-ownership/">www.housing-ombudsman.org.uk/centre-for-learning/fact-sheets/home-ownership/</a></li> </ul>
<p><b>5</b></p>	<p><b>Customer insight</b></p> <p>Please refer to TD’s PowerPoint presentation.</p> <p>The feedback team spoke to 22 home ownership customers (shared owners and leaseholders) about our customer thrive index, and overall advocacy increased to 81.8%, lower than the overall 87.4% for all housing stock. Homeowners scored 86.4% on the satisfaction question, which is slightly less than the overall score of 88.2%. Both scores are lower than what was achieved for the same period last year.</p> <p>Although minimal, due to the small number of surveys completed, sentiment analysis from the comments is mixed. Customers mentioned their contentment with Bromford's services, stating their homes are lovely and have had no problems. Negative sentiment covers a variety of areas. Multiple customers mentioned issues with rent/service charge increases causing them to worry and being unsure what the service charge pays for. Outstanding repairs were also mentioned.</p>
<p><b>6</b></p>	<p><b>Homeowner event: 8<sup>th</sup> February</b></p> <p>Bromford’s shared ownership team is hosting an informational event on Shared Ownership in Wolverhampton Saturday, 8 February. It is an event for homeseekers in Wolverhampton and the surrounding areas at the city’s Science Park on Glaisher Drive.</p> <p>The event is open to colleagues, customers and anyone looking for a new home who want to learn all about Shared Ownership, with members of the sales team and external experts on hand to offer exclusive advice and guidance around the scheme and fulfil any queries prospective homebuyers may have. Do come by and say hello. If you have queries about your lease or lease extensions leaseholders are most welcome too.</p> <p>These events are important to the sales team and they wish to replicate at least one event per year across Bromford’s geography. The last event was held in Tewkesbury at the Shannon Way office with over 200 homeowners attending.</p>
<p><b>7</b></p>	<p><b>AOB</b></p> <p>AB is back from maternity leave and she is responsible for leading on all ‘Section 20’ notices (<a href="mailto:Abigail.bennett@bromford.co.uk">Abigail.bennett@bromford.co.uk</a>) Since being back she has been working on realigning the letters used to service ‘Section 20’ notices to ensure they are landing well with leaseholders. She is looking for volunteers to help her review the new letters to get valuable feedback.</p> <p>Anyone interested in helping please email DG <a href="mailto:delphine.guillemoteau@bromford.co.uk">delphine.guillemoteau@bromford.co.uk</a> or <a href="mailto:homeownership.panel@bromford.co.uk">homeownership.panel@bromford.co.uk</a></p>

	<p>Similarly, AB is updating the section on the website which may also include a video. Again, AB is looking for volunteers to help with this too. A feedback form link can be set up on the web-site too in order capture leaseholder feedback.</p> <p>We look forward to seeing you at our next meeting so book the date in your diaries now and tell other homeowners about it.</p>
<b>8</b>	<p><b>Date of next meeting</b></p> <p>Tuesday, 29 April 2025: Zoom, 6pm start</p> <p>Please send any individual queries to the following email: <a href="mailto:homeownership.panel@bromford.co.uk">homeownership.panel@bromford.co.uk</a></p>