

Homeowner Virtual Panel

30 April 2024, 18:00pm to 19:30pm

Minutes and Action Log

| In attendance: | Apologies |
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| 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, Kerry Castello (KC) Leasehold Services Officer, Ben Taylor (BT) Commercial Finance Director, Allan Maund (AM) Fraud and Probity Manager, Yvonne OGrady (YO) Neighbourhood & Community Operations Manager | Not applicable |

Minutes

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| 1 | Welcome, apologies and introductions CJ welcomed everyone to the meeting. Thirteen customers attended the meeting: three shared owners and ten leaseholders. |
| 2 | Scope of meeting Please refer to CJ's PowerPoint presentation with the agenda. At our January meeting customers told us they felt dissatisfied about value for money with increasing rent and service charges especially increased insurance costs. Hence, services charges and insurance are being covered at the April meeting. |
| 3 | Service charges and insurance Colleague BT highlighted that in 2024/25 we will recover service charges from: 31k customers, 58 different services and 184k different charges. A service charge is only recoverable so far as the costs have been reasonably incurred. Only recoverable if works carried out for the charge are of a reasonable standard. This can be challenged through the Leasehold Valuation Tribunal with lots of case law to support. The insurance market is very challenging, and there is currently limited choice for property stock insurance, with some providers withdrawing from the insurance market and those remaining, exercising more caution. This is coupled with a 'hardening' in the insurance market, caused by factors such as increased building costs and an increase in the frequency and severity of storm and flood damage. There are numerous other aspects beyond our control that insurers take into consideration, and this affects the insurance premium. Colleague AM confirmed that in respect of building insurance claims, there is a zero excess for shared owners and leaseholders. You can claim against issues relating to the structure of the building: repairs/maintenance issues are not covered by the insurance. |

Customers need to call in their query using the contact details below quoting Bromford Housing and policy number 3395510.

Telephone: 0161 274 9077 (out of office hours calls will be redirected).

Email: claims@protectorinsurance.co.uk

More details are provided on the Bromford website: www.bromford.co.uk/find-a-home/home-owners/leaseholders/

Customer Tony asked for a copy of the policy. Insurers will not release the entire policy document in full, mainly for commercial reasons. There is however a policy summary that we can provide. AM explained that when the new website is launched the insurance policy summary will be imbedded on the webpage, this can't be done with the current webpage. Tony also mentioned the document is password protected on the web page link but this is not the case (maybe this works differently on an Apple device).

Shared owner Roxanna said that she doesn't understand why she pays the same amount of insurance for a property that is much smaller in size compared to her neighbours'. AM said that you pay the same amount of insurance whatever the size of your property. Rent is pro-rata but service charges are not. Roxanna said that in her lease this is explained differently and she would like someone to look into this for her. AM and CJ agreed to investigate this.

AM said that Bromford will remain with building insurer Protector Insurance although insurance prices have gone up Bromford still feels that they provide value for money.

3.1

Breakout conversations

Leaseholders: section 20 consultation process

CJ introduced KC as dealing with section 20. Section 20 covers both shared owners and leaseholders. We have a requirement as a landlord that if we wish to carry out works to your home or estate that under the lease customers would be responsible for contributing towards it. This mostly relates to communal areas, e.g. roof, external window and doors. Customers are responsible for anything internal e.g. inside their front door.

KC explained that Bromford cannot give legal advice but we can sign post to other providers who can support with this. The Leasehold Advisory service (www.lease-advice.org) is one of those providers which gives free legal advice. www.lease-advice.org/faq/how-can-i-find-out-what-my-service-charge-is-being-used-for/

KC shared an overview of the procurement of new contractors and how letters regarding section 20 contracts need to be transparent and clear. There are section 20 notices about contracts as well as section 20 notices about works in your home or block. Section 20 covers one off major works, and a requirement is to consult with leaseholders if the cost is above £250. If you're having problems within your neighbourhood, KC noted it should be the neighbourhood coach you contact to raise these issues.

Customer Simon said he didn't care so much as a leaseholder about Bromford awarding contracts – that should be the landlord's responsibility. He cares about the maintenance

of the areas and that these get fixed rather than sending him letters about us entering into a contract. KC noted it's our legal responsibility to share information and to send this information to leasehold customers. If your block is receiving works, we have to show that we have consulted with you about the contract so they're ready to complete the work and get the best value for customers at scale. KC explained that we try to make the letters as customer friendly as possible.

Customer Delia explained that she lives in a flat and she pays for the landscaping team to attend once per month in winter and fortnightly in the summer. However, they are only coming every eight weeks. They have issues with a broken fence, caused by overgrown ivy, and they are still waiting for the fence to be repaired. Water and damp is coming in via the fascia in the communal entrance: this has been going on since September 2023. Delia is keeping records of job numbers. This issue still hasn't been resolved. Customer Tony noted they have also had issues with the landscaping service. Delia's coach has been very good and she has been chasing Bromford colleagues on her behalf to get repairs done in the communal area. Tony said that he felt the neighbourhood coach support for leaseholders is patchy and poor.

Customer Diane questioned the accuracy of the data we hold on our properties. She has been trying to establish when her windows will be replaced and she was hopeful when she received the section 20 notice about windows and doors being contracted out to Anglian. KC agreed to investigate and feedback to Diane how the Home Investment team decide which blocks need the major works done and how leaseholders can find out about them.

Without appropriate sink funds and little lead in time for major works (added to the increase in the cost of living) receiving a section 20 can be a major financial concern for a homeowner: how can we manage this process better so that customers have longer lead in times and sink funds are appropriately implemented and designed.

Shared owners: the shared owner annual customer visit

YO summarised the purpose of the annual customer reviews and was keen to get shared owner's feedback on the format and how the annual reviews are delivered so that they take up of these increases in the future.

The three shared owners present said that their experience of their interactions with their neighbourhood coach were not positive - as they felt that what little contact had been made was for the benefit of Bromford and not the customer.

There is a lack of support regarding communal repairs and no advice/support provided with the upkeep of their home: one suggestion was that there could be a customer discount scheme offered by 'Travis Perkins' to help shared owners with home maintenance and securing DIY goods.

The increase in the cost of living is affecting shared owners and they would benefit from any help or advice Bromford could provide around property maintenance, budgeting, approaching funders, etc..

YO took the customers' contact details as she said she wants to continue the conversation as they ran out of time.

4

Customer feedback

Please refer to HL's comprehensive set of slides. HL said that based on the feedback from leaseholders at our January meeting leaseholders are now part of the feedback programme and their views are being recorded.

Common themes identified as areas for improvement among home ownership customers closely align with those from our rented customers. Communication and speed of service are regularly mentioned. Customers reported extended wait times for responses to queries and our homeowners told us they encountered difficulties in reaching the appropriate colleagues to listen to and resolve their enquiries. Notably, these issues correlate with lower satisfaction scores for our customer services team, with just 60% of customers recommending that service —the second lowest score across our service areas.

Tenant satisfaction measures (TSMs) We spoke to 900 home ownership customers about the TSMs surveys with a notable effort to boost numbers in February and March, aiming to enhance representation across all areas and tenures. Feedback was received from 614 customers. The overall satisfaction rating for homeownership customers was 73.6%, marking a decrease compared to the overall score for all customers (84.7%) and this our homeowners were also less satisfied than our rented customers who rated us 85.4%.

Only 1 in 3 of homeowners are satisfied with our complaint handling process which is a poor result that we are looking into addressing.

HL explained that going forward Bromford wants to hold greater and more accurate data on its homes and the places (communities) where our customers live.

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Next steps and A.O.B.

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

Customers said that they felt there are reoccurring issues with communication, getting the right information, with ease and reaching/speaking to the right colleague. Tony, Diane and Delia said that they felt the set up was better for leaseholders in the past: they had direct access (direct phone number) to leaseholder officers who knew about leaseholders and could answer their queries with ease, the right skills and were knowledgeable. They do not feel that the neighbourhood coach service works for homeowners. CJ said that this had to do with how the organisation was set up and that it was beyond her control but that she would relay this information back to the right colleagues in Bromford.

An enquiry was made regarding Ground Rent payment collections of £10. It would appear to have stopped for leaseholders living in the in the South but still collected in the North. It would appear this is an issue known to Bromford with an aim to fix this in order to issue 2024/25 ground rent notices. KC will get back to the leaseholders who raised this query.

Customer Elaine asked how you can find out who your neighbourhood coach is: on the website go to www.bromford.co.uk/neighbourhoodcoach/ and enter your postcode. Alternatively you can also call the contact centre.

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| | <p>A big thank you for everyone who took part in the meeting. An agenda will be sent out in advance of the next meeting planned for 23 July 2024.</p> <p>Themes for future meetings include: maintenance of communal areas, landscaping service standards, cost of living and how we can better inform customers with information regarding planned investments.</p> |
| 6 | <p>Date and time of next meeting:</p> <p>Tuesday, 23 July 2024: Zoom, 6pm start</p> |