

September 2025

# Homeowner

## NEWSLETTER



*Kush Rawal meeting MTVH residents from Mendip and Pennine Houses, Edmonton Green, London.*

## Welcome to your newsletter

Hello, and welcome to this newsletter for MTVH homeowners, both shared owners and leaseholders.

At MTVH, we want every homeowner to feel informed, supported, and confident. This newsletter is one of the ways we keep you updated on changes that matter most to you – from buildings insurance to leasehold reform – and to share what we're doing to make your experience better.

I'm Kush Rawal, Executive Director for Customer Services. My priority is making sure your voice is not just heard, but actively shapes the services we provide.

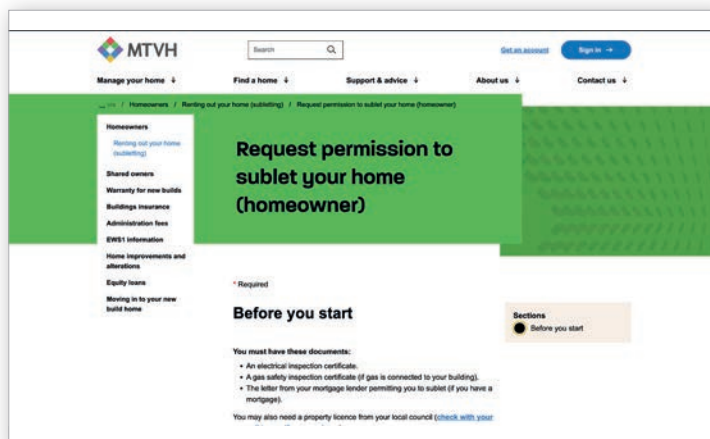
Thank you for reading, and I hope you find this update helpful.

Kush Rawal, Executive Director  
of Customer Services, MTVH

# Digital solutions to improve our service to you

We are continuing to work hard to improve our online service to you and to provide information about the things we are most commonly asked for.

Interested in subletting your home? Our website gives you all the information you need to know for both shared owners and homeowners. You can request permission via our webform, 24 hours a day, 7 days a week.



View the guidance for homeowners here:  
<https://www.mtvh.co.uk/homeowners-sublet>



View the guidance for shared owners here:  
<https://www.mtvh.co.uk/shared-owners-sublet>



## New CRM system

Over the past two years we have invested in a new Customer Relationship Management (CRM) system to improve our understanding of every home and customer we look after and improve the service we provide.

This new system is already having a positive impact, for example the proportion of Stage One complaints handled within the Housing Ombudsman's timeframes has increased to 96.7% in 2025 from 87.2% in 2024.



*MTVH colleagues in the Johnson Building office, Farrington, London.*





*MTVH Customer Services Committee meeting, Farringdon, London.*

# Using your feedback to improve our communication

We've worked closely with residents through the Service Charge Collaboration Group (SCCG) to make our service charge letters clearer, simpler, and easier to understand. Their feedback on tone, language, and transparency has already reduced follow-up queries by 63%, showing real progress in making information more accessible. The group review all Service Charge and rent letters ensuring that residents stay at the heart of the process.

Alongside this, new digital tools are helping us respond faster and spot areas where more support is needed. We're also improving our website, introducing mass text updates, and building stronger quality controls so residents receive consistent, clear responses. These steps, combined with closer scrutiny of costs and tailored engagement on sensitive schemes, reflect our commitment to transparency and better communication.

## Your voice influencing our decisions

Listening to you and providing meaningful opportunities for you to influence the decisions we take is at the heart of our culture and ways of working.

Every year we complete three continuous learning scrutiny reviews with residents, reviewing specific services with residents and colleagues and making recommendations for improvements.



# Your homeownership Frequently Asked Questions

We're here to make sure you have the information you need to feel clear and confident about your home.

## Q Who is responsible for repairs in my home?

As a homeowner or shared owner, you're responsible for any internal maintenance and repairs. If you live in a house, you may be responsible for the exterior of your building and if you live in a flat, we are responsible for the exterior of your building and communal areas.

Sometimes, a managing agent will manage a building on behalf of the owner (known as the freeholder), which may not be us.



New SO Resi/MTVH homeowners.

Repair responsibilities may be different if your building has a managing agent. If you're a homeowner or shared owner, your solicitor should have told you who your managing agent is (including their repair responsibilities) when you bought your home.

More information can found online. Search for 'repairs responsibilities' on our website.

## Q What is a managing agent?

A managing agent is a professional company appointed to oversee the day-to-day running of a building or estate. If your building isn't managed directly by us, it may be looked after by one of these agents on behalf of us or another landlord. Their responsibilities usually include things like arranging communal repairs, cleaning shared spaces, maintaining gardens, and managing service charge budgets.

If you're unsure who your managing agent is, get in touch with us to find out. You can call us on 0203 535 3535.

More information can found online. Search for 'repairs responsibilities' on our website.





*Hendon Waterside development, Hendon, London.*



*Flat interior of the Nine Elms SO Resi development, Nine Elms, London.*

## **Q** What is Right to Manage?

Right to Manage (RTM) gives leaseholders the legal right to take over the management of their building, without having to prove poor service or seek permission.

If a majority of leaseholders in a block agree, they can form an RTM company and take responsibility for services like cleaning, maintenance, and repairs. This can give residents more control over how their building is run, although it comes with legal and financial responsibilities.

More information can be found online. On our website search for 'Homeowners and Shared owners'.

## **Q** What is a lease extension and how does it work?

When you own a flat on a leasehold basis, you own it for a fixed number of years. As the lease gets shorter (usually under 80 years) it can affect the value of your home and make it harder to sell or remortgage. A lease extension allows you to increase the length of your lease, usually by 90 years, and reduce ground rent to zero.

We offer both informal and formal routes for extending your lease, and our Lease Extension Team can help guide you through the process.

More information can be found online. On our website search for 'Homeowners and Sharedowners'.





*Amber House development, Bracknell, London.*

# Service charges explained

## What is a service charge?

A service charge is the money you pay for the cost of services and repairs to shared parts of your building or estate.

## How your Service Charge is calculated

Your estimated service charge is worked out once a year based on:

- The actual costs of running the building or estate in previous years
- Any planned maintenance or service contracts (like cleaning, gardening, or lift servicing)
- Expected price changes for the year ahead (for example, energy costs)

Your individual charge is usually based on the size of your home or the terms of your lease and reflects your share of the overall building or estate costs.

After the year ends, you'll receive a service charge statement showing what was actually spent. If MTVH overestimated, you may receive a credit or refund. If we underestimated, we'll let you know what's owed.

Examples of what's included in your service charge are:

- Cleaning and maintenance of communal areas
- Gardening and grounds maintenance
- Lighting in shared corridors or outdoor areas
- Lift servicing and maintenance
- Buildings insurance (for leaseholders)

## Improving how we communicate service charges to you

Last year, you told us that the service charge communications we send to you in Spring and Autumn each year are key documents that could be clearer and more accessible. In response, colleagues from our homeownership and service charge teams worked together with residents from our Service Charge Collaboration Group (SCCG) to update the format, content, tone, and language of these letters.

The new format letters were used for the first time in Spring this year and the number of follow-up enquiries to our call centre from recipients fell significantly. We continue to work together with the SCCG to improve service charge communications further.

# Enhancing building safety information with residents



*MTVH resident speaking to a member of the Building Safety Team, Clapham, London.*

In response to resident concerns around building safety communication, the MTVH Customer Voice Team has partnered with the Building Safety team to launch a resident-first engagement initiative aimed at transforming how safety information is shared across our high-rise blocks.

Two targeted surveys were conducted to gather resident feedback:

## What residents told us

Key insights from the Communication Plan Survey include:

- Email is the preferred method of contact
- Most residents do not require assistance during a fire; those who do often have mobility challenges
- Strong preference for easy-read formats of safety information

## Turning resident feedback into action

Resident input has directly shaped a bespoke Building Safety Resident Engagement Strategy template, now finalised and ready to be tailored to each high-rise building. The strategy will include:

- Resident-preferred communication methods
- Customised safety information formats
- Clear pathways for ongoing feedback
- The completed Resident Engagement Guide is now accessible online

The Resident Engagement Guide has been tailored to each High Rise Building offering specific information regarding the safety measures in the building, offering building safety guidance and updated risk assessment findings.

## What's next?

By January 2026, every High Rise Building (HRB) will have its own tailored engagement strategy ensuring residents are:

- Informed
- Empowered
- Safe

Stay tuned for updates as we

roll out these strategies across our HRBs and continue to communicate with residents around the information they wish to see on their block tailored engagement template, and how they wish to have this information communicated.



# Repairs and maintenance

## Bringing repairs and maintenance in-house

Resident surveys show that satisfaction with repairs and maintenance is greater where our in-house team, Networks, handles these services, rather than external contractors. That's why we made the decision in June 2024 to transfer the repairs service for 7,000 MTVH homes in the Thames Valley region to Networks. So far, we have seen customer satisfaction in this area increase from 51% in July 2024 to 74% in March 2025.

## Fire safety remediation work

Your safety is our priority, and we are working with sector partners to meet the new building safety regime set out by the Building Safety Act 2022, that came into force in April 2023. This means remedial work is sometimes required where buildings do not meet the fire or structural safety standards under the Act. While in some cases the original developer of these buildings has stepped up to cover remediation costs, we are often funding the work ourselves, investing £165 million in existing stock, including building safety, in 2024/25.

Over the year to March 2025, remedial works were completed to nine blocks, and work



*Networks colleague.*



*Networks colleagues.*

commenced on a further 16 blocks. This programme will accelerate in the years ahead with a further 54 blocks identified for remedial work.

We have made a commitment that we will not pass on any cost for building safety remediation works to qualifying leaseholders in buildings above 11 metres or five storeys in height.

## New build property quality checks

When you buy a new build home from us, your property is checked a number of times by:

- Your warranty provider (external)
- Building regulations (external)
- Our team

At your home demonstration, we will help you check the property and confirm you are happy with the finish. If there are any issues, our team will make sure these are addressed.

## Dealing with defects and snags

When a new property is built, any issues or 'snags' are covered under a warranty and are the responsibility of the building contractor to address. During the warranty period, this will be done free of charge. Our New Homes Services Team is here to help you ensure any issues are resolved.

More information can be found online. On our website search for 'Warranty for new builds'.





# Leasehold reform

## Big changes coming for leaseholders

The Leasehold and Freehold Reform Act 2024 became law in May last year and aims to make things fairer and more transparent for people living in leasehold homes in England and Wales. Although many of the changes aren't in force yet, here's what to expect:

### What's changing?

- Lease extensions will be easier and cheaper, with terms extended up to 990 years and no ground rent (peppercorn rent).
- More leaseholders will qualify to extend leases, buy their freehold, or take over building management.
- New leasehold houses will be banned, with a few exceptions.
- Service charges must be more transparent, and leaseholders will have the right to request clear information about them.
- Legal costs will be fairer – leaseholders won't automatically have to pay the landlord's legal fees if they challenge poor practices.
- Insurance fees and admin charges must be explained clearly.
- Freehold homeowners on private estates will get more rights and protections.

### What's already happening?

Some parts of the new law are already in effect: From 31 January 2025, leaseholders can now extend their lease or buy the freehold immediately, no need to wait two years after purchase.

From 3 March 2025, it's now easier to take over the management of your building, and leaseholders no longer have to pay the freeholder's legal fees when doing so.

The government is consulting on further reforms, including clearer insurance costs and stronger rules around service charges.

### What's next?

The Government plans to roll out the rest of the changes over time, including how lease extension and freehold purchase costs are calculated. They aim to do this carefully to make sure the rules are strong and fair.

If you're a leaseholder these changes are designed to give you more rights, more control, and more transparency.

# Financial advice resources for you

If you're struggling with bills, it's important to remember that you're not alone and there are people and organisations that can support you.

## Claiming benefits

If you need financial help, you may be able to claim various benefits. There are multiple benefit schemes in the UK, all with different eligibility criteria. To find out more, click the link at the end of this article to go to our guide to claiming benefits.

## Savings and loans

All MTVH residents are eligible to open a savings account and get a loan with the London Plus Credit Union. The London Plus Credit Union offers:

- Savings – Savings accounts, young savers accounts, an ethical charity bond, pre-paid debit card, and more.
- Loans – Responsible lenders who charge fair rates of interest and ensure you can afford your loan.
- Day-to-day money management – Services to help you manage your money, advice if you are experiencing financial problems, sign-posting to others that can help you.

## Contact us if you're struggling

If you have any money worries, contact us and we can help you explore your options.

We can help you with maximising your income, reducing expenses, getting grants, and accessing specialist support including help to get a job.

More information can be found on our website – search for 'help with money and bills'

Alternatively, call us on 0203 535 3535, Monday to Friday, 8am-6pm.





# Buildings insurance market update



We provide buildings insurance to most of our homeowners, whether leaseholders or shared owners, and this is paid for through your service charge.

We know that many of you have been concerned by the rising costs of buildings insurance and we have been asked what we are doing to get the best value possible for residents.

We negotiate buildings insurance on your behalf and use our buying power to keep the cover as competitively priced as possible. We do not accept or receive commission on this.

In recent years, several factors have pushed up the cost of buildings insurance:

- A high inflation environment that increases the valuation of properties and the sums insured.
- Rebuild costs reaching a 40-year high due to shortages of both skilled workers and materials, increasing the cost of rebuild claims when they do occur.
- Longer rebuild projects result in displaced owners needing to spend more time in temporary accommodation which has also increased in cost.

We will continue to work with insurers and to listen to residents on this issue and do what we can to keep insurance costs down.

## CONTACT US IF YOU WANT TO...



**Make a payment**



**Request repairs**



**Update your contact /personal details**



**Make enquiries**

## TRANSLATIONS

We provide:

- Interpretation, including British Sign Language
- Language translation
- Braille and large print

Request an interpreter or translation by completing a form online: [mtvh.co.uk/contact-us/customerservices-enquiry/](https://mtvh.co.uk/contact-us/customerservices-enquiry/)



## WAYS TO GET IN TOUCH

### MTVH ONLINE

Request and track your repairs, make a payment or check your balance through your personal MTVH Online account 24 hours a day, 7 days a week. More than 1 in 3 MTVH residents use MTVH online.

Visit [www.mtvh.online](https://www.mtvh.online).

### CALL US

From 8am – 6pm, Monday to Friday our phonelines are open with support for emergencies available 24 hours a day. We offer a call back feature so you don't have to hold too long waiting for an answer. Choose the call back option when you phone and keep your place in the queue – let us call you.

Call us on **0203 535 3535**

### WRITE TO US

Our address for letters is: Metropolitan Thames Valley, Waterfront House, Technology Drive, Beeston NG9 1LA