

September 2026

Homeowner

NEWSLETTER

Welcome to your newsletter

Hello and welcome to your latest Homeowner Newsletter.

Whether you're a shared owner or leaseholder, we know that owning your home comes with important responsibilities and questions. That's why we're committed to making sure you have the information, support and services you need to manage your home with confidence.

We know there is still more for us to do to improve the experience homeowners have with us. We're listening carefully to your feedback, including where our services aren't meeting your expectations, and using this to focus our improvements on the areas that matter most.

We've made changes to improve the clarity of our communications and the way we deliver services, and we'll continue to listen to your

experiences as we work to improve further.

In this newsletter you'll find information about changes arising from the Renters' Rights Act, answers to some of the questions we hear most often from homeowners, a guide to understanding service charges, and advice on building safety.

You'll also discover new online tools that allow you to submit requests and manage some homeowner services more quickly and conveniently.

Thank you to everyone who has shared their feedback with us over the past year. Your views help shape our priorities and improve services for all homeowners.

Nichola Raffell,
Head of Homeownership, MTVH

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SO Resi Shared/Homeowners and SO Resi homes across London and the Midlands.





What does the Renters' Rights Act mean for homeowners and shared owners?

SO Resi Welwyn Garden City, Hertfordshire.

The Renters' Rights Act introduces significant changes to the private rented sector in England. While much of the legislation focuses on improving protections for tenants, it may also affect some shared owners and leaseholders who are considering subletting their home.

If you own your home outright or are a shared owner, it's important to remember that your lease may contain restrictions on subletting. Before renting out your property, you must always check the terms of your lease and obtain any permissions required.

For shared owners, subletting is generally not permitted except in specific circumstances where permission has been granted. This helps ensure shared ownership homes continue to meet the purpose they were built for, helping people onto the property ladder.

To make things easier, we've introduced a self-service process on our website where homeowners can request permission to sublet their home and receive guidance on the information we need to consider the request.

The Renters' Rights Act also introduces new responsibilities for landlords around tenancy management, property standards and tenant protections. If you are planning to become a landlord, it's important to understand your legal responsibilities before entering into a tenancy agreement.

You can find more information about the legislation on the Government website and detailed guidance about subletting on the MTVH website here: <https://tinyurl.com/3b7yhztg>





Your feedback, Our actions

MTVH colleagues with residents at a 'Building Safety Walkabout' event, Sirinham Point, London.

How homeowners have helped shape services over the past year

We know that the best way to improve services is by listening to the people who use them. **Your feedback tells us where things are working, but importantly, it also tells us where we need to do better.**

Over the past year, homeowners and residents have shared their experiences and helped influence decisions across a range of services.

While we know there is more work to do, this feedback has already led to changes designed to make information clearer, services easier to access and support more effective.

Making service charge information easier to understand

Many homeowners told us that service charge information could be clearer and easier to follow. In response, we've worked with residents to review the language, layout and content of key communications.

This has helped us make service charge letters and supporting information more straightforward and easier to understand, so homeowners can feel more confident

about how charges are calculated and what they pay for.

Strengthening building safety communication

Building safety remains one of the issues residents tell us is most important. This year, residents have helped improve the information we provide about building safety, taking part in the development of website content and new building-specific safety information.

Residents have also been involved in selecting contractors for important safety works, helping ensure customer voices are considered when decisions are made.

Creating more opportunities to have your say

Over the past year, almost 1,000 residents helped shape MTVH's refreshed Customer Voice Framework. The framework sets out how residents can influence decisions, provide feedback and help shape the future of services. New resident groups and engagement opportunities have also been introduced, making it easier for people to get involved in ways that suit them.

Taking the next step towards homeownership



Kendal Leflore at her home in Southwark, London.

"I've got a brand new, energy-efficient apartment with everything I need. Having my own space has made a huge difference to my day-to-day life."

For many people, owning a home can feel out of reach. For Kendal Leflore, a move to London highlighted just how challenging it can be to find an affordable place to live.

After exploring her options, she found a home through SO Resi, MTVH's shared ownership brand, giving her a stepping stone towards long-term homeownership.

Working as a data analyst, Kendal was looking for a home that offered both affordability and security. Through an affordable home

ownership scheme, she was able to move into a brand-new, energy-efficient home while saving towards purchasing a greater share in the future.

Shared ownership helps people buy a share of their home and pay rent on the remaining share, with the option to increase their ownership over time through a process known as staircasing.

Last year, MTVH delivered 384 shared ownership homes, helping more people take their first step onto the property ladder.

Answering your frequently asked questions



Q Who is responsible for repairs in my home?

As a homeowner or shared owner, you're generally responsible for maintaining and repairing the inside of your home.

If you live in a house, you may also be responsible for some external repairs depending on the terms of your lease or transfer agreement. If you live in a flat, repairs to communal areas and the building structure are usually the responsibility of the building owner or managing agent.

Always check your lease if you're unsure.

Q What is a managing agent?

A managing agent is a professional company appointed to manage a building or estate. Their responsibilities may include arranging communal repairs, managing cleaning and grounds maintenance contracts, organising safety inspections and preparing service charge budgets.

If you're unsure who manages your building, contact us and we can help.

Q What is Section 20 consultation?

A Section 20 consultation is a legal process landlords must follow before carrying out certain major works or entering into long-term contracts that may result in leaseholders paying more than a specified amount.

You'll be formally consulted, given information

about the proposed works and have an opportunity to submit observations.

Homeowners can now submit Section 20 observations through our website here <https://www.mtvh.co.uk/manage-your-home/homeowners-and-shared-owners/section-20-consultation/>



Q Can I make alterations to my home?

Many internal improvements are permitted, but some alterations require written permission before work begins.

Examples may include:

- Removing walls
- Installing new windows or doors
- Loft conversions
- Structural changes
- Certain electrical or plumbing works

Our website now allows homeowners to submit alteration requests online.

Q Can I sublet my home?

Leaseholders may be able to sublet their home, depending on the conditions of their lease.

Shared owners will normally need permission, and in many circumstances subletting is not permitted.

Please check your lease and contact us before making any arrangements.

What is staircasing?

Staircasing allows shared owners to purchase additional shares in their home. By increasing your share, you own more of your property and pay rent on a smaller proportion.

Many shared owners choose to staircase

over time as their circumstances change. Subject to the terms of your lease, some shared owners may eventually be able to own 100% of their home.

If you're interested in staircasing, visit our website for information about the process, costs and timescales.

Contact us

If you have any questions or queries about your home, please get in contact with us using the contact details at the end of this newsletter.

MTVH colleague and resident at a Building Safety event, Edmonton Green, London.



Anti-social behaviour (ASB): When should I report it?

We know that disputes between neighbours and concerns about behaviour can sometimes be difficult to deal with. Our website explains what anti-social behaviour is, what action MTVH can take, and when another organisation may be better placed to help.

Examples of ASB can include:

- Persistent excessive noise
- Harassment intimidation or threatening behaviour

- Hate incidents
- Vandalism and deliberate damage
- Drug-related activity or other criminal behaviour

Issues that may not be classed as ASB include:

- One-off noise incidents
- Children playing
- Everyday living noise
- Minor neighbour disagreements or lifestyle differences

Before reporting a concern, visit our website to understand our approach and the support available: www.mtvh.co.uk/support-and-advice/anti-social-behaviour/



OUR ANTI-SOCIAL BEHAVIOUR PLAN

We know anti-social behaviour (ASB) can have a significant impact on residents and communities. Following feedback from residents, we've developed an ASB Improvement Plan to strengthen how we respond and make sure concerns are dealt with consistently.

The plan includes improving how cases are managed, working more closely with partner organisations, using mediation where appropriate and providing additional ASB training for colleagues.

We're also focusing on earlier intervention,

while taking firm action in serious cases to help protect residents and communities.

Being considerate of neighbours, particularly when it comes to noise and behaviour that could cause nuisance or harm, can help prevent problems from escalating.

Through our wider neighbourhood work, we'll continue to focus on taking concerns seriously, resolving issues as early as possible and making sure residents know where to turn when they need support.



Everyone has a role to play in creating safe and welcoming neighbourhoods.





Metworks colleague with resident, Slough, Berkshire.

Understanding your Service Charge

A service charge covers the cost of maintaining and managing shared parts of your building or estate.

Charges may include:

- Cleaning communal areas
- Grounds maintenance
- Lift servicing
- Communal electricity
- Buildings insurance
- Health and safety inspections

You only pay for services that apply to your home under the terms of your lease.

Each year we estimate the cost of delivering services to your building or estate. This estimate takes into account:

- Previous years' actual costs
- Contracted services such as cleaning and grounds maintenance
- Planned maintenance requirements
- Expected increases in costs such as

utilities and insurance

Your share of the overall costs is calculated according to the terms of your lease.

What happens at year end?

At the end of the financial year, we compare estimated costs against actual expenditure.

If actual costs are lower than expected, your account may receive a credit. If costs are higher than estimated, there may be a balancing charge.

We've continued working with residents to improve the clarity of our service charge communications. Following feedback, we've reviewed the language, layout and content of key letters to make them easier to understand.

Our aim is to help homeowners better understand what they are paying for and how costs are calculated.

Managing your home online

We've made it easier than ever to find information and request homeowner services online.

Our website includes dedicated guidance for leaseholders and shared owners, covering many of the questions we receive most frequently.

Self-service requests

Homeowners can now submit a range of requests online, including:

- Permission to sublet your home
- Requests to carry out alterations
- Section 20 consultation observations

Using our online forms allows information to be sent directly to the relevant team, helping us process requests more efficiently.

Useful homeowner information

You'll also find guidance on:

- Service charges
- Repairs responsibilities
- Lease extensions
- Staircasing
- Buildings insurance
- Selling your home
- Building safety

Why use our online services?

Our online resources are available 24 hours a day, seven days a week, allowing you to find information whenever it's convenient for you.

Many common queries can be resolved quickly online without needing to call us, helping save you time and ensuring you receive the most up-to-date guidance.



MTVH colleague at Waterfront House, Beeston, Nottinghamshire.



For homeowners, visit: www.mtvh.co.uk/homeowners

For shareowners, visit: www.mtvh.co.uk/shared-owners



Benefits Coffee Morning event, Hillview Community Centre, Nottingham.

If you're worried about money or finding it difficult to keep up with household costs, support is available. You don't have to face financial challenges on your own, and there are organisations that can help.

Claiming benefits

You may be entitled to benefits or other financial support that could help boost your income. There are a range of schemes available, each with different eligibility criteria depending on your circumstances.

If you're unsure what support you may be entitled to, there are free online benefit calculators and advice services that can help you check.

Savings and loans

All MTVH residents can access services through the London Plus Credit Union, which offers:

- Savings accounts to help you build financial resilience and plan for the future.
- Affordable loans from a responsible lender with fair interest rates and repayments designed around affordability.
- Money management support, including

guidance on budgeting and signposting to specialist advice services.

Contact us if you're struggling

If you're experiencing financial difficulties, please contact us as early as possible. The sooner we understand your situation, the more options may be available to help.

We can support you by helping to:

- Maximise your income and check benefit eligibility
- Reduce household expenses where possible
- Access grants and external support schemes
- Find specialist debt and money advice
- Get support with employment and training opportunities

Find out more

Visit our website and search for "help with money and bills" for information about support available through MTVH and other organisations.

Alternatively, call us on 0203 535 3535, Monday to Friday, 8am to 6pm. Our teams are here to listen and help you explore the support options available.

EMERGENCY REPAIRS AND URGENT ISSUES

For emergency repairs or urgent issues, please call us on 0203 535 3535. Our emergency service is available 24 hours a day, 7 days a week. Calling us directly is the quickest way to get help when you need it.

For non-urgent enquiries, please use MTVH Online or our online contact forms. This helps us direct your enquiry to the right team and respond as quickly as possible. Please avoid emailing individual colleagues, as this can sometimes cause delays if they are unavailable or your enquiry needs to be passed to another team.

MTVH colleagues carrying out a repairs quality inspection, Nottingham.



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/



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.

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

Improving your homes and services, investing for the future

Residents Report 2025-2026

Did you know
our latest
Residents Report
is available
online? Click the
Report to read it
on our website



mtvh.co.uk

Listening to your needs, improving services



Resident at International Women's Day Celebrations, Clapham Park Cube, London

Customer Experience Strategic Plan update

In 2025, we launched the Customer Experience Strategic Plan to respond to your feedback in three key areas:

- 1 Getting to know you better
- 2 Involving residents in decision-making
- 3 An organisational culture focused on fostering strong collaboration

Since the launch, we've listened to further feedback provided by residents. Although the majority of residents report positive experiences with MTVH, we know that there are things we need to improve.

Getting to know you better
Over the last year, we've been working hard to build a deeper understanding of who our residents are and your individual circumstances. This is happening through our proactive Home Visits Programme and how we use insights from surveys, complaints and contact with residents to create a clearer picture of what you need. ■

You said:

■ ■
We want you to remember the basics. Know what property we live in. Know our history.
MTVH resident

■ ■
Recently we had no water for a few hours, the contractor was great but communication between teams seemed to be lacking.
MTVH resident

mtvh.co.uk

Listening to your needs, improving services

CASE STUDY

A visit that made a difference

In May 2025 one of our Local Housing Managers undertook a routine home visit as part of our ongoing customer engagement and property condition programme.

The visit provided an opportunity to check the condition of the home, identify any repair needs, and assess whether the resident required support, particularly due to recent bereavement and ongoing health needs. Our colleague took a trauma-informed and empathetic approach during the visit as well as identifying and raising repairs on behalf of the resident via MTVH Online. He also mentioned the Empowering Futures programme, and how it could assist with wellbeing, household management, or wider support needs. After the visit, the resident submitted unsolicited positive feedback praising our colleague's conduct. ■

Read more about our Home Visits Programme on page 30.

■ ■
The last few weeks have been particularly challenging for me... From the moment he entered, he was incredibly reassuring and put me at ease. He was easy to talk to, genuinely listened, and showed care and understanding. He explained the support available and made the whole experience comfortable. He is a credit to your company.
MTVH resident



Networks colleague, Slough, Berkshire

Involving residents in decision making
We're also giving you more ways to have your say and shape services. This is happening in many ways, particularly through our Customer Voice Framework activities. Over the past year, we have completed 50 engagement plans where residents have been part of decision making in services, policies and communications. ■

Creating one MTVH that is Fit for the Future
We recognise that there's room for us to be a more joined-up organisation where everyone takes ownership of your experience. With this in mind, we have introduced Fit for the Future, our new organisational development programme to ensure our colleagues are best placed to serve you better.

The programme is strengthening our culture, systems, processes and people. It's making our work more efficient and strengthening how we communicate internally to ensure MTVH colleagues all take accountability, step in, finish what we start and keep our residents and customers at the centre of all we do. ■