

Customer Annual Report 2022

Contents

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**1.
Who we are**

Page 3



**2.
Where
we work**

Page 4



**3.
What you can
expect from us**

Page 5



**4.
Committed
to our
customers**

Page 6



**5.
A look back
on 2022**

Page 7



**6.
How we
did in 2022**

Page 9



**7.
How our
money is spent**

Page 12



**8.
Involving
customers**

Page 13



**9.
Exciting plans
for 2023**

Page 15



1. Who we are

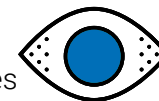


Welcome to your 2022 Customer Annual Report.

We were created in 2018 to provide quality homes across England and have delivered nearly 6,000 high-quality affordable homes – both for rent and shared ownership, helping people get onto the property ladder or find an affordable home to rent. With Legal & General's investment, we are helping to address the general shortage of homes across the country.

This report summarises what we did in 2022 and our plans for 2023.

Our vision is simple: to give people better opportunities through quality, environmentally friendly affordable homes meaning that they can build better futures.

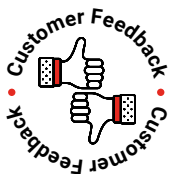


2. Where we work

We have helped over 3,000 households find their new home with properties across England – from Okehampton in Devon, up to Blackpool in Lancashire, and down to the South Coast in Brighton.

The map shows where our homes are. More new homes are coming in 2023 including some in Maidstone in Kent, Oxford, Birmingham and London.

To help us deliver quality services, we work with a number of partner organisations known as Management Providers. They work with us to support you as our customers. Their services include helping you to move into your new home, managing day-to-day enquiries and administrative tasks like rent collection.



"The whole process was very exciting, having a new house to live in, such a lovely home. Thank you very much."

SOUTH WEST



3. What you can expect from us

Our mission is to make sure every property we build is a modern and welcoming home that's ready to be lived in. No catches, no hidden extras.

What customers should expect:



Presentation: we make sure everything is well finished, clean and ready for move-in day



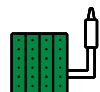
Flooring throughout: every room complete with carpet, laminate or high-quality vinyl



Garden storage: convenient and useful space for homes that have gardens



Low running costs: using the latest construction techniques our homes have energy-efficient heating and insulation



Everything checked, tested and certified: gas, electric, water and fire safety

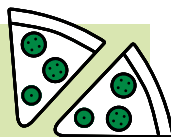


On hand to help:

Before, during and after our customers move in, we are on hand to help. Whether it's us or one of our Management Provider colleagues, we will be by your side as you move in and follow up with a call at the end of the first week to make sure all is OK. And once settled in, every customer is looked after by their local Management Provider, who is ready to help, advise and support.

Dinner's on us

We give our customers a voucher to buy dinner on moving-in day. One less thing to worry about!



"Beautifully presented and to good specification, nice flooring and carpeting throughout."
LONDON & SOUTH EAST



4. Committed to our customers

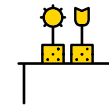


We want everyone to have the best customer experience. Through listening to you, we learn and then adapt and improve our services.

This is what you can expect:



A home that is affordable: we are mindful of how much it costs to run a home – rent, service charges, mortgage payments (if customers have a mortgage) and general running costs



Better designed homes: energy efficient, well laid out providing storage and flexibility of space.



Being responsive: answering customers' queries and problems in good time



Keeping you safe: regularly inspecting and testing the key equipment and facilities in and around your home



"I like the size of the property as I work in the building industry myself and I think they provide a really good home. I have found the bills to be quite cheap here and it is very nice quality and although there have been some teething issues it is nothing that we have not been able to sort."

MIDLANDS

5. A look back on 2022

In our 2021 report, we shared our plans for 2022. And this is how we've done:



We will add a further 1,500 new homes in 2022 to help provide much-needed affordable homes.

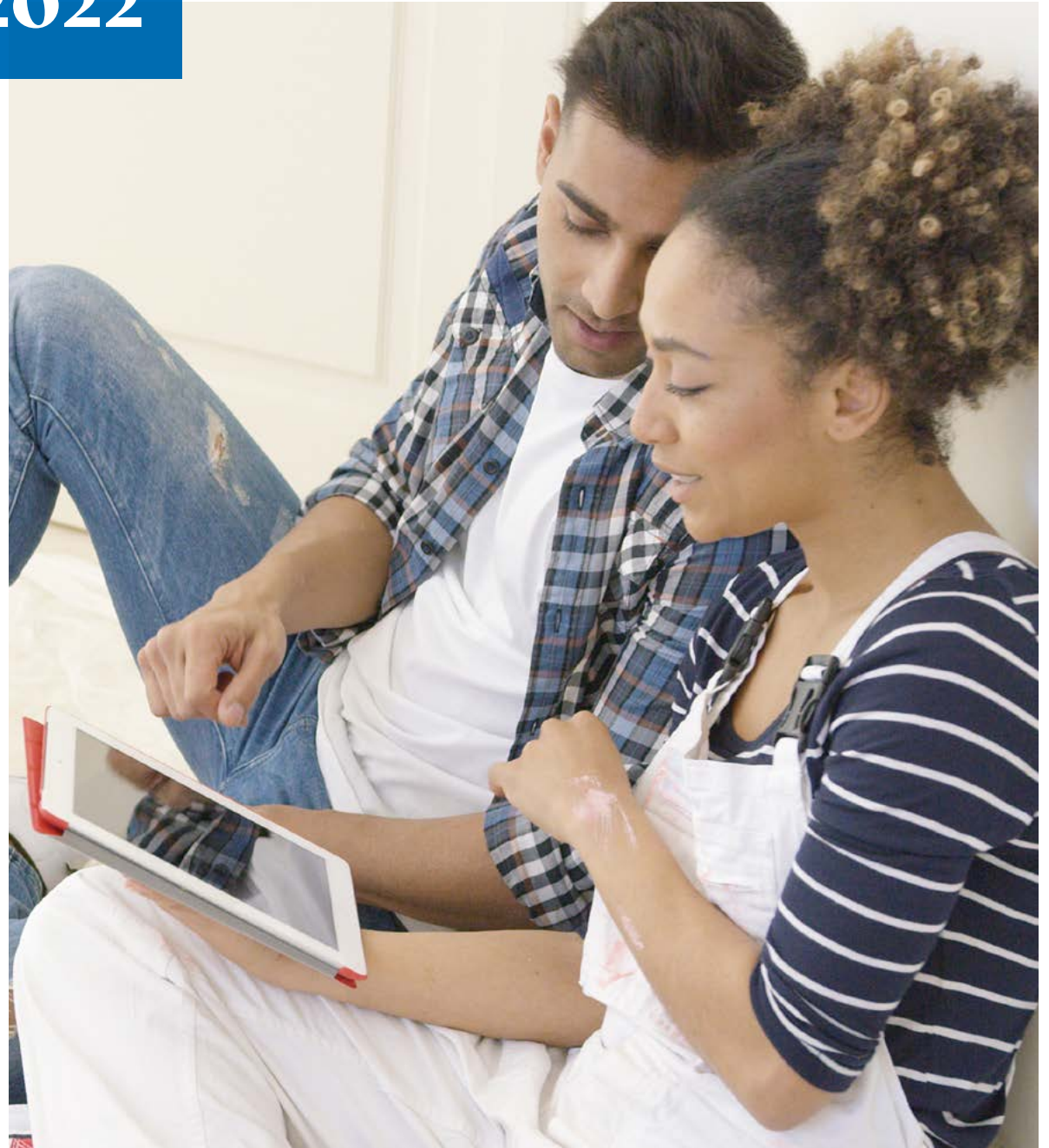
We actually completed 1,411 homes – not quite 1,500. With the current economic challenges, we were faced with a shortage of building materials and skilled workers across the construction sector. We will aim to make this shortfall up in early 2023.



We are working on an online customer account and will be inviting customers to help us design and deliver this.

We've spent time with customers to understand how we can develop our services online and on our mobile app to give the best experience. This has helped us to design online solutions fit for the future. We'll be launching these to new customers in 2023 and to everyone else a little later.

[Read more](#)

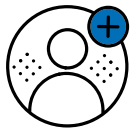


5. A look back on 2022



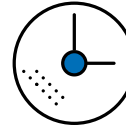
We will increase the times we ask customers for feedback so we understand how we are performing, where we are doing well and where we can improve

Customer feedback is vital in how we shape our products and services. In 2022, we started a new survey for people to report back on how we performed when carrying out repairs in their home. We also worked with our volunteer customer panel and explored what they value most in their home. This will help us to focus on things which customers think are important in a new home. We also asked the panel to talk about how they're managing with the current energy crisis and the rising cost of living.



Over 45 customers have volunteered to be more involved in enhancing our products and services. In 2022 this group will help us enhance our home user guides and create online services so customers can contact us when and how they want.

We now have around 200 people on our volunteer customer panel. That's a big increase in numbers and gives us so much more information that will help us shape our products and services. To get the best out of everyone and save them time, we also asked what areas most interested them so that we can be more focused. If you'd like to join in and volunteer on our customer panel, email us at customerexperience@landgah.com



We will be working to introduce a new defect management service to improve the time it takes to resolve reported issues. We have listened to customer feedback, and this will be a key priority for us.

Our new Aftercare service was launched mid-way through 2022 to look at delays in repairs. This dedicated service is designed to manage repairs and faults experienced by customers within the first 12 months of moving in. In just a few months, Aftercare has improved responses to new repairs and reduced the number of outstanding faults. We know that this is really important for our customers and there's still more work that can be done. We will continue to keep an eye on how Aftercare performs during 2023.



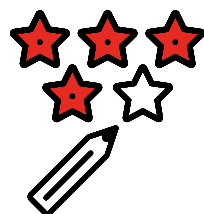
"Everything was a smooth process with L&G, including being patient when I had to apply for a new mortgage. Really nice people."

NORTHERN HOME COUNTIES & EAST

6. How we did in 2022

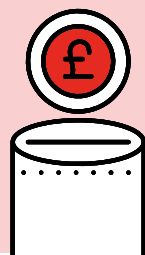
Happy customers

We are still receiving great feedback from customers when they move into their new home. When asked if they would recommend us to their friends and family, 70% gave us 9 or 10 out of 10.



Homes that cost less to heat

It's been tough for everyone during the rising energy costs. There has never been a more important time to build and provide homes with better insulation and more efficient heating. This is vital for our customers to reduce their utility bills and it's an area we'll continue to focus on as we find new ways to keep our homes warm in the future.



"When keys were given to us, we received a detailed demonstration about the house and its parts and what was what, and we were given a chance to ask questions. Contract signing was smooth via online and a file of full useful information about many things was given to us."

NORTHERN HOME COUNTIES & EAST

[Read more](#)



6. How we did in 2022

Keeping you safe

Safety is our number one priority. All of our homes are tested regularly before customers move in. Once they're in, we carry out regular checks to make sure everything is safe and working well.

We will...

How often

Visit your home to check your gas appliances

Once a year for rented customers

Visit your home to check that your electrical supply is safe

Every five years for rented customers

Check communal areas for any fire safety issues

Monthly in high-rise apartment blocks, once a year for other communal spaces

Check the water hygiene of communal systems

Once a year

Service lifts, fire panels and other building equipment

Regularly

Carry out checks of the neighbourhood and wider estates

Regularly

Get specialist advisors to review our work and check it is being completed professionally and that our customers are safe

Ongoing inspections

Repairs

All our new homes come with a one-year warranty (this means that the housebuilder will be responsible for any repairs). After this, our Management Providers take over. Our goal is to carry out repairs quickly and at a time to suit customers. This is how we did in 2022:

- **92% of emergency repairs were completed in 24 hours.**
All other repairs were completed in 15 days (average).

** Such as major water leaks, no heating, or a faulty front door.*

Complaints

We follow the Housing Ombudsman's Complaints Handling Code that was launched in 2020. The Housing Ombudsman is an organisation appointed to look into complaints about companies and organisations. The Housing Ombudsman is independent, free and impartial.

Every year we review our complaints procedure to make sure that it still meets the Housing Ombudsman guidelines.



During 2022, we saw the number of complaints received increase at broadly the same rate as the number of new homes into which we've welcomed new customers. **We received 53 complaints.**

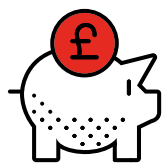


These were from **less than 2% of our total customers**. The complaints were mainly around delays, reliability of services, communication, and repairs in the home.



On average we took **24 days to investigate and fix issues** from when a customer first made their complaint. Just over 20% of those initial complaints required further work and were escalated for review by our specialist in-house team. These complaints took an average of 25 days to investigate and fix.

6. How we did in 2022



Cost of living - how we are responding

2022 has been difficult for everyone. We have all experienced increasing costs from the supermarket to the petrol pump, not forgetting rising energy bills.

During the year, we've talked to many customers about how they are coping with the increase in costs, how they've adapted, and what concerns they have for the future. Following the conversations, we've learnt that for some people, times are particularly difficult. So, we encourage anyone affected by this to contact their Management Provider.

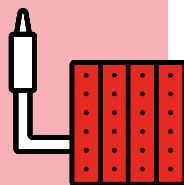
We have also thought about the increase in rents due in April 2023. Although prices have risen at over 10% recently, we know putting up rent is difficult for many. For this reason, the rental increase for 2023 will be limited to 7% and is within the guidelines from Government.

For Shared Ownership customers, rents will increase in line with inflation – currently around 13%. But given the cost of living challenges, we will make a voluntary contribution of 6.1% as a monthly credit to make the increase less impactful.

We are committed to helping all our customers during these turbulent economic times. Looking to the future as we go into 2024, we will think carefully about how rents are increased back to their normal level and the effect this may have on customers' monthly outgoings.

We will continue to find ways for customers to save money whilst running their homes.

Research shows that **heating new homes today is up to 30% cheaper** than a comparable house which is 20-30 years older. Our drive is to build homes that are more energy efficient and cost-effective – helping customers to save money and enjoy life to the max.



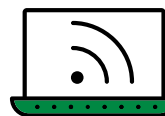
7. How our money is spent



Making more high-quality housing available for everyone is at the heart of what we do.



In 2022, we invested over £300m to make this happen. Through a partnership with Metropolitan Thames Valley Housing, we will be building more Shared Ownership homes across the country this year.



During 2023, we will launch effective online tools so customers can easily manage their homes including reporting repairs and paying rent.

8. Involving customers

How customers feel about our homes and our customer service are all key to how we shape the business.

In 2022, we spent more time listening and understanding what customers want and it's this knowledge which will make sure they are front and centre as we grow.

We also explored how our customers like to communicate with us and the overwhelming result was email. This exercise also encouraged more people to join the volunteer customer panel.

We are delighted that some of our customers have been happy to share their experiences and invited us into their homes. They talked about how their lives have changed in their new home and the wider neighbourhood.



"I would recommend because of how affordable this home is for myself being a student occupational therapist."

MIDLANDS

Read more and watch the videos



8. Involving customers

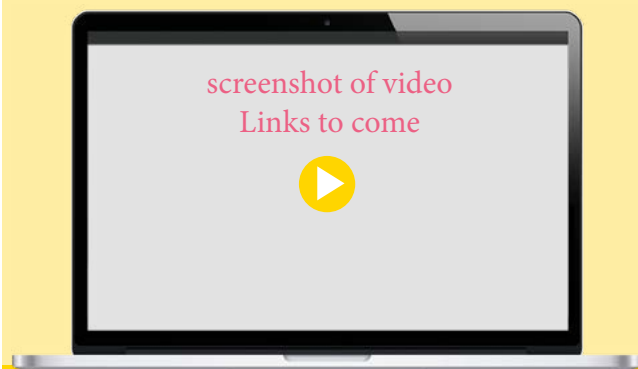
Hear what our customers have to say...

Cara's Story

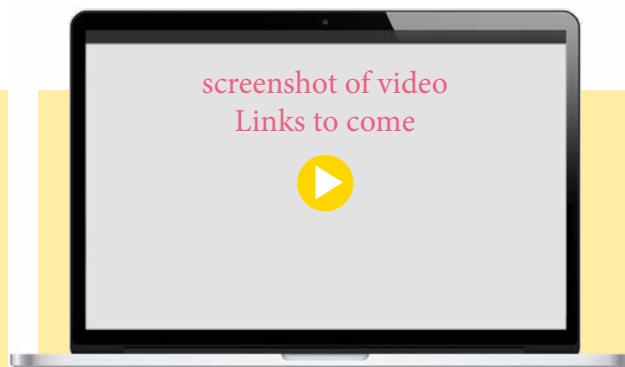
Cara and her two daughters live in one of our 2-bedroom homes in Somerset.

She had previously been privately renting. Moving close by was important as she wanted to stay close to family and friends. Her local council suggested that she rented one of our homes.

In the video, Cara explains how her new home is the perfect place for her, and the sense of well-being and safety she gets from living in one of our homes.



Find out about Cara's experience of buying with shared ownership [here](#)



Find out about Daisy's experience of buying with shared ownership [here](#)

Daisy's Story

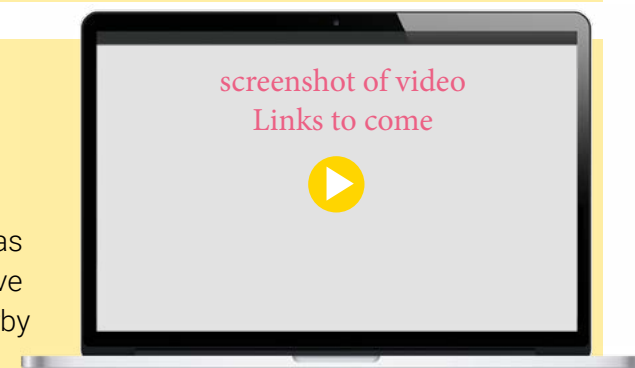
Daisy lives in a new 1-bedroom open-plan apartment located in London.

Buying through Shared Ownership, she has purchased a 25% share. Daisy enjoys her own balcony and access to the communal rooftop garden. She explains how she is loving her new surroundings.

Samuel's Story

Samuel rents an adapted apartment with everything designed to be wheelchair accessible

Whilst growing up in the country, a move to London was always his dream. His apartment enables Samuel to live independently and take advantage of all the great nearby transport links. Samuel tells us how, from the very start, he knew this was home for the long-term future.



Find out about Samuel's experience of buying with shared ownership [here](#)



"I looked at three different places and found Legal and General Affordable Homes by chance and they gave me a massive chance to own my own place"
NORTHERN HOME COUNTIES & EAST



9. Exciting plans for 2023

Even in these uncertain times, we are confident that we will deliver many more affordable homes.

This is what we want to do in 2023:



Build an additional 1,300 homes

- Shared ownership and rental homes



Launch a customer website and app

- Know who to talk to about different topics
- Pay rent online
- Report and track repairs
- Post questions



Enhance our repairs service

- Make every experience a good experience
- Review the Aftercare service after its first 12 months



Safety first

- Make sure customers are safe in their homes
- New building safety laws (following Grenfell Tower)
- Be ready to meet new standards from day one



Read more



9. Exciting plans for 2023



More customer feedback opportunities

To help us, our Management Providers, and you.

- Complaint feedback – *how well did we handle your complaint?*
- Anniversary survey – *one year on from moving in, how do our customers feel?*
- Leaving survey – *for those moving away, what we did we do well and how can we improve?*



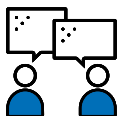
Improve Management Provider services

- Review service levels and standards
- Learn more about customers' experiences
- Shape how Management Providers work with us and you



A new survey – The Tenant Satisfaction Measures

- Requested by the Regulator of Social Housing
- Asking customers about Legal & General Affordable Homes as their landlord
- Results shared with the Regulator
- An important measure for us to review our own performance



Review and improve our complaints process

- Learn from our complaints handling in 2022
- More visibility in who is managing the complaint
- Speeding up response and resolution times
- Keeping customers up to date, at all times

"My expectations were exceeded. I'd lived in the same block of flats for 18 years and coming to this block made all the deficits apparent in the old one. I've told friends, it's like night and day. My colleagues have said I'm happier at work and they hoped I wouldn't be sick as much (I'm asthmatic), since the new flat is temperature-controlled and has good ventilation. The anti-noise measures are much appreciated! I've had the most restful sleep in years.

It feels like living in a luxury apartment and the views are amazing (my former address had only a lawn and someone else's brick wall). Having three aspects is wonderful. And the windows are very solid, yet adjustable. The neighbours in the block have been friendly and helpful. I believe there's only one more resident to move in, then I have hope we can all get along really well.

There are so many little details that work so well, I cannot list them all. It still feels like living in a dream

LONDON & SOUTH EAST





For further information:

legalandgeneral.com/affordable-homes

Legal & General Affordable Homes Limited.
Registered in England and Wales No. 11223470.

Registered office:
One Coleman Street,
London EC2R 5AA.
RSH Registered number: 5062

Legal & General Affordable Homes (AR) LLP.
Registered in England and Wales No. OC435745.

Registered office:
One Coleman Street,
London EC2R 5AA.
RSH Registered number: 5149.