



Legal & General
Affordable Homes

Customer Annual Report 2021



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1. Who we are



Welcome to the 2021 customer annual report.

Legal & General Affordable Homes was created in 2018 to help increase the supply of good quality homes across England. We know that there is a shortage of affordable homes being built and, through Legal & General investing into new homes, we are able to help our customers take their first step on the property ladder or secure an affordable place to rent.

This report provides a summary of what we have delivered for our customers during 2021 and our plans for 2022 to help further improve the experience.

Our vision is for everyone to have a great quality home which is built using environmentally friendly products and is affordable to run.



2. Where we work

Legal & General Affordable Homes builds properties across England as we believe everyone has a right to a quality home.

At the moment we have 1,667 homes, across England – from Cornwall to Lancaster, from Norfolk to Gloucester. By the end of 2022, we hope to have doubled that number to over 3,000 properties, allowing more customers to rent or buy their next new home.

We work in partnership with 13 management providers who have decades of experience in delivering quality services to customers in affordable housing. They work on our behalf to help meet our customers needs. This includes helping customers move in, collecting rent payments, offering support and advice when needed and answering any general enquiries.



“The building is in incredible condition and everything is working really well. Great location close to everything you would need.”



3. What you can expect from us

We believe that every property we deliver should be ready to be called home from day one. So every time a new customer moves into their home, we always ensure that we have provided:



Floor coverings, such as carpet or tiles for every room in the home.



Clean, bright and crisp decoration which is ideal to live in, or a great canvas for the future.



Garden storage for those essential items. Your garden, where provided, will also be clean and tidy before you move in.



A well-insulated home which saves our customers money on their household bills.



Fully checked and tested services before customers move in. These checks will include gas, water, electric, heating and fire safety with all the relevant certificates provided.



A voucher for every new household towards their first night's dinner to help our customers whilst they are busy unpacking and settling in.



Before a customer moves into their new home, a member of our Customer Care Team will be on hand to help. Where possible, we will welcome customers in person and ensure that every new customer receives a call from us within a week of moving in. This will be to check how they are settling in and to answer any questions they have about their new home.

All our customers are looked after by our regional management providers to help them with ongoing day to day support in their homes whenever they need them.



4. Our commitment to you



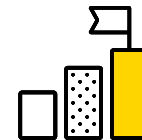
We will listen to what matters most to our customers and always look for ways to put our customers first.

Throughout 2021, we have spent time with all our staff and management providers, sharing our Customer First values. These three values help us deliver our commitment to provide a first-class service from the moment customers open the door to their new home.



Be Present

We will listen and be there for our customers when they need our help.



Be Accountable

No matter what the situation, we will ensure we take the lead on finding a solution.



Be Curious

We will always look for new ways to delight our customers and meet their needs.

We will continue over the next few years to bring these values into everything we do and be proud in delivering great products and services for customers.

[Read more](#)



4. Our commitment to you

Peace of Mind

For Renters: We continue to offer 5-year fixed term tenancies, providing our customers with the reassurance that we can't ever just ask them to leave.

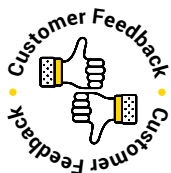
For our new shared ownership customers: We offer a minimum lease term of 250 years and up to 990 years for houses where we own the freehold. In addition, we will provide a 10-year new home warranty cover from when the home was built

Clear on Price

We will only increase rents in April each year, and for renters this amount will be determined by central Government policy. For Shared Ownership customers, rents will only increase in line with the terms in the lease agreement with Legal & General.

We will always provide at least one month's notice in advance of any increase, so you have time to plan for any adjustment in your rent payments.

We also work hard, where a customer pays a service charge, to be open and transparent about the services they can expect and how much they will cost.



"From the start L&G have been very clear and informative in how the process works in terms of affordability and very professional."



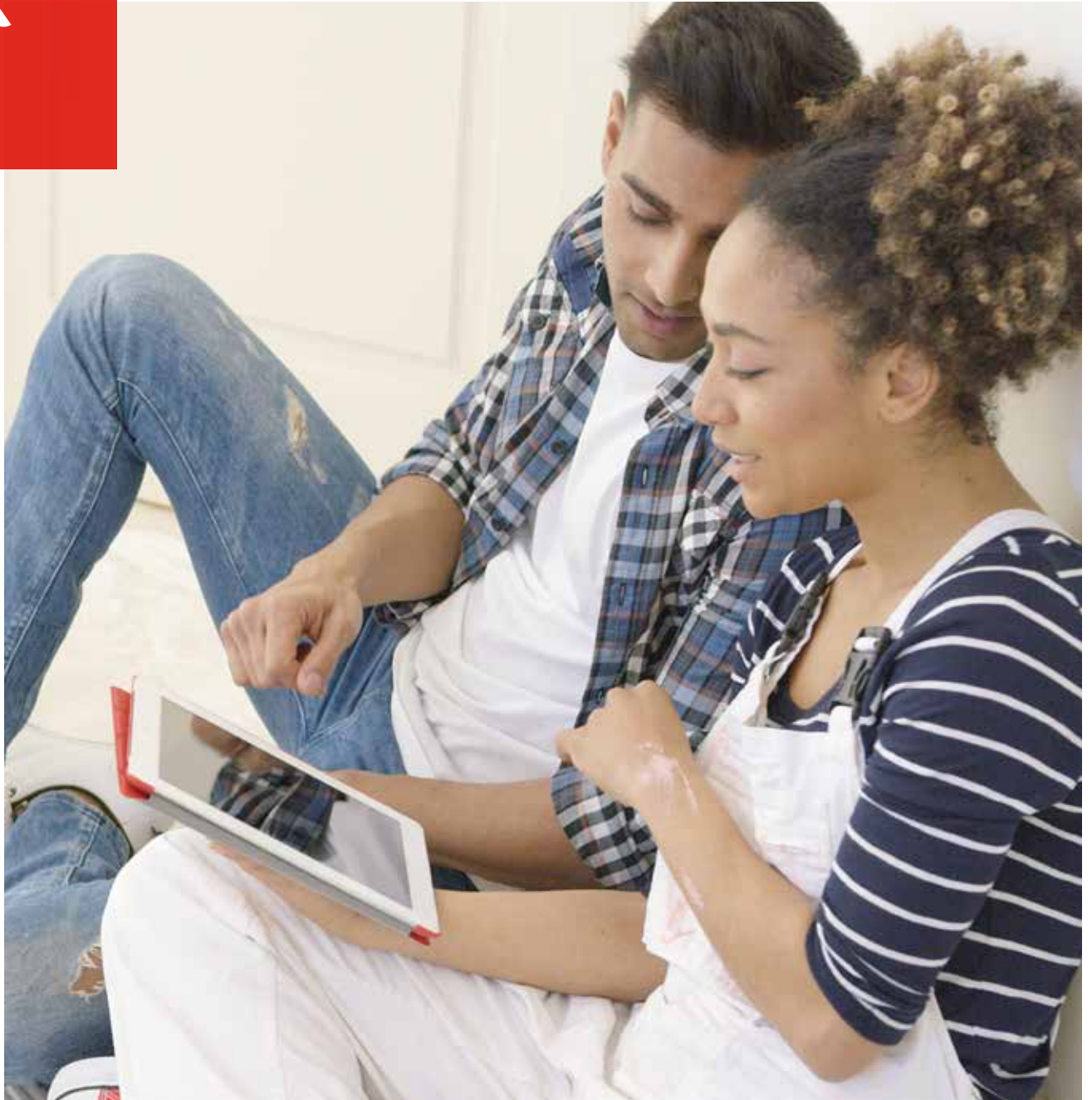
5. Looking back on 2021

We made seven commitments in our annual customer report last year.

1. Develop over 1,500 new properties.
2. Provide online services for customers.
3. A member of the team present on the day of customer move ins.
4. Offer services to allow customers to get the best utility tariff.
5. Increase our customer feedback across the services we offer.
6. Ask all customers for their overall views of what it's like to be one of our customers.
7. Ask customers what our priority areas should be into 2022.

We have looked back on how we did across these seven areas, and the next page provides an update on our work so far.

Read more



5. Looking back on 2021



Develop 1,500 new homes

We didn't quite reach our 1,500 target, having delivered 847 homes in 2021 which takes our total number of properties up to 1,667 overall.

This was due to delays on some developments linked to the Covid pandemic. We did spend time however, ensuring every new home we delivered was finished to a great quality and standard, rather than rushing these through.



Online services for customers

We introduced our digital letting service which enables customers to apply and sign documents electronically in the comfort of their home which has been very successful.

In 2022, we will continue to develop this service for customers. Our aim is to allow customers to check their rent accounts, raise a repair and get answers to simple questions quickly through our online services by early 2023.



Being present on move-in day

Our customers' safety was a top priority for us. In all cases, where Covid rules allowed, we ensured that one of our team was on site to introduce themselves and show customers their new home. We always followed up with a phone call to see how customers were settling in and to help answer any questions.



Increase our areas of feedback

We launched a new customer feedback survey for when customers moved into their new home. In 2021 we also introduced a repair survey and gas safety check survey which have provided some really useful feedback for us. In 2022, we will develop this further by asking for customer thoughts on rent, repairs and neighbourhood management.



Offering the best utility tariffs

We linked in with a company called Look After My Bills, to offer customers a free utility transfer service. However, with the problems facing the utility sector, we paused this service, as better deals just weren't available. We will continue to look at how we can help our customers reduce gas, electric and water bills throughout 2022.



Seek overall views from our customers

We asked all our customers for their feedback through an independent and anonymous survey by the Institute of Customer Service in November 2021.

This will allow us to continue working on things that matter to customers and focus on areas where we need to improve.



Customer priority areas into 2022

This was included in the recent survey carried out by the Institute of Customer Services, where we asked customers to tell us what they would like us to focus on to improve their overall experience.

This feedback is really important to us, so thank you to all customers who responded to this survey. This will help us prioritise the services which matter most to customers into 2022.



"The handover was great, had everything explained really well and a good walk around showing how everything works."



6. How we performed in 2021

In 2021, we welcomed our 1,000th customer, which was a significant milestone.



We are proud to have moved new **customers** into over 847 homes during 2021.



We have now delivered new homes to customers right **across England**, with homes in 53 Local Authority areas.



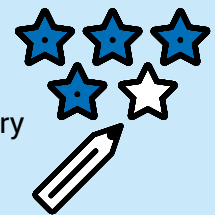
We continued to **listen and take action** to support our customers through the Covid pandemic. We offered a more flexible rent payment plan for those who were impacted during this time. This meant that we made no evictions due to non-payment of rent.

[Read more](#)



Customer Satisfaction

Two in every three of our new customers rated us at **9/10** and would recommend us to their friends and family. Feedback is very important to us, as it allows us to know what we are doing well and areas we need to improve. We understand we don't always get things right first time, but we are eager to ensure we do fix problems quickly and learn from our mistakes. In 2021 it was great to see that one in three of our customers gave us feedback about their moving in experience.



6. How we performed in 2021



Homes that cost less to heat

As we deliver new homes, we can support customers with lower energy costs as a result of better insulation and construction standards, compared to older properties. Typically, we aim to reduce our customers' energy bills by a third compared with homes built 20-30 years ago.

Keeping our customers safe

Our customers' safety is our number one concern. All of our properties are tested and retested before a customer moves in. Once customers are in their home, we undertake regular checks to ensure everything is 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

Repairs

All our new homes have a 12-month defect cover. After this, repairs are completed by our management providers. We always strive to complete them as soon as possible, and at a time most suitable for our customers.

► ***In 2021, all emergency repairs were completed within 24 hours, and our average time to complete all other repairs was 4 days.***

Complaints

We are proud to follow the Housing Ombudsman's Complaints Handling Code which was launched in 2020. We always aim to resolve complaints quickly for customers, especially where there is an easy solution.

► ***In 2021, we received 17 complaints from our customers, with 56% of these linked to delays in fixing repairs in new homes.***

Ensuring our products and services are working for our customers is very important to us. As repairs around their homes was the major complaint, we appointed a dedicated Defects Manager in 2021 who works closely with developers and customers to ensure repairs are promptly addressed and to everyone's satisfaction.



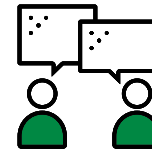
"All my dealings with the company and their representatives have been very helpful and positive. Despite the depths of the Covid lockdown, I was able to complete the purchase of my lovely new home."



7. What we have invested in



We have invested in excess of £600 million in 2021 to deliver 847 affordable homes.



We introduced Customer Sales

Co-ordinator roles to ensure each Shared Ownership customer has a direct customer service person to deal with once they have reserved their home.



We were successful in securing a partnership with the English Government.

This provides funding to build more homes. It means we can build a further 2,121 affordable homes through £125 million of investment via Government.



We have started to build a Customer website which will be launched in 2023.

This will make everyday transactions simpler for customers, such as raising repairs and managing their rent account.



8. Customer engagement

In 2021, we spent time speaking directly with our customers to help us get a better understanding of their views.

This included analysing our defects management process within the first year of the property being built. We spoke to a group of customers to understand their experiences of getting these resolved. What customers told us was helpful and resulted in some changes in how we manage our relationship with developers to get problems sorted quicker and to the customer's satisfaction.

In September 2021, we also invited some of our customers to spend time with our Board and Executive Team. This allowed our senior staff to hear first hand, how it feels to live in a Legal & General Affordable Home. Customers are at the centre of our decision making and it is so important we all understand their experiences. Feedback from this has led to some key actions for this year. These include:



A full review of our defect management service.



Providing better communication for our customers on issues reported.



Working harder to ensure a quick and satisfactory response to complaints.



"I can't believe I own this flat"

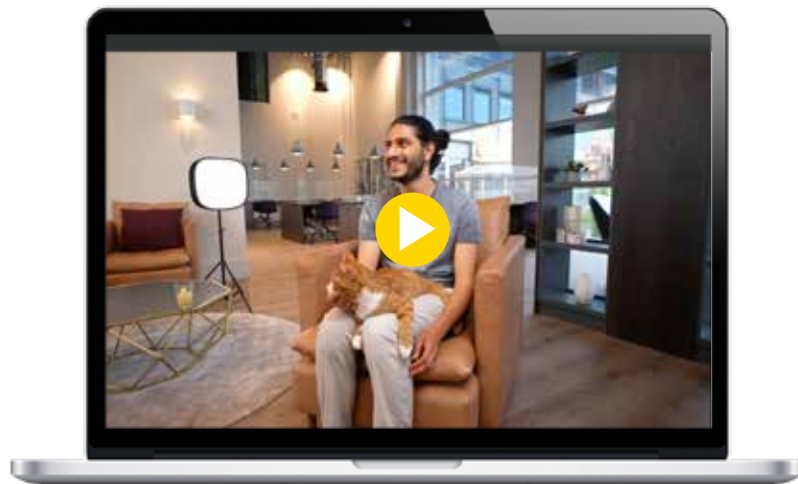


8. Customer engagement

Hear what our customers have to say...



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



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

Mary's Story

Mary moved into one of our rented homes in late 2021. As a nurse, she has worked tirelessly over the past two years supporting people affected by the Covid pandemic. She shared with us her daily working routine, and we were amazed at her dedication and the level of care given to people who were very ill and unable to see their family or friends.

Unfortunately for Mary, after long working days, she returned to her temporary accommodation where she had been with her children for over 8 years. All she wanted was a permanent place to call home, and for somewhere where her children felt safe and settled. Over the past few years, Mary had been close to securing a property, but she had always just missed out.

When Mary got the notification that she had been successful for a Legal & General Affordable Homes property, let alone a brand new home, she kept on refreshing her computer as she thought it was a dream!

That dream came true when after a night shift, with no sleep, she met us at the front door to be given the keys to her new home. The first thing she did was to give her children first choice on which bedroom they wanted.



"LGAH presented the home in such a caring and informative manner. They even seemed to share in my excitement, and they really wanted everything to be perfect for us."



9. Exciting plans for 2022



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



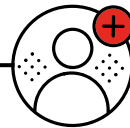
We are working on a **customer website** and will be inviting customers to help us design and deliver this.



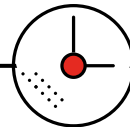
We will **increase the times we ask customers for feedback** so we can understand better how we are performing, where we are doing well and where we can improve.



“From the initial purchase through to moving in, we were kept informed and up to date with what was going on.”



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 for new customers and create online services so customers can contact us when and how they want.



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.





For further information:

legalandgeneral.com/affordable-homes

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