

Legal & General Affordable Homes' Board response to its Annual Complaints Performance and Service Improvement Report, and the annual self-assessment against the Housing Ombudsman's Complaint Handling Code.

Over the past year, Legal & General Affordable Homes (LGAH) has made significant progress in its complaints service. The temporary taskforce created to improve how complaints are handled, and to learn from them, has now become a permanent part of the organisation as the Customer Resolution Team. This reinforces the importance we place on effective complaint handling and continually improving our services to customers.

The Board thanks the Customer Resolution Team for the production of the Annual Complaints Performance and Service Improvement Report, as well as the annual self-assessment against the Housing Ombudsman's Complaint Handling Code.

The Board is pleased to note that LGAH is fully compliant with the Housing Ombudsman's Complaint Handling Code. It expects to see further improvement in the delivery of complaint management services through the improvements that are summarised in the Annual Complaints Performance and Service Improvement Report.

Effective complaint management is of great importance, not only as an opportunity to resolve dissatisfaction, but also as an opportunity to understand where services can be enhanced and meet the needs of our customers. The complaints report is an essential part of the information the Board receives to inform its understanding of the effectiveness of our policies and procedures and the quality of the services being provided by our partners.

The Board accepts the report and the self-assessment as a true and accurate reflection of Legal and General Affordable Homes' complaint handling.

In particular, the Board notes the following in relation to the Annual Complaint Performance and Service Improvement Report:

- The volume and type of complaints received is consistent with the performance reporting received by the Board throughout the year.
- The key areas of complaints addressed in the report are consistent with the areas of least satisfaction which customers have reported via independently gathered satisfaction surveying. Such feedback is routinely gathered and reported to the Board as part of the Board's approved Customer Engagement Plan.
- The average time taken to respond to complaints, while an improvement on the previous year, fell outside the target timescales contained within the business's own Complaint Policy. The Board is determined to see further improvement in the coming year, along with improvements in overall customer satisfaction with complaint handling.
- The Board has met with customers who have experienced poor service and had reason to complain during the past year as part of the Customer Engagement Plan. The learnings identified in the report in regard to improving speed and quality of response to complaints are consistent with the feedback from customers. The Board is committed to using root cause analysis of complaints, and continued customer feedback, to help drive underlying service improvements.
- The Board is therefore pleased to see that the improvements in service targeted for 2025/26 are intended to address both the quality and speed of responses to complaints. The Board is also pleased to see a continued focus on the prevention of complaints in the defect management service,

- which continues to generate the most complaints and dissatisfaction for customers.
- The Board acknowledges that customers are raising more complaints about rents and service charges. We understand that this was due to technical issues with the customer portal, My Brolly, and also customers challenging the cost of some services being provided. The Board is committed to improving these experiences for customers and providing clearer information on service charge costs.

In relation to the Housing Ombudsman self-assessment:

- The Complaint Policy that LGAH operates is consistent with the requirements of the Housing Ombudsman's Complaint Handling Code and is fully compliant with the self-assessment.
- The organisation proactively monitors the potential for customers to experience poor service and not report their experience as a complaint. The Board feels it is extremely important that access to the complaint service is well publicised and that customers are encouraged to use the service when experiencing poor service through the use of our online customer portal Brolly.
- There is evidence of regular training and supporting materials available to staff who provide a service to customers.
- A member responsible for complaints is appointed on the Board as required under the revised Housing Ombudsman's Complaints Handling Code. The member will continue to lead on the Board's commitment to understand complaints and how service needs to be improved.

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