

# Customer Annual Report 2024/25





# Contents

1	Who we are	Page 3
2	Where we work and how we operate	Page 6
3	Our customer commitments	Page 8
4	Our performance	Page 10
5	Improvements we have delivered for our customers	Page 13
6	Getting to know our customers	Page 16
7	Our plans for 2025/26	Page 19





# Who we are



# Welcome to our 2024/25 Annual Customer Report

We're excited to share our Annual Customer Report for 2024/25. This report is all about you, our customers. Inside, you'll find highlights of what we've achieved together, the services we provide, and how, based on your feedback, we're working every day to make a positive difference in your lives.

Our top priority is delivering high-quality, affordable homes, along with excellent customer service you can rely on. When our performance doesn't meet the standards you deserve, we take it seriously, identifying areas for improvement and acting on them.

We also partner with trusted regional partners to bring essential landlord services right to your community, because we know how important it is to have support that's close to home.



**This report brings together our performance and key activities for 2024/25 across all Legal & General Affordable Homes Registered Providers.**

We've created it to give you a clear picture of how we're doing and the work we're doing to support you.

If you're looking for information about a specific landlord or service, we're here to help. Just get in touch and we'll be happy to provide the details you need.





# 2024/25 was a year of change and progress

While we celebrated some positive outcomes, we also faced a few challenges that we're actively working to address, always with your needs at the heart of what we do.

## 1416 new homes provided

We're proud to have delivered 1,416 new homes in 2024/25 to help meet the growing demand for affordable housing.

This includes **873 homes for rent** and **543 for Shared Ownership**, giving more people the opportunity to find a place they can truly call home.

## Review of our management providers

We've completed our review of management providers to ensure you receive the best possible service.

As a result, we now deliver landlord services through **six trusted regional partners**, chosen for their local expertise and commitment to quality.

## 1748 repair requests

On average, we completed repairs in 16.1 days, which is above our target of 12 days. We know this isn't where we want to be, and we're working hard to improve.

For emergency repairs, we completed 94.6% within 24 hours. We are focused on improving this score, to ensure any urgent issues are dealt with promptly to keep you safe and comfortable.

## 70% overall satisfaction

Based on the feedback you provided through our Tenant Satisfaction Measures, we received an **overall satisfaction rate of 70%**.

While this is a strong result, it reflects a 1.6% decrease compared to last year. We're listening closely to your feedback and are already taking steps to understand what's behind the drop and how we can improve your experience moving forward.

## Focus on complaints

We know we need to do better when it comes to handling complaints.

That's why we've set up a **dedicated Legal & General team** focused solely on managing complaints and improving how we respond. **Our goal is to resolve issues more quickly** and deliver a better experience for you.

## 70% registered to My Brolly

We've made it easier for you to manage your home online.

Our customer portal, My Brolly, has expanded with new features to give you more control and convenience. By the end of March 2025, 70% of our customers had registered and we're excited to keep growing that number.

# Where we work and how we operate





# In 2024/25, we welcomed over 1,416 customers into their new home

Since launching in 2018, we've proudly provided affordable homes to over 6,000 customers across England.

The map in this report shows where Legal & General have secured new homes, highlighting our growing presence and investment in communities nationwide.

In 2024/25, our largest new development was in Perry Barr, Birmingham, where we delivered 487 new homes for rent and Shared Ownership, helping more people find a place to call home.

But we're not just building homes, we're committed to delivering excellent customer service too. That's why we work with six experienced regional partners who handle everything from customer enquiries and repairs to rent collection and essential landlord services, ensuring you get the support you need, when you need it.

“

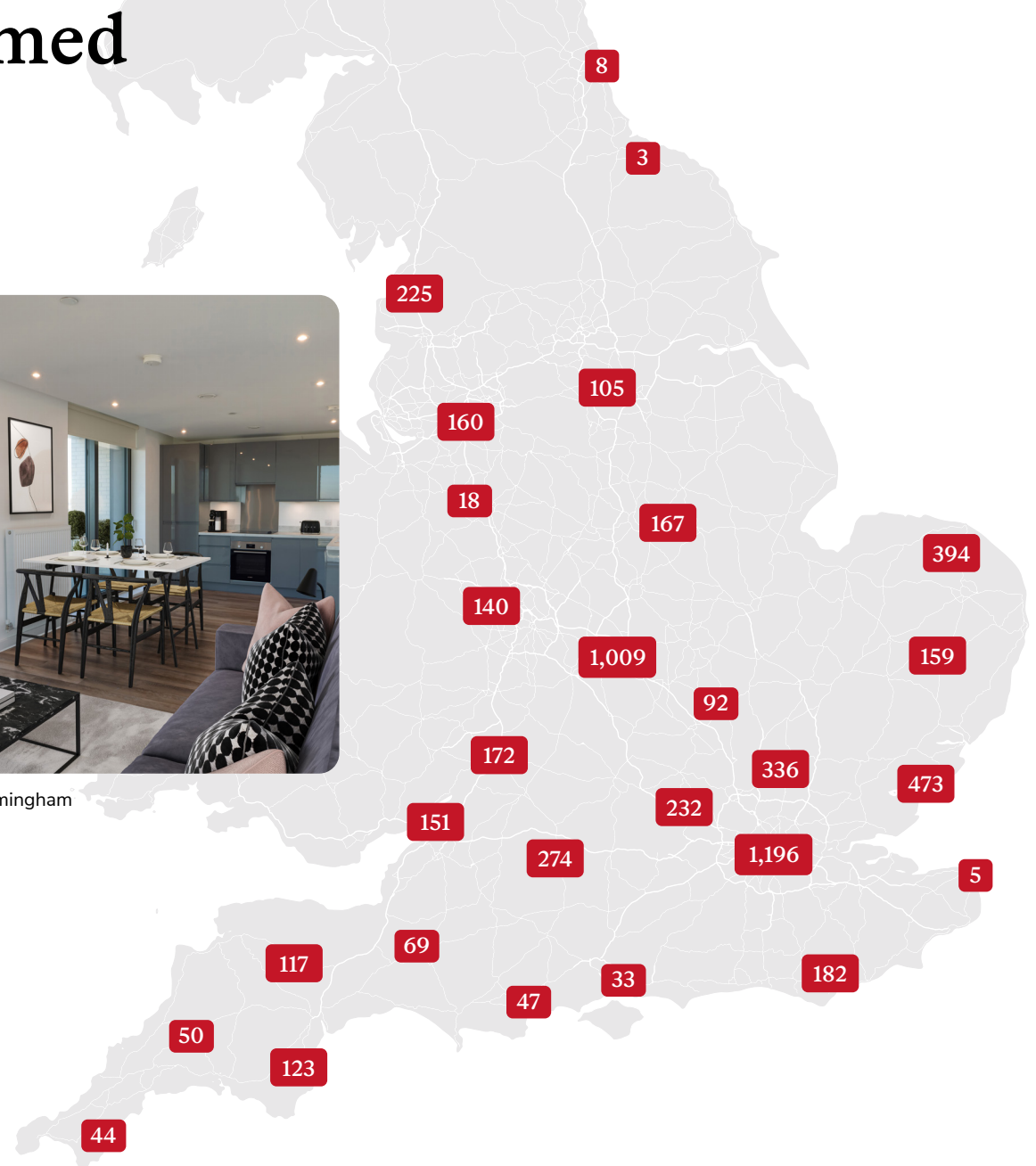
We are very happy to live in our new home. The management provider is very kind and very professional. We've never had any issues with them- absolutely amazing people.

Customer Feedback

”



Perry Barr, Birmingham



# Our customer commitments





# Listening to our customers helps us understand **what we are doing well and where we can improve**

We focus on delivering the following for our customers:



**A home that is affordable for each household.** We think about the rent, service charge, mortgage costs (where relevant), and general running costs our customers have to pay to keep costs as low as possible.



**A home that is well built and energy efficient,** to help keep running costs as low as we can for our customers.



**A home that has been carefully considered** with a good property layout, storage, and flexibility of space, which customers have told us are important to them.



**A home that is ready to live in,** so our customers don't have to worry about things like flooring or decorating.



**An assurance that we will aim to fix problems as quickly as possible** and avoid any un-necessary inconvenience for our customers.



**A safe home and neighbourhood** where we conduct regular tests and inspections of all key components of the home and its surrounding space.

We are proud of the quality of our new homes and those we relet. We're committed to delivering excellent customer service by being open and transparent, treating our customers with respect, listening to customer feedback, and taking ownership when things go wrong.

“

Everything I report (a repair or query) gets dealt with professionally. Communication at times can take a while, but nothing to complain about.

”

Customer Feedback

# Our performance





# Listening to your feedback

The Tenant Satisfaction Measures (TSMs) were introduced by the Government in April 2024 to give customers a direct voice in how housing services are delivered. These measures ask for your feedback on key areas of our performance and are designed to help you hold us accountable.

Your responses provide us with valuable insights, highlighting what's working well and where we need to improve. We're committed to listening, learning, and taking action based on what you tell us.

This year, overall satisfaction has seen a slight dip, and we're focusing on three key areas where you've told us we need to do better:

## Repairs

Satisfaction has declined, particularly around how long repairs take. We're working to:

- Complete more repairs on the first visit
- Provide clearer timelines when follow-up work is needed

## Anti-Social Behaviour

You've told us we need to act faster and communicate better. We're now:

- Working more closely with our management providers
- Aiming to resolve issues more quickly and keep you informed

## Complaints

While satisfaction hasn't changed, it remains our lowest-rated area. We're:

- Collaborating with our Customer Voice Panel
- Learning from past complainants to improve how we handle complaints

On a positive note, we've made real progress in how we treat and communicate with customers and this is one of our top goals for 2024/25. We're proud of this improvement and will continue building on it.

	2023/24	2024/25
Overall satisfaction	71.6%	70.0%
Repair satisfaction	75.1%	68.6%
Satisfaction with the time taken to complete most recent repair	66.8%	61.6%
Satisfaction that the home is well maintained	78.2%	77.1%
Satisfaction that the home is safe	82.3%	82.0%
Satisfaction that LGAH listens to tenant views and acts upon them	56.0%	54.4%
Satisfaction that LGAH keeps tenants informed about things that matter to them	62.3%	69.2%
Agreement that LGAH treats tenants fairly and with respect	77.4%	78.6%
Satisfaction with LGAH's approach to handling complaints	32.0%	31.9%
Satisfaction that LGAH keeps communal areas clean and well maintained	58.8%	60.8%
Satisfaction that LGAH makes a positive contribution to neighbourhoods	64.4%	62.3%
Satisfaction with LGAH's approach to handling anti-social behaviour	54.4%	51.8%

## How well are we performing across key service areas

This table shows how we're doing on key Tenant Satisfaction Measures (TSMs) related to our role as your landlord, which we share with the Regulator of Social Housing.

While we've seen improvements in many areas, we've also identified some key priorities to improve the customer experience in 2025/26:

### Complaints

We've seen a small increase in complaints moving to Stage 2 of our process.

This is it not necessarily a bad thing, as it shows us that customers feel confident in using the process when needed. Our main focus remains on resolving issues as early as possible, ideally before they become formal complaints. We're working hard to respond quickly and effectively when something goes wrong, so you feel heard and supported from the start.

### Anti-Social Behaviour

Linked to the previous page and focusing on our approach to improve satisfaction, we've made it easier for you to report issues, which has led to an increase in cases, mostly related to noise. To support better community living, we've introduced a Good Neighbour Agreement to set clear expectations and raise awareness about the impact of noise, particularly in apartments.

### Repairs

Our performance on emergency repairs has improved, but we're still working towards our 100% target. We're focusing on strengthening out-of-hours responses and working closely with our partners to enhance the overall repair experience.

### Fire Safety Checks

In some developments, third-party companies are responsible for fire safety checks. We've experienced delays in receiving confirmation that this work has been completed.

	2023/24	2024/25
Stage 1 complaints received (per 1,000 homes)	50.1	48.8
Stage 2 complaints received (per 1,000 homes)	10.1	13.2
Stage 1 complaints responded to within Complaint Handling Code timescales	63.3%	83.8%
Stage 2 complaints responded to within Complaint Handling Code timescales	80%	89.5%
Anti-social behaviour cases (per 1,000 homes)	18.3	28
Anti-social behaviour cases that involved hate incidents (per 1,000 homes)	1	1
Homes that do not meet the Decent Homes Standard	0%	0%
Non-emergency repairs completed within target timescale	84.6%	81.0%
Emergency repairs completed within target timescale	92.1%	96.2%
Gas safety checks	99.7%	99.4%
Fire safety checks	100%	97%
Asbestos safety checks	100%	100%
Water safety checks	96%	99.6%
Lift safety checks	82.5%	100%

To address this, we have reviewed our contracts with these companies and we have taken steps to ensure they are providing us with all the required details once work has been completed.

### Gas and Water checks

We saw some improvements in compliance with water safety standards compared to last year, which is a positive step. However, for both gas and water checks our goal is 100% compliance, and we're committed to reaching it.

To support this, we've recently reviewed and strengthened our escalation processes to help ensure we stay on track throughout the year.

For gas safety checks, we know that gaining access to homes can sometimes be a challenge. That's why we've asked our management partners to remind customers well in advance, helping to avoid delays and keep everyone safe.



# Improvements we have delivered for our customers



# Our 2024/25 progress highlights

In 2024/25, we set out with clear goals to improve our services and deliver better outcomes for our customers. Here's a summary of what we aimed to achieve and how we're progressing.

## 1. Boosting registrations on My Brolly

By March 2025, over 70% of our customers had registered on My Brolly, our dedicated customer platform. We continue to promote it as the primary way customers can connect with us and our management providers.

Through My Brolly, customers can:

- Use our step-by-step repair tool to report issues quickly and accurately, guiding customers through the process to ensure we capture all the information needed to fix it right the first time.
- Make rent payments and view the latest account balance
- Submit queries, including pet requests and complaints

We're committed to increasing the number of people who register for and use My Brolly by making it as useful, accessible, and user-friendly as possible, shaped by your feedback.

## 2. Improving service delivery

We completed a full review of our management provider network, reducing the number from 13 to 6. This change was guided by their performance including:

- Customer feedback
- Customer scores in the Tenant Satisfaction Measures
- A detailed set of customer-focused criteria on how well they are performing for customers

While the transition caused some initial delays, we've addressed these and are now confident that a smaller, more focused group of providers will deliver a more consistent and responsive service for all customers.

## 3. Understanding and supporting affordability

We carried out an affordability review to understand how inflation and interest rates are affecting our customers. In response, we:

- Updated our affordability assessments for new customers
- Planned lower rent increases in April 2025 for renters and shared owners
- Will expand our Customer Support Fund in 2025/26 to reach more people

We know many households are under pressure, and we're committed to supporting you through these challenges.



#### 4. Creating a permanent customer resolution team

Over the past two years, we've seen an increase in complaints and more complex issues, particularly around damp and mould. In 2023, we trialled a new service to tackle these challenges. It proved successful, so in April 2024, we launched a permanent Customer Resolution Team run by Legal & General. This dedicated team focuses on:

- Resolving complaints more efficiently
- Addressing service issues quickly and thoroughly

Since launching, we've already seen faster complaint handling and better outcomes for customers. You can read more in our Complaints and Service Improvement Report on our website.

#### 5. Expanding the customer support fund

To help customers navigate the economic challenges of the past two years, we introduced the Customer Support Fund in 2023.

In 2024/25, we expanded the fund's criteria to support more people—whether facing short-term financial difficulties or needing help with essential items.

So far, we've provided over £35,000 in support, and we're committed to continuing the fund into 2025/26 to reach even more customers in need.

“

It was great to have one less thing to worry about at a stressful time, and saving us the expense of buying a cooker when finances were already very tight due to moving costs. We're very grateful!

”

**Customer Feedback**

#### 6. Board member engagement

Our Board met with customers to discuss their experience with our management providers. As part of our review of the management provider network, the Legal & General Affordable Homes Board was eager to hear directly from customers about their service experiences, especially those who have lived in their homes for several years.

To support this, we hosted a dedicated session where Board members met face-to-face with customers. These conversations offered important insights into what day-to-day life is like for our customers, helping Board members gain a deeper understanding of the needs and experiences of our customers at every step of their journey with Legal & General Affordable Homes.

We are grateful to everyone who participated and shared their experiences. Another session is planned for 2025/26, and we will be working closely with our Customer Panel to co-ordinate and shape this future event.

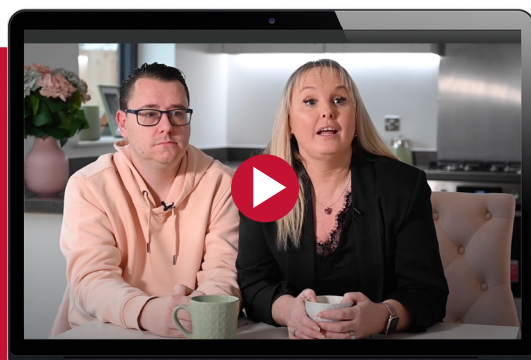


# Getting to know our customers



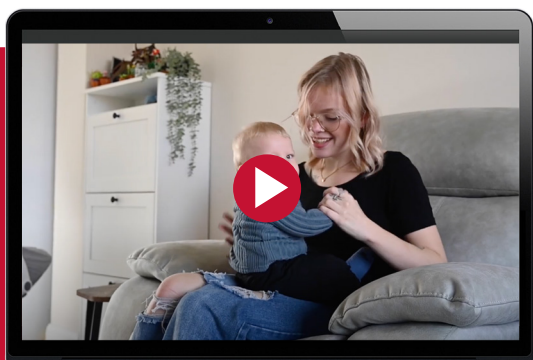
# We greatly value all feedback from our customers

Listening to our customers and learning directly from their experiences of living in a Legal & General Affordable Homes property is at the heart of what we do. The stories that follow reflect their journeys and show the meaningful impact that a safe, high-quality home can have on everyday life.



## Shared Ownership Meet Kerry & Daniel

Kerry and Daniel dreamed of finding a forever home where their blended family could grow and thrive. Living in a smaller privately rented property, they were eager to take their first step onto the property ladder. Shared Ownership gave them the flexibility to choose a deposit that suited their budget and the opportunity to move into a larger home without compromising on quality or location. Most importantly, it allowed them to invest in a future that truly feels like their own.



## Shared Ownership Meet Leia

After nearly a year of staying with family, Leia, a young mother and her partner were overjoyed to finally have a place to call their own.

For Leia, having a stable and secure home meant everything, especially for her young son. Shared Ownership gave them the flexibility to choose a deposit that worked for them and buy a share of their new home at a pace that suited their circumstances. Now, they're building a future together in a home they love.



## Affordable Rent Meet Sadie

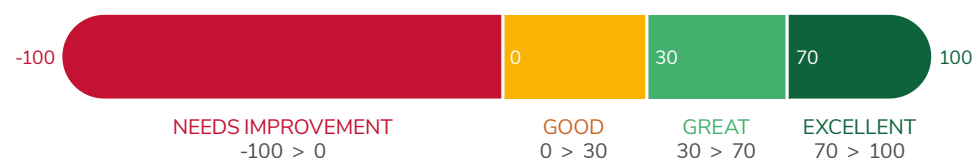
After moving from London with her daughter, Sadie initially stayed with family. But it quickly became clear they needed a space of their own to feel truly settled.

Thanks to affordable renting, Sadie found a home that offered more than just a roof over their heads, it also gave them room to grow. With a garden she'd always dreamed of, plenty of space to enjoy, and a bedroom her daughter loves (perfect for practicing cartwheels!), their new home has brought joy and stability. And being able to bring along their dog, Daisy, made it feel complete.

# Wider customer feedback

In addition to our Tenant Satisfaction Measures, we also gather feedback at important stages in the customer journey using the Net Promoter Score (NPS)

## What is NPS?



The Net Promoter Score (NPS) provides an overall measure of whether customers would recommend our services to their friends or family.

The score ranges from -100 to +100 and customers are categorised based on their responses:

Scores of **0 to 6** classify customers as **detractors**.

Scores of **7 or 8** classify customers as **passive**.

Scores of **9 or 10** classify customers as **promoters**.

The overall NPS is calculated by subtracting the percentage of detractors (0-6) from the percentage of promoters (9-10).

“

I cannot fault anything, everything is perfect. The moving in pack was a nice touch and everyone I have dealt with has been amazing. Thanks.

Customer Feedback

”



## 2024/25 outcome: New customer

We asked new customers to share their thoughts on their move-in experience and we were pleased to hear such positive feedback. Many highlighted how welcomed they felt by our team, the helpful and friendly approach of our staff, and the high quality of their new homes. Their comments reflect the care we put into making every move-in feel smooth, supportive, and personal.



## 2024/25 outcome: Existing customers

Twelve months on, we asked our existing customers whether they would recommend us, and while their scores were slightly lower than those from new customers, the feedback remained encouraging. Many shared positive experiences, particularly around the quality and upkeep of their homes, which continue to be rated highly. One clear message was the need for more consistent communication, especially around who to contact and how quickly they can expect a response. We're listening, and we're committed to making those improvements which form part of our 2025/26 actions.



# Our plans for 2025/26





# Acting on what matters most to our customers

In addition to the results from our Tenant Satisfaction Measures, we also asked the Institute of Customer Service to conduct an independent survey with our customers.

The feedback we received gave us valuable insights into the services our customers value most, and where we can do better. It's helped us shape our priorities for the year ahead, with a clear focus on what matters most to the people who live in our homes.

In 2025/26, we'll be focusing on four key areas:

## 1. Strengthening customer engagement

We're refreshing how we connect with customers to make engagement more meaningful and inclusive. In addition to our wider customer panel, we will be launching a scrutiny panel, giving customers more opportunities to share their views, scrutinise our performance and help shape services going forward.

## 2. Enhancing the services and functionality of My Brolly

We're continuing to roll out My Brolly as the main way for customers to manage their homes, whether it's paying rent, booking repairs, or checking updates. It's designed to make things easier and more convenient. Our goal is to have all six of our regional management providers offering My Brolly, so every customer across England enjoys a consistent, high-quality experience.

## 3. Improving how we handle complaints

We know how important it is to put things right when they go wrong, and to do so quickly and fairly. In 2024/25, we made significant improvements to our complaints service, with a clear focus on resolving issues and learning from them to prevent repeat problems.

Our newly formed Customer Resolution Team worked closely with customers to address any long-standing concerns and improve the overall customer experience. While we recognise that response times haven't always met expectations, we're committed to doing better.

In 2025/26, we'll prioritise faster responses, aiming to:

- Respond to Stage 1 complaints within **10 working days**
- Respond to Stage 2 complaints within **20 working days**

We'll also be transparent about our progress, sharing updates on complaints and other key landlord services through our quarterly reports on our website.

## 4. Focusing on enhancing the quality and speed of service of repairs

Customers have told us that the speed and quality of our repair service needs to improve, and we're listening. In 2025/26, we'll take a closer look at how we can make repairs quicker, more reliable, and easier to manage.

We'll work closely with our Customer Voice Panel to better understand where things aren't working and create solutions together that truly meet your needs. Our goal is to make every repair experience feel responsive and respectful, whilst getting it right the first time.



# Our management providers

## **Flagship Homes**

31 King Street  
Norwich  
NR1 1PD

## **Coastline Housing Ltd**

Coastline House  
4 Barncoose Gateway Park  
Pool  
Redruth  
TR15 3RQ

## **Great Places Housing Group**

2a Derwent Avenue  
Manchester  
M21 7QP

## **Pinnacle Group**

8th Floor, Holborn Tower  
137-144 High Holborn  
London  
WC1V 6P

## **Southern Housing Group**

59-61 Clerkenwell Road  
London  
EC1M 5LA

## **Chelmer Housing Partnership (CHP)**

Myriad House, 33 Springfield Avenue  
Lyons Approach  
Springfield  
Chelmsford  
CM2 5LB

# This report combines the services provided by all Legal & General Affordable Homes businesses

These include the following Registered Providers:

## **Legal & General Affordable Homes Limited**

Company Number: 1223470  
RSH Registered Number: 5062

## **Legal & General Affordable Homes (Capital) Limited**

Company Number: 13230922  
RSH Registered Number: 5147

## **Legal & General Affordable Homes (AR) LLP**

Company Number: OC435745  
RSH Registered Number: 5149

## **Legal & General Affordable Homes (Development 3) Limited**

Company Number: 13230947  
RSH Registered Number: 5146

## **Legal & General Affordable Homes (Investment 1) Limited**

Company Number: 15241334  
RSH Registered Number: 5210

## **Legal & General Affordable Homes (Investment 3) Limited**

Company Number: 15241195  
RSH Registered Number: 5208

## **Registered office:**

One Coleman Street,  
London EC2R 5AA

